



**Selected Banking and
Macroeconomic Indicators
Turkey – European Union
August 2017**

This study was prepared using data provided by the European Central Bank (ECB), BRSA, IMF and Reuters

The aim of the study is to compare Turkey and the EU countries with key economic indicators and banking sector data.

Whilst every effort has been made to ensure that the information contained in this study is correct, The Banks Association of Turkey cannot accept any responsibility for any errors or omissions or for any consequences resulting therefrom.



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Main Macroeconomic Indicators (2016)

Indicators	Unit	EU Total	EU Developed Average	EU Emerging Average	Turkey
Gdp	Euro billion	14,821*	760	114	701
Population	Million people	510*	23	10	80
Gdp per capita	Euro thousand	29	33	11	9
Cur. account bal. to gdp	Percent	2.4	2.9	1.4	-4
Budget balance to gdp	Percent	-1.2	-1.4	-0.8	-2
Gen. gov. debt to gdp	Percent	71	86	45	29
Unemployment rate	Percent	8.7	9.3	7.8	11
Inflation	Percent	1	1	1	9
Interest rate (nominal)	Percent	0	-0.3	0.5	11
Interest rate (real)	Percent	-1	-1.2	-0.5	2

* 28 countries including Turkey



Banking Sector (2016)

Indicators	Unit	EU Total	EU Developed Average	EU Emerging Average	Turkey
Assets	Euro billion	43,170*	2,337	1,104	736
Assets to gdp	Percent	291	307	97	105
Assets per capita	Euro thousand	85	103	11	9
Asset per employee	Euro thousand	15	18	3	3
Loans	Euro billion	23,570*	1,268	74	467
Loan to gdp	Percent	159	167	65	67
Loan per capita	Euro thousand	46	56	7	6
Loan to assets	Percent	55	54	67	64
Loan to deposit	Percent	106	107	102	119
Deposit	Euro billion	22,137*	1,190	72	392
Deposit to gdp	Percent	149	157	63	56
Deposit per capita	Euro thousand	43	52	7	5
Deposit to liabilities	Percent	51	51	66	53

* Total



Banking Sector (2016)

Indicators	Unit	EU Total	EU Developed Average	EU Emerging Ave.	Turkey
Equity	Euro billion	3,481*	185	15	81
Equities to liabilities	Percent	8	8	14	11
ROE	Percent	9	-6	11	14
ROE (net)**	Percent	7	5	6	3
Service channel					
Number of Employees	Thousand people	2,800*	133	40	211
Population per employee	People	182	171	252	378
Number of branches	Thousand	180*	8	3	12
Population per branch	People	2,835	2,719	3,426	6,794
ATM***	Thousand	448	22	6	46
Population per ATM***	People	1,135	1,046	1,722	1,704

* Total, ROE -2Y Gov. Bond Yield ***: 2015



Main Macroeconomic Indicators

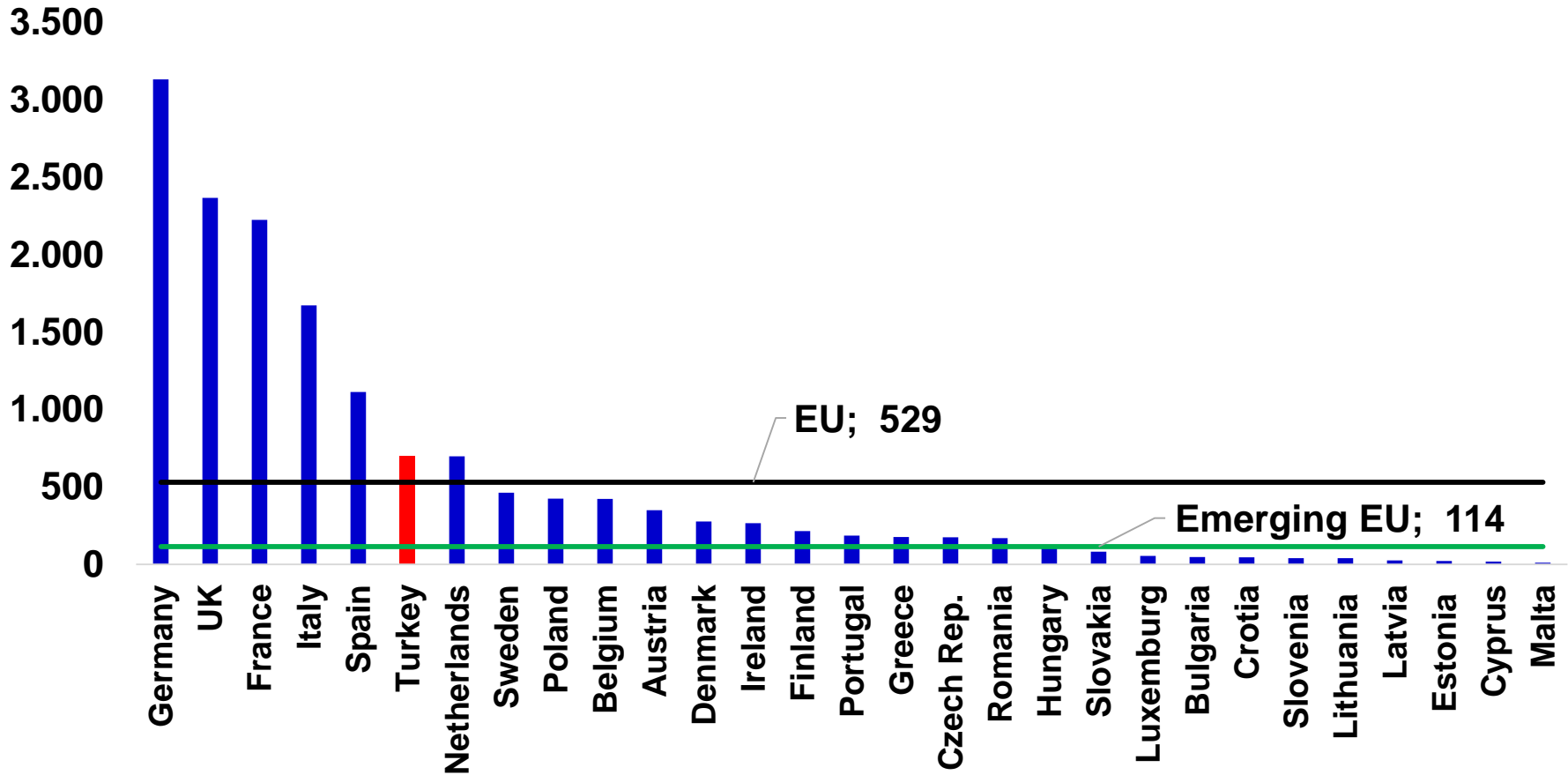
	Gdp (Euro, billion)	Population (Mil. people)	Gdp per Capita (Euro)
Luxemburg	54	1	94,048
Denmark	266	5	56,265
Ireland	277	6	48,501
Sweden	462	10	46,941
Netherlands	697	17	41,063
UK	349	9	40,217
Austria	214	5	39,010
Finland	3,133	82	38,122
Germany	422	11	37,306
Belgium	2,367	65	36,201
France	2,225	67	33,332
Italy	1,672	61	27,568
Spain	1,114	46	23,985
Cyprus	10	0	22,785
Malta	18	1	21,102
Slovenia	40	2	19,266
Portugal	185	10	17,883
Greece	174	11	16,526
Czech Rep,	176	11	16,310
Estonia	21	1	15,895
Slovakia	81	5	14,920
Lithuania	39	3	13,374
Latvia	25	2	12,708
Poland	112	10	11,434
Hungary	425	38	11,183
Croatia	46	4	10,871
Romania	701	80	8,787
Turkey	170	20	8,582
Bulgaria	47	7	6,621
EU	14,821	510	29,045

EU

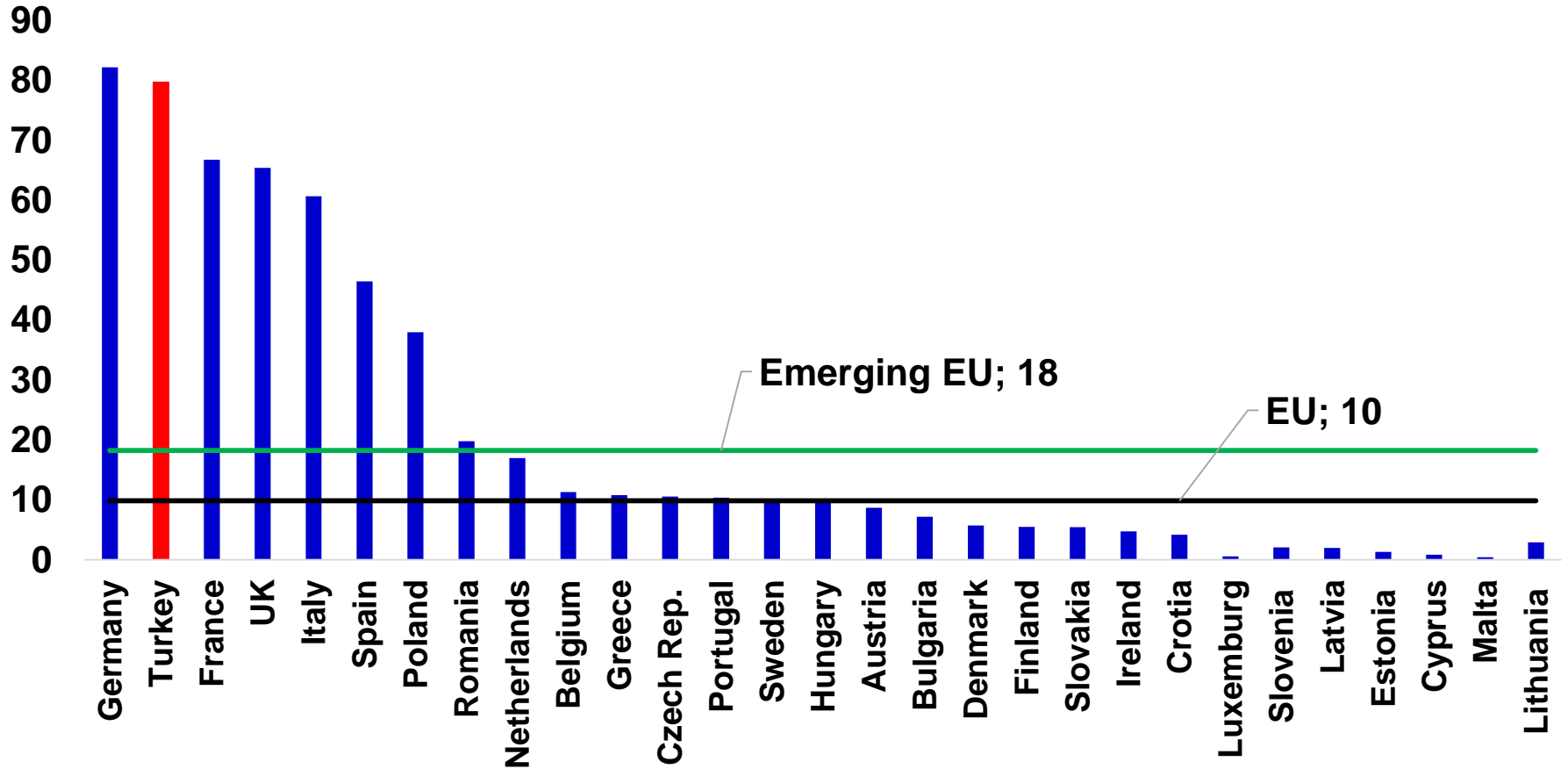
EMERGING
EU



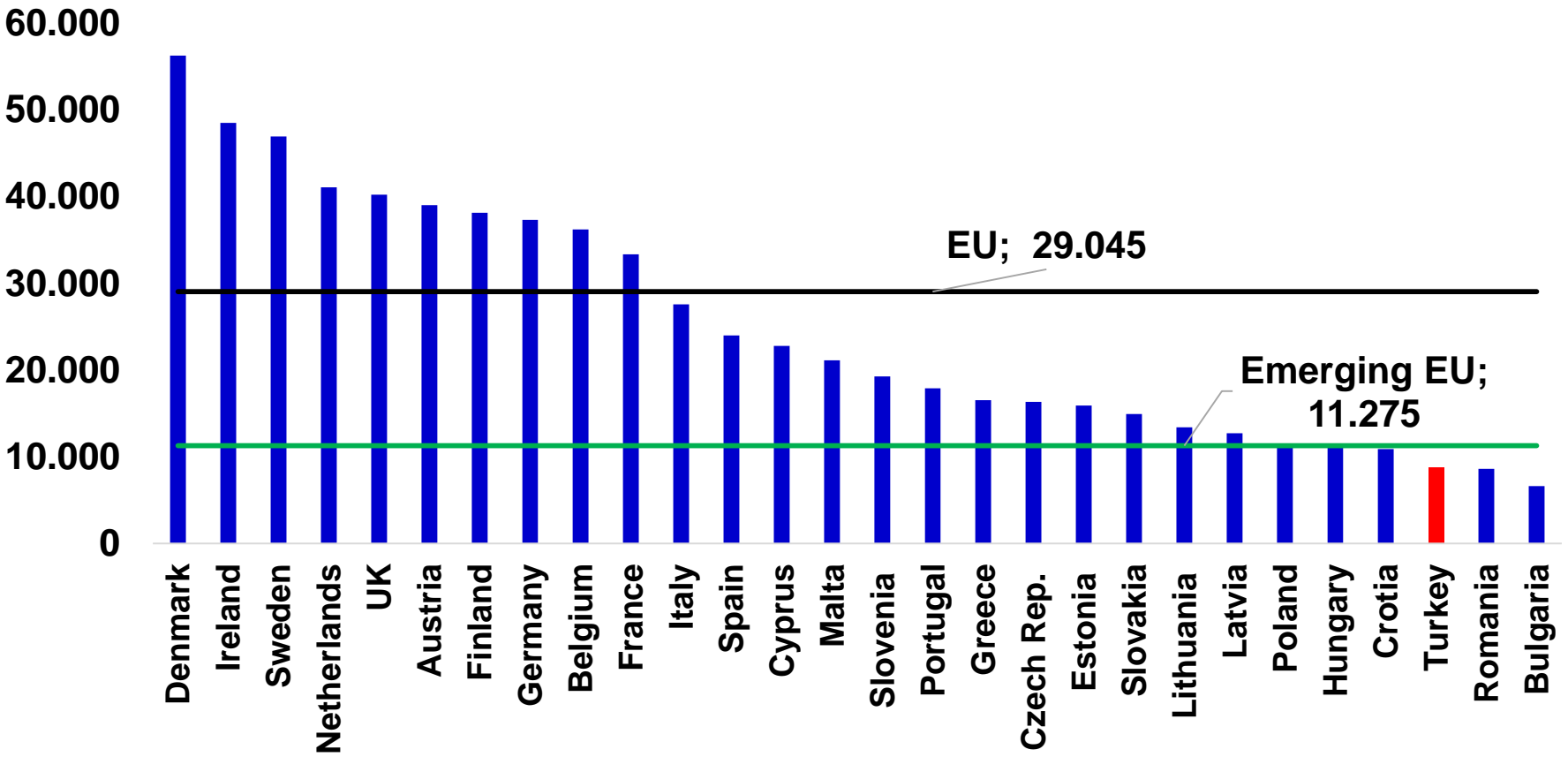
Gdp (2016, euro billion)



