



Selected Banking Sector Indicators

Turkey Comparison With Selected Countries

January 2018

This study was prepared using data provided by the S&P Global Market Intelligence

The aim of the study is to assess developments in the Turkish Banking Sector, making international comparisons and to provide information to the public.

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.

In the study, the developed and developing economies averages were calculated within the selected countries.

Dev.: Developed Economies

Emer.: Emerging Economies

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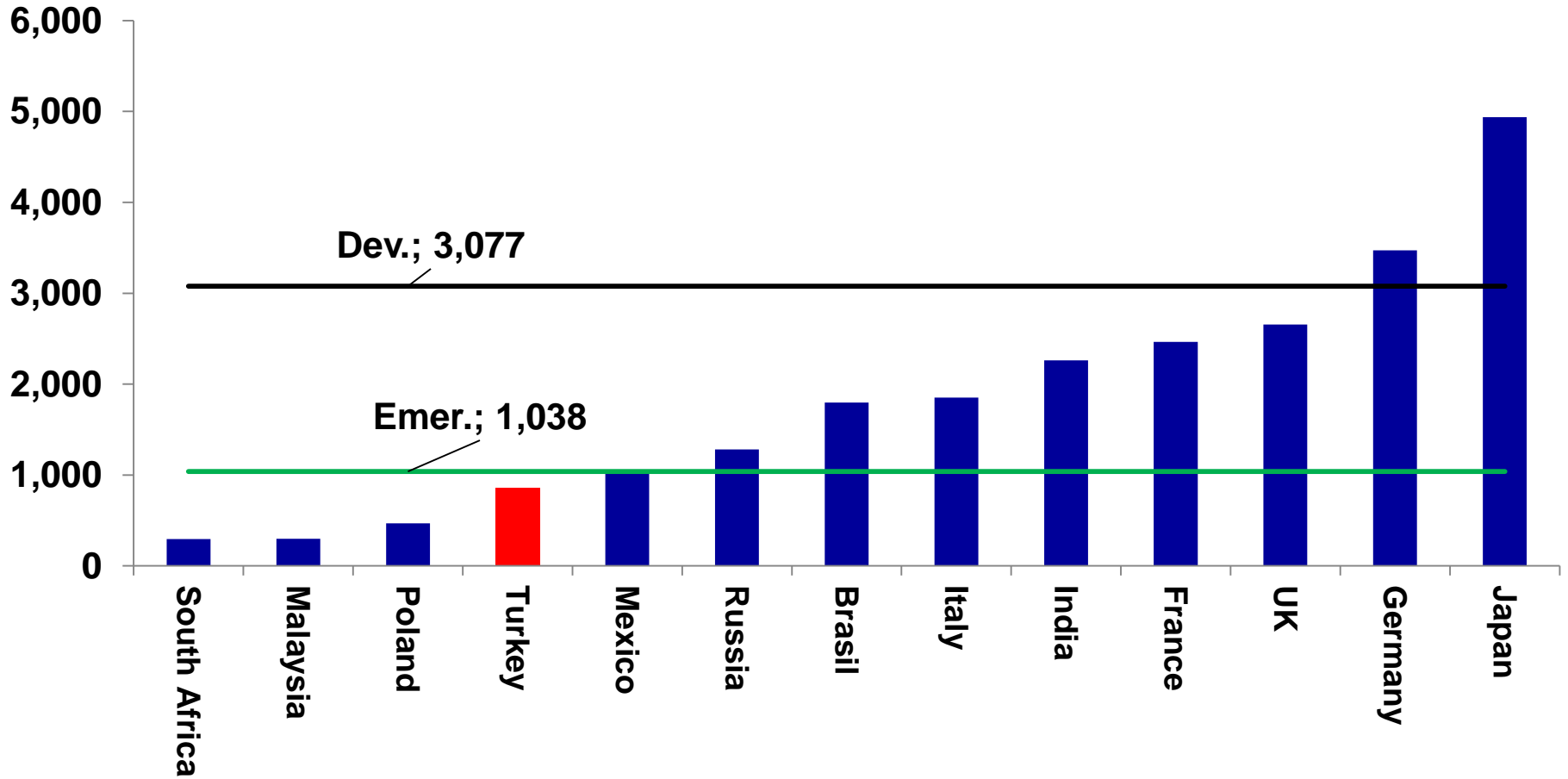
Main Indicators

Selected Countries*

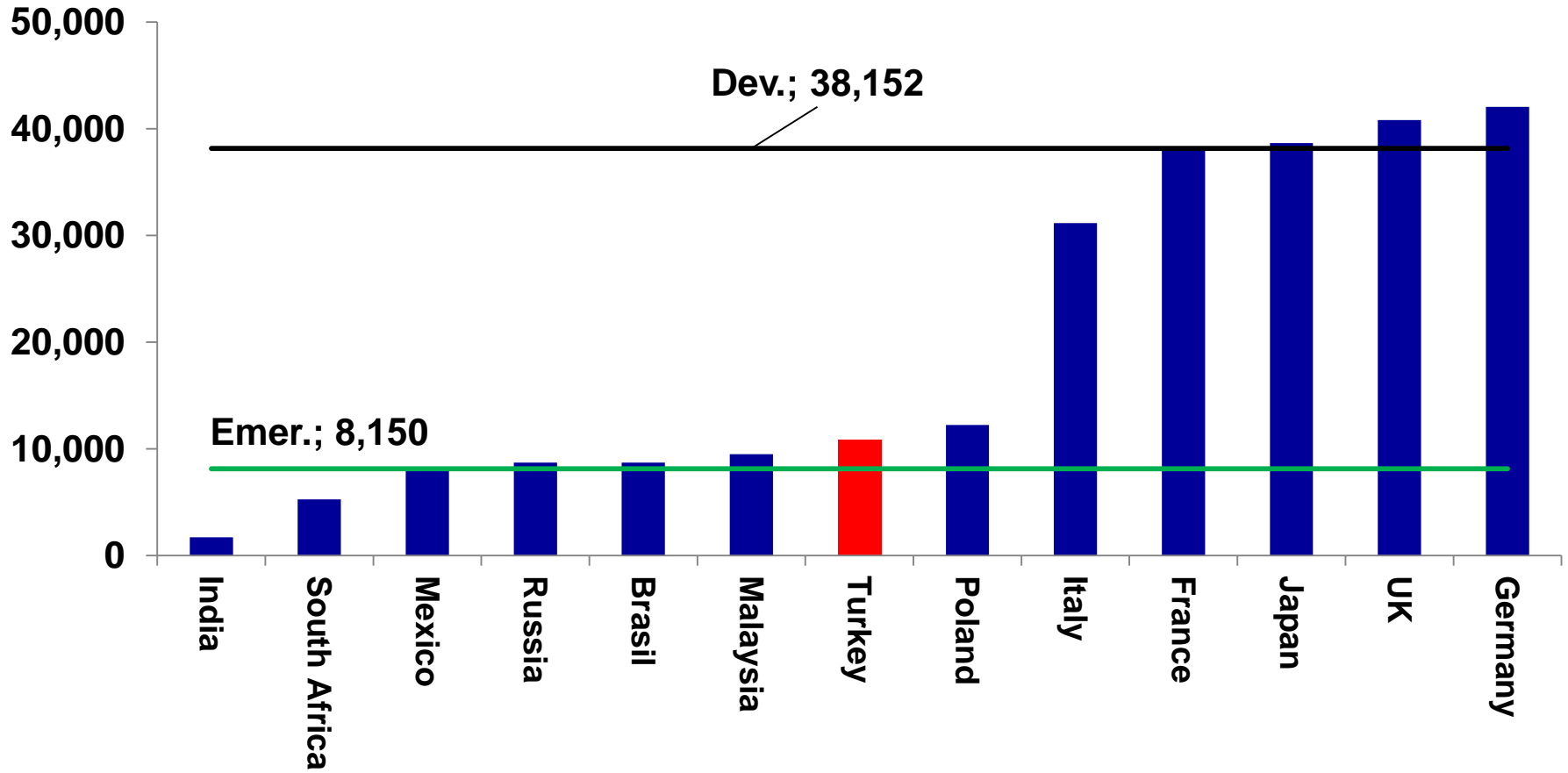
	Gdp (USD billion)	Population (million people)	Gdp per Capita (USD)	
Japan	4,938	128	38,658	Dev.
Germany	3,473	83	42,057	
UK	2,657	65	40,809	
France	2,464	65	38,078	
Italy	1,852	59	31,157	
India	2,262	1,324	1,708	Emer.
Brasil	1,796	206	8,713	
Russia	1,280	147	8,708	
Mexico	1,047	128	8,206	
Turkey	862	80	10,840	
Poland	469	38	12,234	
Malaysia	297	31	9,508	
South Africa	296	56	5,281	

*As of December 2016.

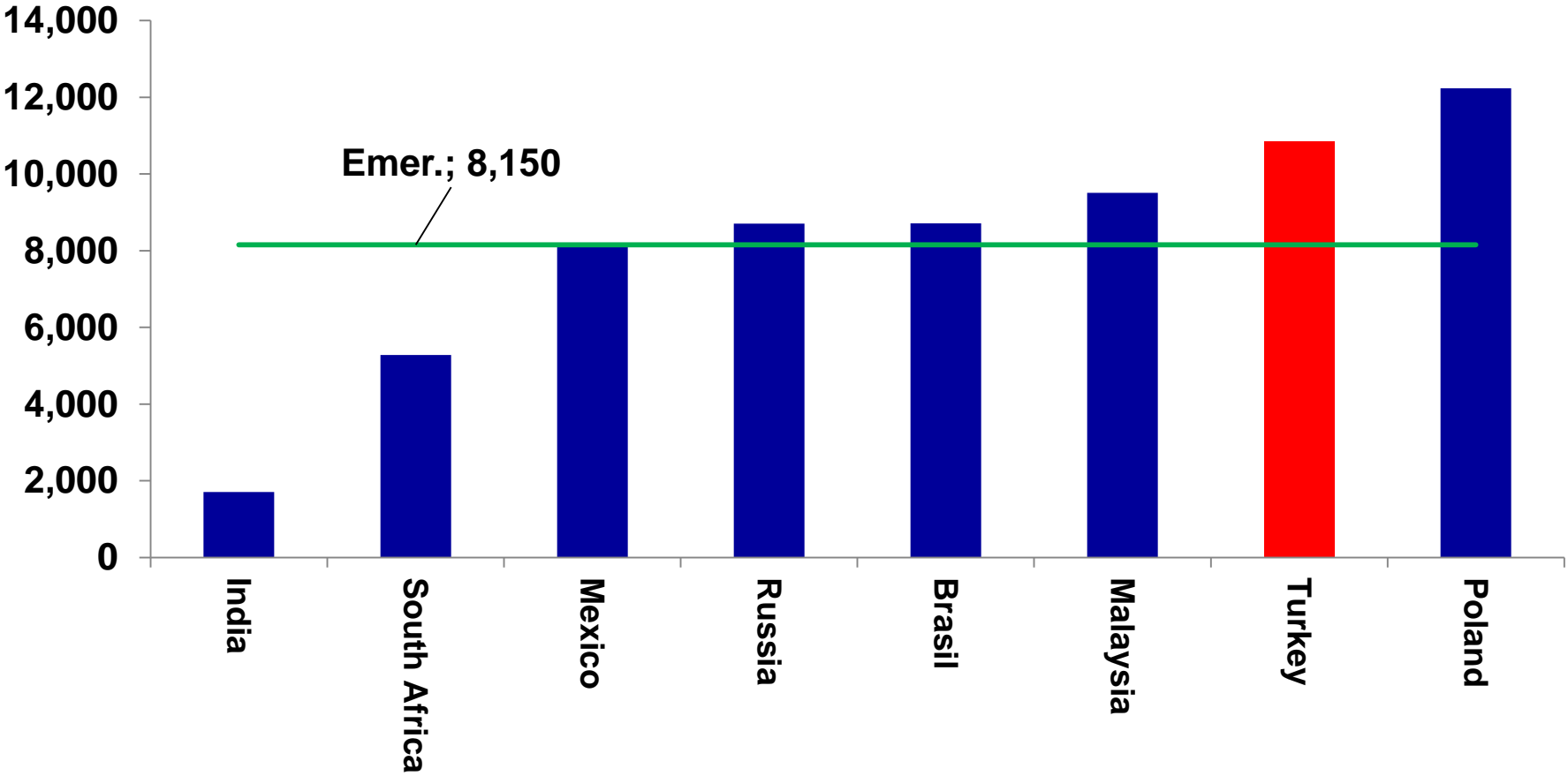
Gdp (USD billion)



Gdp per Capita (USD)

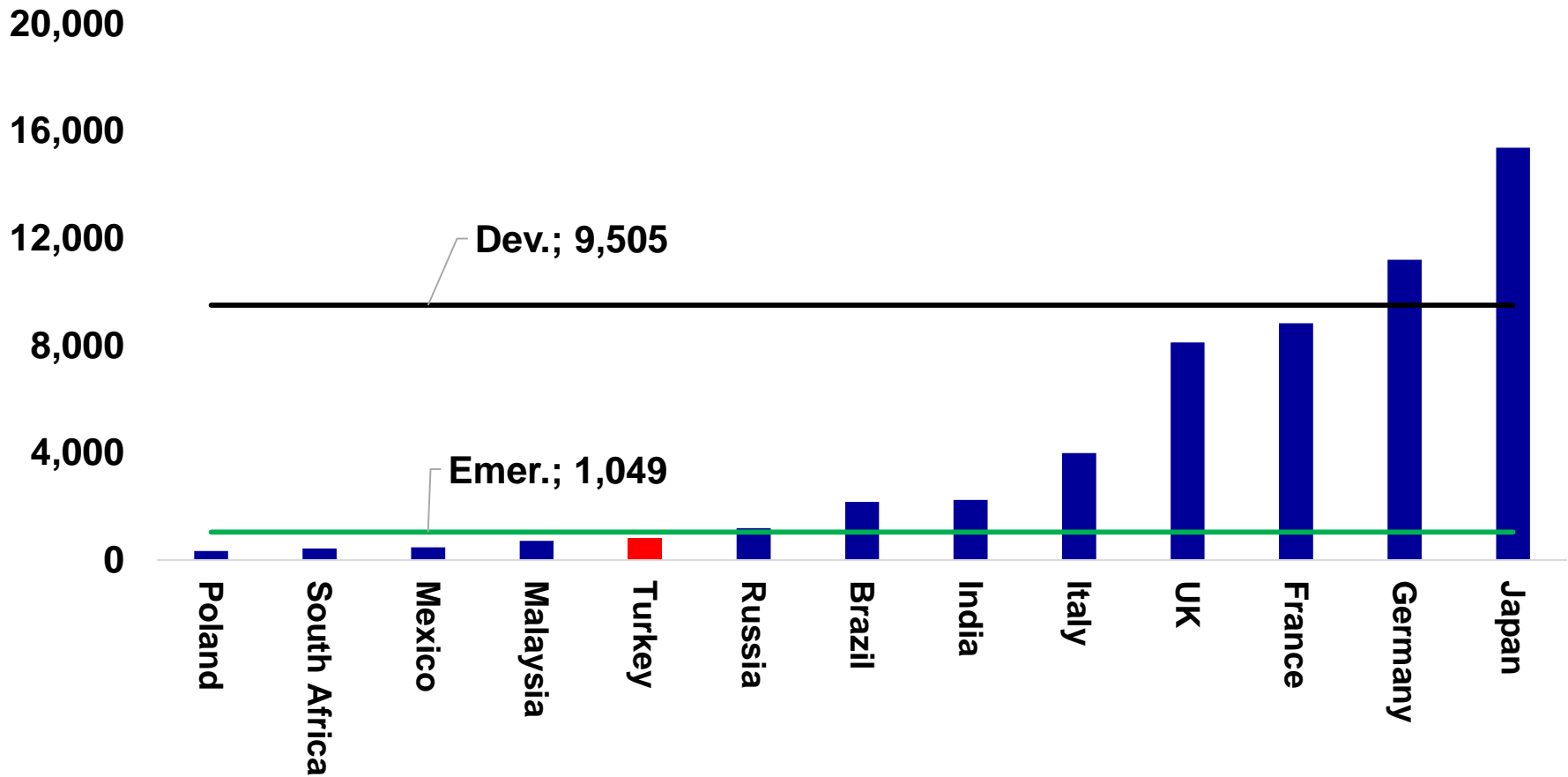


Gdp per Capita (Emerging Economies, USD)

