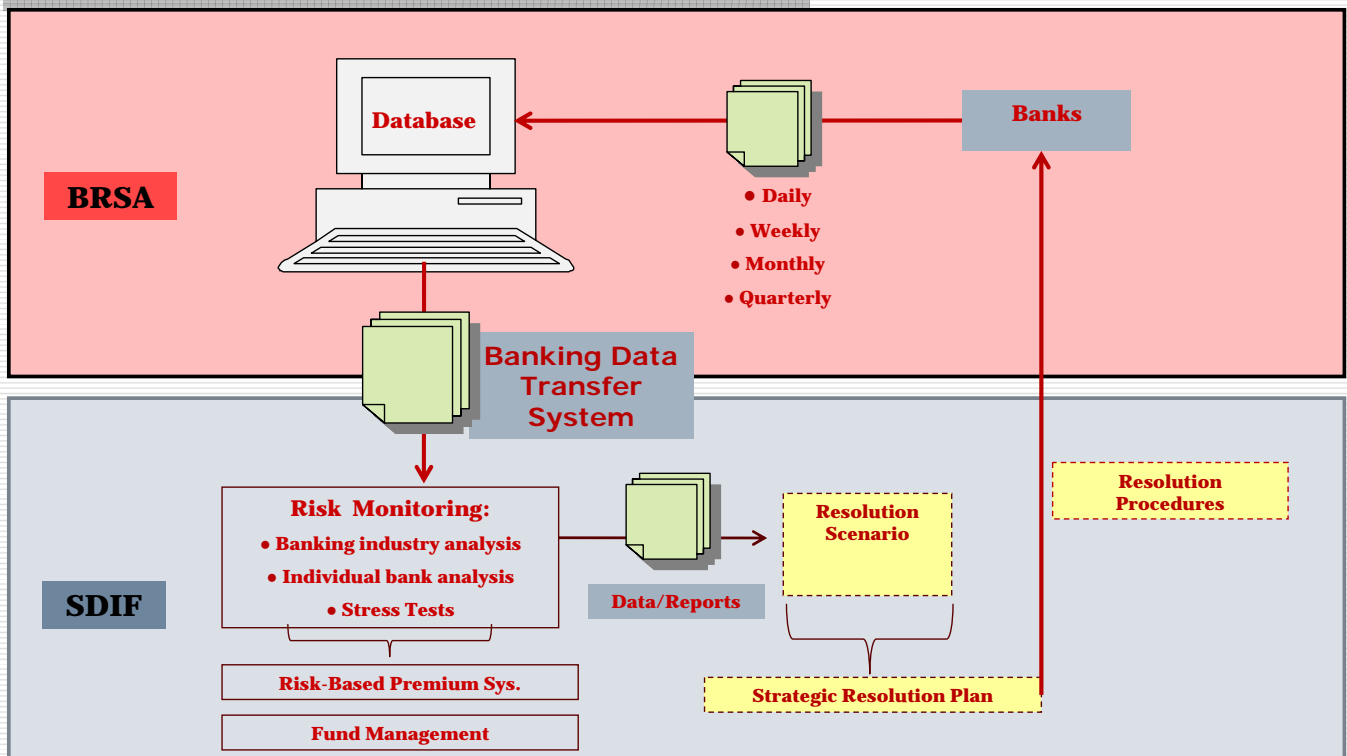




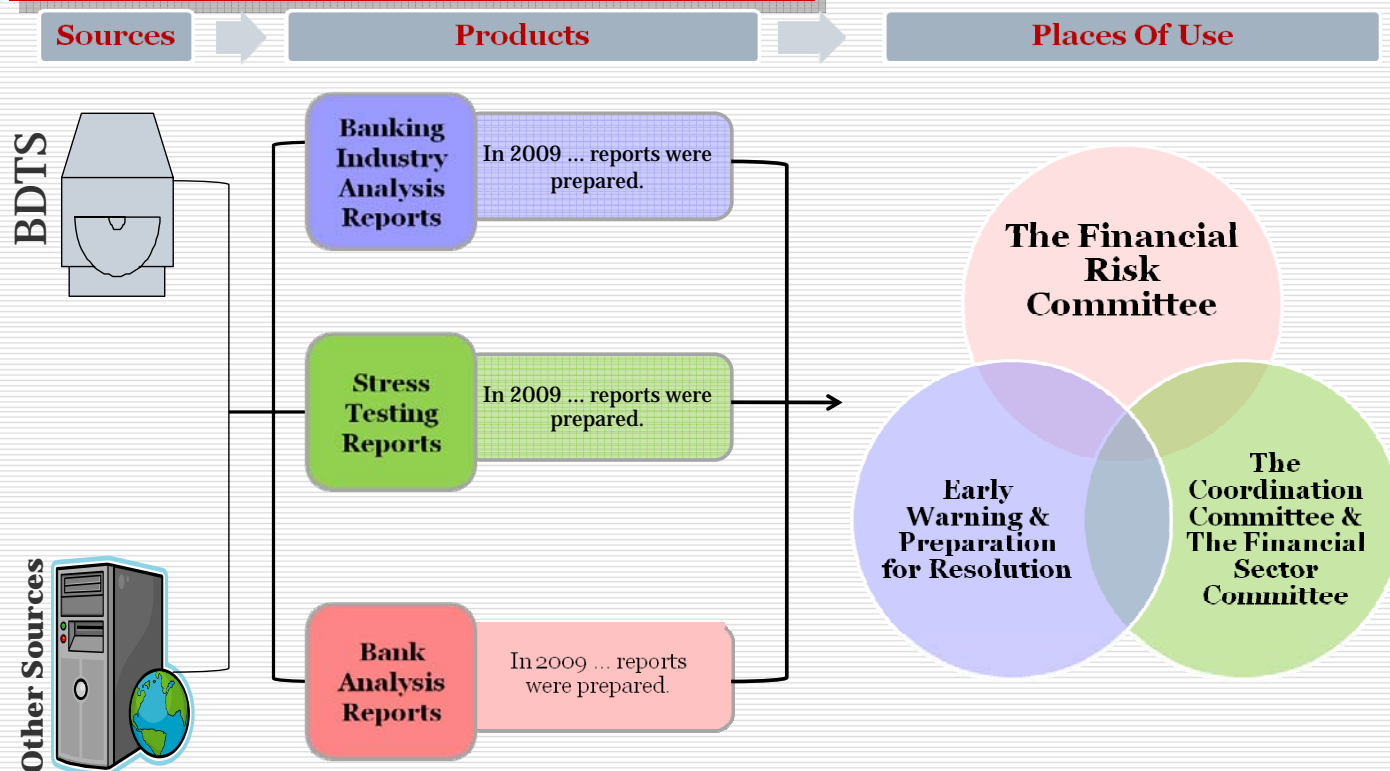
Risk Monitoring Applications of SDIF

February 2011

Information sharing between BRSA & SDIF



Risk Monitoring Applications



Monitoring risks of the banks & the banking industry

Within the monitoring risks of the banks & the banking industry :

- Reports on **the banking industry** are prepared weekly & monthly basis,
- “**Stress Testing Reports**” are prepared quarterly basis,
- “**Bank Analysis Reports**” are prepared quarterly basis,
- (With The Asset Management Dpt.) “**Early Warning & Preparation For Resolution Process**” is being improved,
- The Fund Board & The Financial Risk Committee** are given information about the banks individually and the banking industry,
- Relationship between **The Financial Safety Net** members are maintained (participating in the meetings of The Coordination Committee, The Financial Sector Committee, supporting the studies of **The Financial Stability Board**)

Special tools and products to monitor risks - 1



Merhaba,
Anıl ERTAŞOĞLU