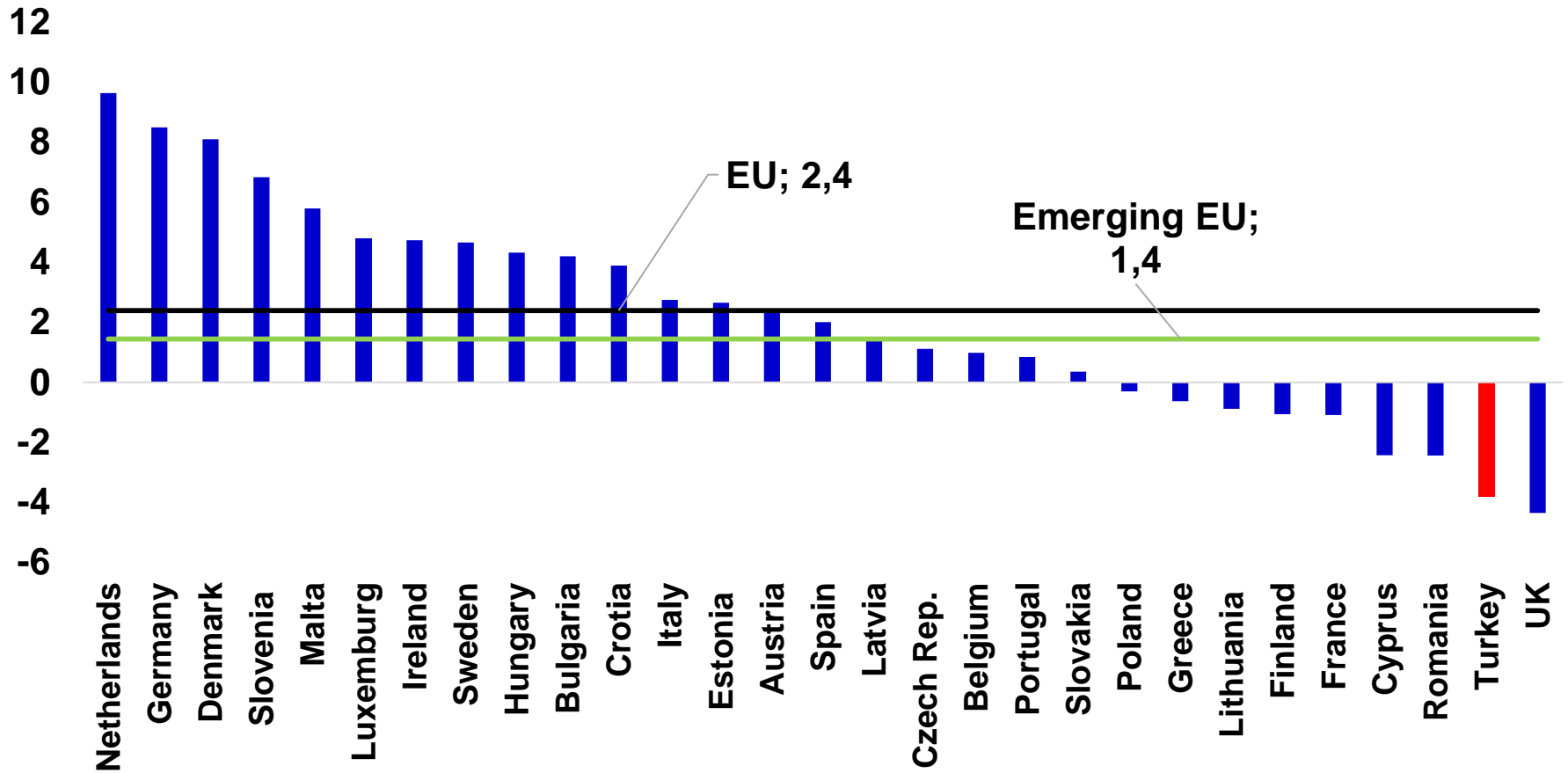
Population (2016, million people)



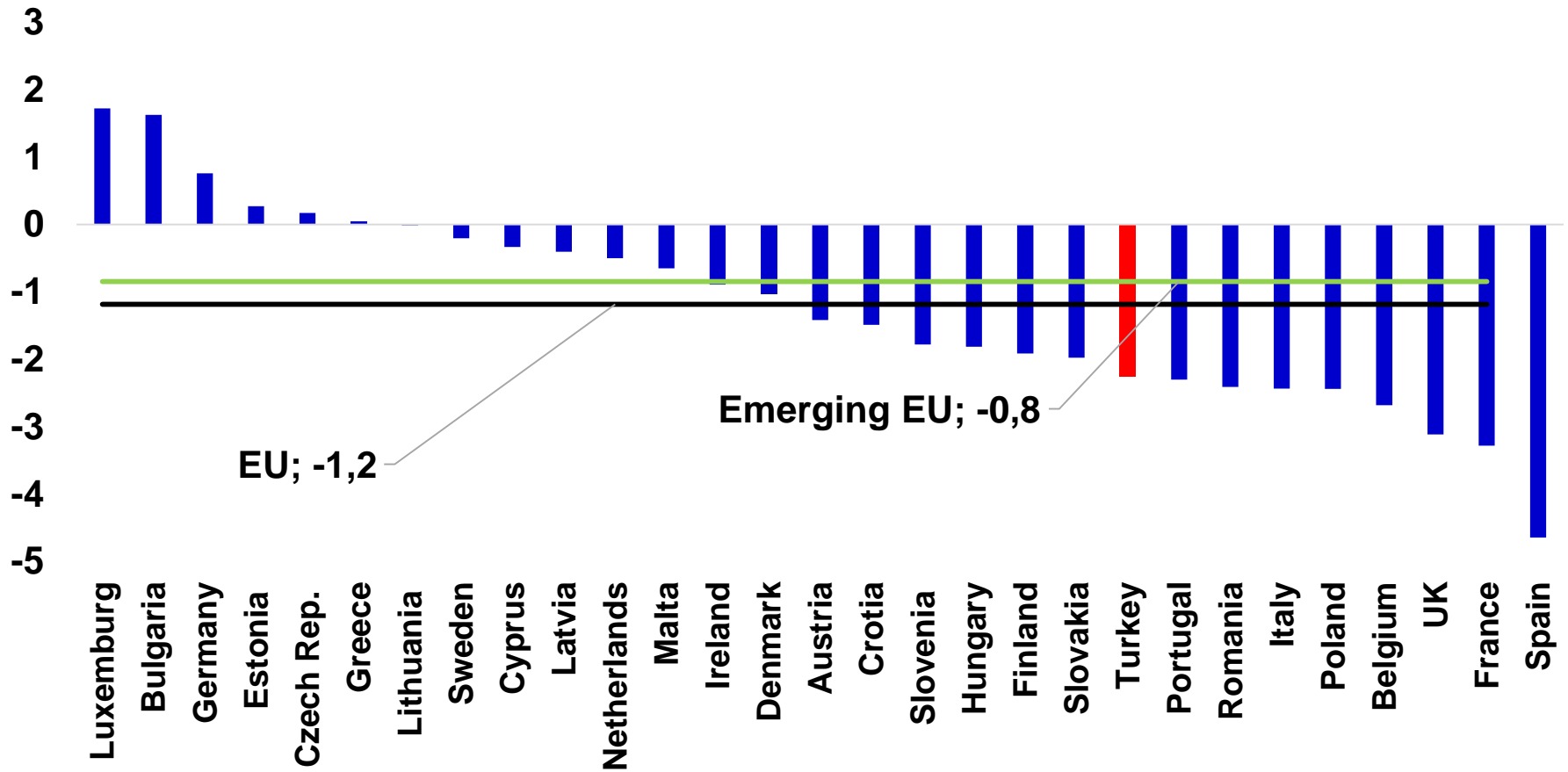
Gdp per Capita (2016, euro)



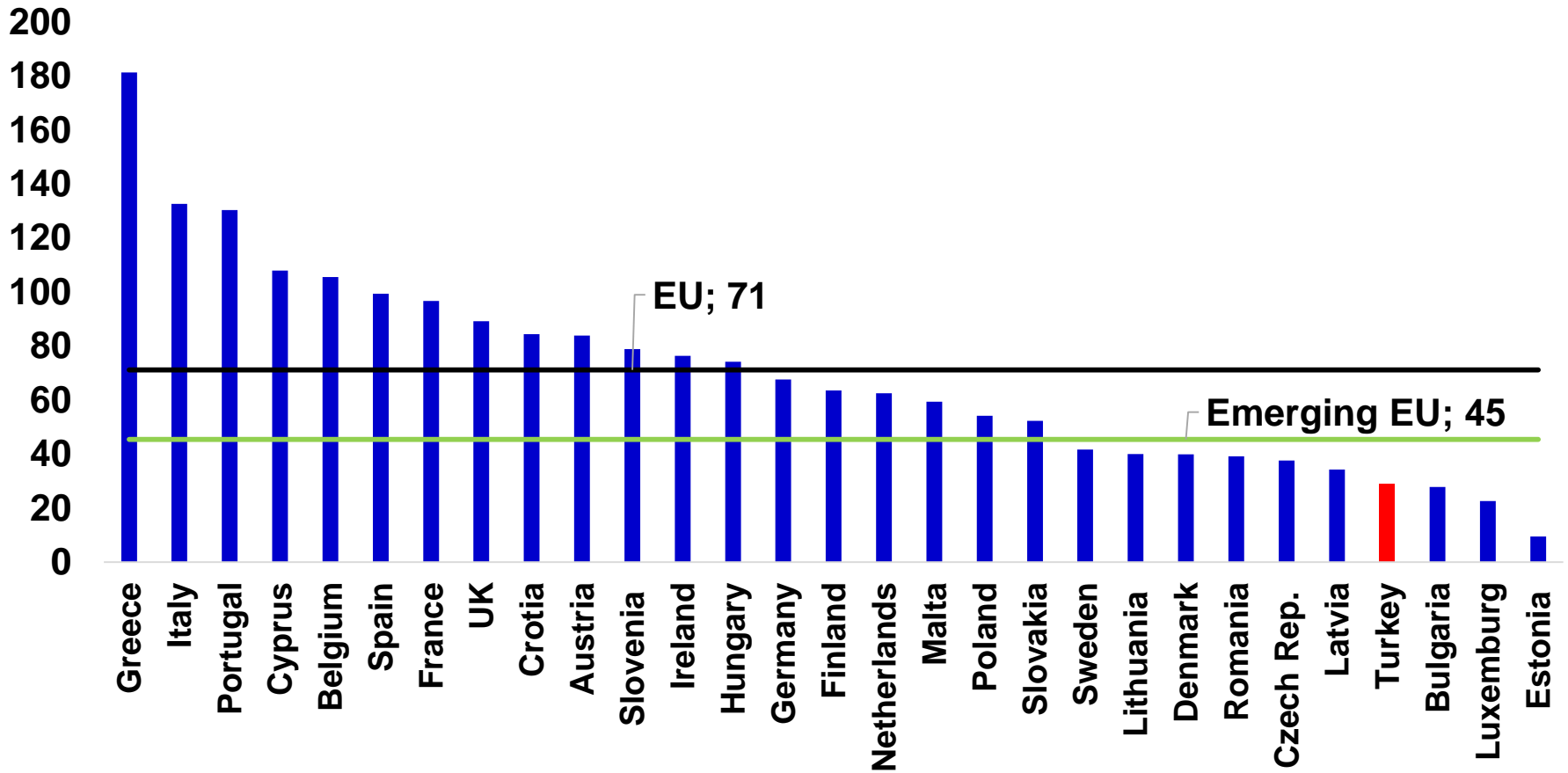
Current Account Balance to Gdp (2016, percent)



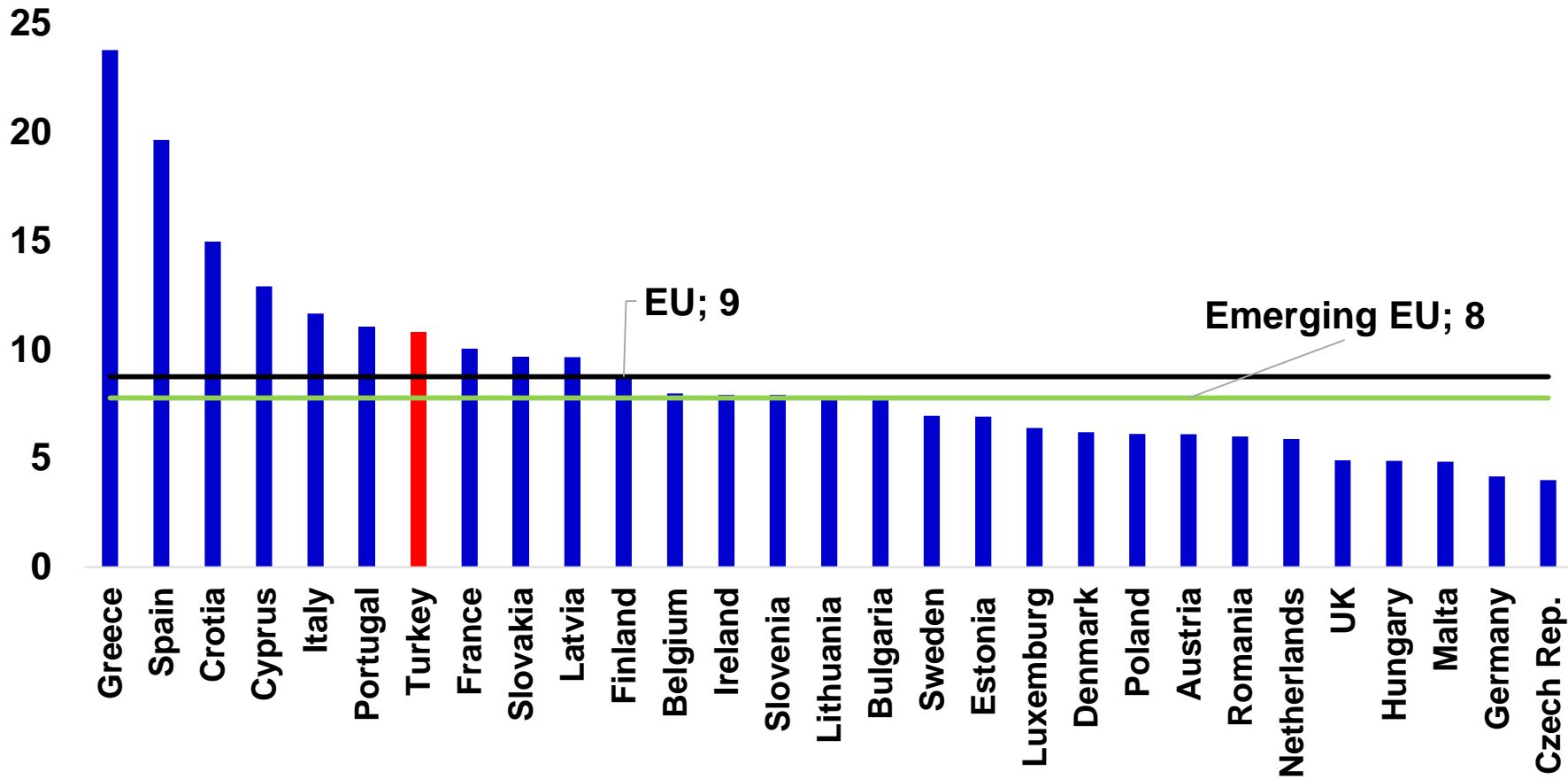
Budget Balance to Gdp (2016, percent)



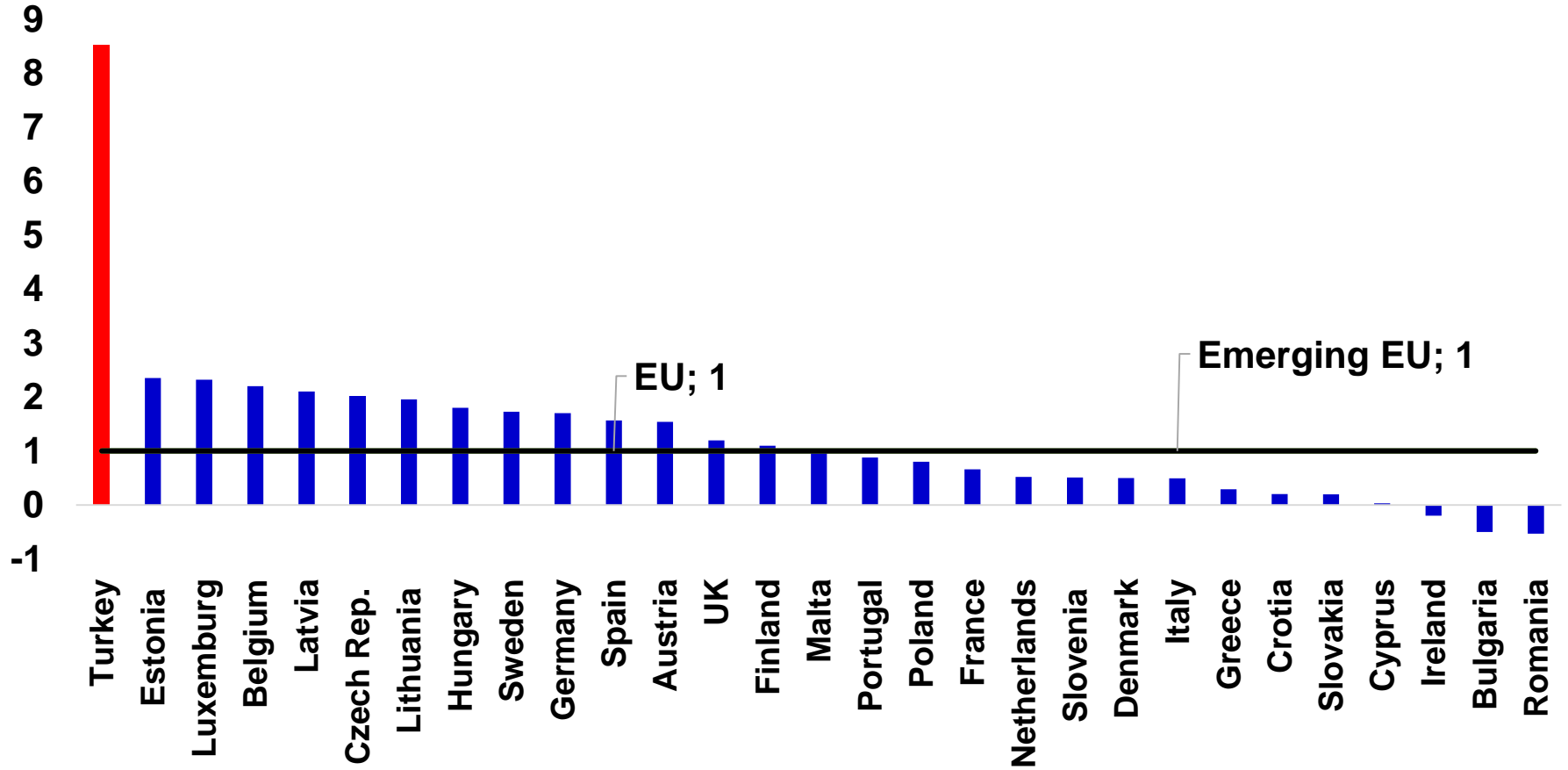
Government Gross Debt to Gdp (2016, percent)