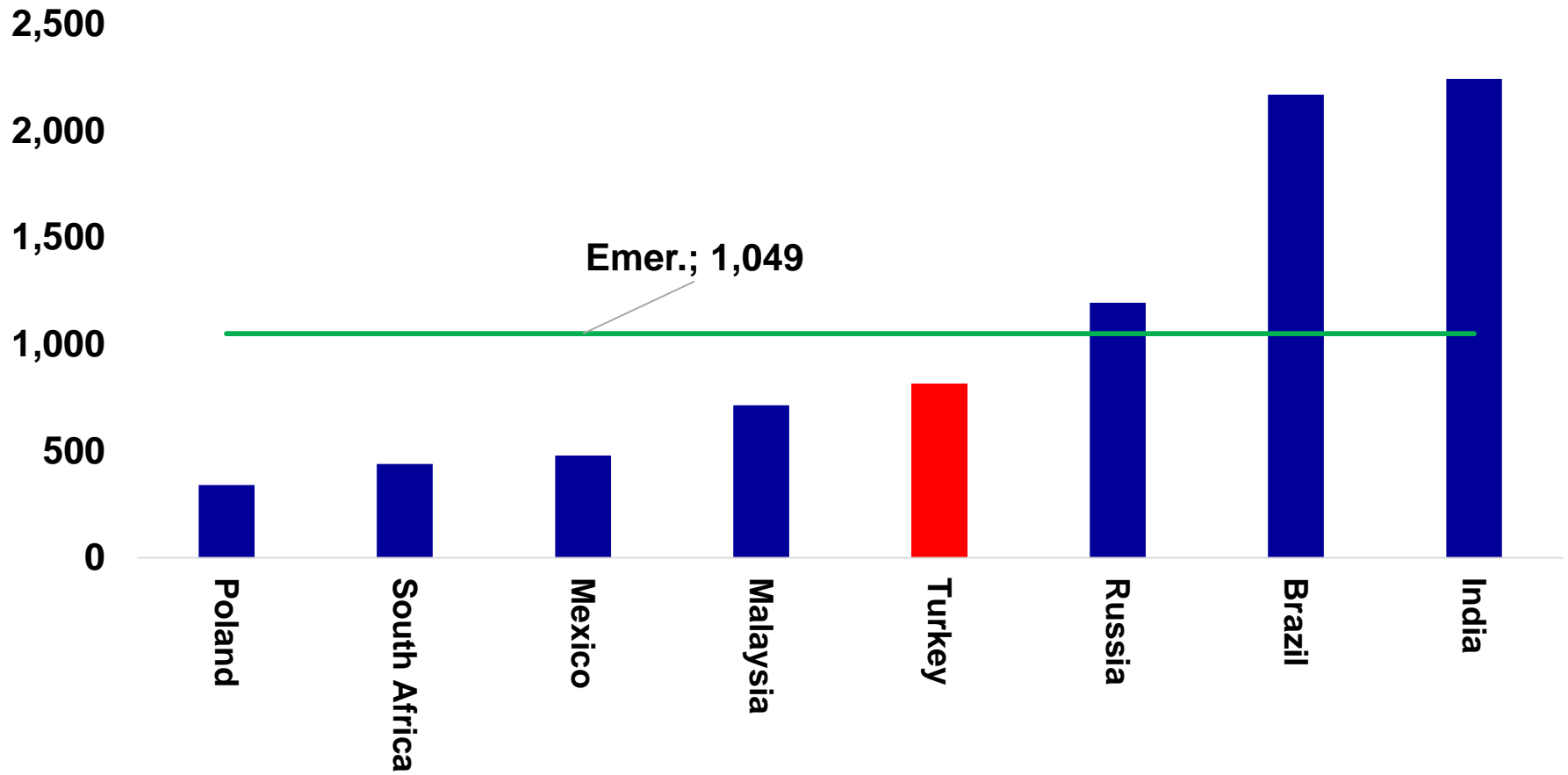


Balance Sheet

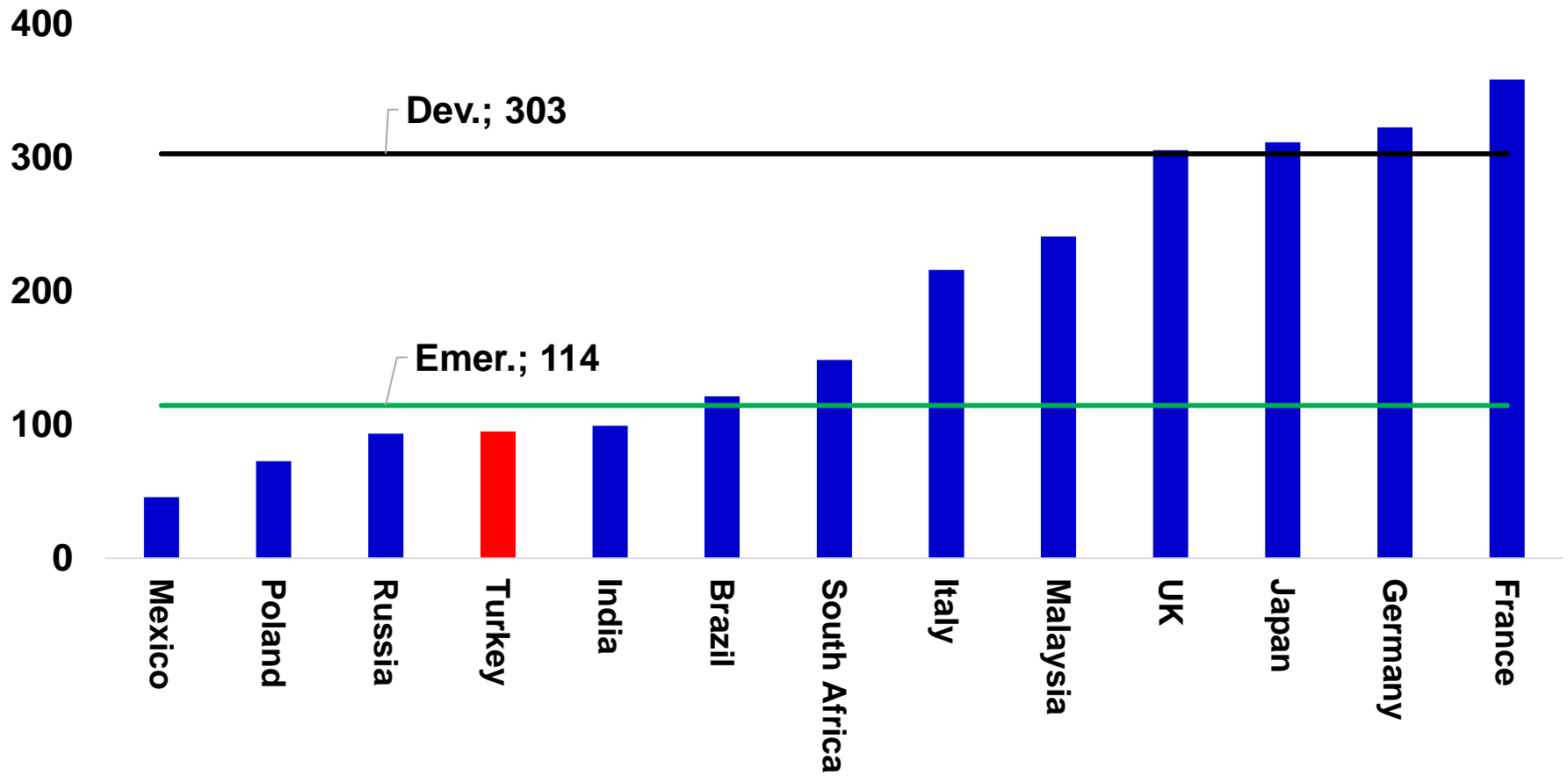
Total Assets (USD billion)



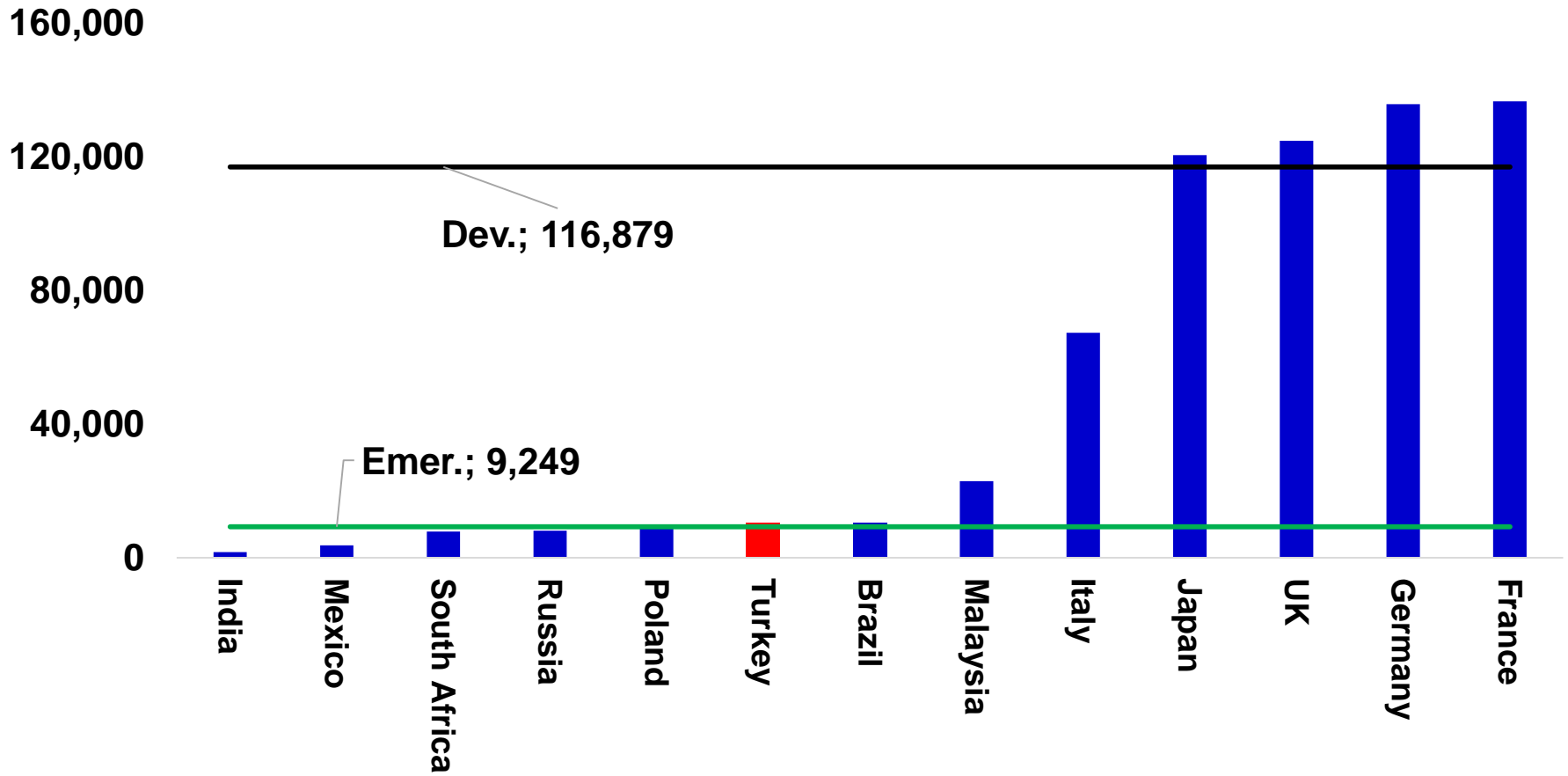
Total Assets (Emerging Economies, USD billion)



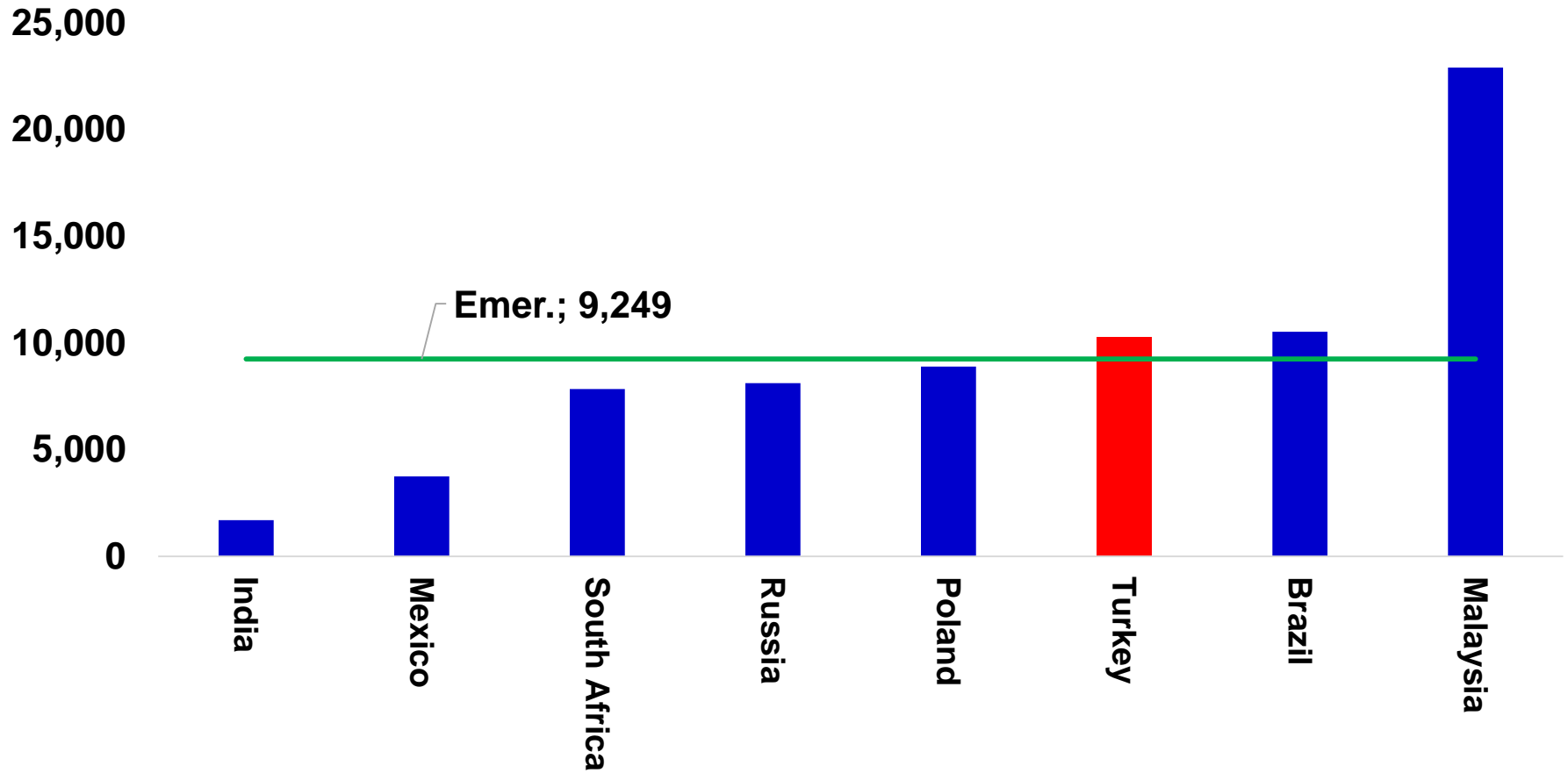
Total Assets to Gdp (percent)



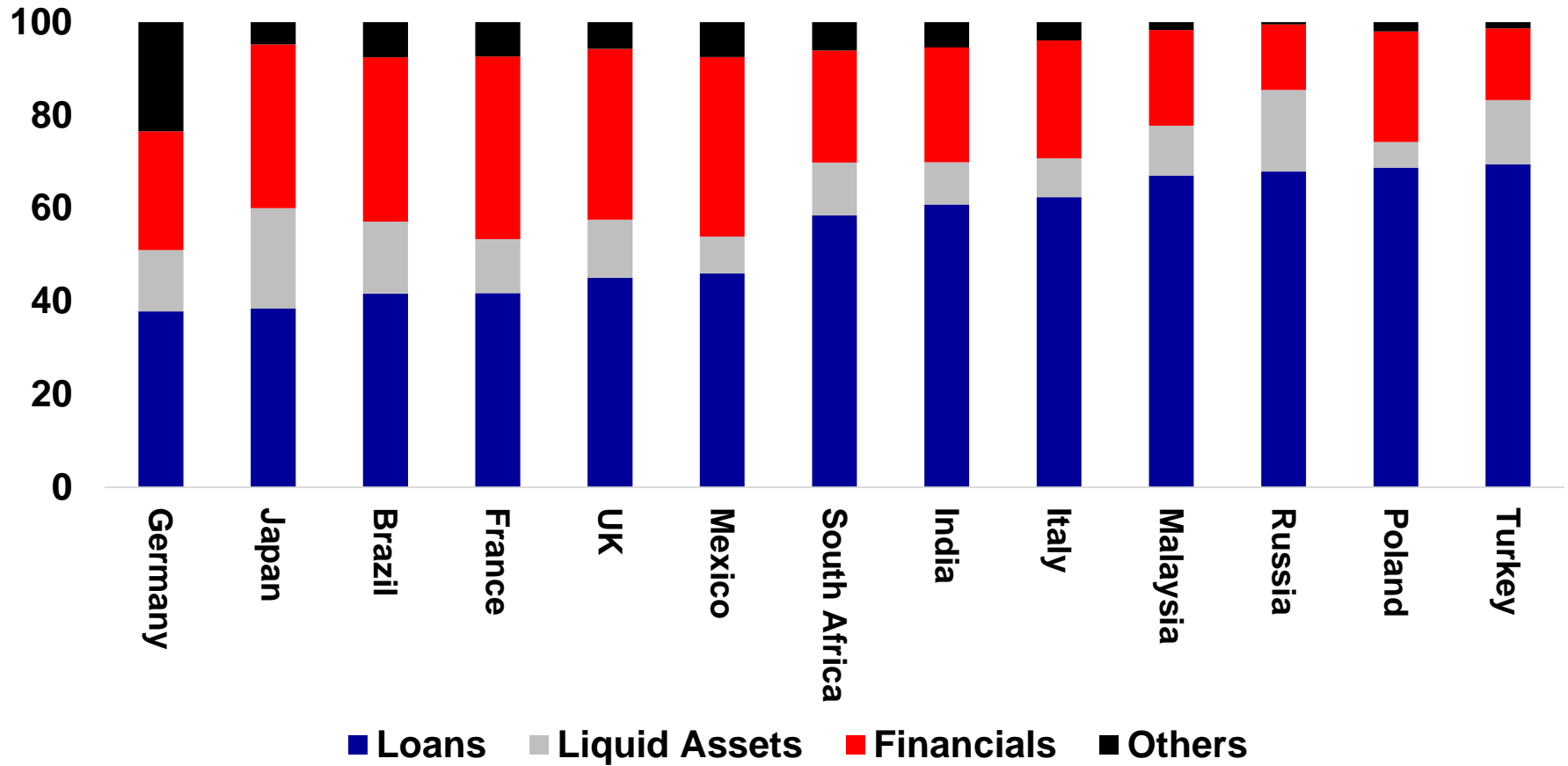
Total Assets per Capita (USD)