Ana Sayfa | Slayt | Çıkış

Sektöre Genel Bakış

Güncel Veriler

Risk Faktörleri

Bankacılık Sektörüne Genel Bakış

Eylül 2010	Banka Sayısı	Yurtiçi Şube Sayısı	Yurtiçi Personel Sayısı	Yurtdışı Şube Sayısı	Yurtdışı Personel Sayısı
Mevduat Bankaları	32	9.238 (68)	171.388 (693)	61	586 (-7)
Büyük	7	6.394 (39)	116.903 (688)	46	442 (-5)
Orta	7	2.501 (30)	45.536 (-30)	15	144 (-2)
Küçük	11	345 (4)	8.149 (40)	0	0
Yabancı Şb.	6	24 (-5)	545 (-5)	0	0
TMSF	1	1	255	0	0
Katılım Bankaları	4	595 (3)	12.407 (20)	2	7
Kalkınma ve Yatırım Bankaları	13	41	5.393 (3)	1	2
Toplam	49	9.871 (71)	189.180 (716)	64	595 (-7)

- ❑ With IT Dpt., an interface called “**Banking Sector Analysis Window – BSAW**” was established.
- ❑ Data sets of BDTs are used.
- ❑ B/S items & the risk factors of insurance premium tariffs are analyzed in details monthly & quarterly.
- ❑ Recent figures of the gross loans, the non-performing loans, the deposits & the insured deposits can also be followed daily.
- ❑ “Early Warning & Preparation For Resolution Process” & “Bank Analysis Reports” sections are going to be added.