Unemployment Rate (2016, percent)



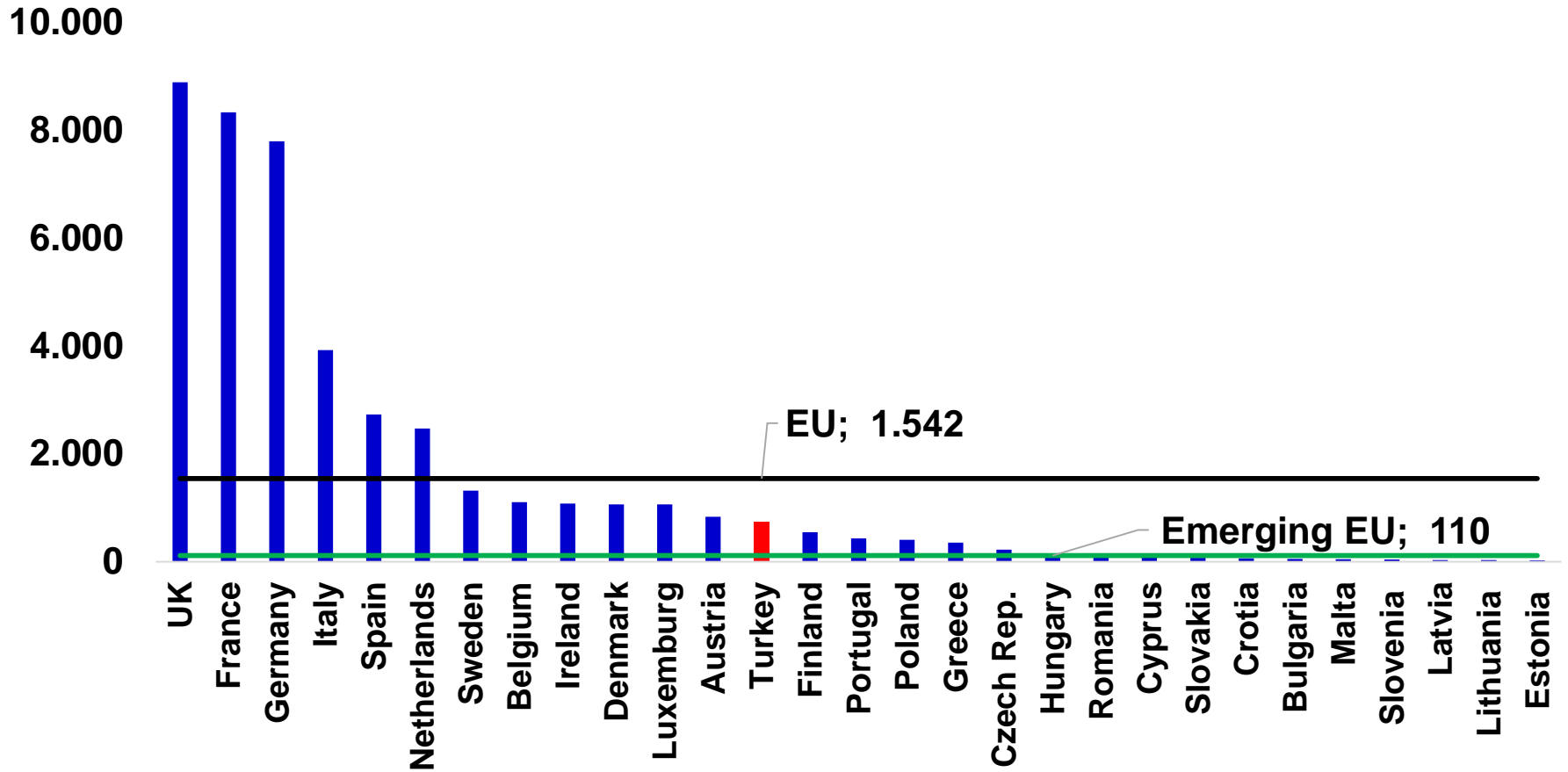
Inflation (2016, CPI, percent)



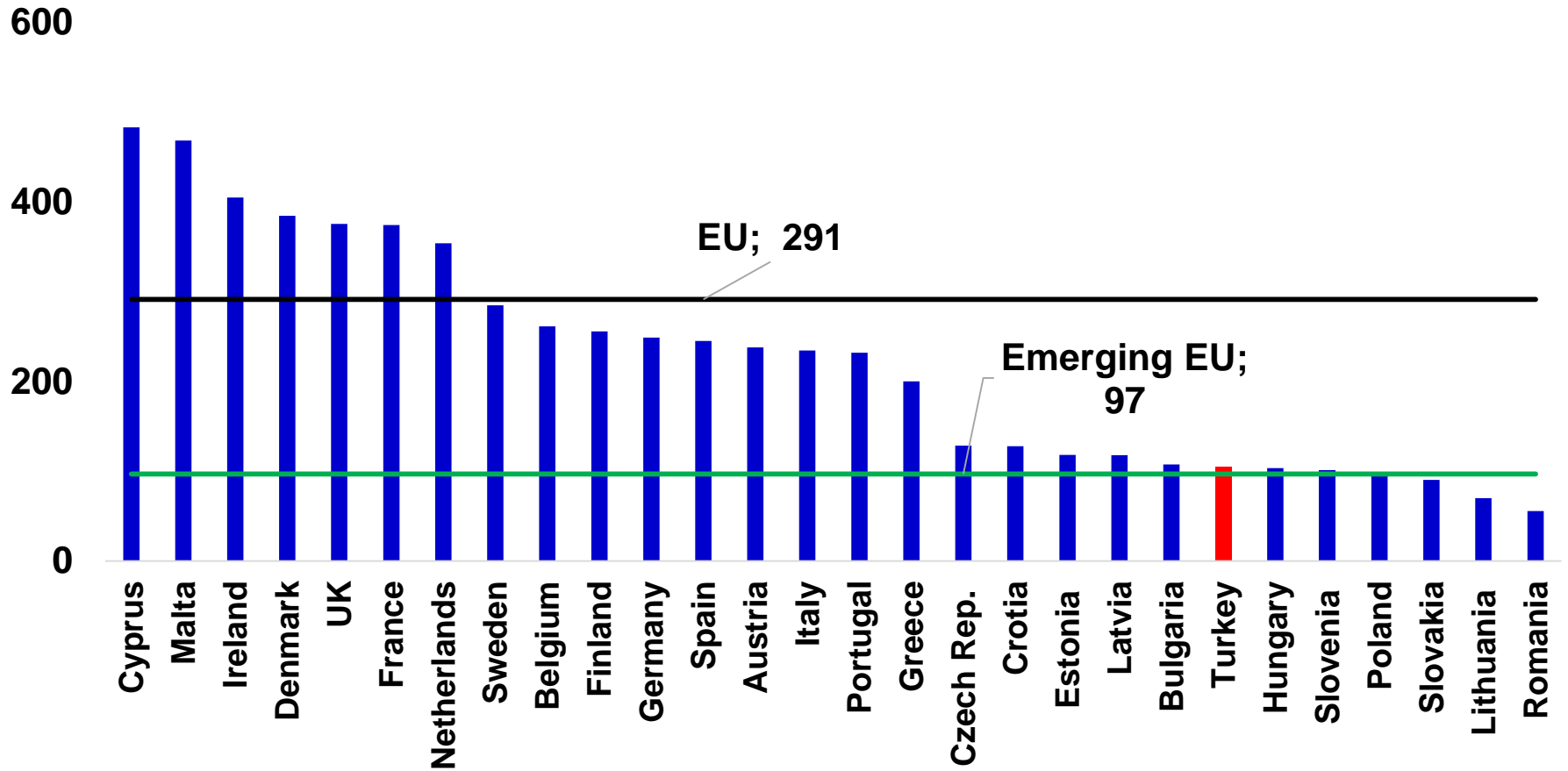
Balance Sheet



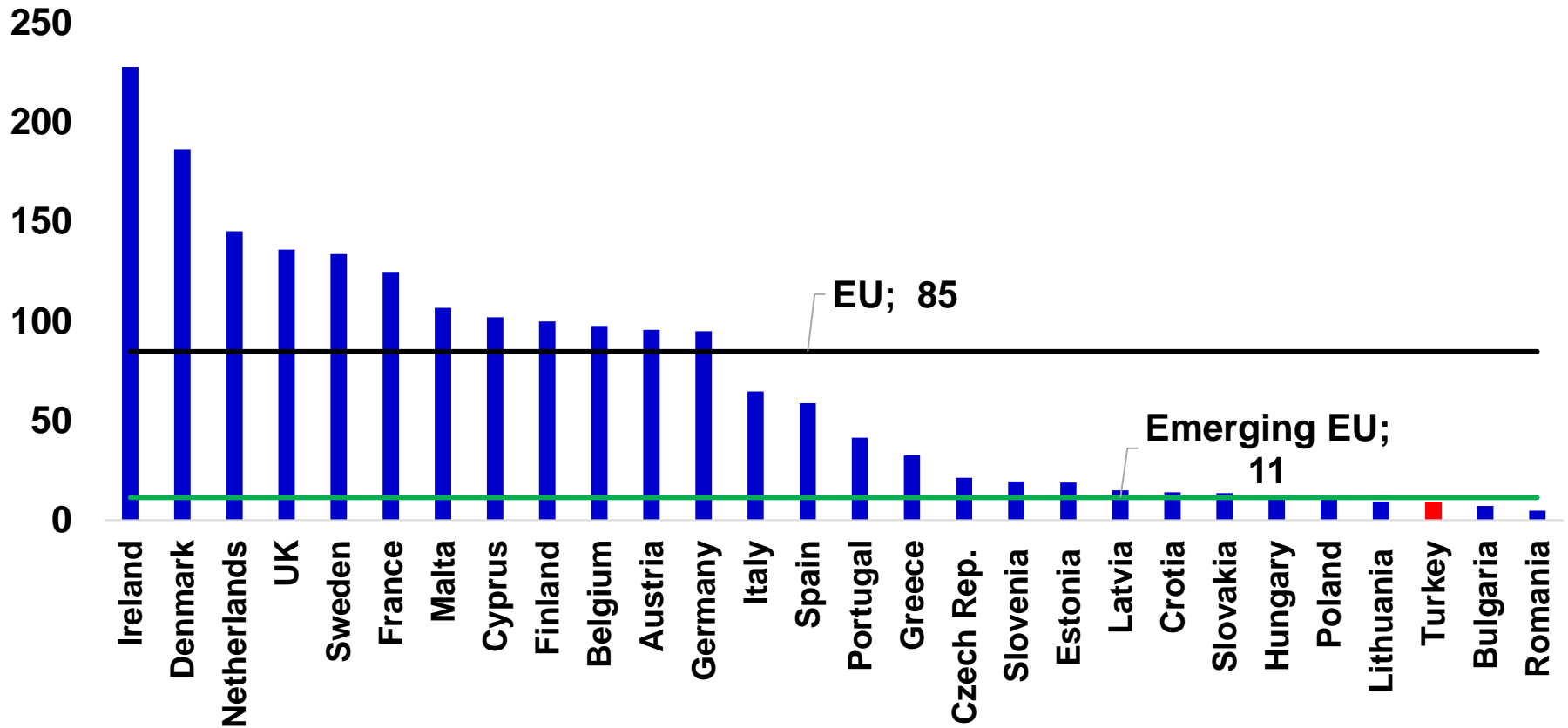
Total Assets (2016 euro billion)



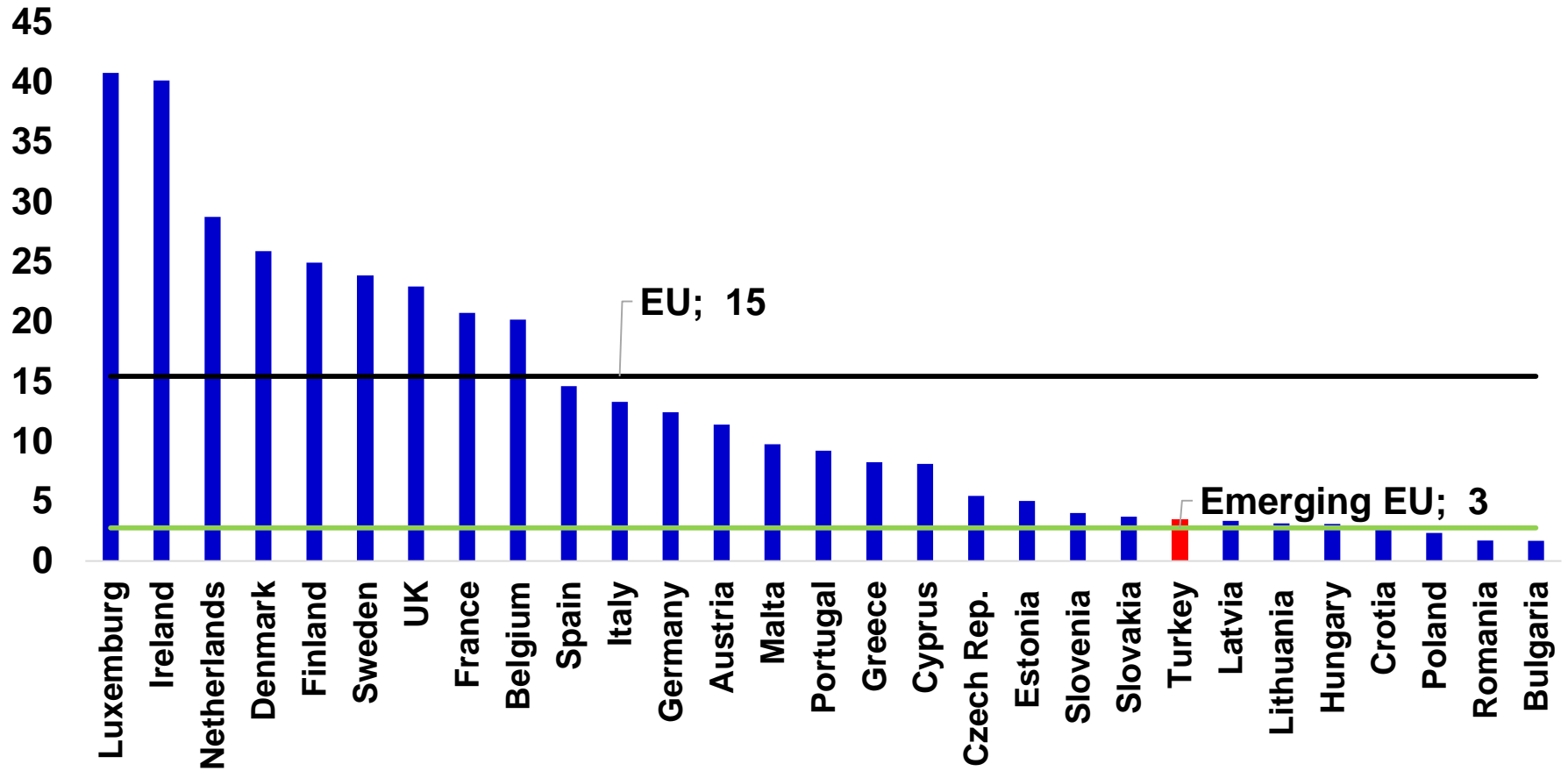
Total Assets to Gdp (2016, percent)