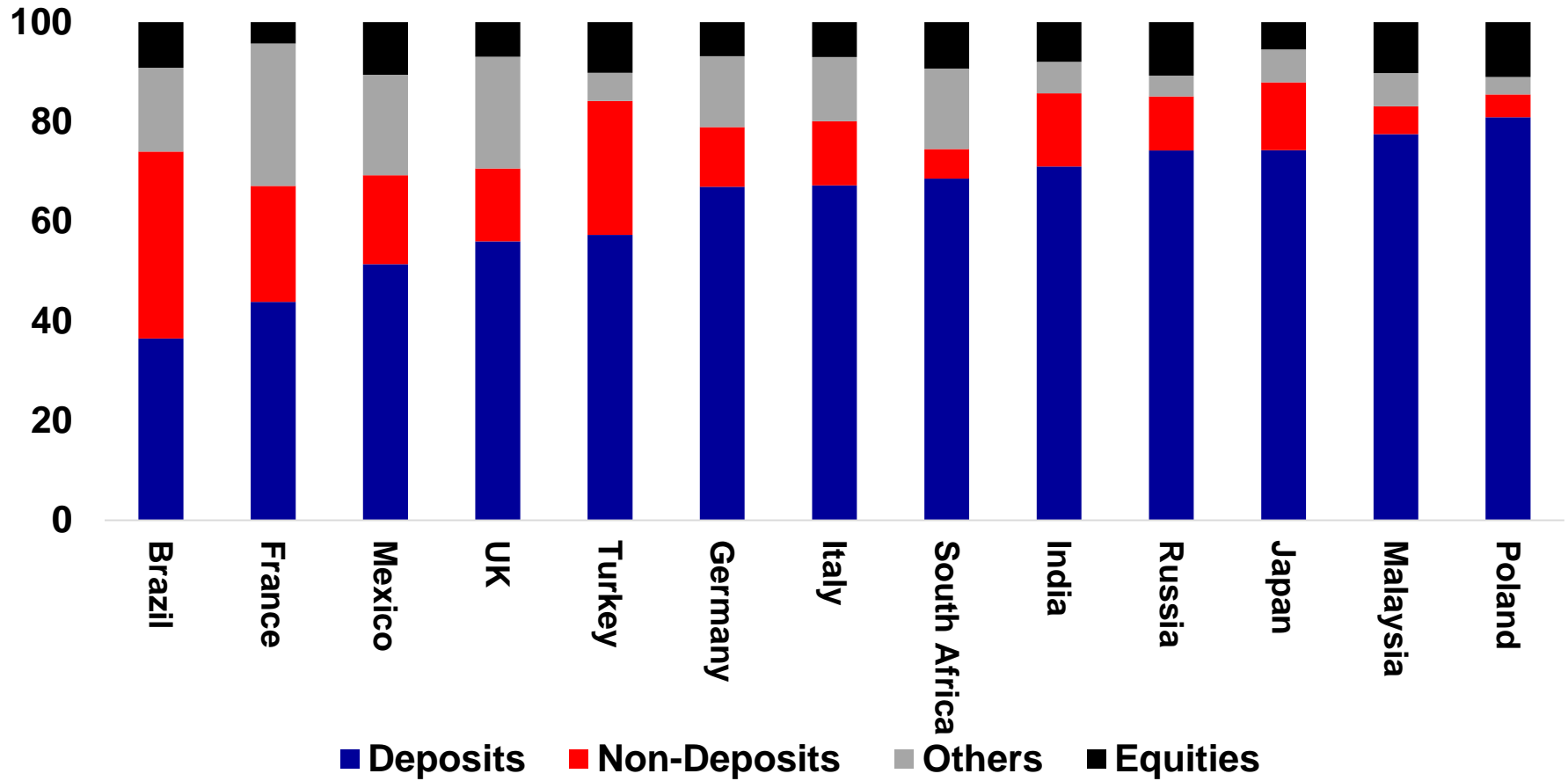
Total Assets per Capita (Emerging Economies, USD)



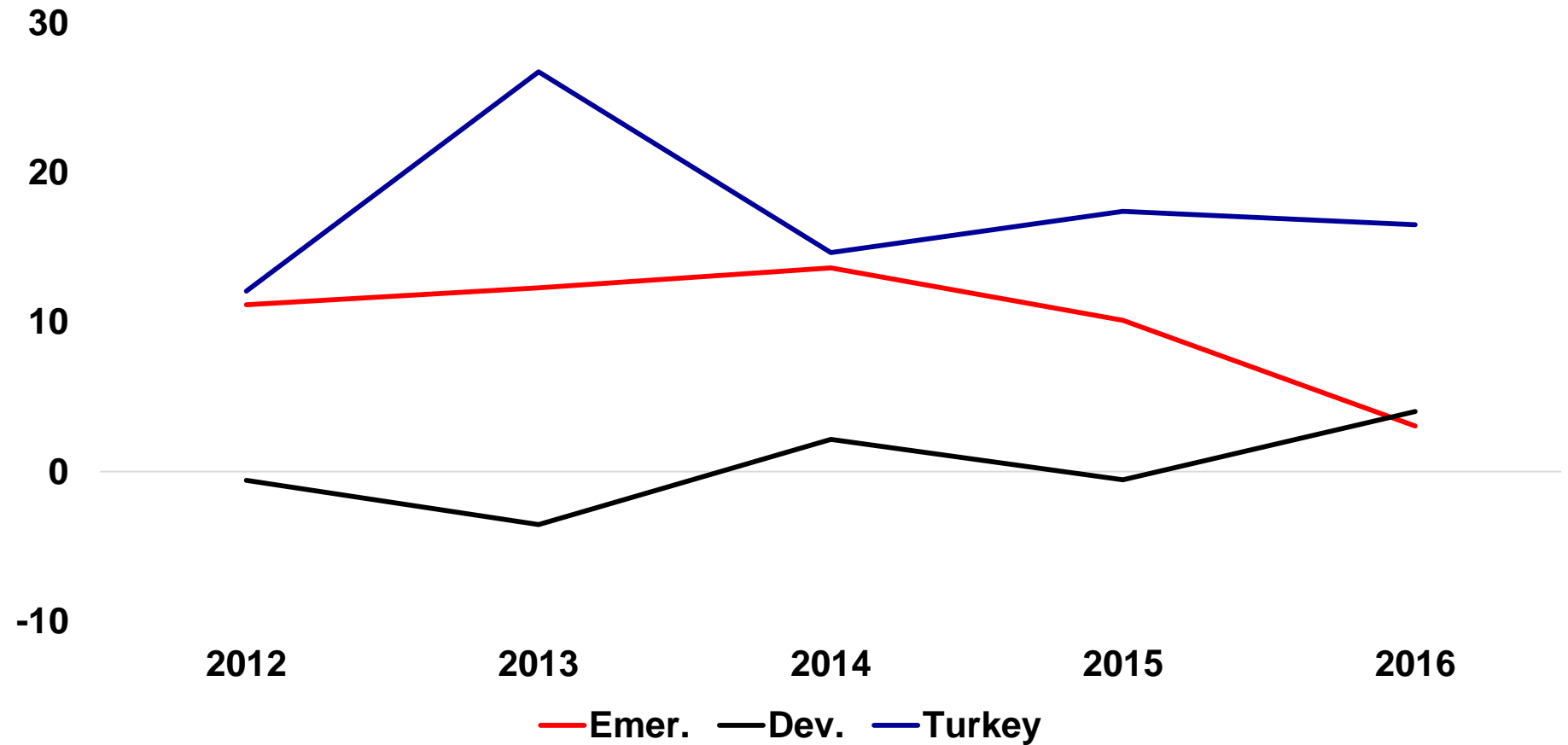
Distribution of Assets (percent)



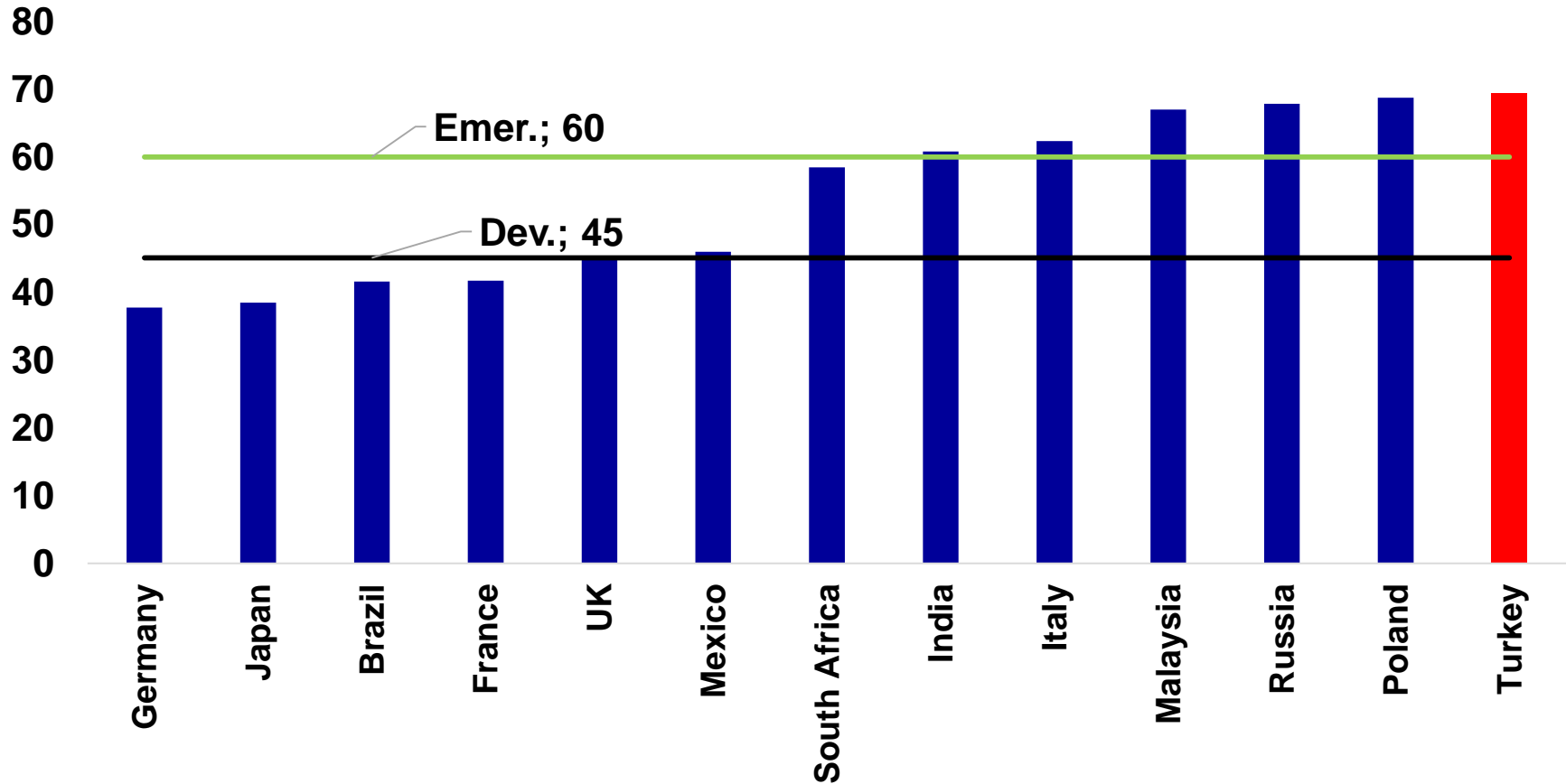
Distribution of Liabilities (percent)



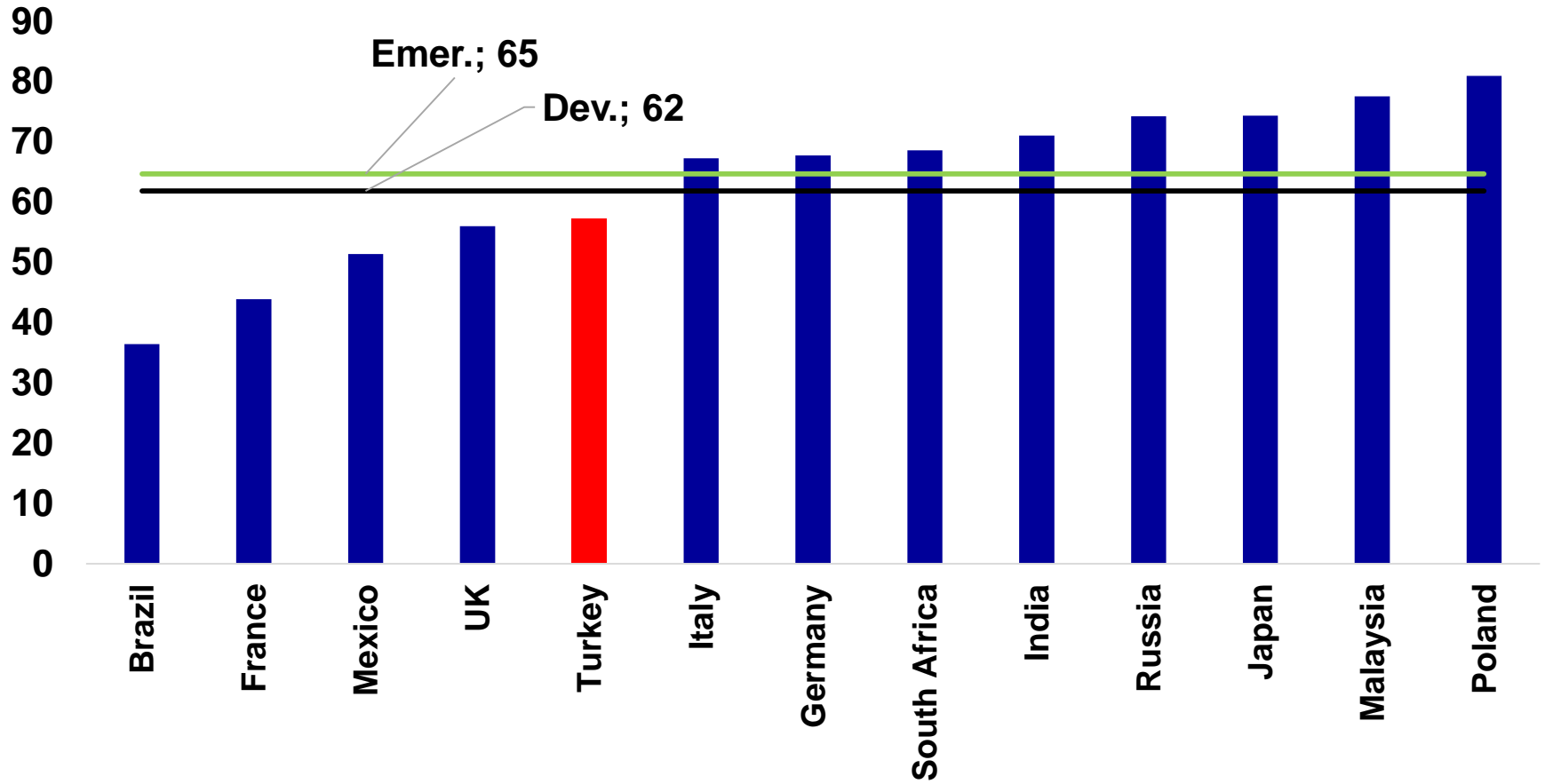
Growth Rate of Total Assets (USD, yoy, percent)