Special tools and products to monitor risks - 2

Weekly Report

Recent Information on The Banking Industry

- Statistical Data
- Recent Developments



- ❑ Top management is informed by preparing “**Weekly Reports (WeRs)**”.
- ❑ WeRs are generated from data sets coming from BDTs.
- ❑ Recent figures and graphics of the gross loans, the non-performing loans, the deposits & the insured deposits and recent developments related with the banking sector are included in WeRs.
- ❑ Some other financial info asked by top management are also included in WeRs.

Special tools and products to monitor risks - 3

Table 5. Scenario Results (based on end-September 2010 data, all numbers are in TRY millions, ratios are in percent)

	Tüm Bankalar	Büyük Bankalar	Orta Bankalar	Küçük Bankalar	Yabancı Bankalar
Pre-shock CAR/ Etki öncesi sermaye yeterlilik rasyosu	17,5	18,1	14,3	19,2	44,5
Impact of (percentage points of the original RWVA) Tesirler (original RAV+P	-1,3	-1,2	-1,4	-1,8	-0,8
Increase in provisioning/ Karşılıklarda artış	-0,8	-0,7	-1,1	-1,1	-0,5
Increase in interest rates/ Faiz oranlarında artış	-2,5	-2,7	-1,7	-1,3	0,0
Exchange rate change (- depreciation, - appreciation) Yab	0,3	0,3	-0,1	-0,4	-0,3
Post-shock CAR/ Etki sonrası sermaye yeterlilik rasyosu	13,4	13,9	10,5	15,4	43,6
Change in CAR (overall) Sermaye yeterlilik rasyosunda deđi	-4,1	-4,2	-3,8	-3,9	-0,9
Average return / Ortalama netfaiz oranı					
Profits (30.09.2006-2010 average) Ortalama Dönem Kar	11.576	9.765	1.493	272	47
Profits (30.09.2006-2010 average) pre-shock RWVA/ Karşılık	1,9	2,1	1,2	1,2	2,2
Autonomous shock to net interest incomes/ Net faiz geliri	4.826	4.746	137	65	7
Impact on profits/ Karşığa tesir	-6.620	-5.019	-1.355	-207	-39
Profits "buffer"/ Karşılık "ara koruma"	4.957	4.746	137	65	7
Profits "buffer" pre-shock RWVA/ Karşılık "ara koruma" etki önc	0,6	1,0	0,1	0,3	0,5
Pre-shock capital/ Etki öncesi sermaye	107.685	85.398	17.156	4.208	923
Impact of / Tesirler					
Increase in provisioning/ Karşılıklarda artış	-7.713	-5.683	-1.616	-397	-18
Increase in interest rates/ Faiz oranlarında artış	-4.878	-3.288	-1.334	-243	-11
Exchange rate change (- depreciation, - appreciation) Yab	-15.108	-12.803	-2.026	-261	1
Post-shock capital/ Etki sonrası sermaye	78.375	62.244	12.032	3.209	890

□ The stress testing model (of Martin CHIAK (IMF)) is used.

□ The Stress Testing Reports (STRs) are generated from data sets coming from BDTS.

□ A window (under BDTS) was established in order to let us generate STRs.

□ STRs are prepared quarterly.

Special tools and products to monitor risks - 4

GENERAL INFORMATION AND EVALUATIONS ABOUT THE BANK

BANK NAME	: XYZ Co.
BANK SIZE	: Big
BIGGEST SHAREHOLDER	: ABC Financial Services Co. (85%)
CHAIRMAN OF THE BOARD	: Oya MUNGAN
GENERAL MANAGER	: Mert NAYCI
NUMBER OF BRANCHES	: 836
NUMBER OF PERSONNEL	: 14,533
% OF PUBLICLY TRADED TO OUTSTANDING SHARES	: 18,2
PRIVATE AUDIT COMPANY	: KPMG
RATING COMPANY	: Fitch
INTERNATIONAL CREDIT RATING	: BBB- (Long Term), F3 (Short Term)

EXPLANATIONS

□ Bank Analysis Reports (BARs) are generated from data sets coming from BDTS.