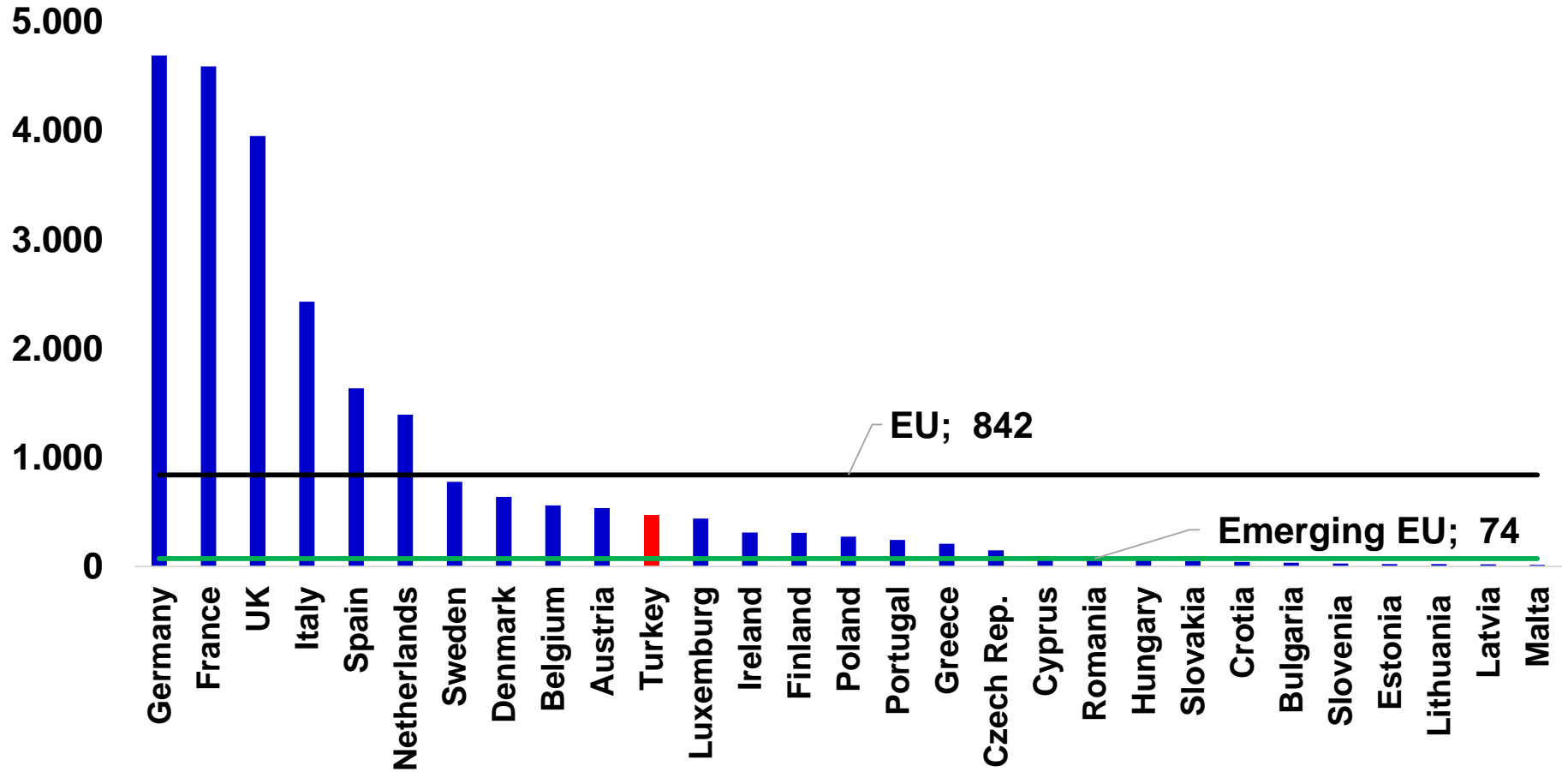
Total Assets per Capita (2016, euro thousand)



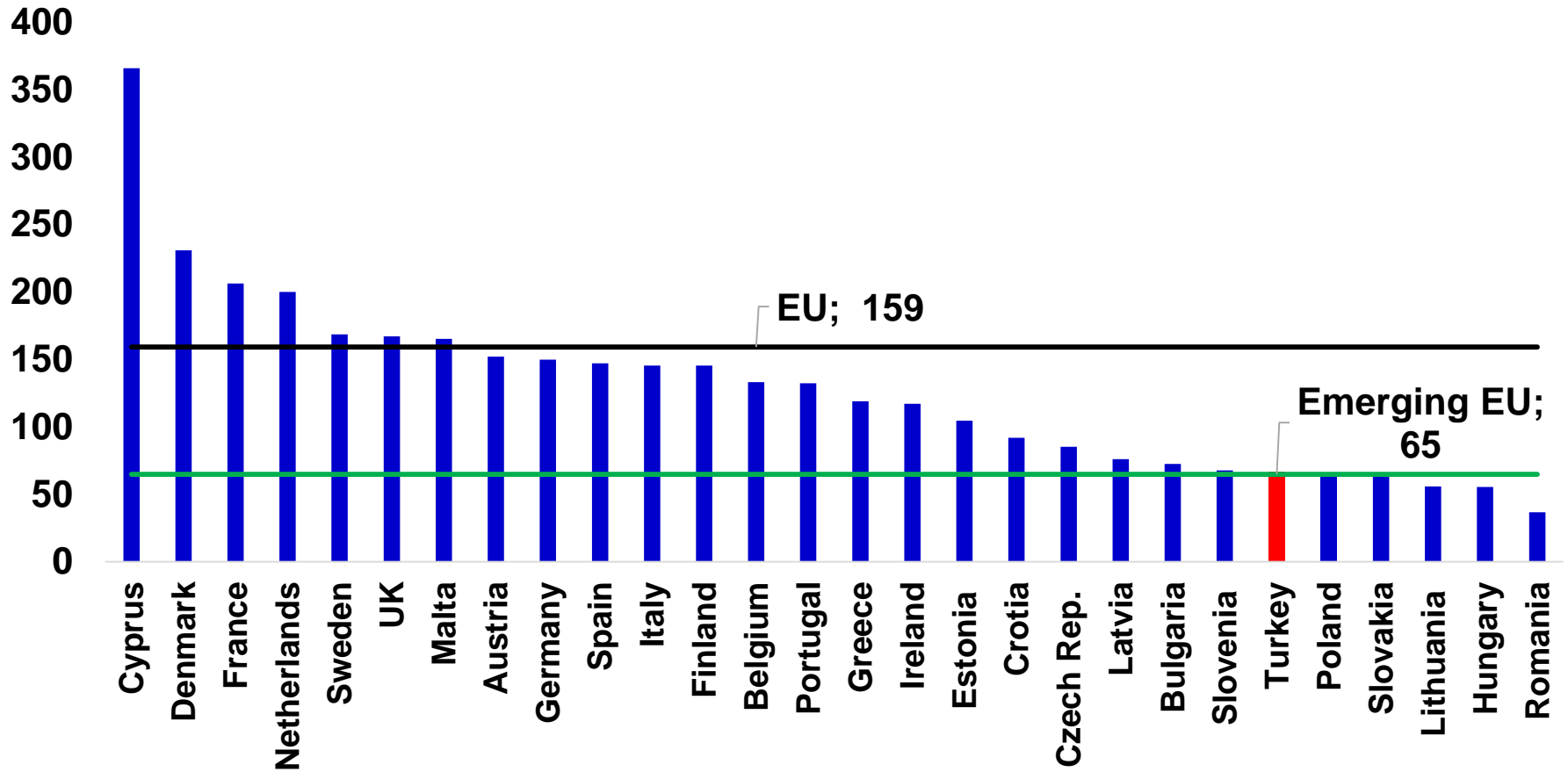
Asset per Employee (2016, euro million)



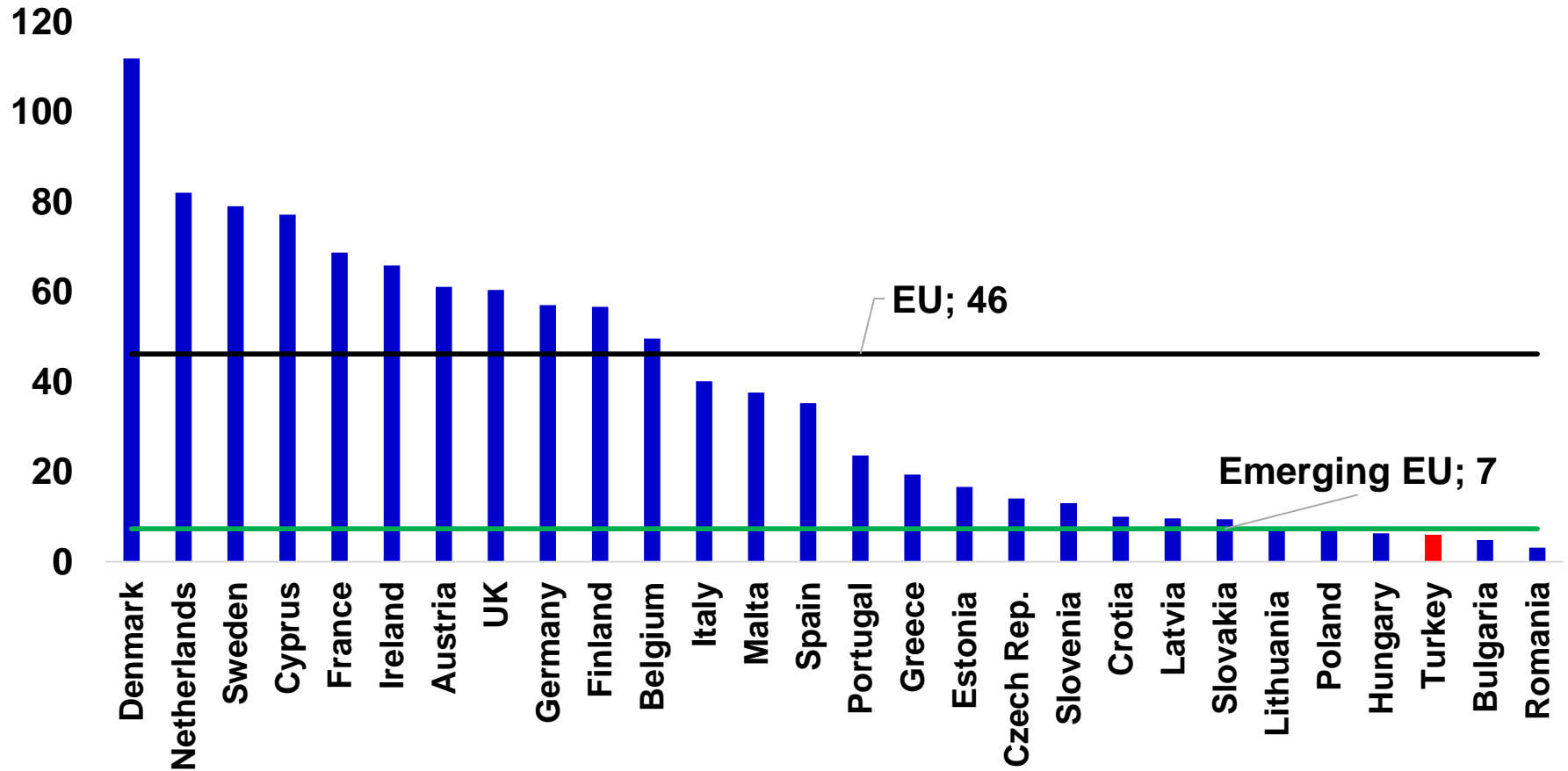
Loans (2016, euro billion)



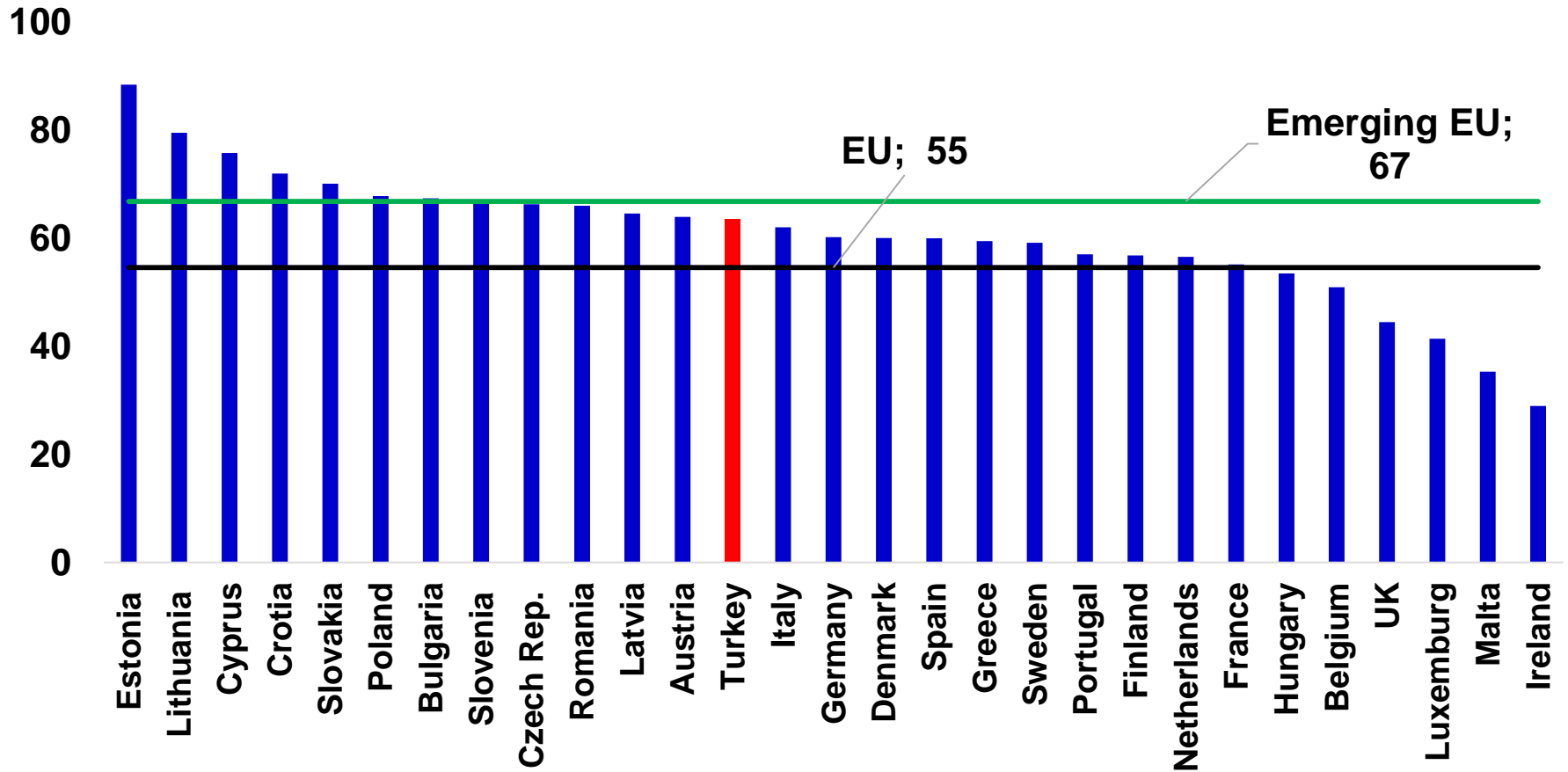
Loans to Gdp (2016, percent)



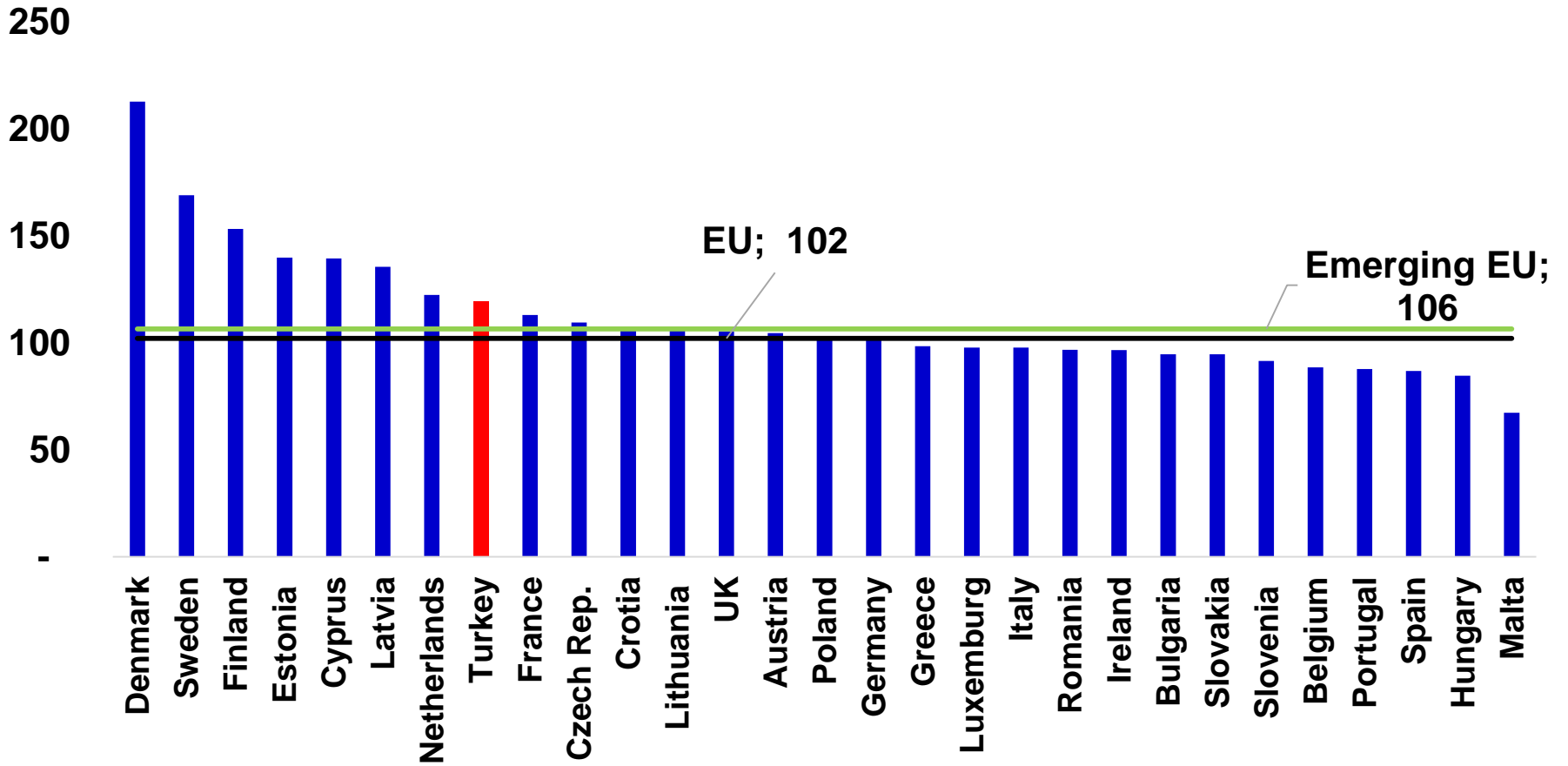
Total Loans per Capita (2016, euro thousand)