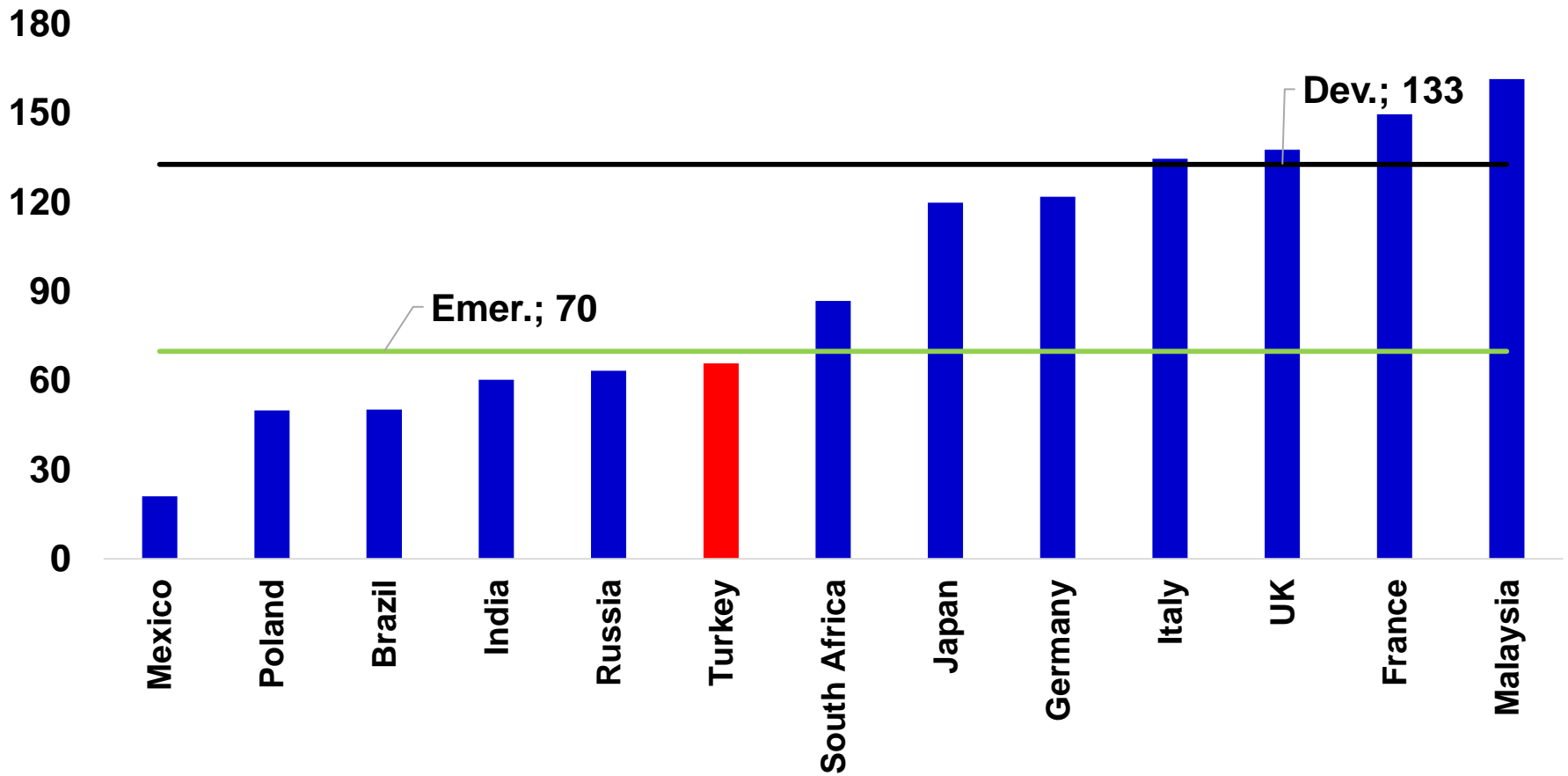
Loans to Assets (percent)



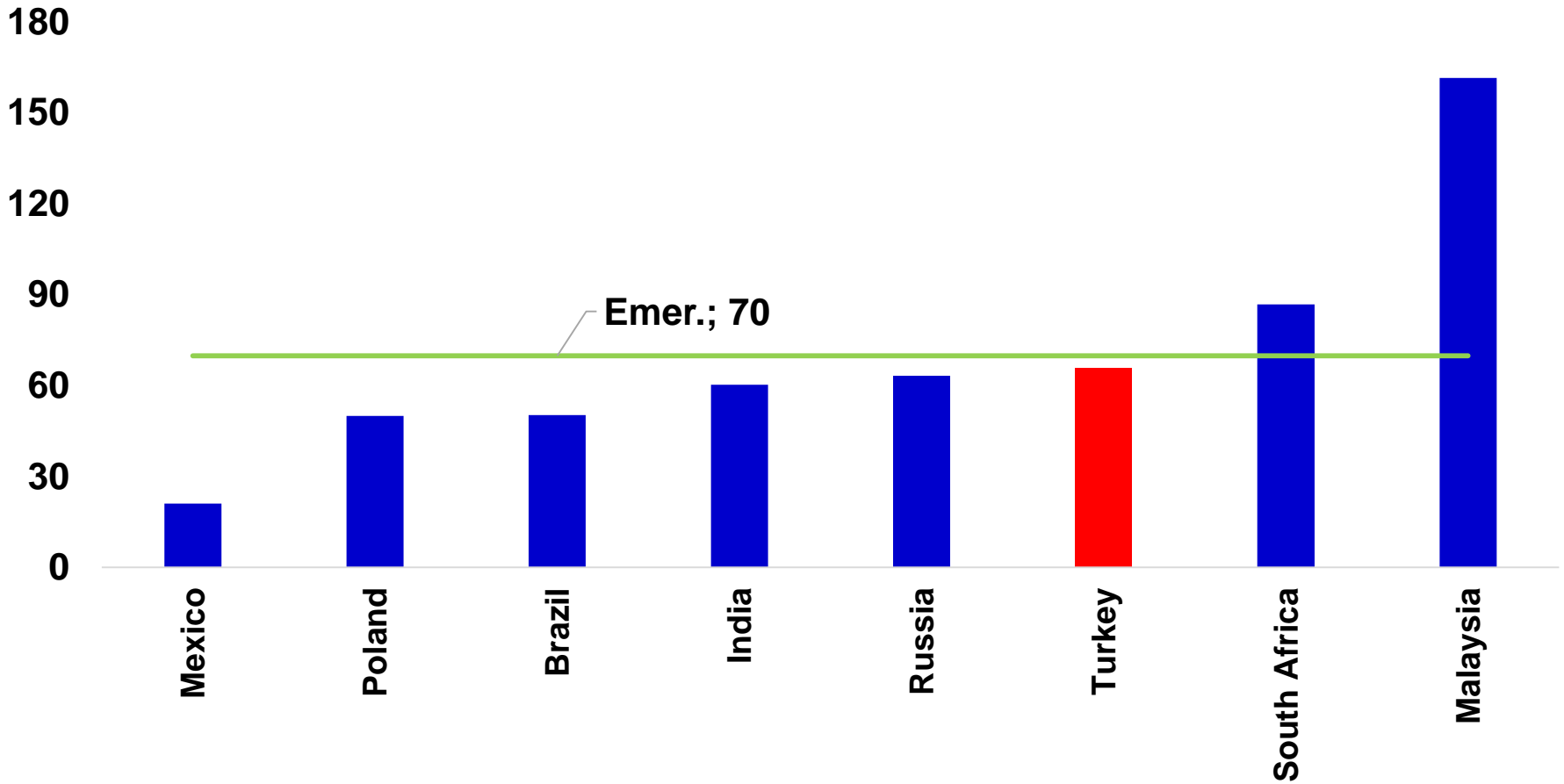
Deposits to Liabilities (percent)



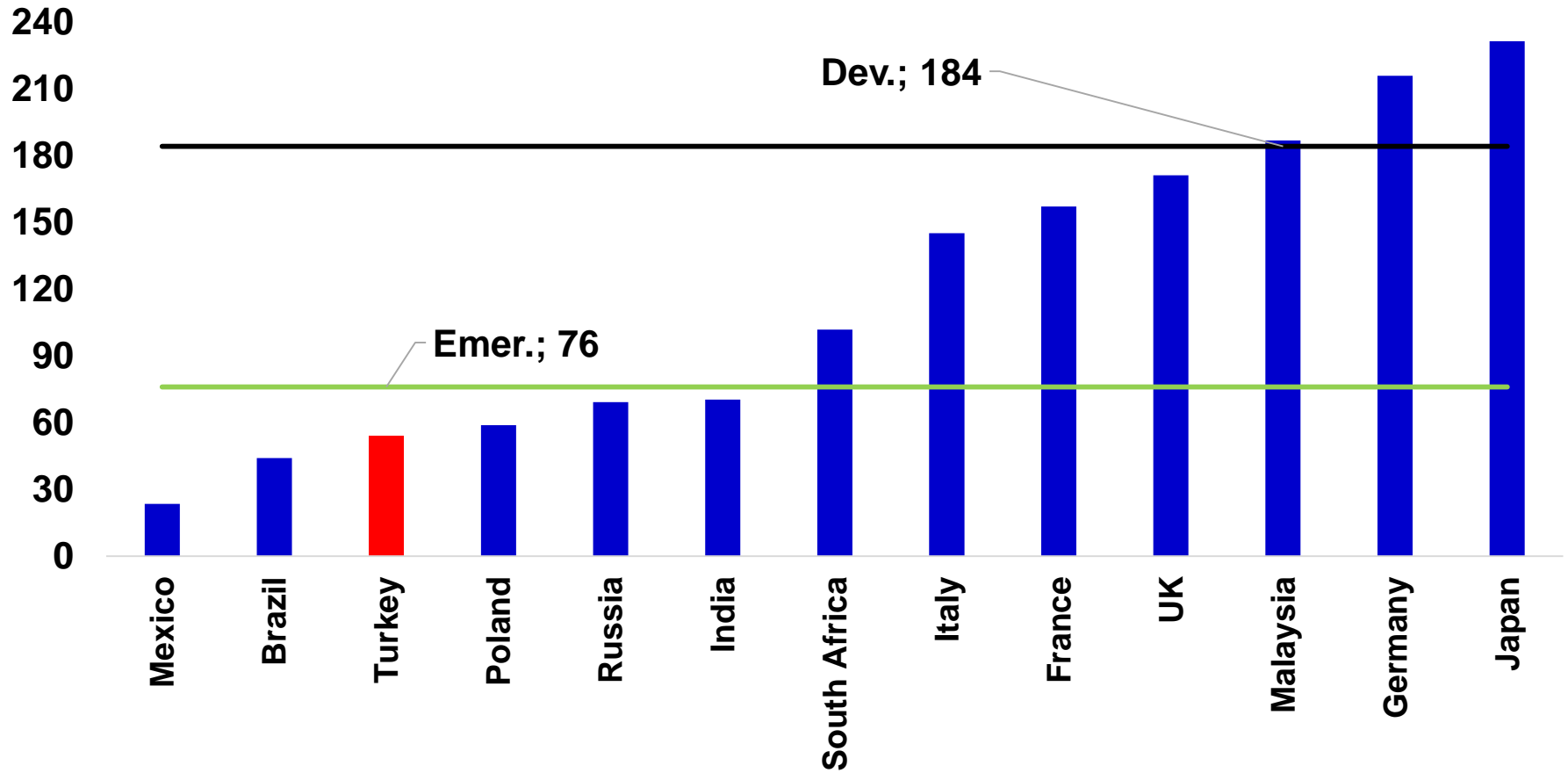
Loans to Gdp (percent)



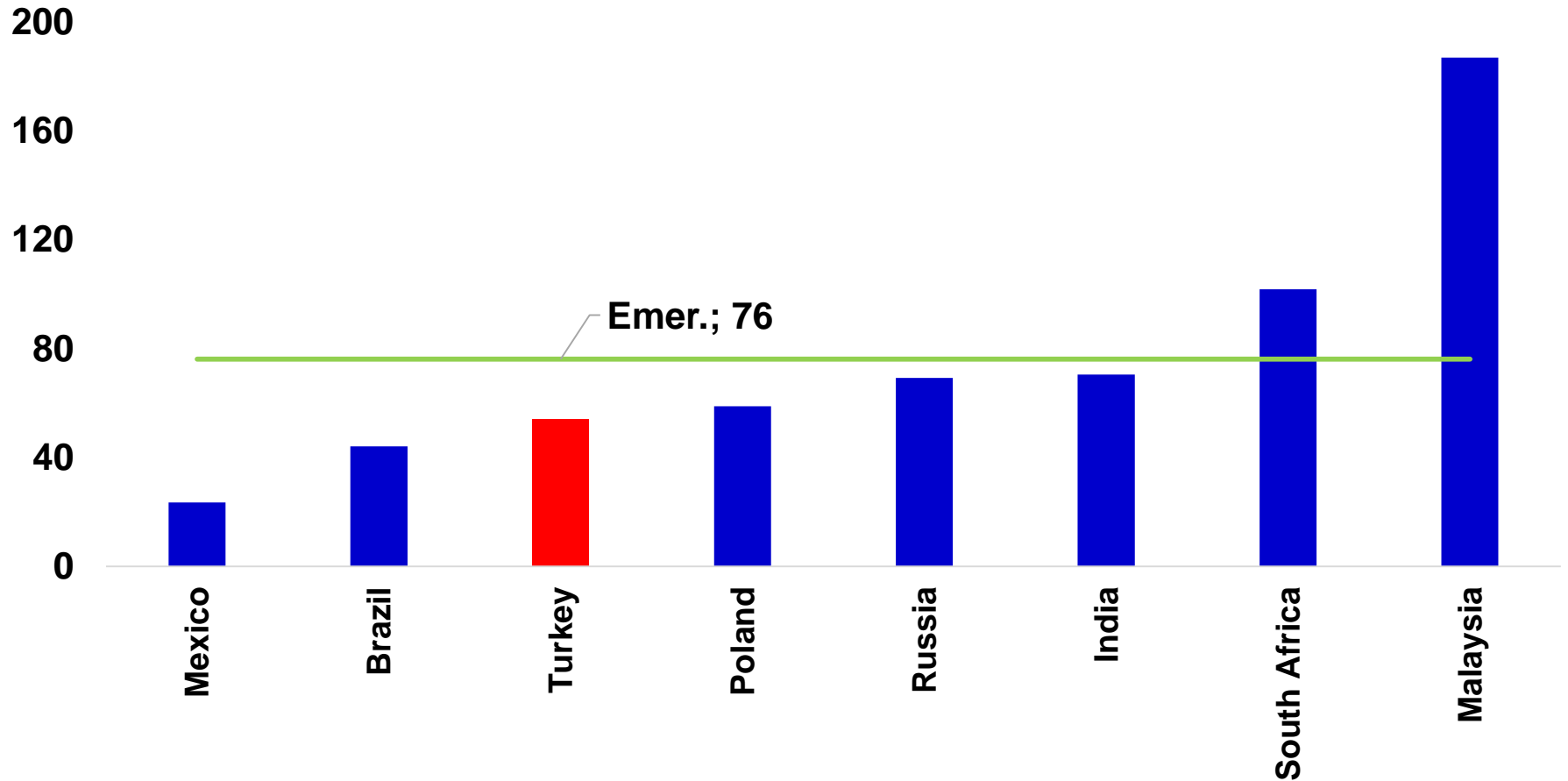
Loans to Gdp (Emerging Economies, percent)



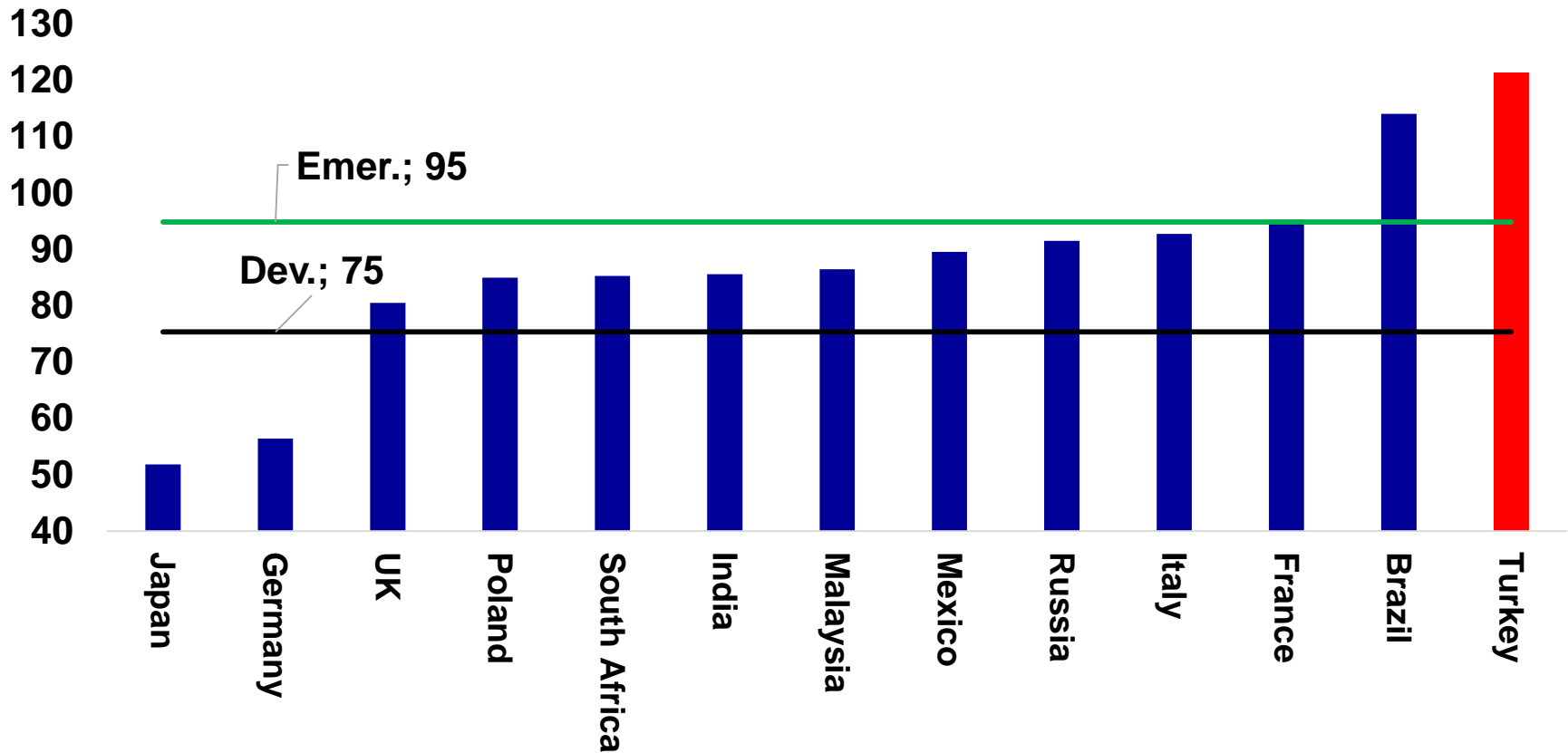
Deposits to Gdp (percent)