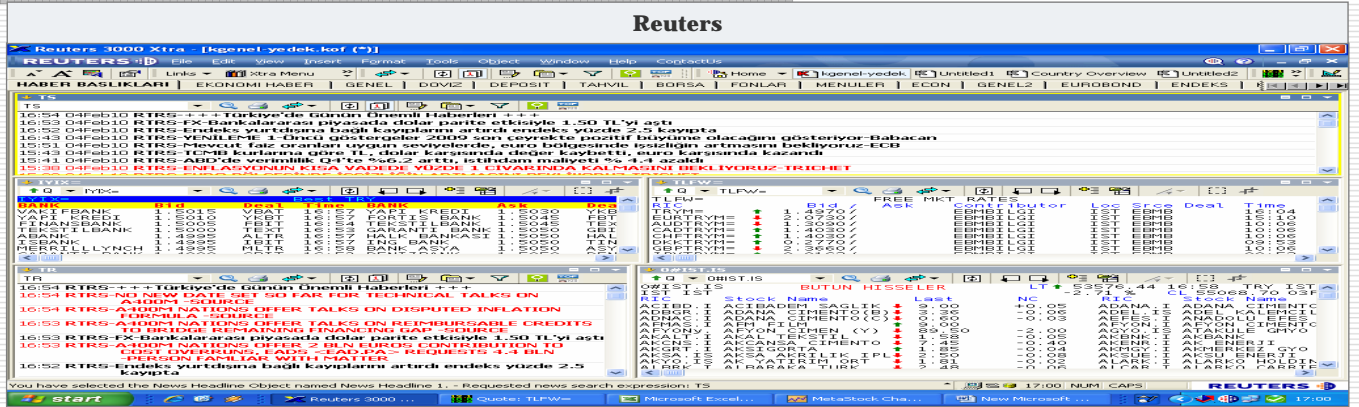
□ Ratio and time series analyses are made by examining risk indicating ratios, asset & liability structure, credit risk, deposits, insured deposits, equity, capital adequacy, off-B/S items, income & expenditure structure, market risk, liquidity risk.

□ Insurance & Risk Monitoring Dpt. is working with IT Dpt. to improve the structure of BAR.

□ BARs are prepared quarterly.

Special tools and products to monitor risks - 5

Reuters



The Portal of Market Monitoring

Gelen Kutusu		
From	Subject	Received
@ Piyasa Takibi	Makale: Report on The Risks of Financial Modelin...	Cum 29.01.2010 15:02
@ Piyasa Takibi	makale: MATHEMATICS : reluctant star of the fina...	Cum 29.01.2010 14:58
@ Piyasa Takibi	haber: Euro area unemployment rate up to 10.0%	Cum 29.01.2010 13:58
@ Piyasa Takibi	haber: VOB Üye Sayısı 90'a Yükseldi	Cum 29.01.2010 11:19
@ Piyasa Takibi	haber: G-20' ler İki Kat Fazla Gayret Gösterecek	Cum 29.01.2010 10:33
@ Piyasa Takibi	haber: Global Economies Debt Crisis End Game Tr...	Cum 29.01.2010 10:31
@ Piyasa Takibi	haber: Financial Crisis Triggered Shock and Awe ...	Cum 29.01.2010 10:25
@ Piyasa Takibi	haber: UK bank system not safest: S&P	Cum 29.01.2010 10:19
@ Piyasa Takibi	haber: BNP Paribas merges with Fortis IM Aust	Cum 29.01.2010 10:12
@ Piyasa Takibi	haber: Why Soros and Roubini love gold bubbles	Cum 29.01.2010 10:09
@ Piyasa Takibi	haber: Quality of Kazakh bank's assets will contin...	Cum 29.01.2010 10:06
@ Piyasa Takibi	haber: Berlin aims to help Greece	Cum 29.01.2010 09:48
@ Piyasa Takibi	haber: Türk Ekonomi Bankası A.Ş.'nin bütün hisse...	Cum 29.01.2010 09:43

Basic Figures & Parameters Report