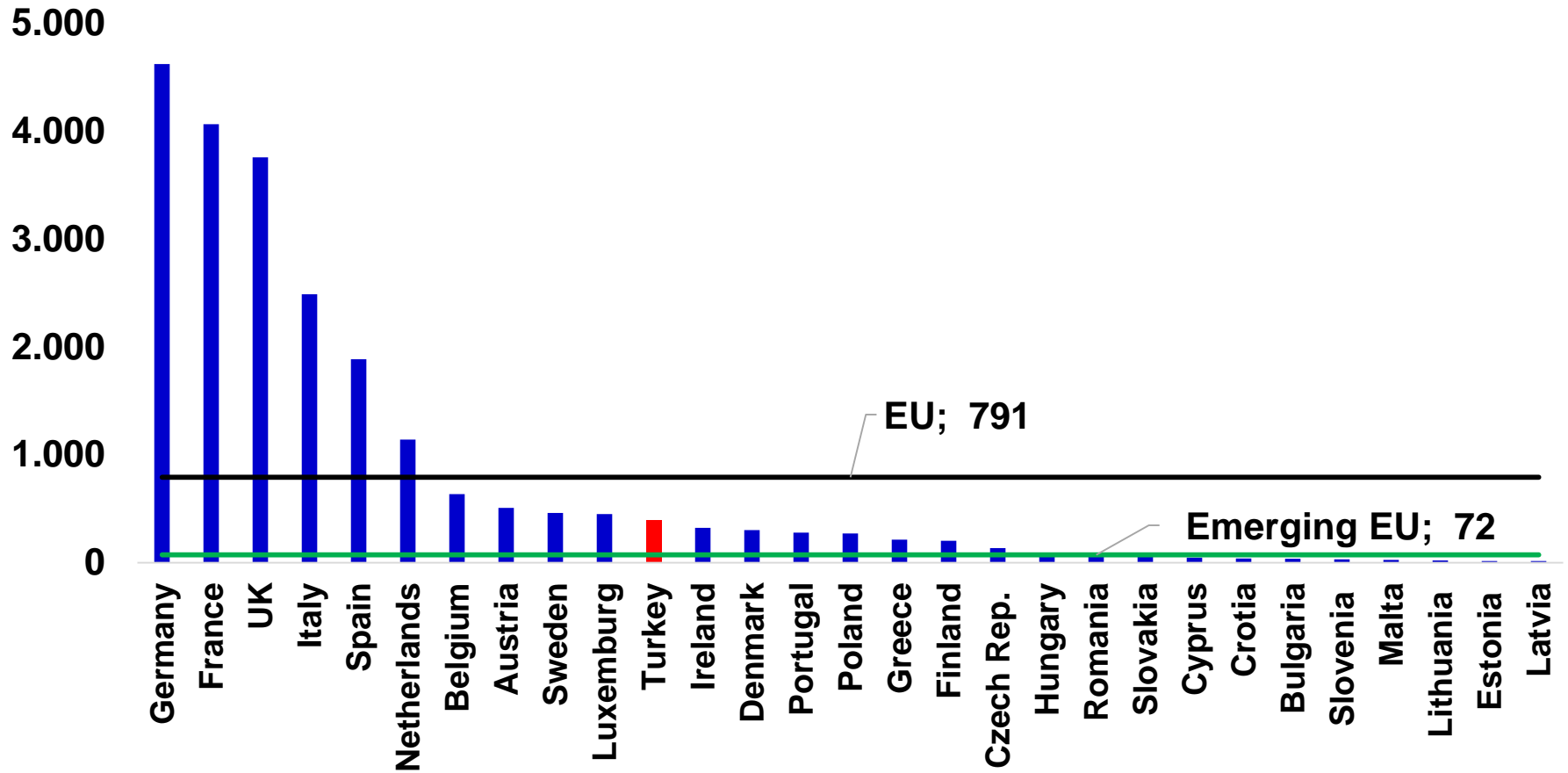
Loans to Total Assets (2016, percent)



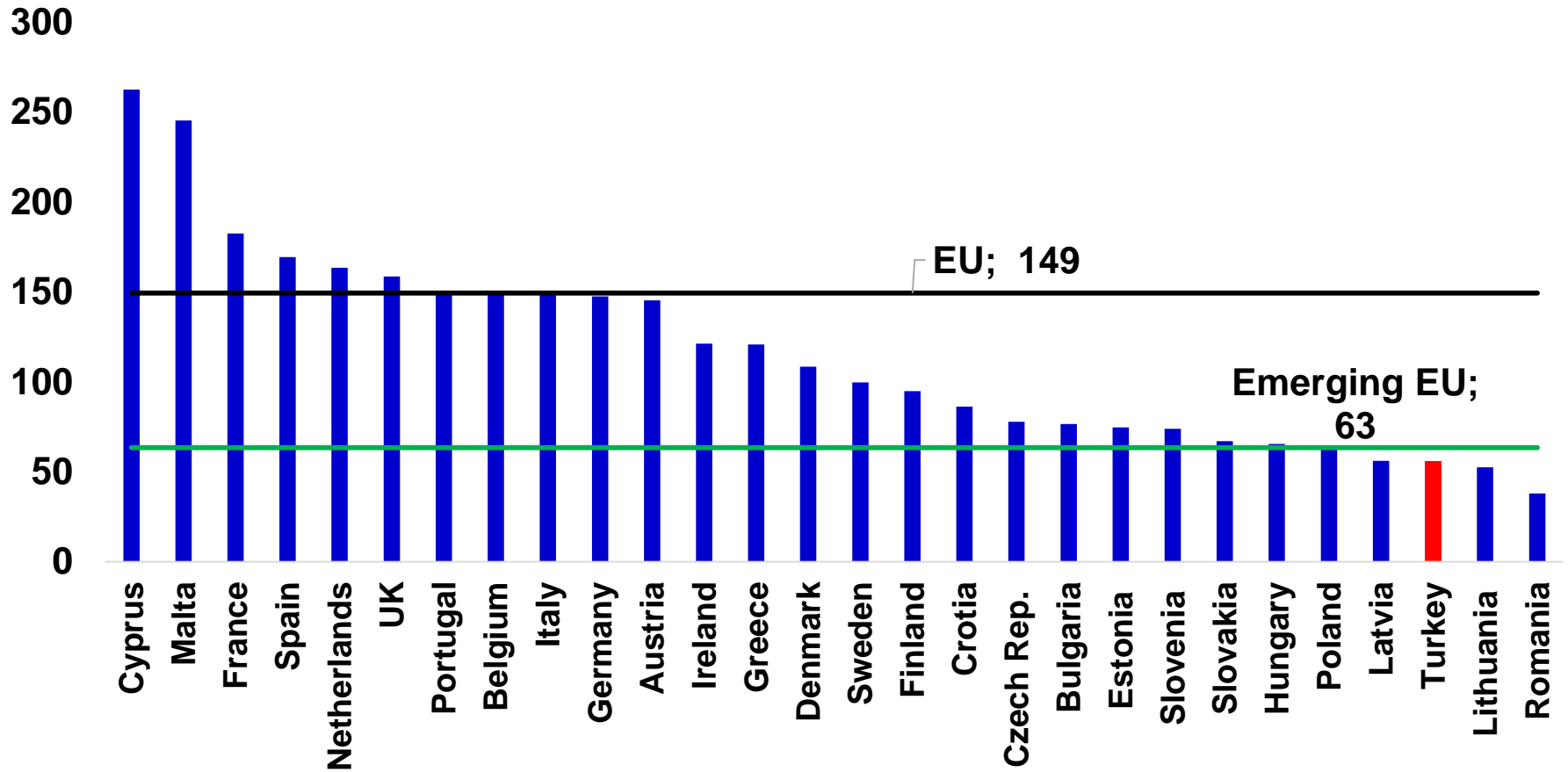
Loans to Deposits (2016, percent)



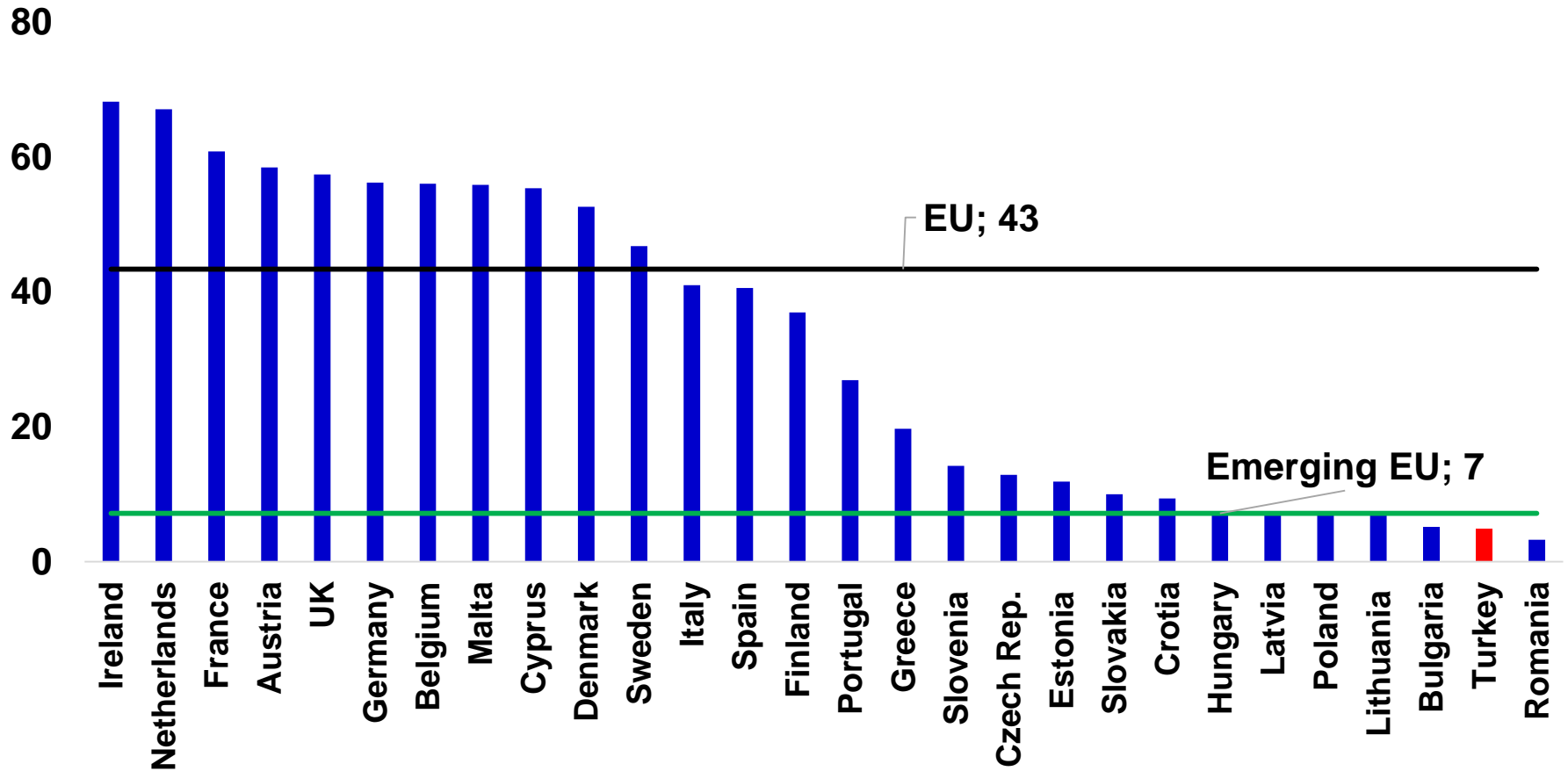
Deposits (2016, euro billion)



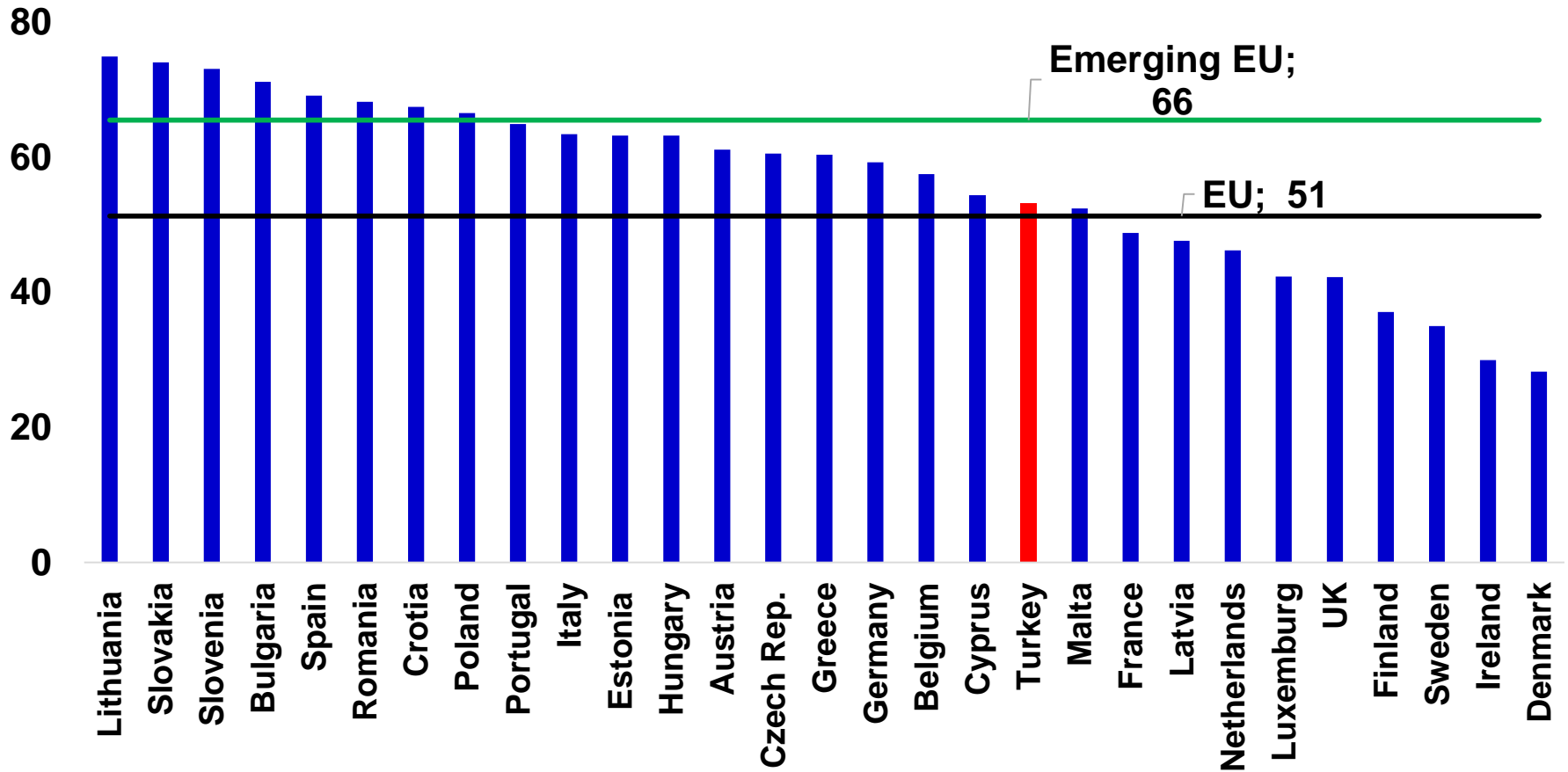
Deposits to Gdp (2016, percent)