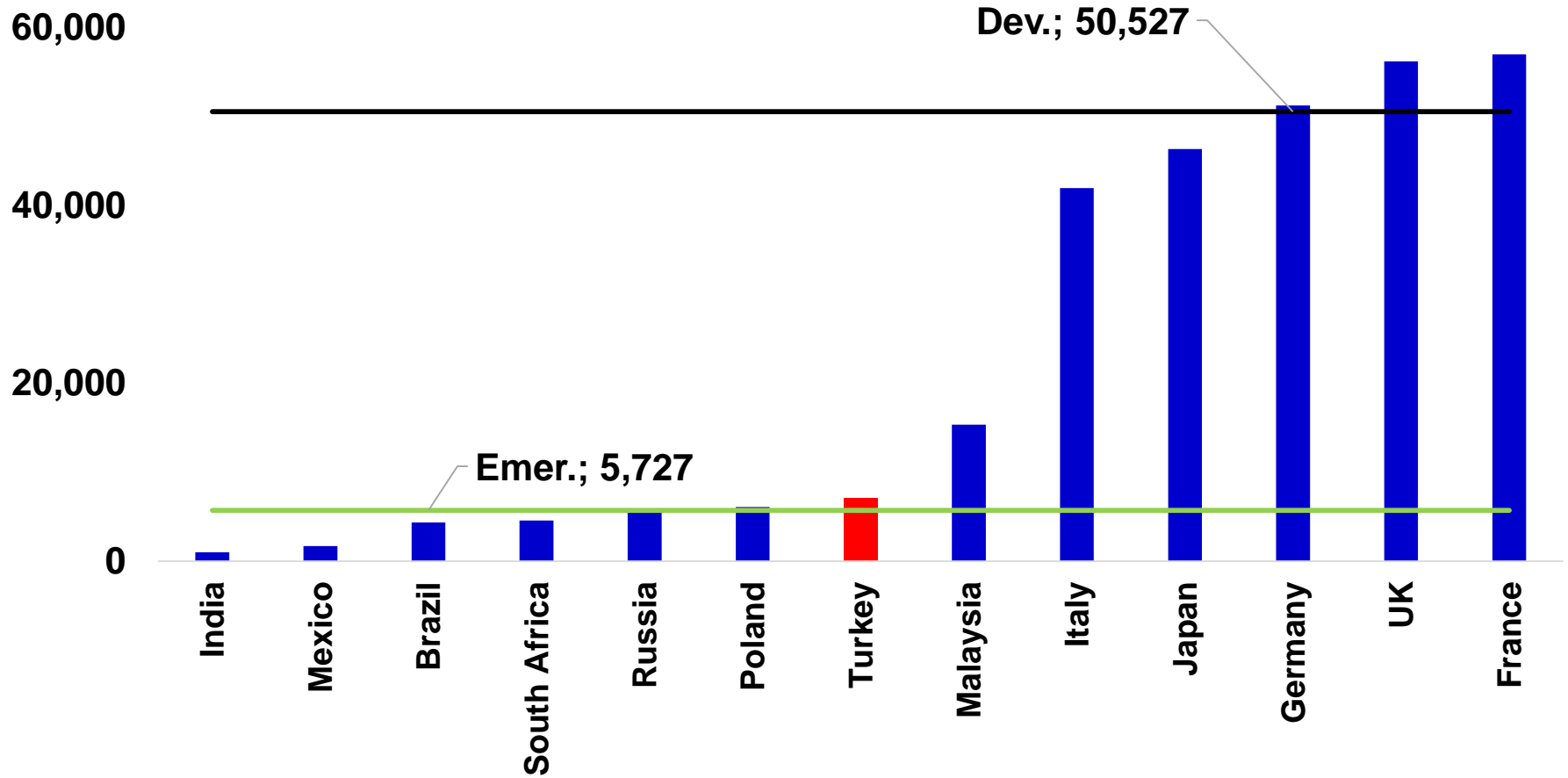
Deposits to Gdp (Emerging Economies, percent)



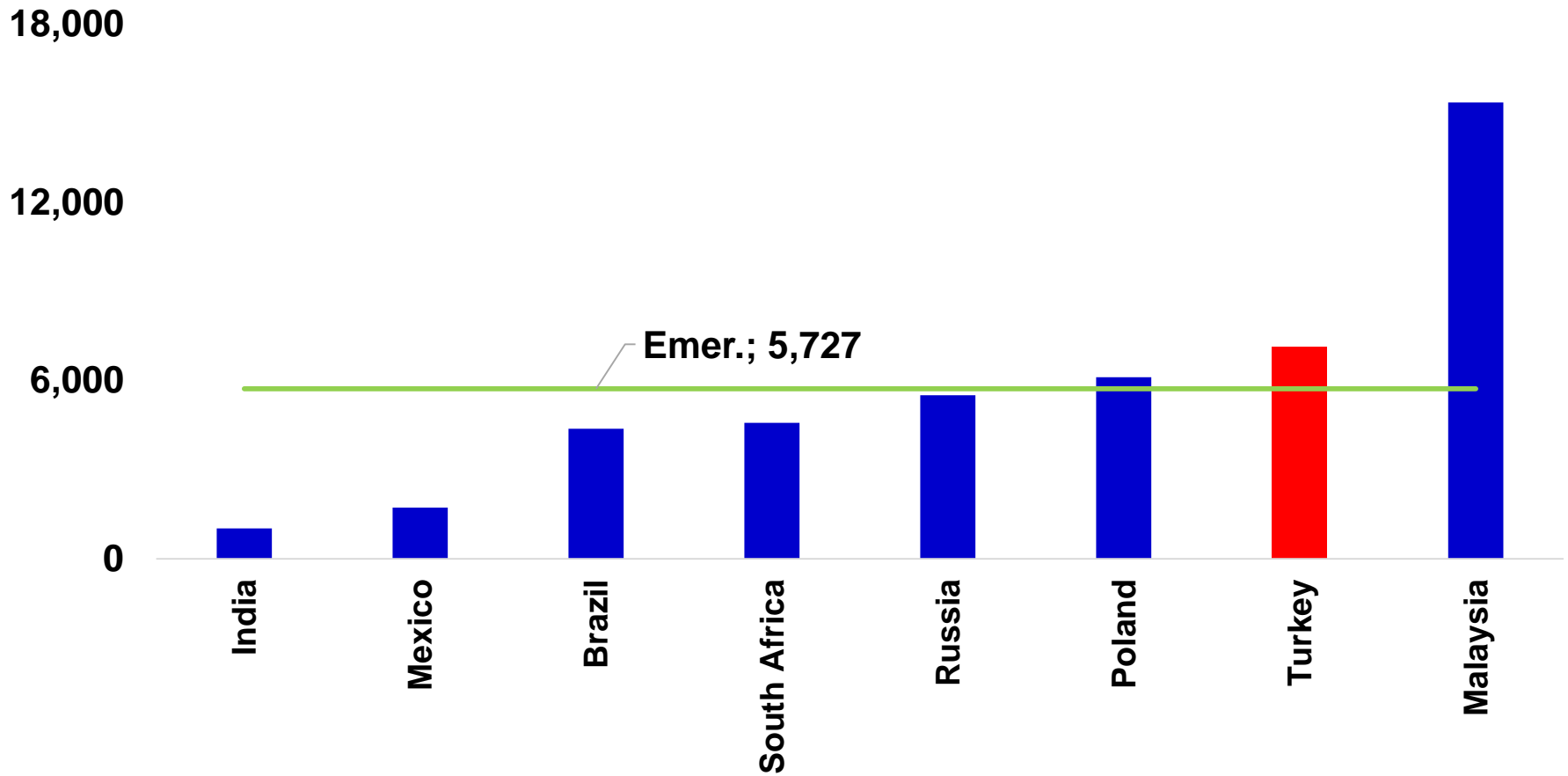
Loans to Deposits (percent)



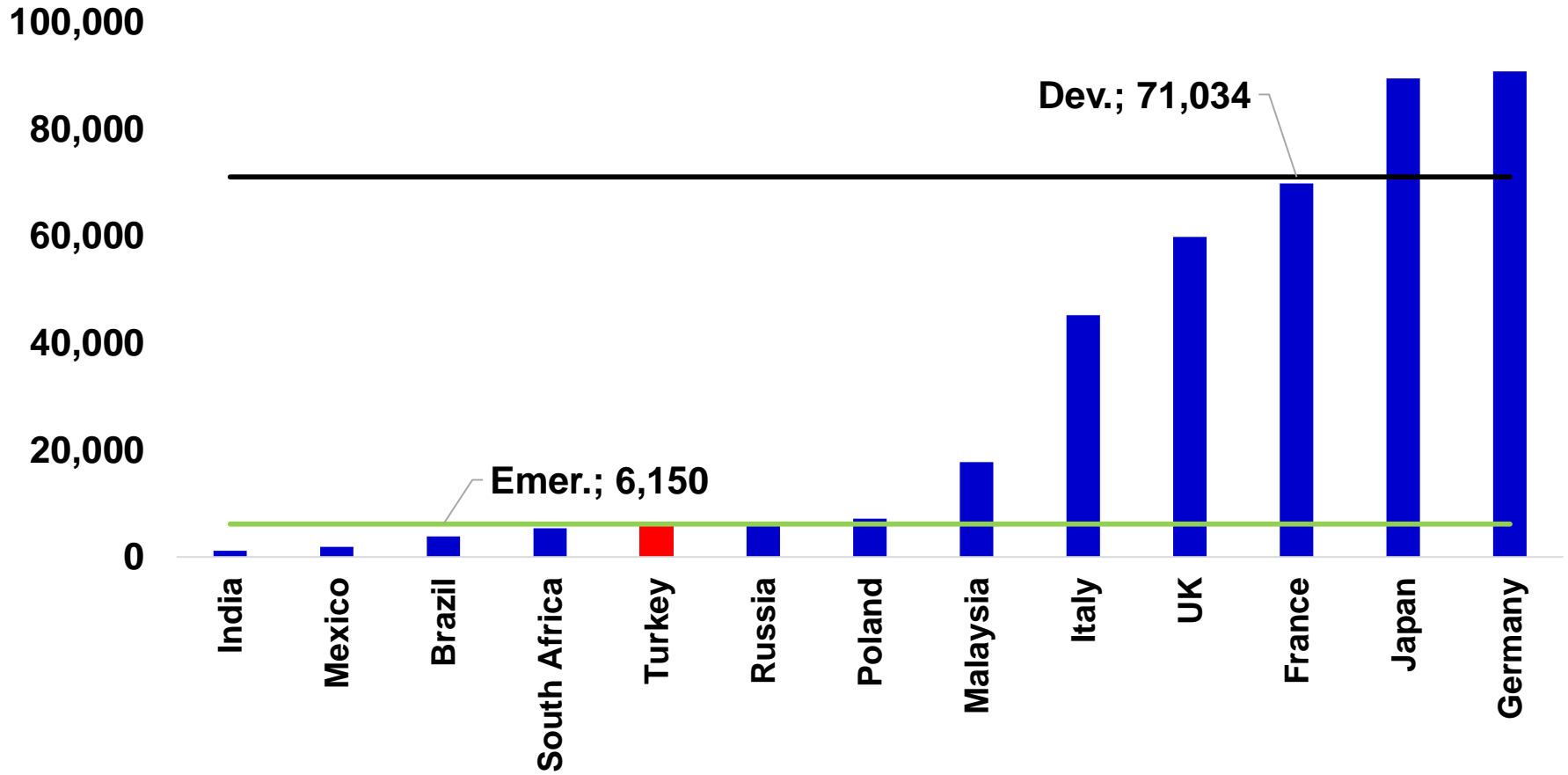
Loans per Capita (USD)



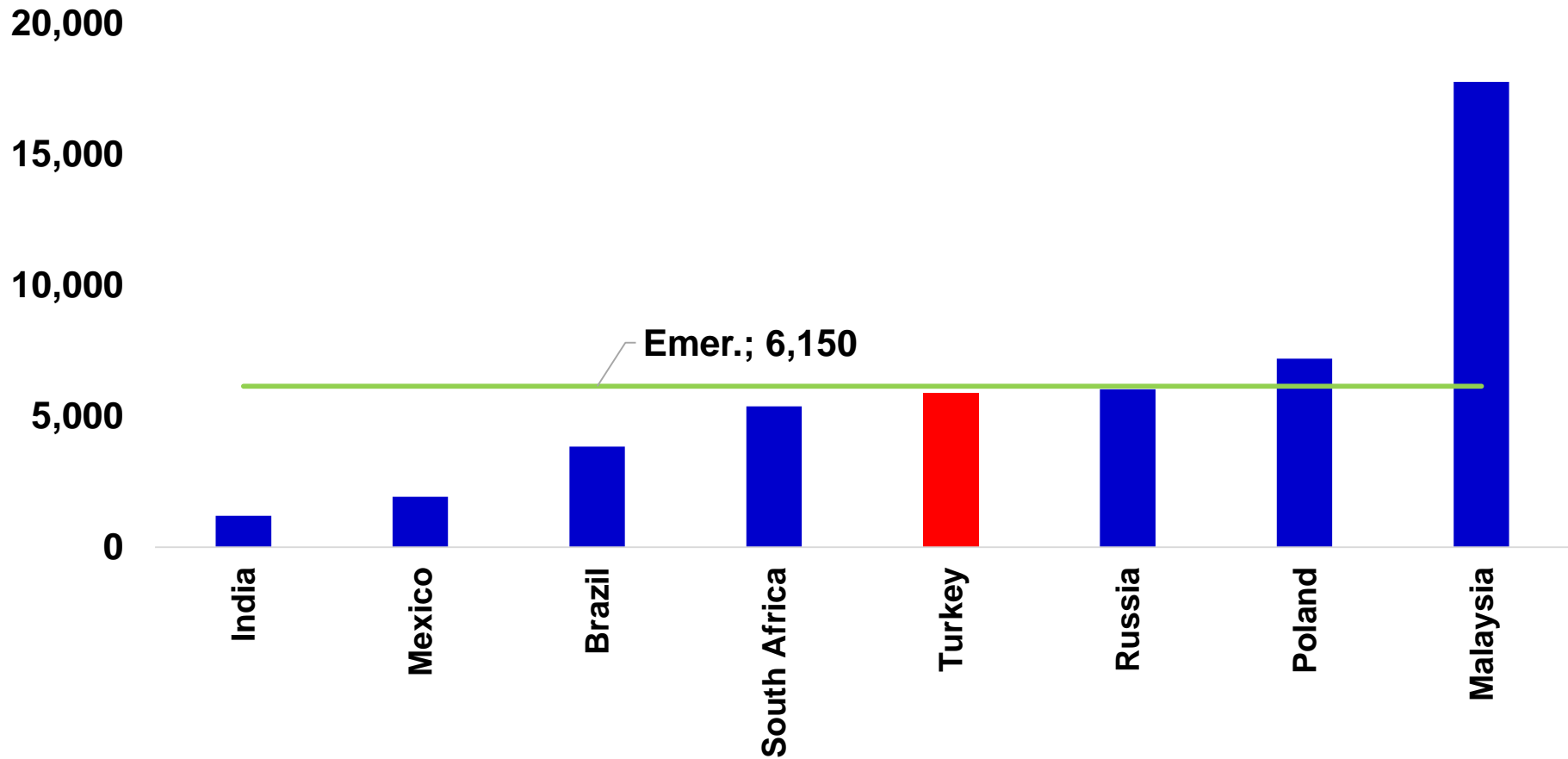
Loans per Capita (Emerging Economies, USD)