Deposits per Capita (2016, euro thousand)



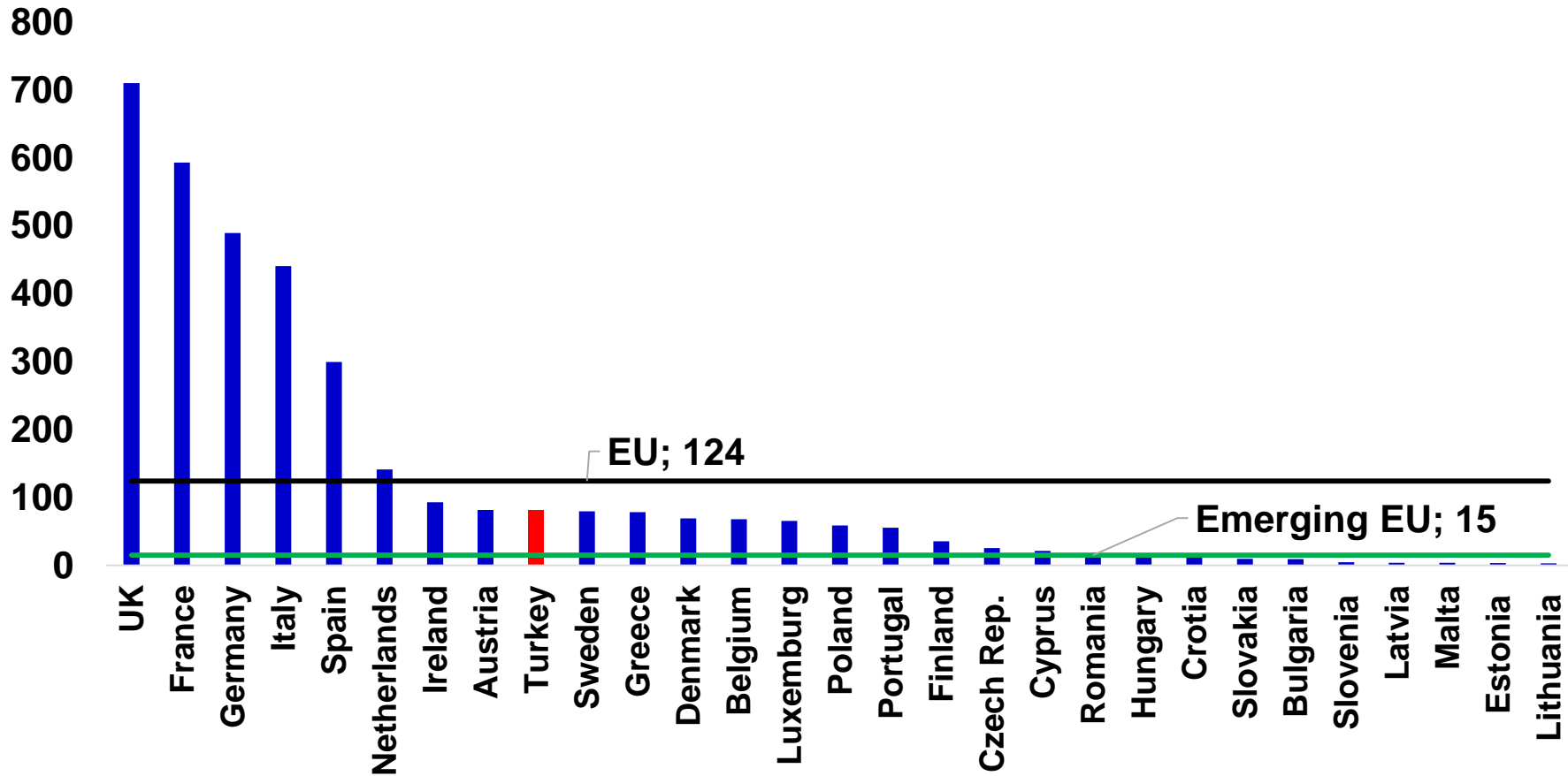
Deposits to Total Liabilities (2016, percent)



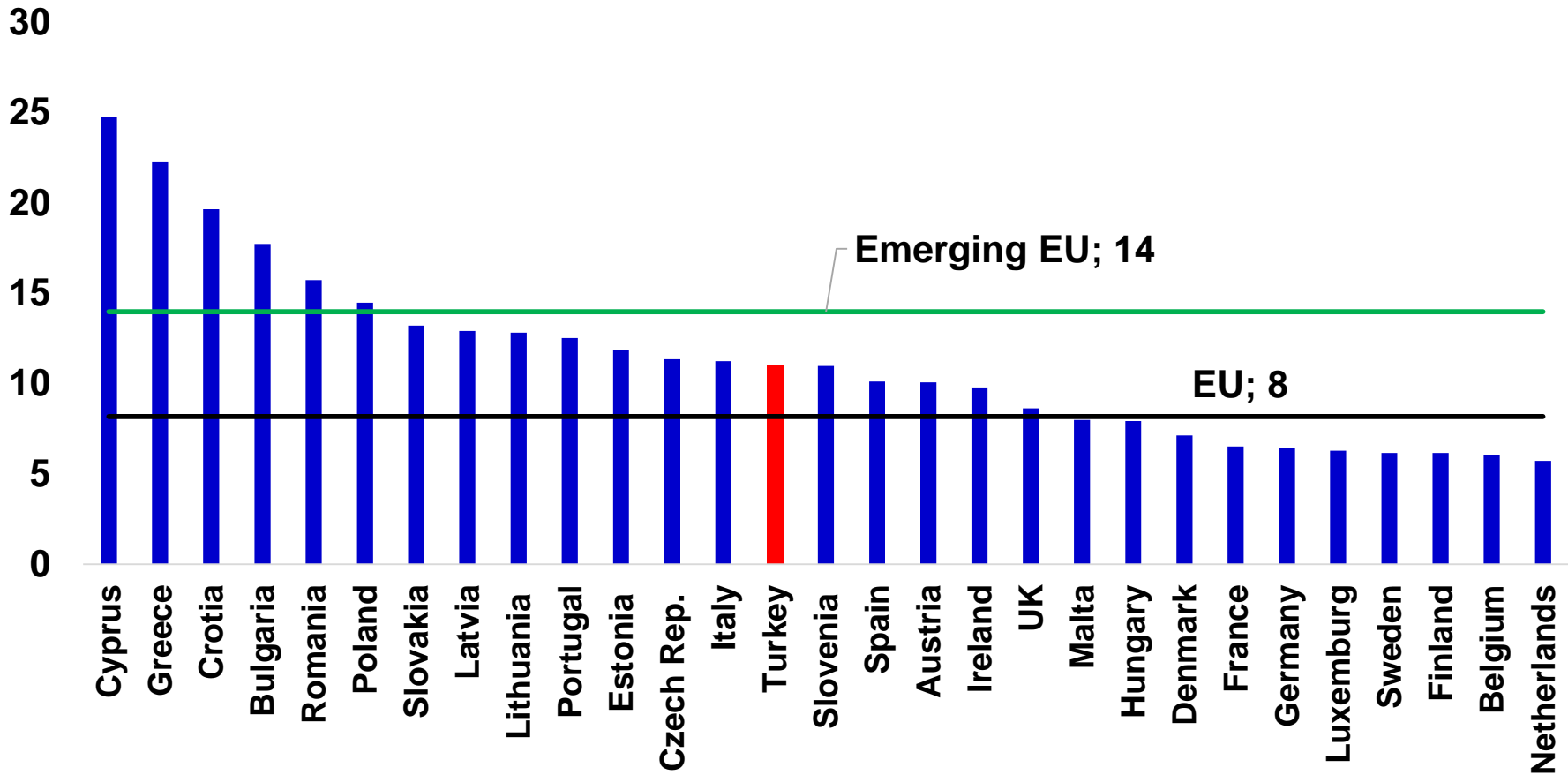
Equities and Profitability



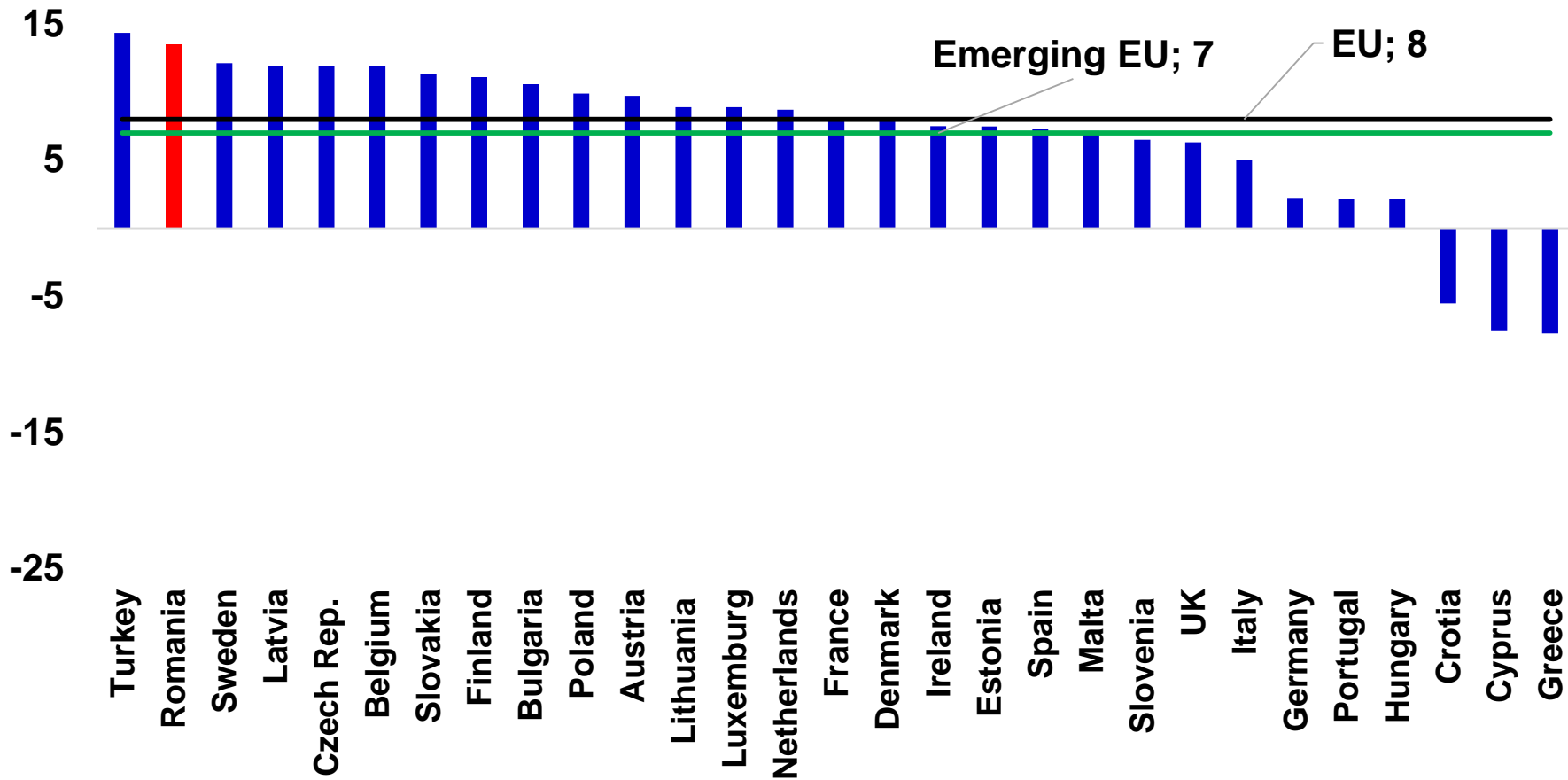
Equities (2016, euro billion)



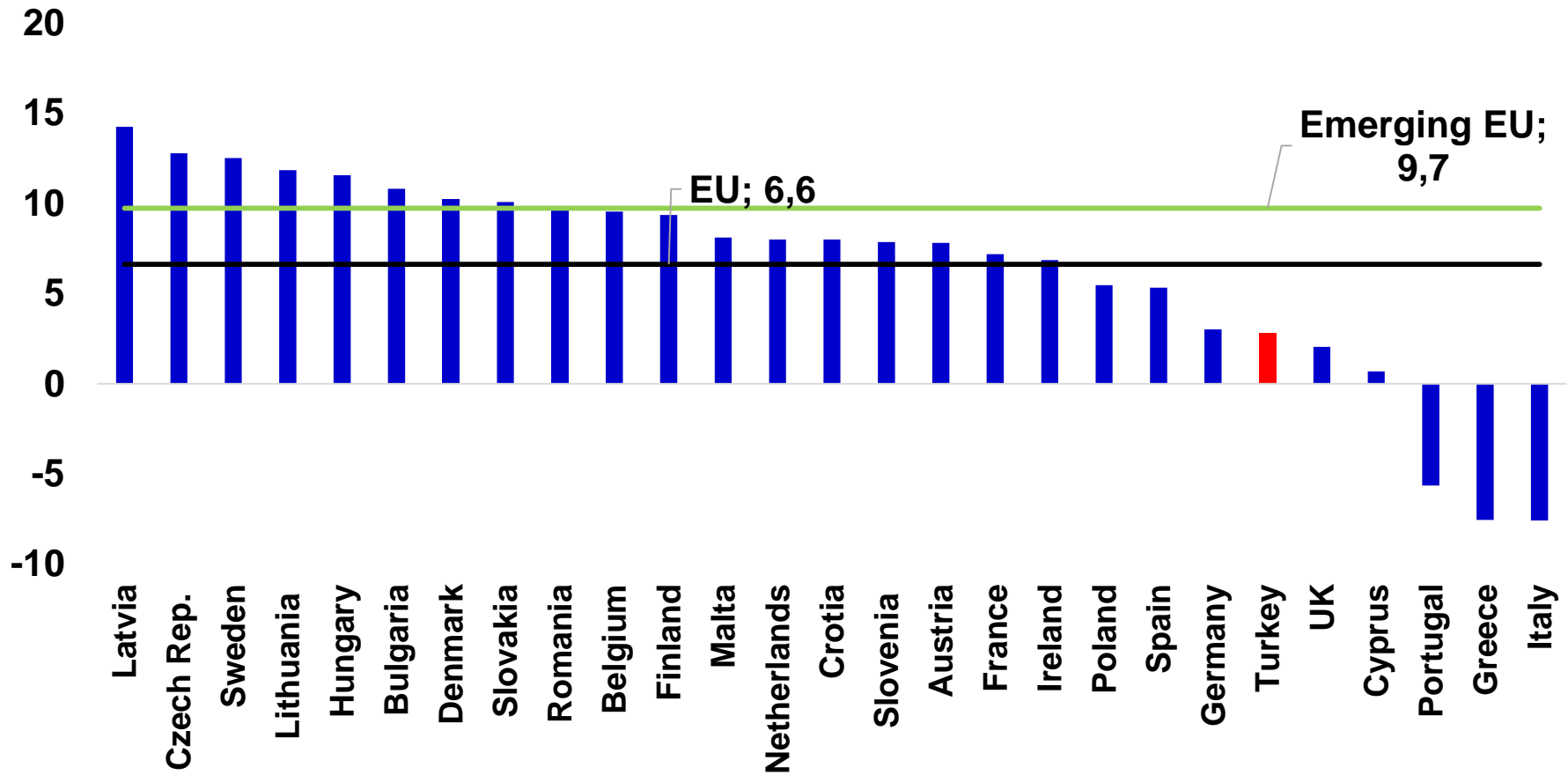
Equities to Total Liabilities (2016, percent)