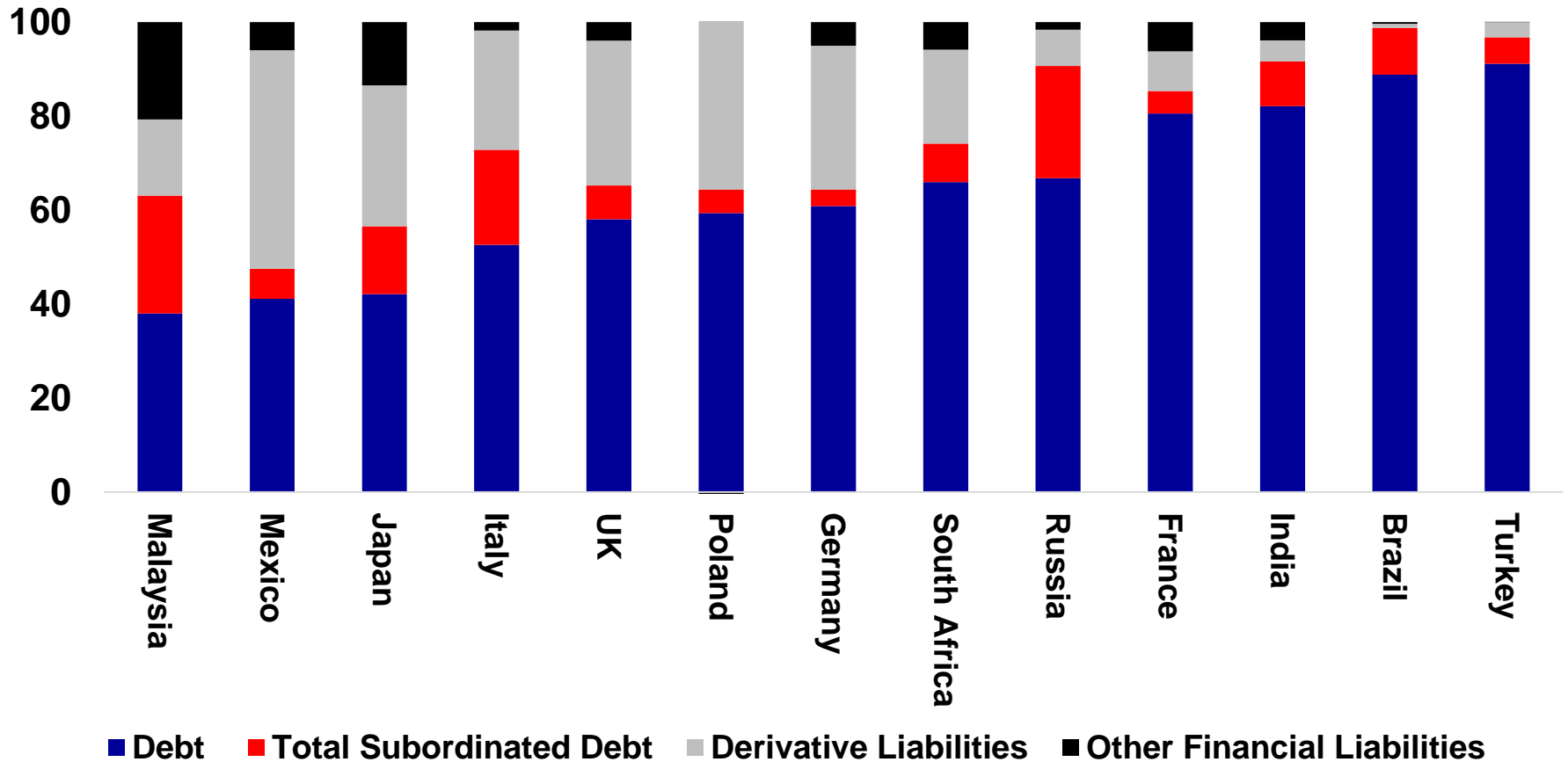
Deposits per Capita (USD)



Deposits per Capita (Emerging Economies, USD)

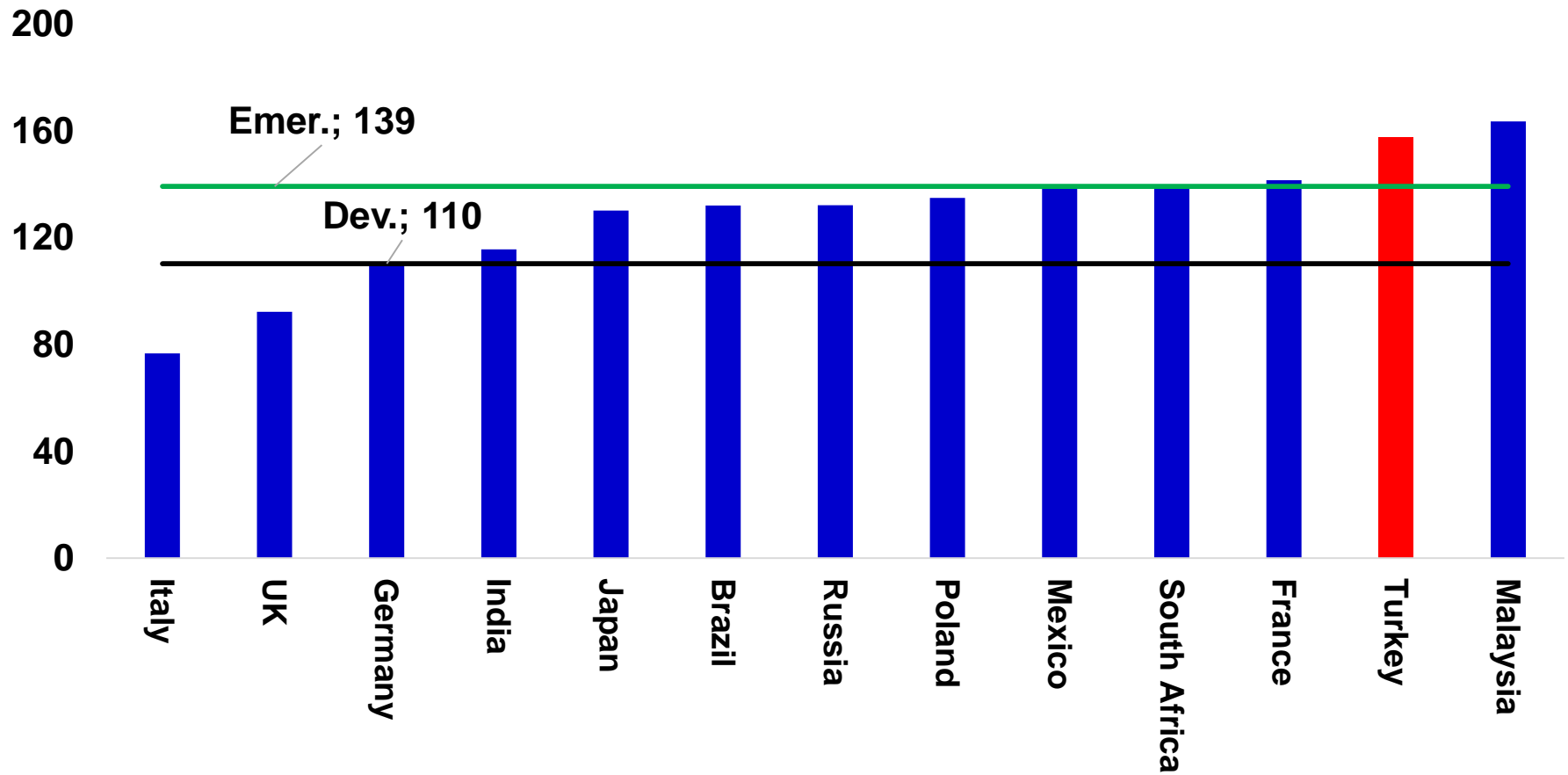


Distribution of Non-Deposits Funds (percent)

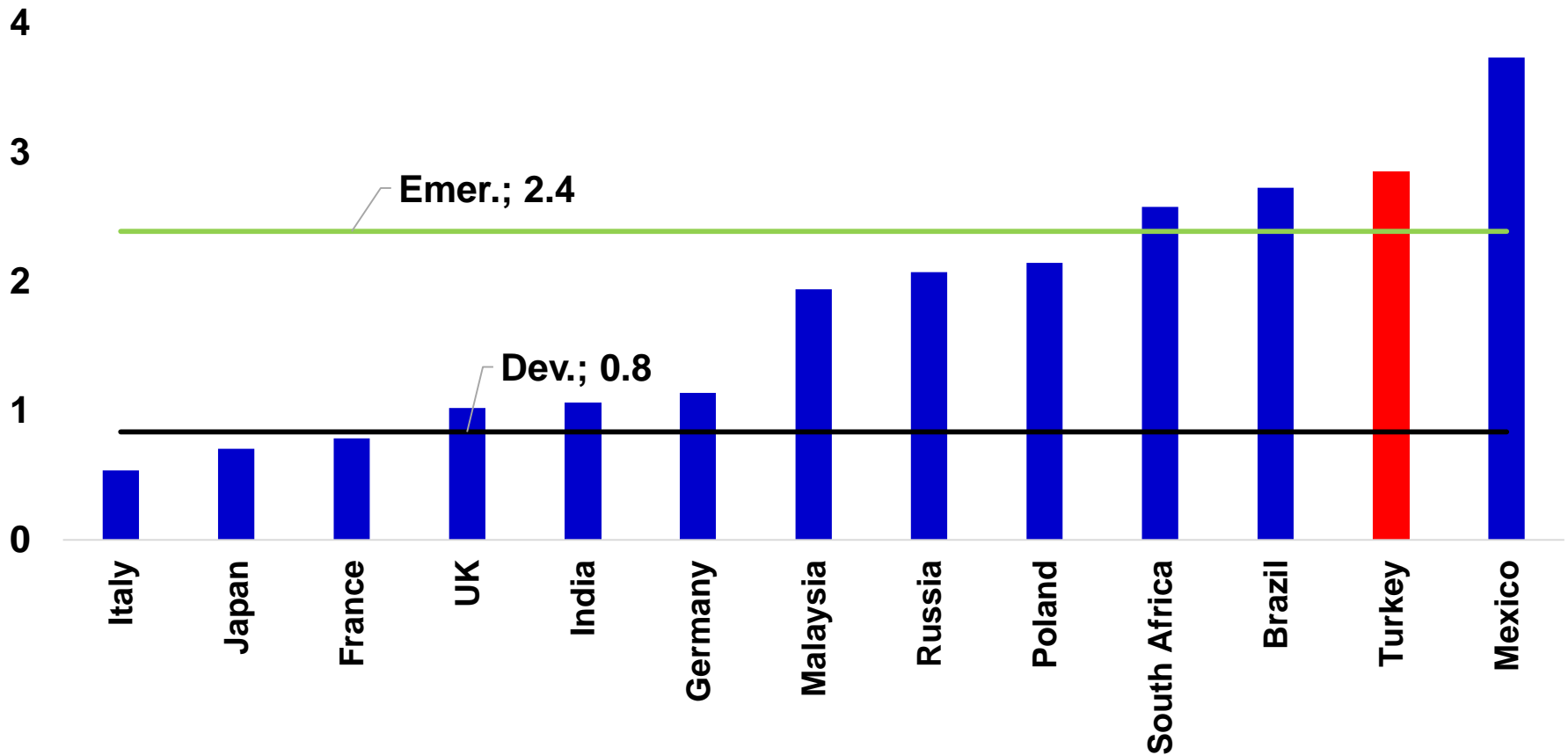


Income/Expenses

Total Income to Total Expenses (percent)

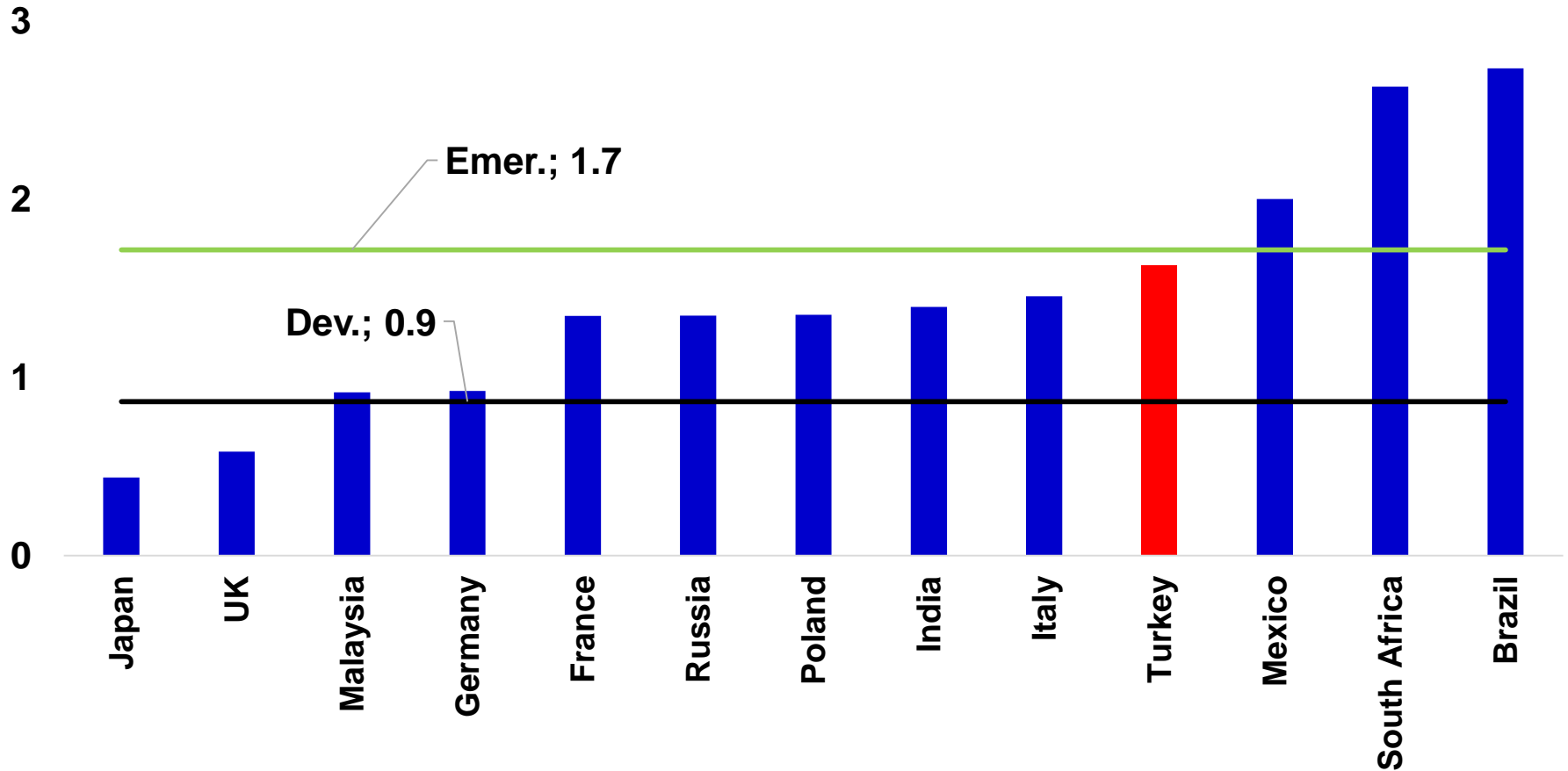


Net Interest Income to Total Assets (percent)*

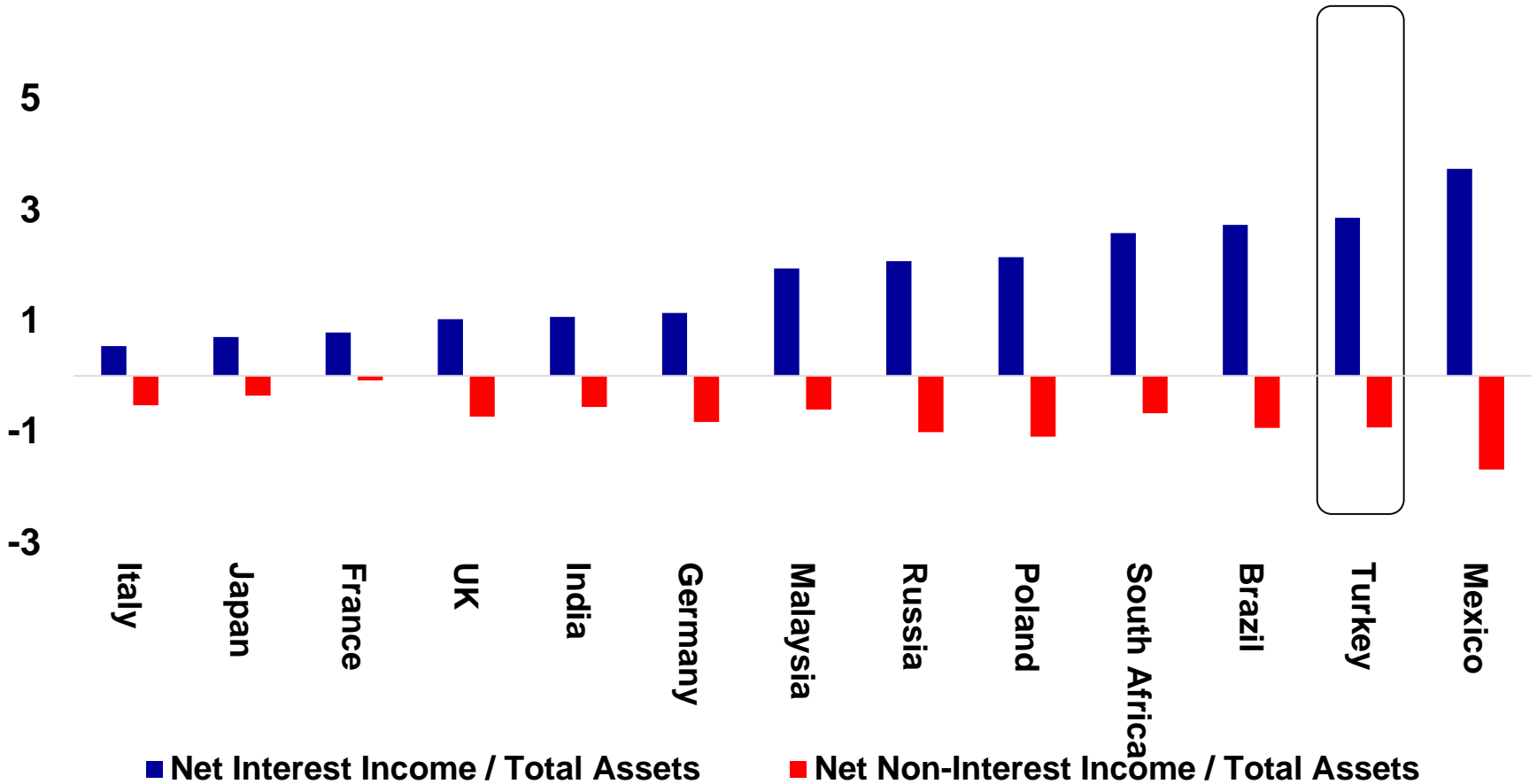


Provisions are excluded.