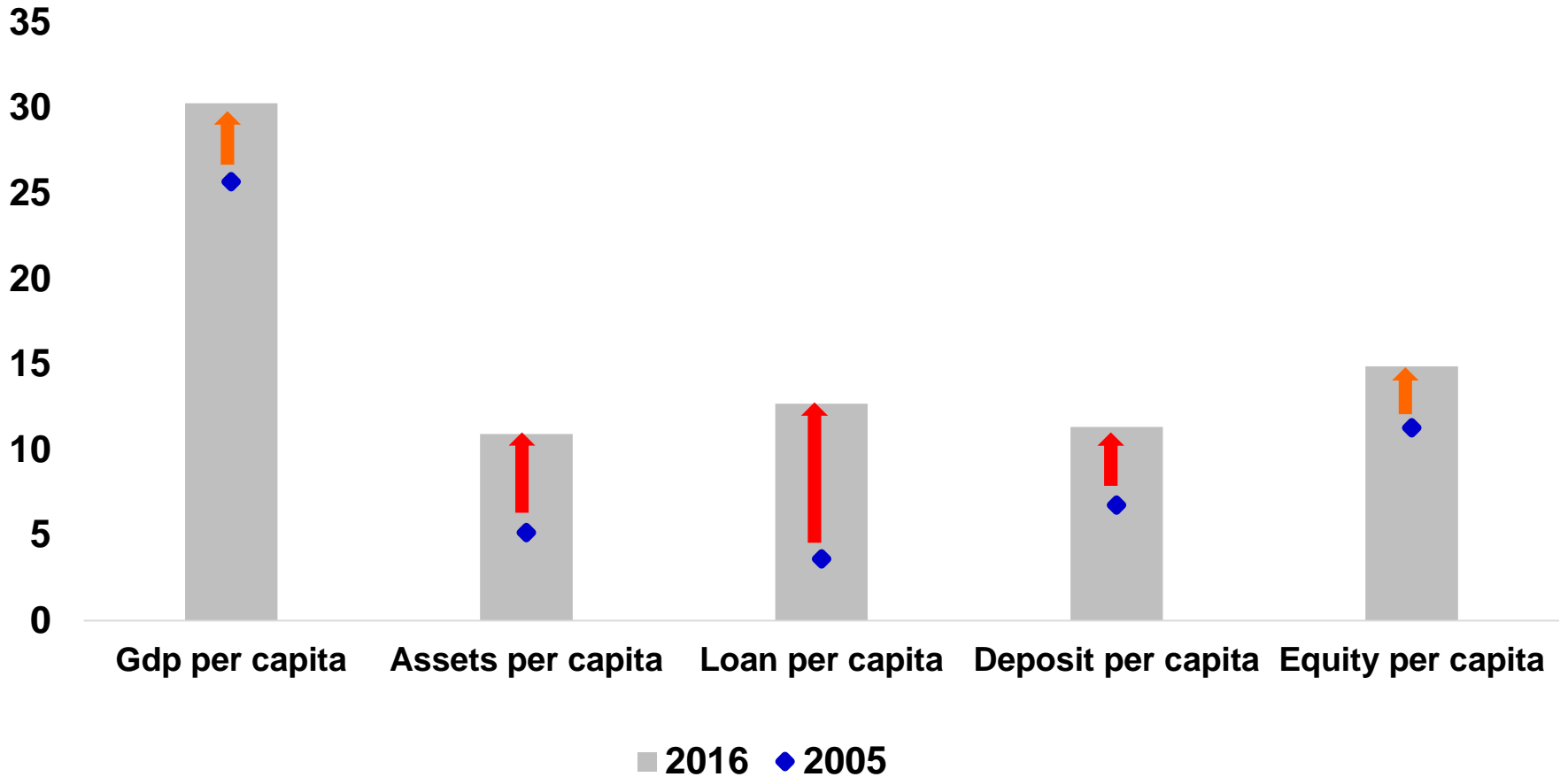
Return on Equity (2016, percent)



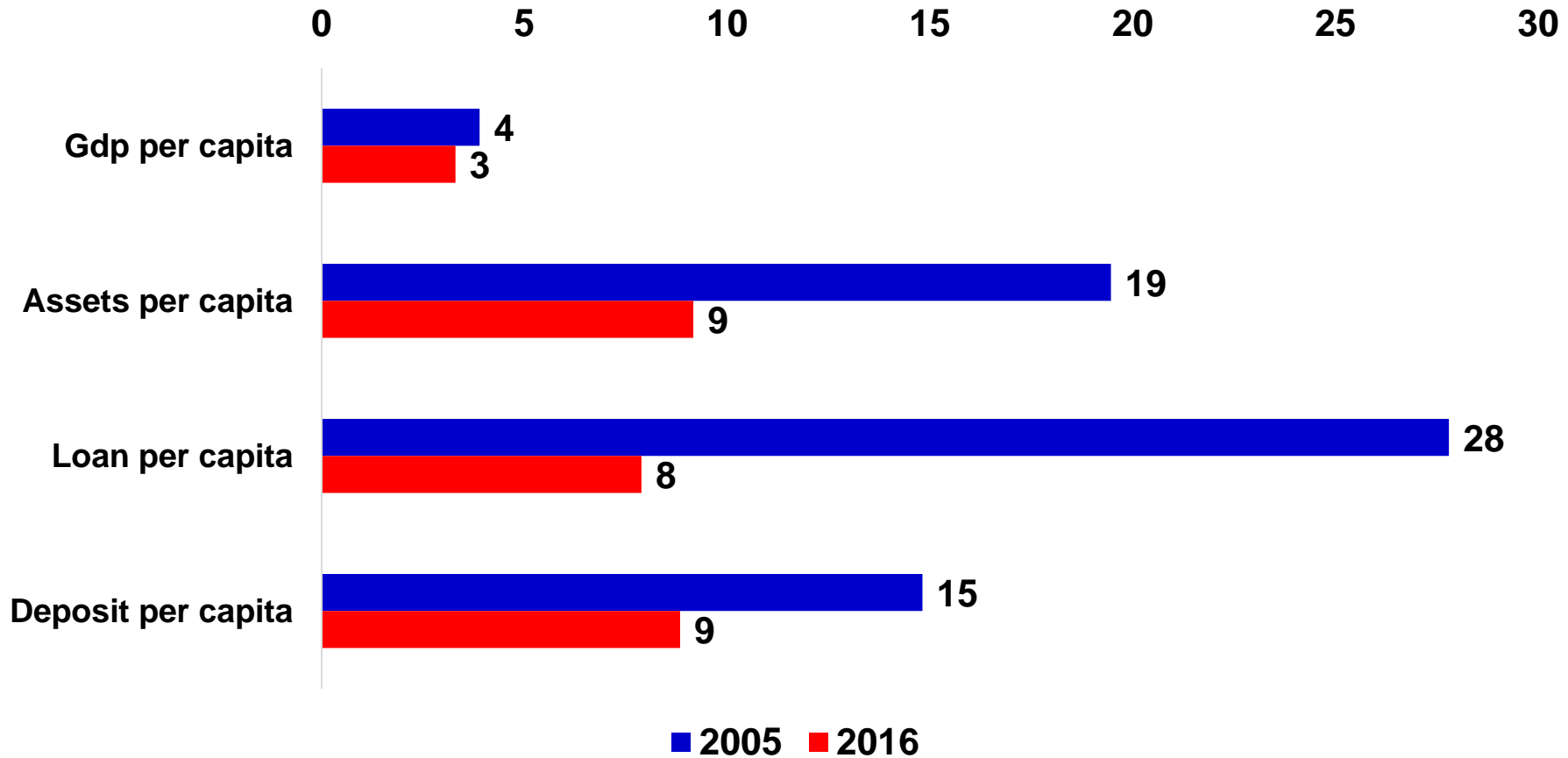
Return on Equity – 2Y Government Bond Yield (2016)



Turkey / EU (percent)



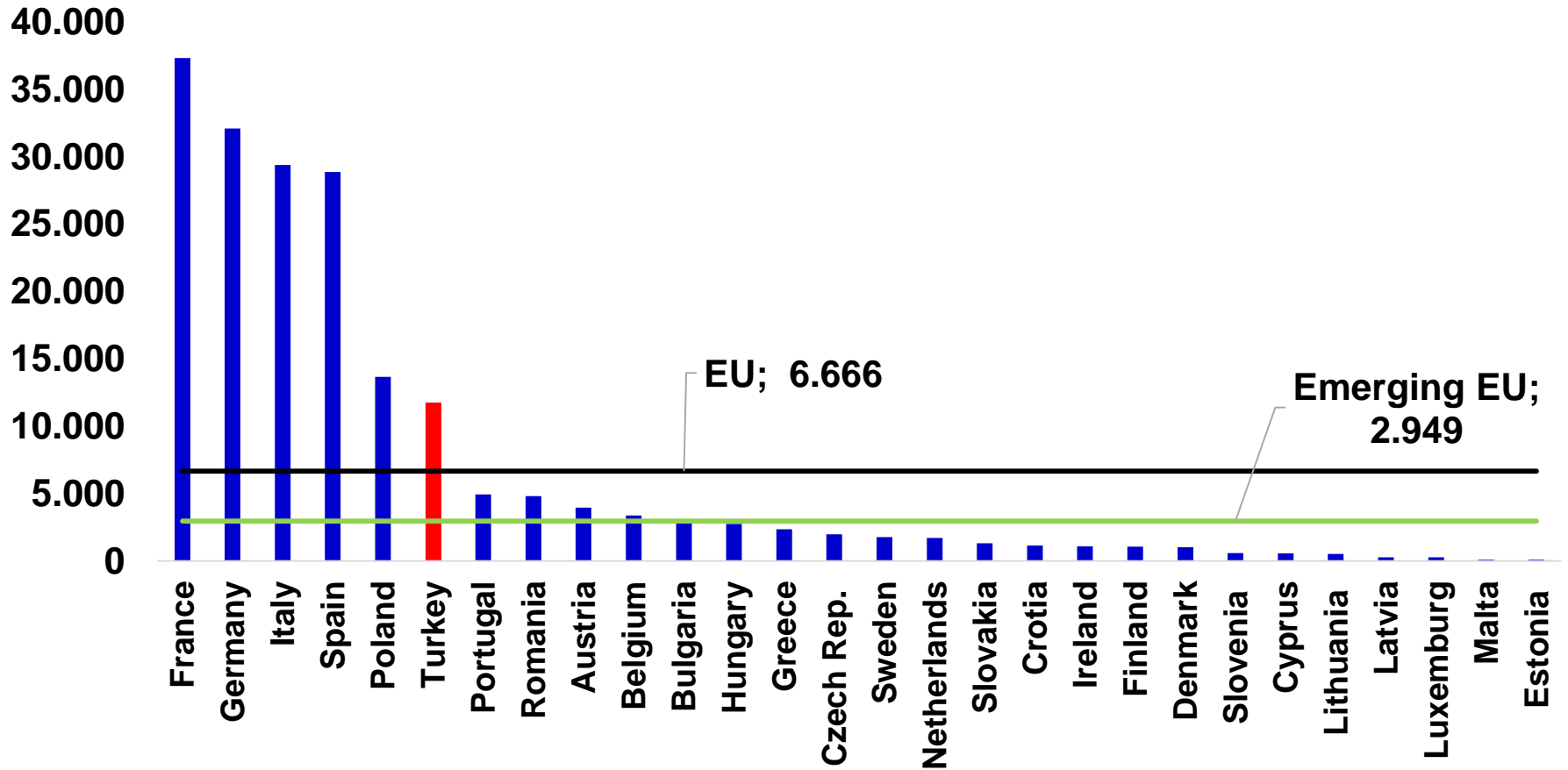
Turkey / EU



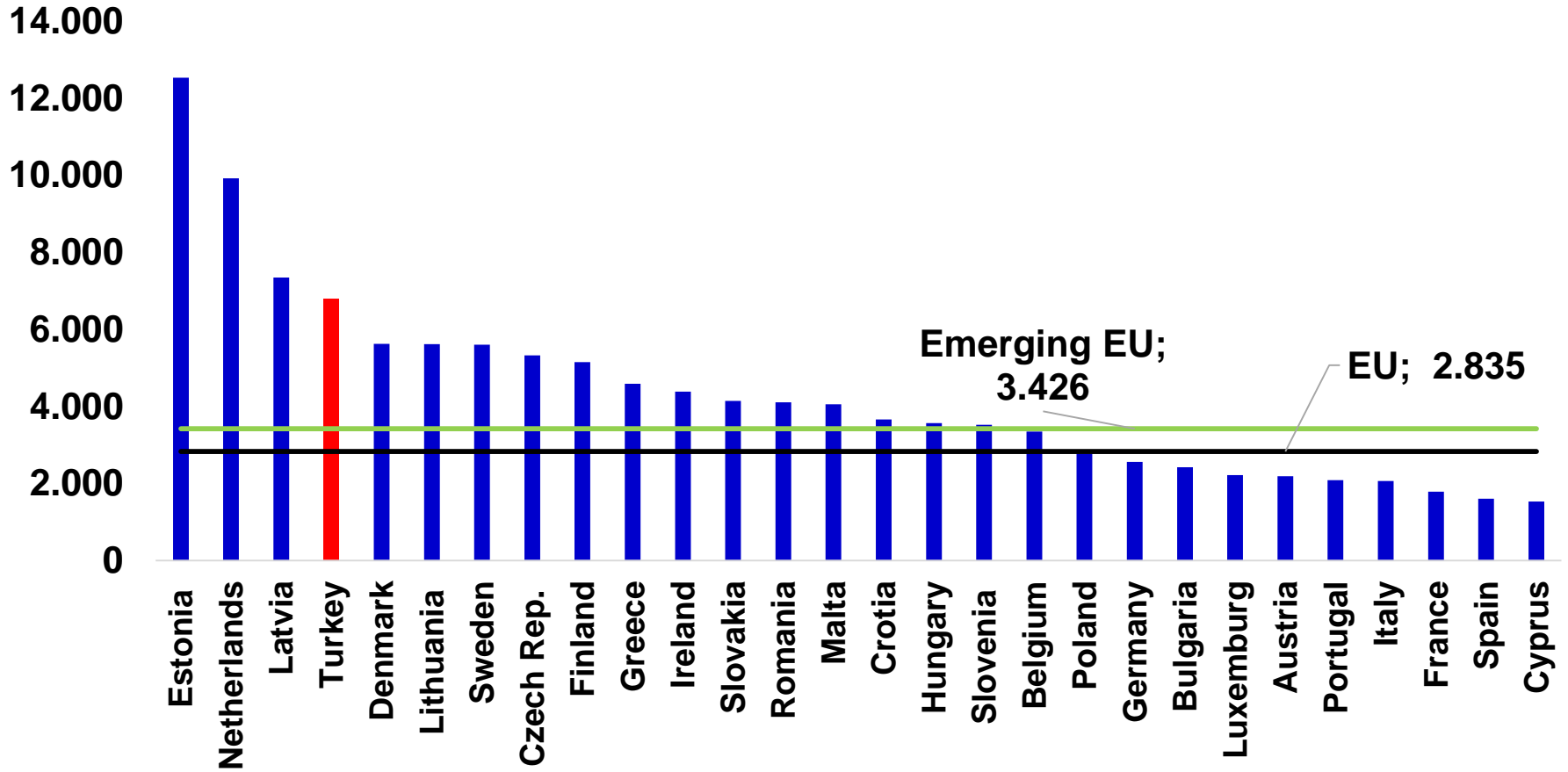
Branches, Employee and ATM



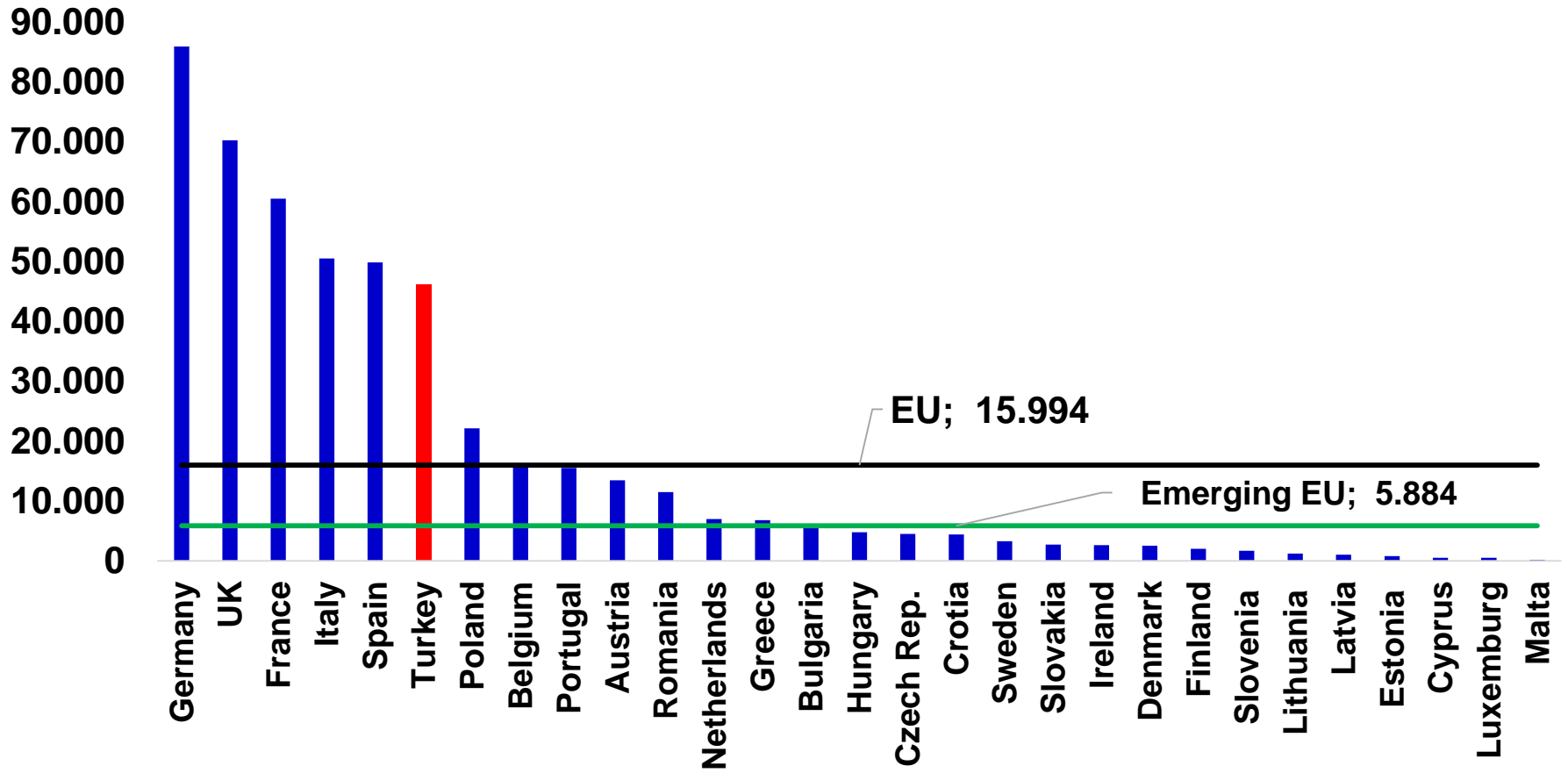
Number of Branches (2016)