Non-Interest Income to Total Assets (percent)

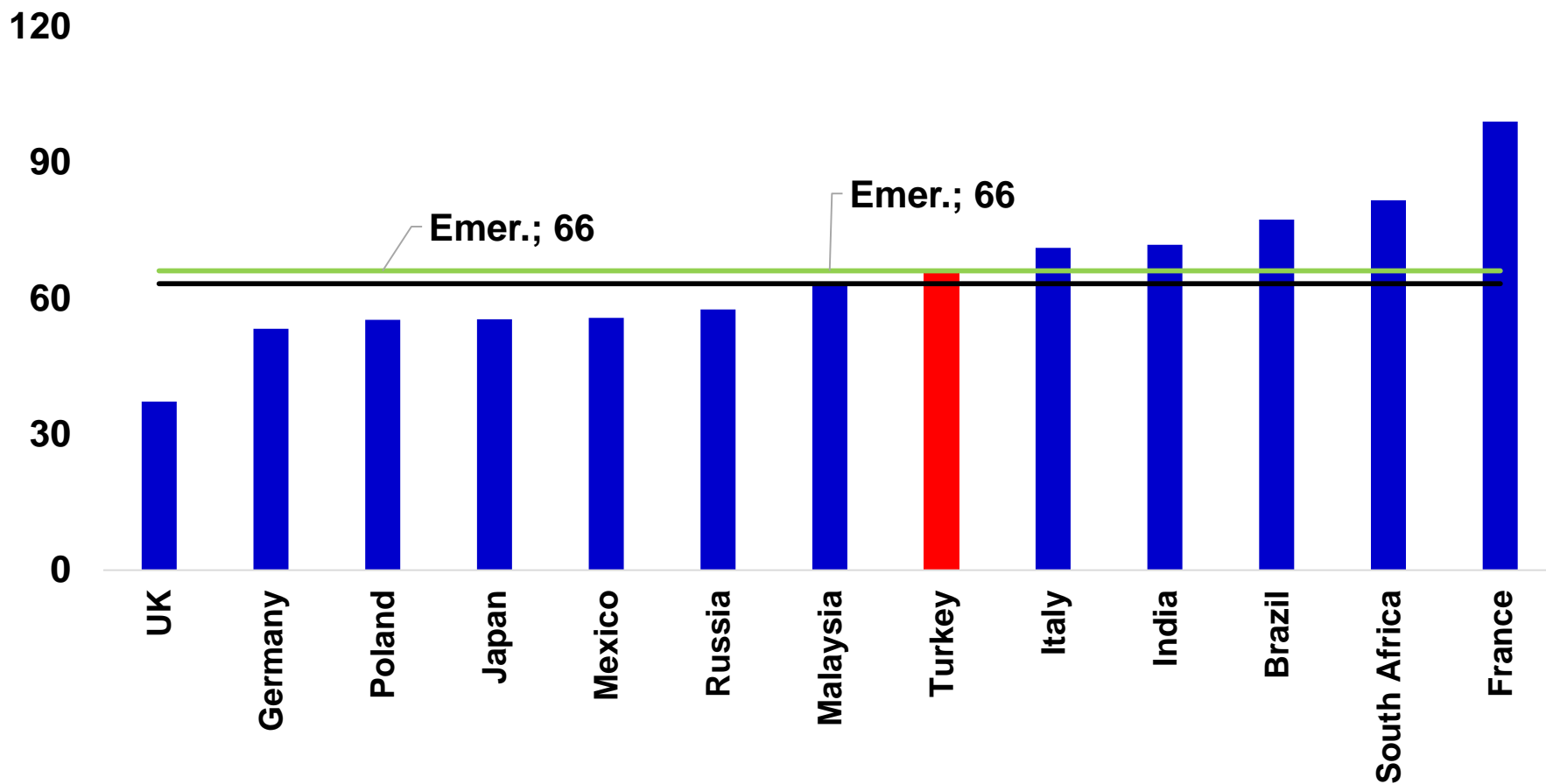


Net Income to Total Assets (percent)

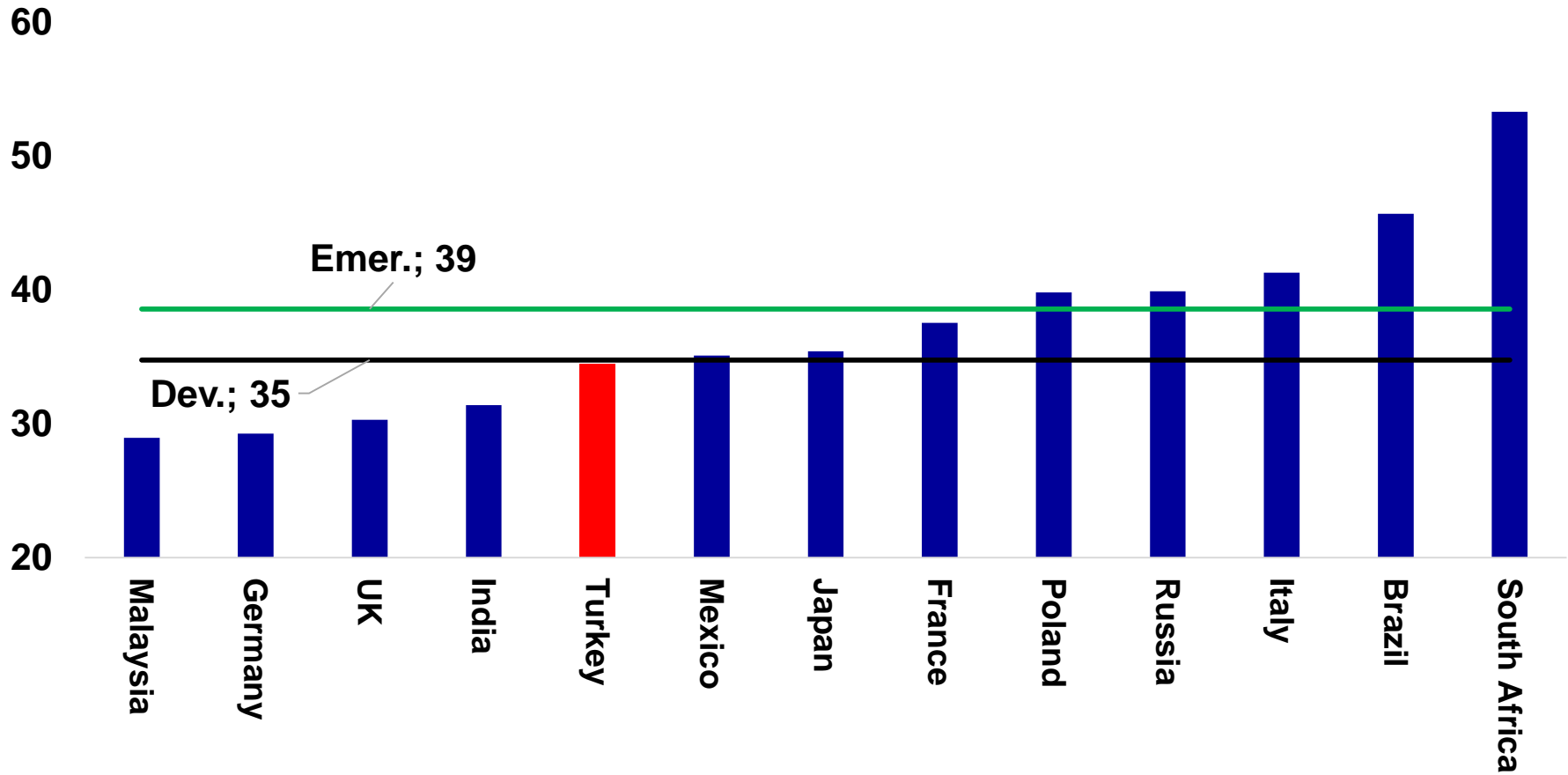


* Provisions excluded

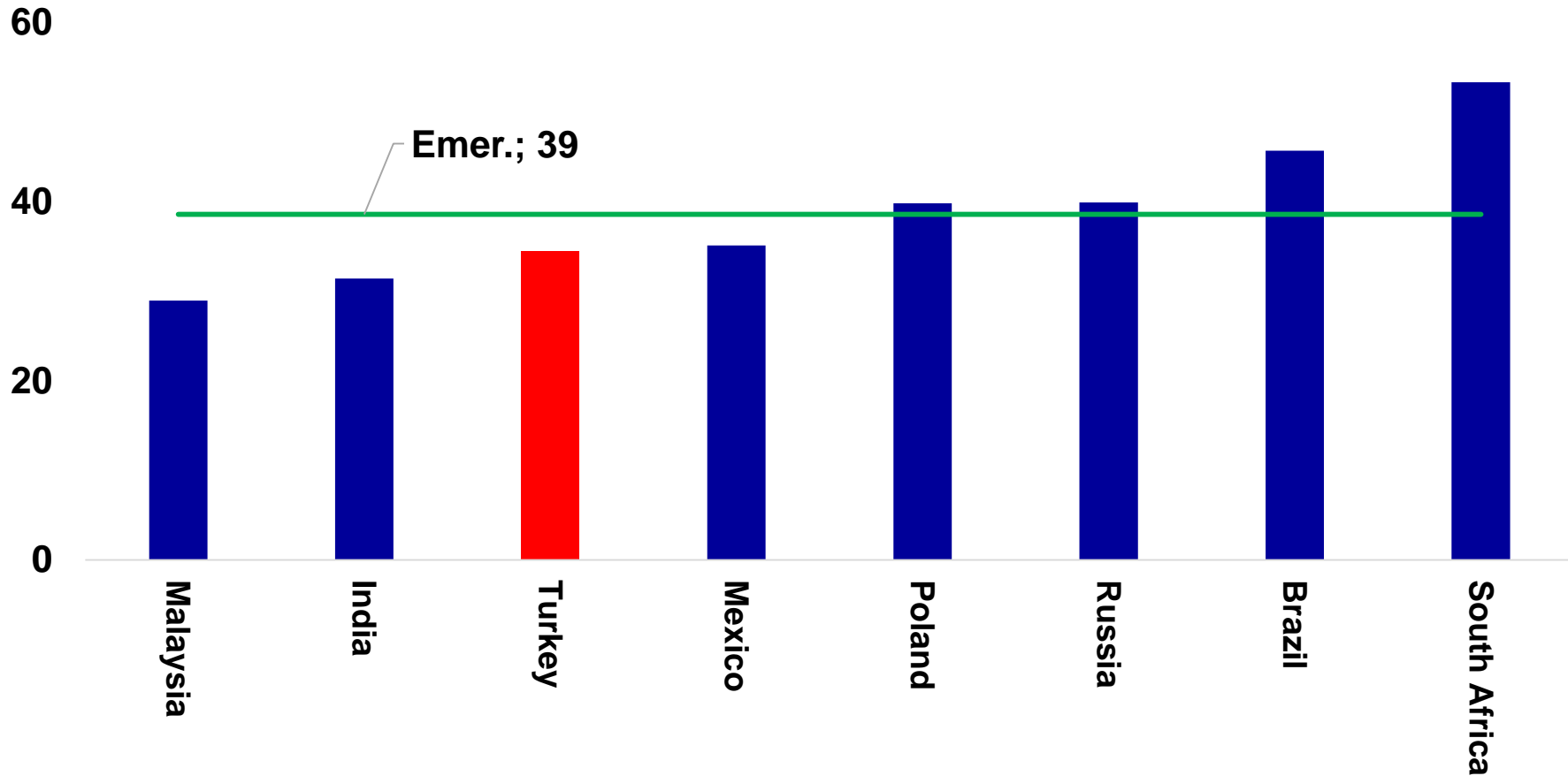
Non-Interest Income to Operational Expenses (percent)



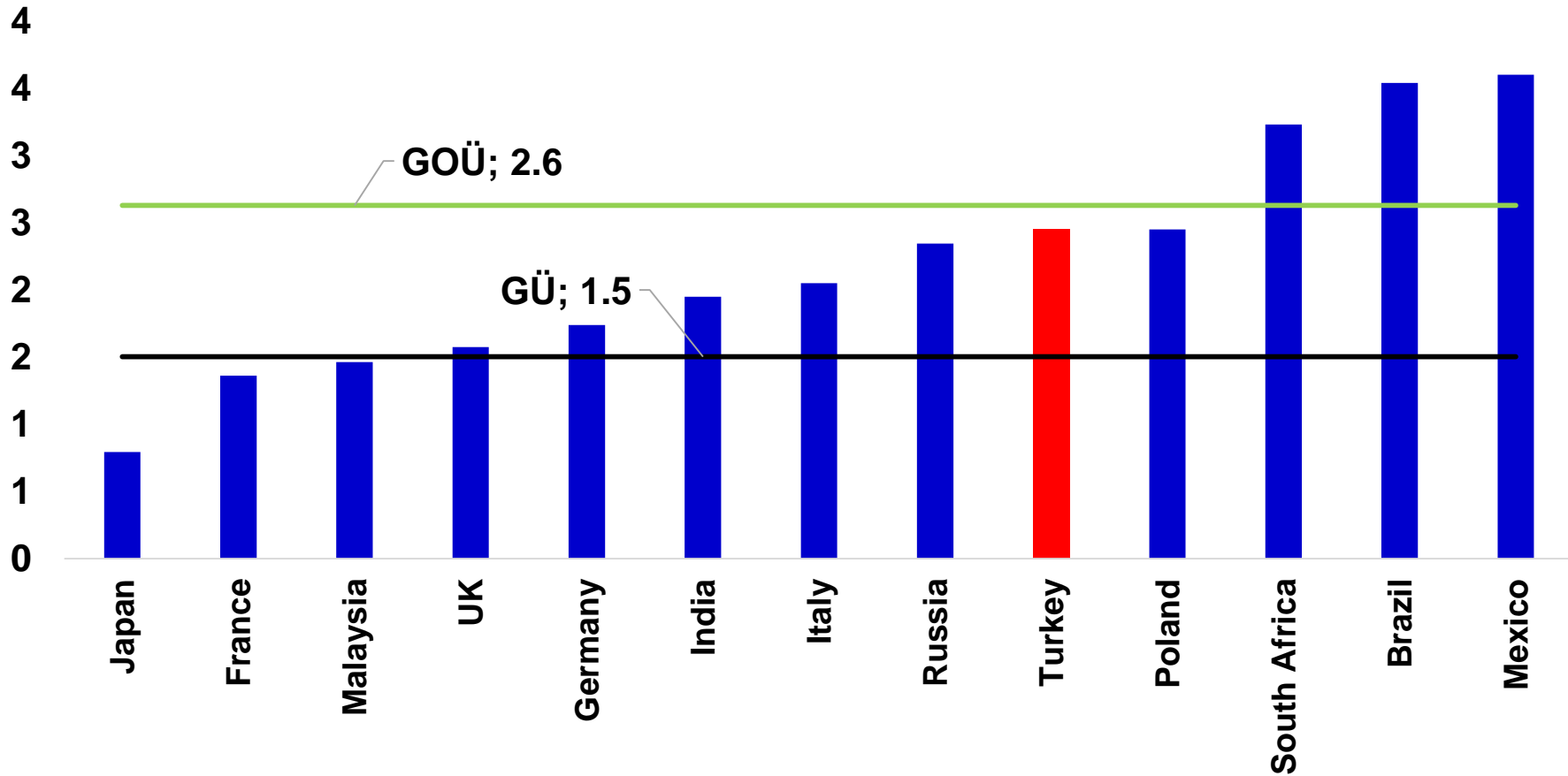
Net Fee and Commission Income to Operational Expenses (percent)



Net Fee and Commission Income to Operational Expenses (Emerging Economies, percent)