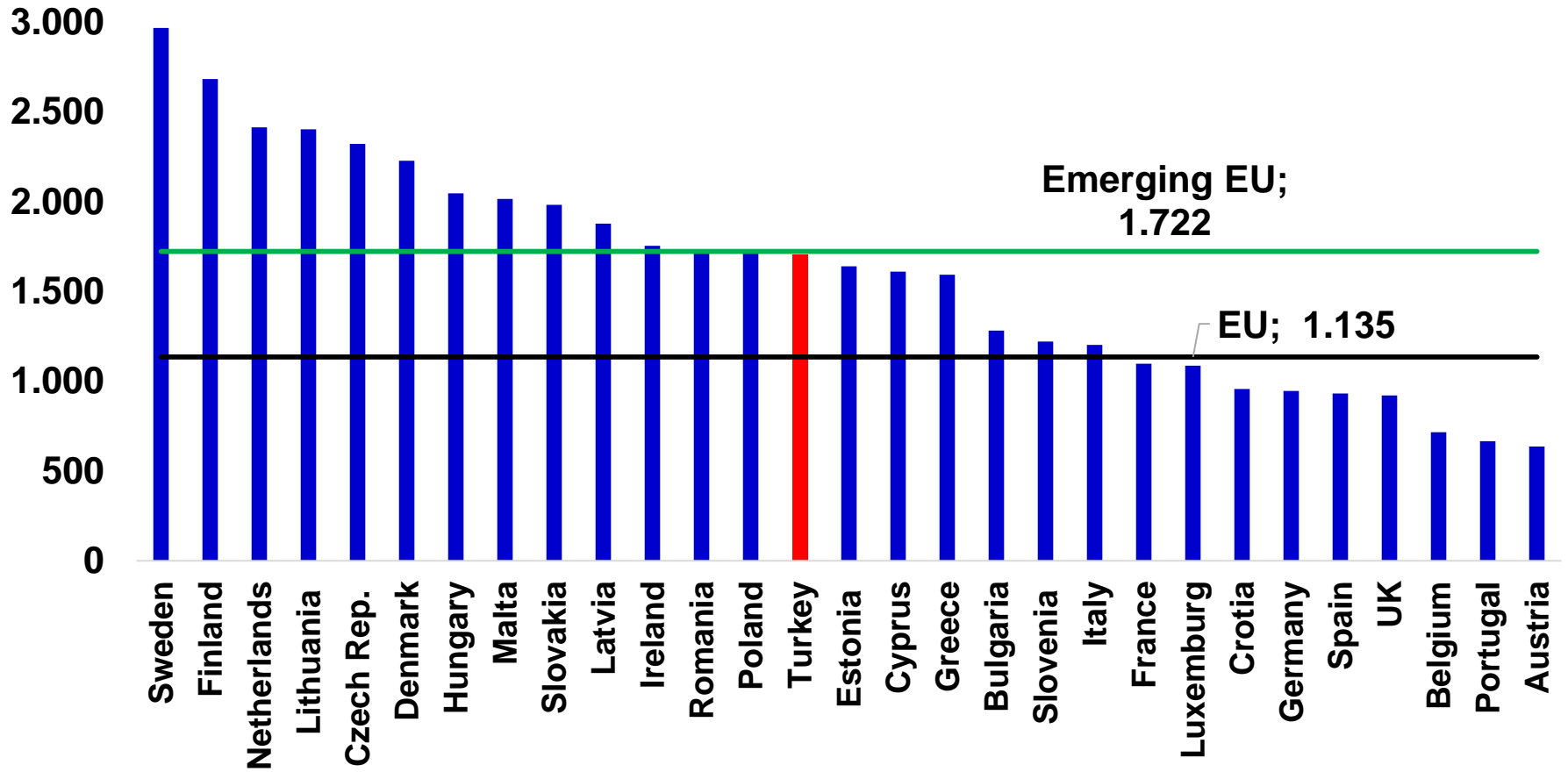
Population per Branch (2016, People)



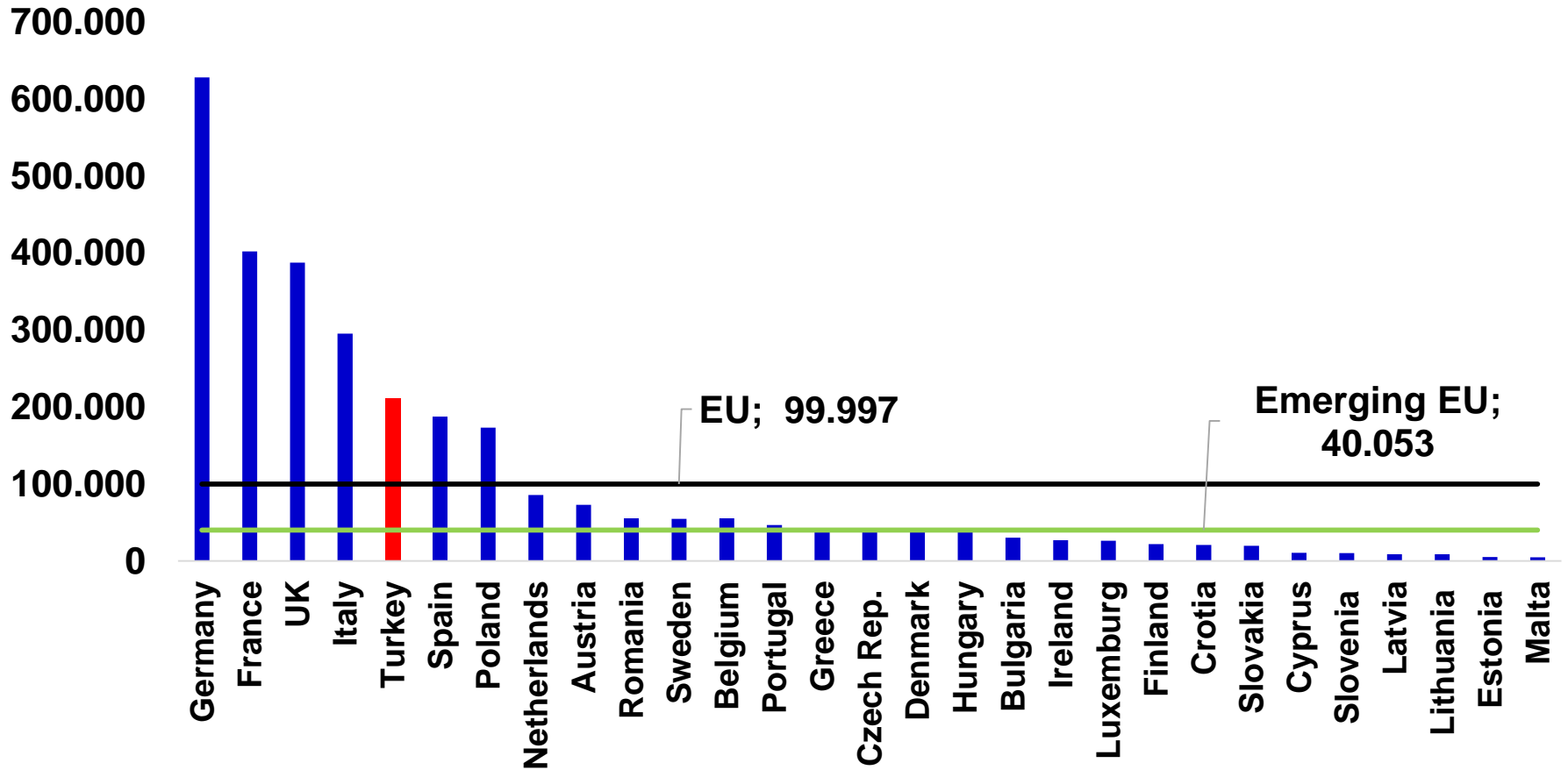
Number of ATM (2015)



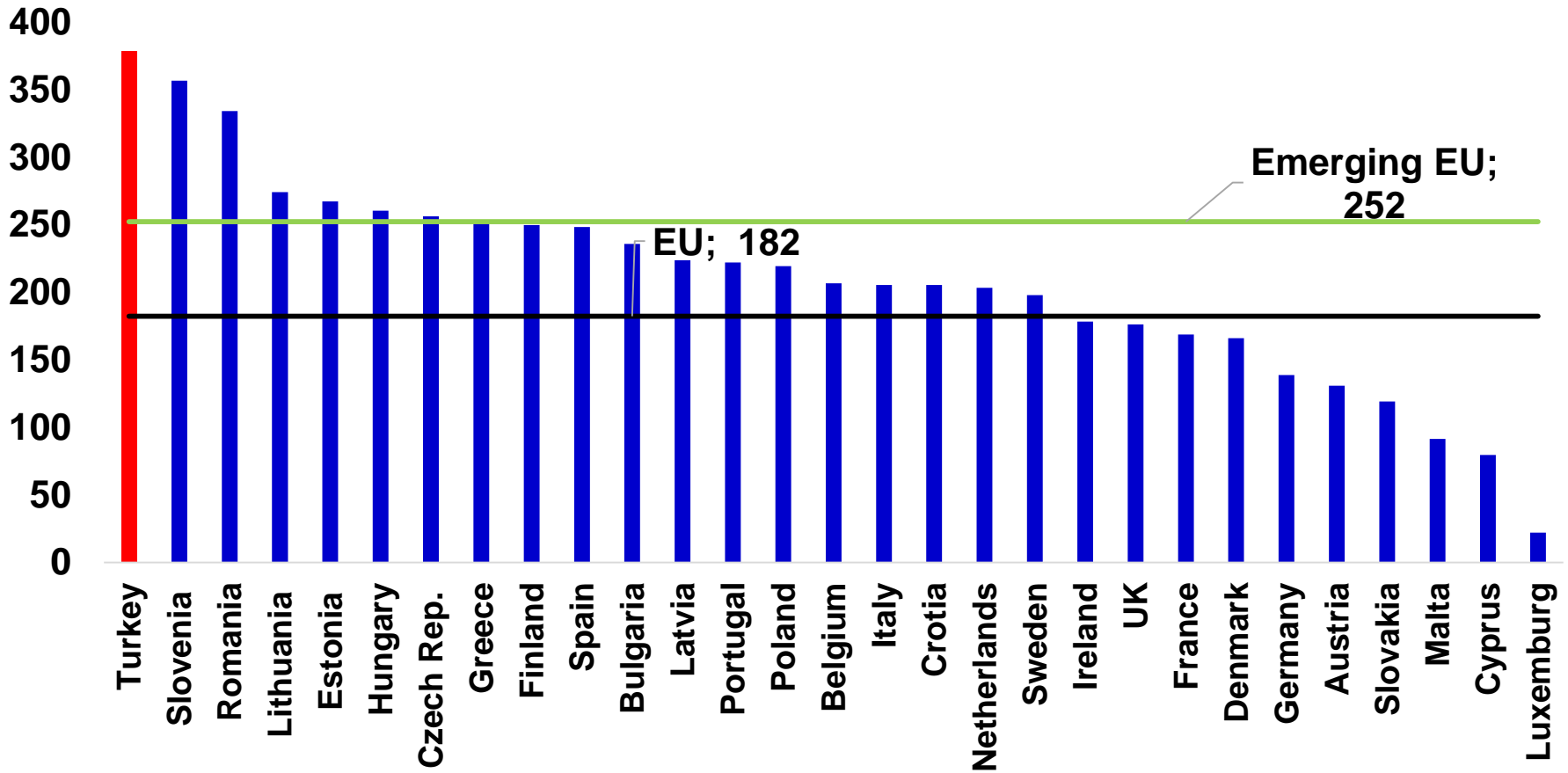
Population per ATM (2015, People)



Number of Employee (2016, People)



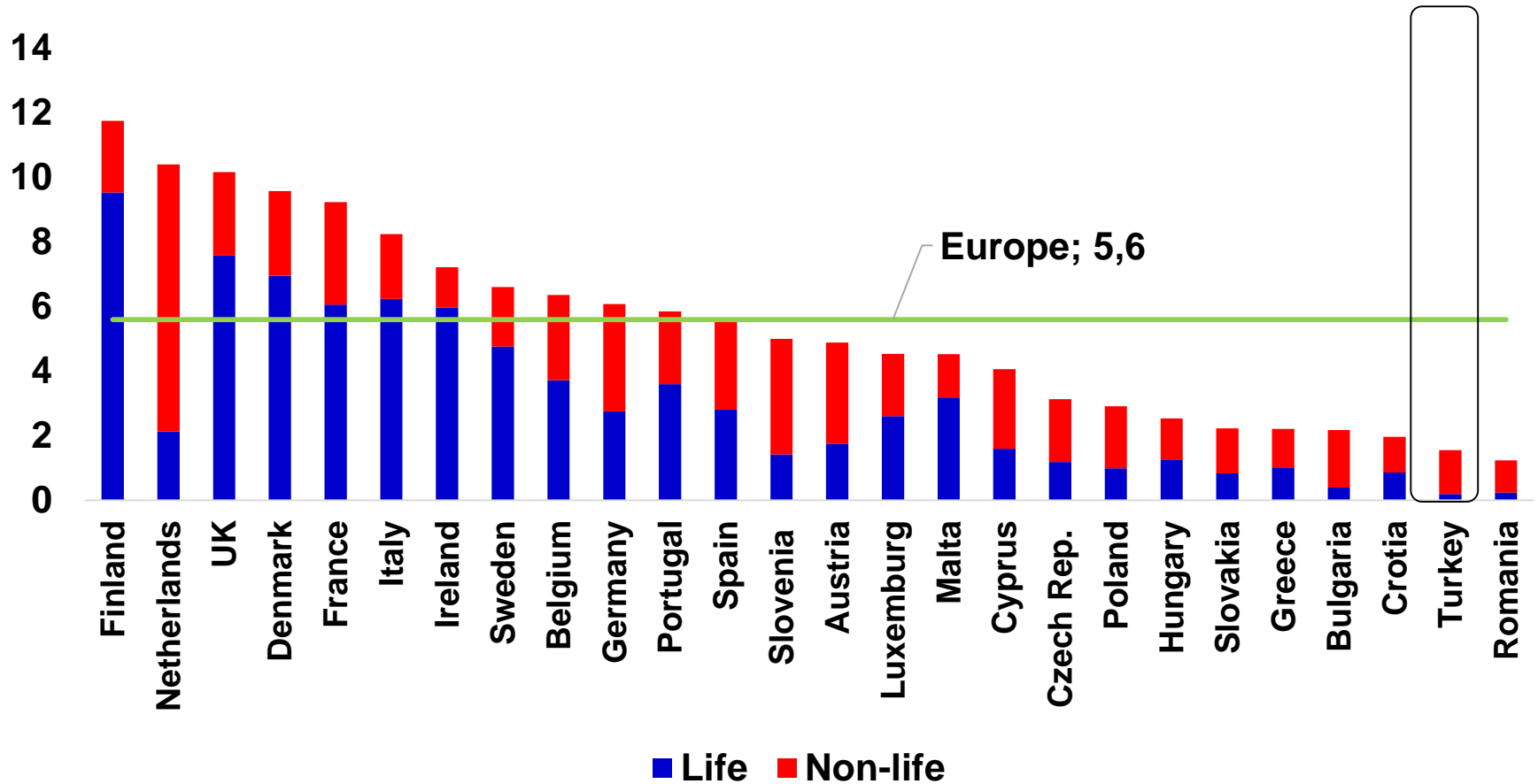
Population per Employee (2016, People)



Insurance and Pension Funds



Insurance Sector Assets to Gdp (2016, percent)



Pension Funds to Gdp (2015, percent)