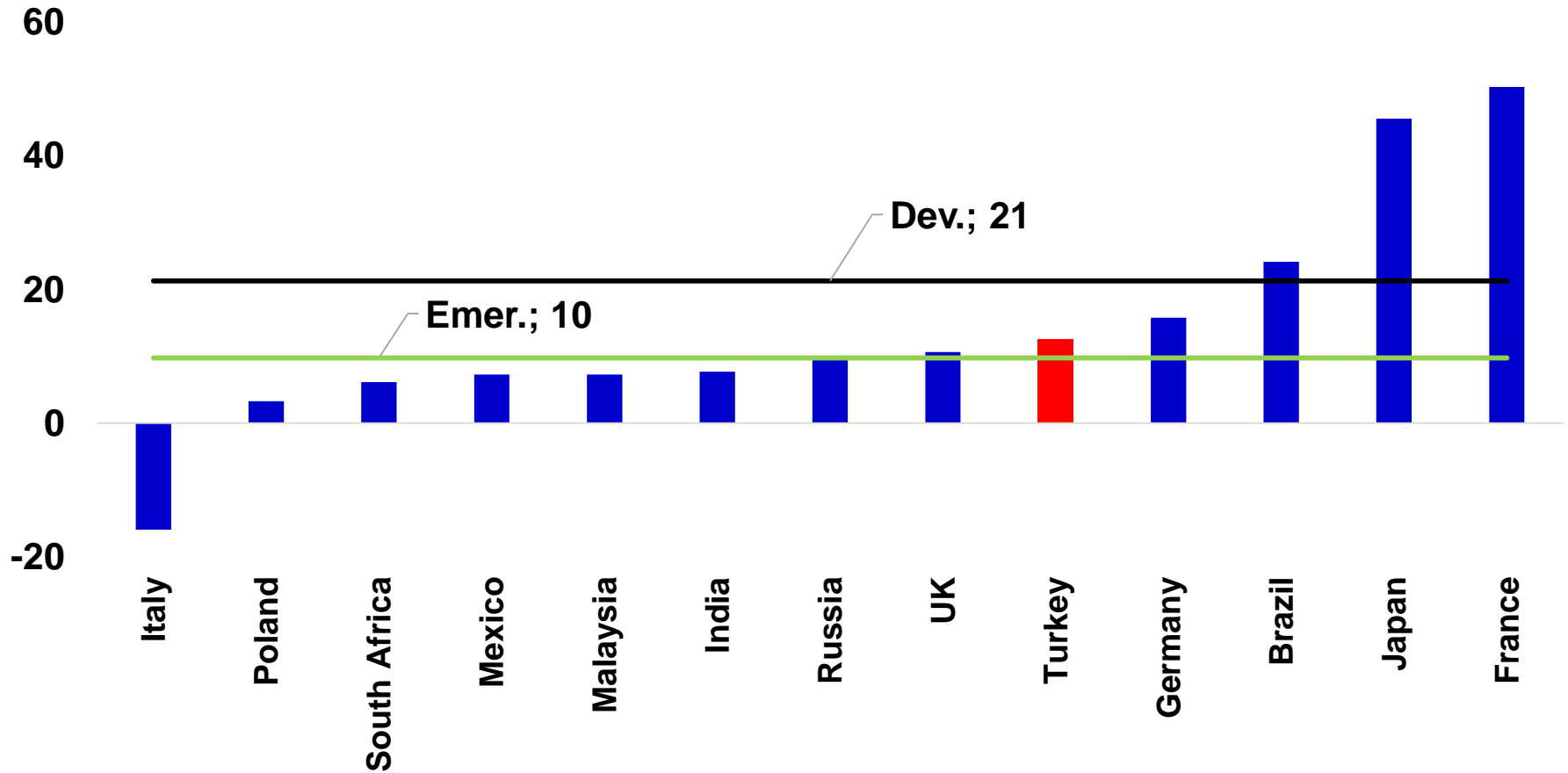


Operational Expenses to Total Assets (percent)

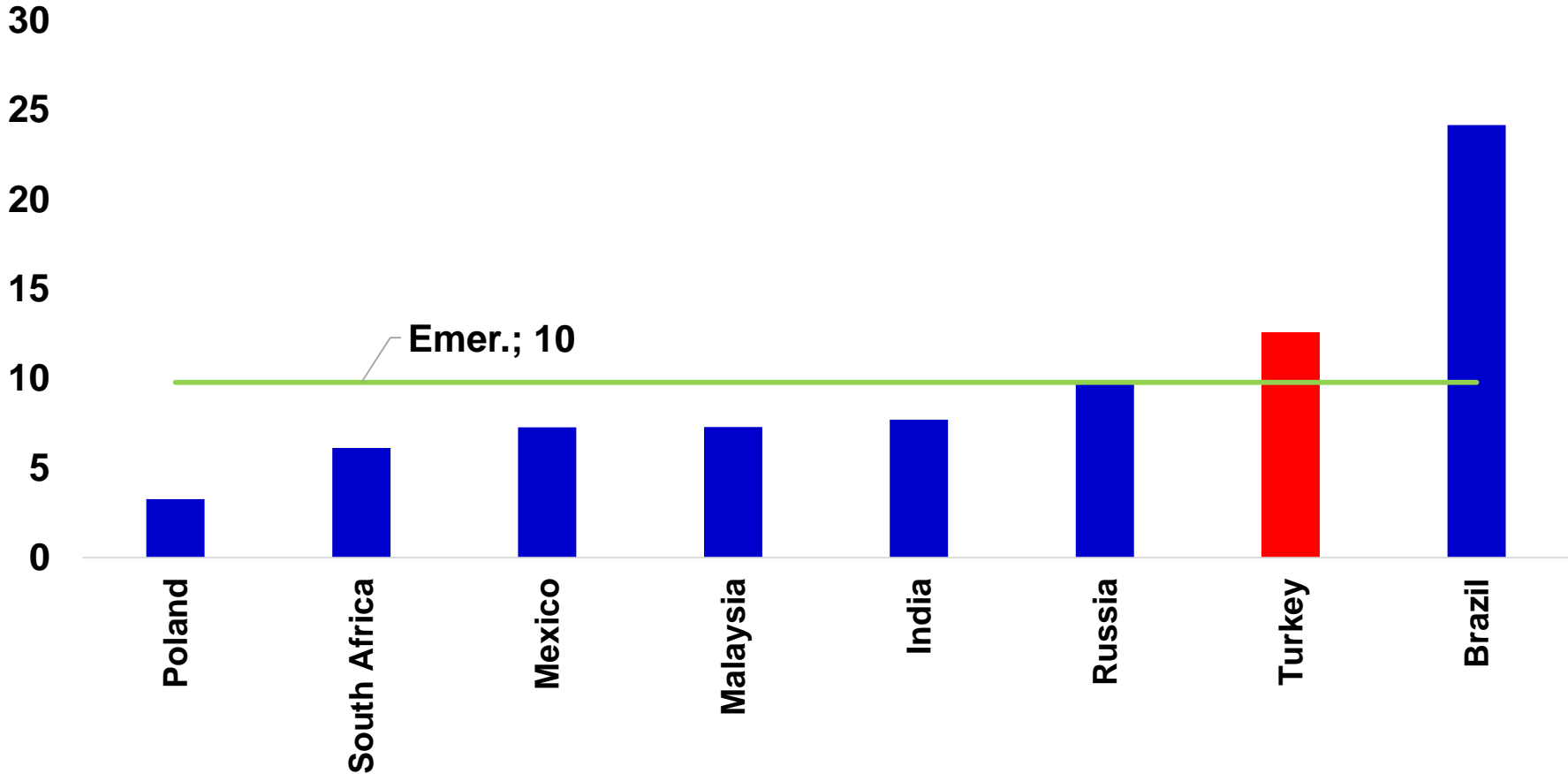


Profitability

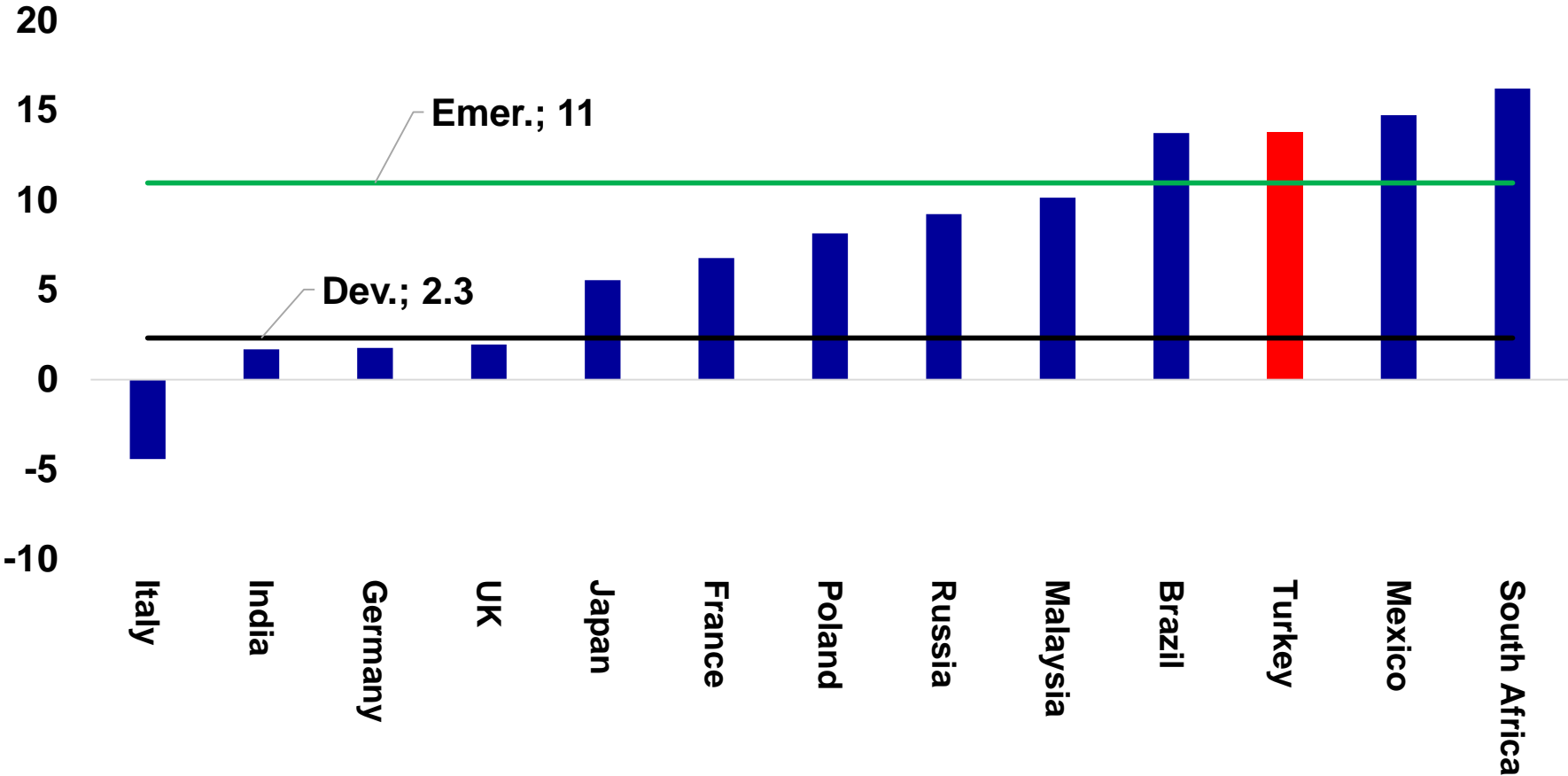
Net Profit (USD billion)



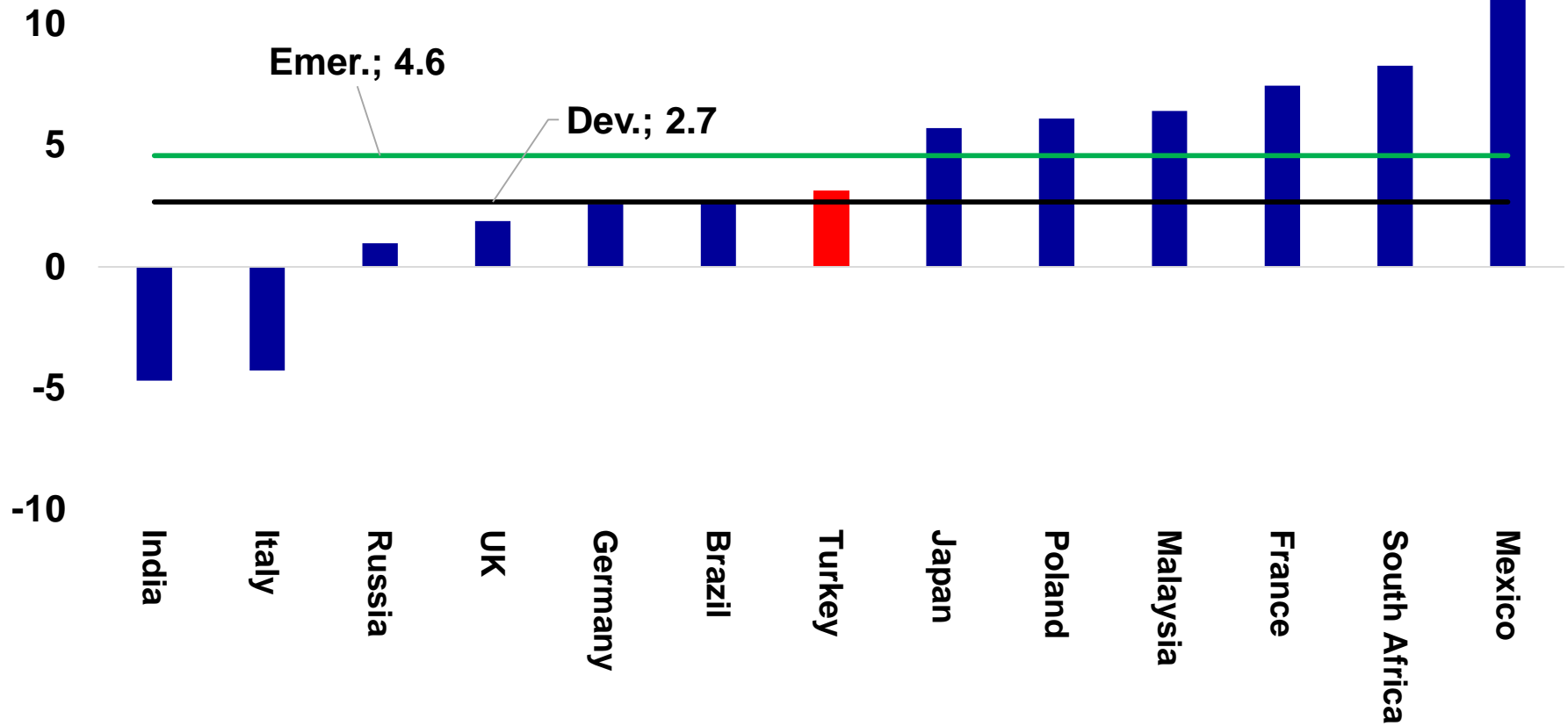
Net Profit (Emerging Economies, USD billion)



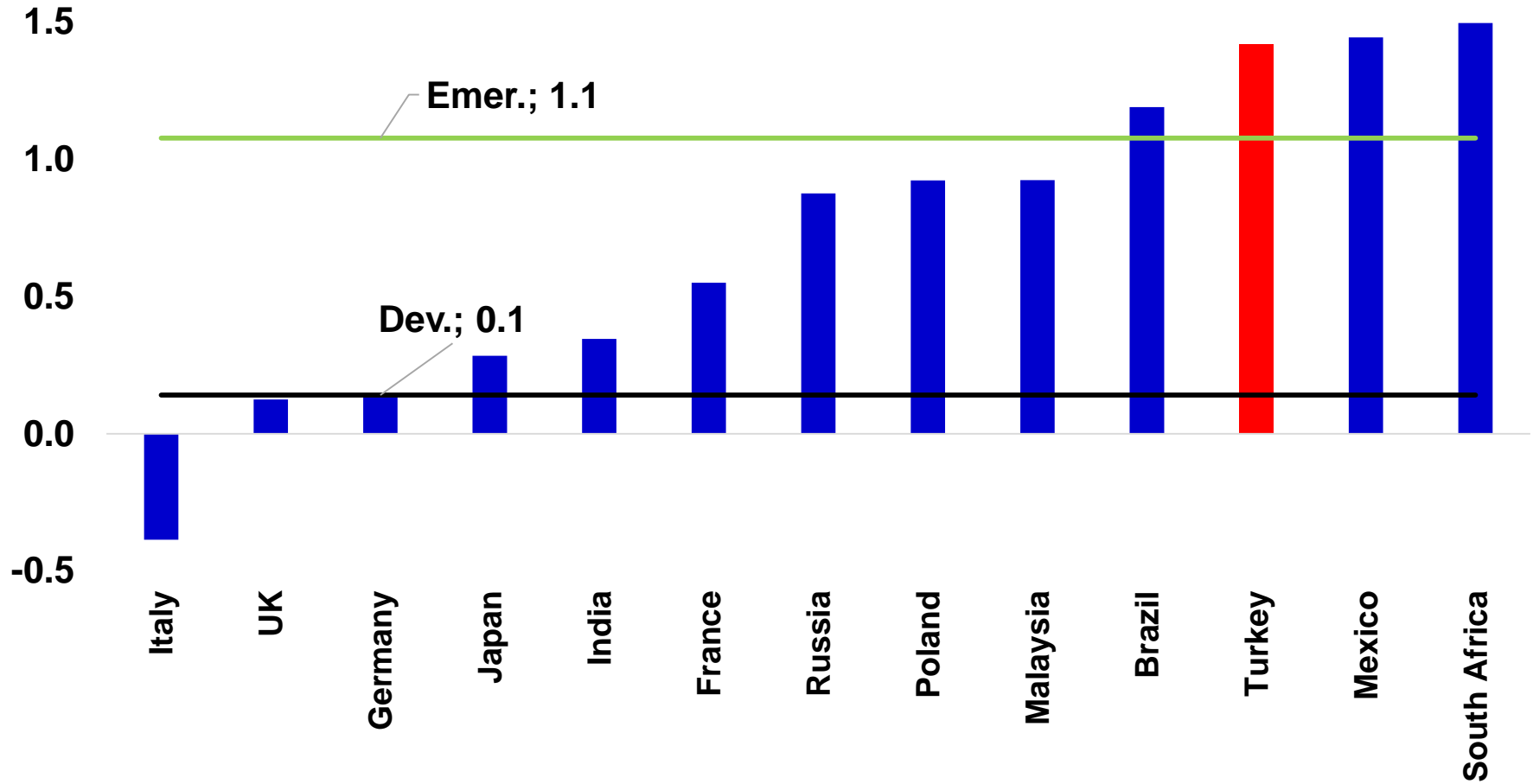
Return on Average Equity (percent)



Return on Average Equity – Benchmark 2 Year Government Bond Rate

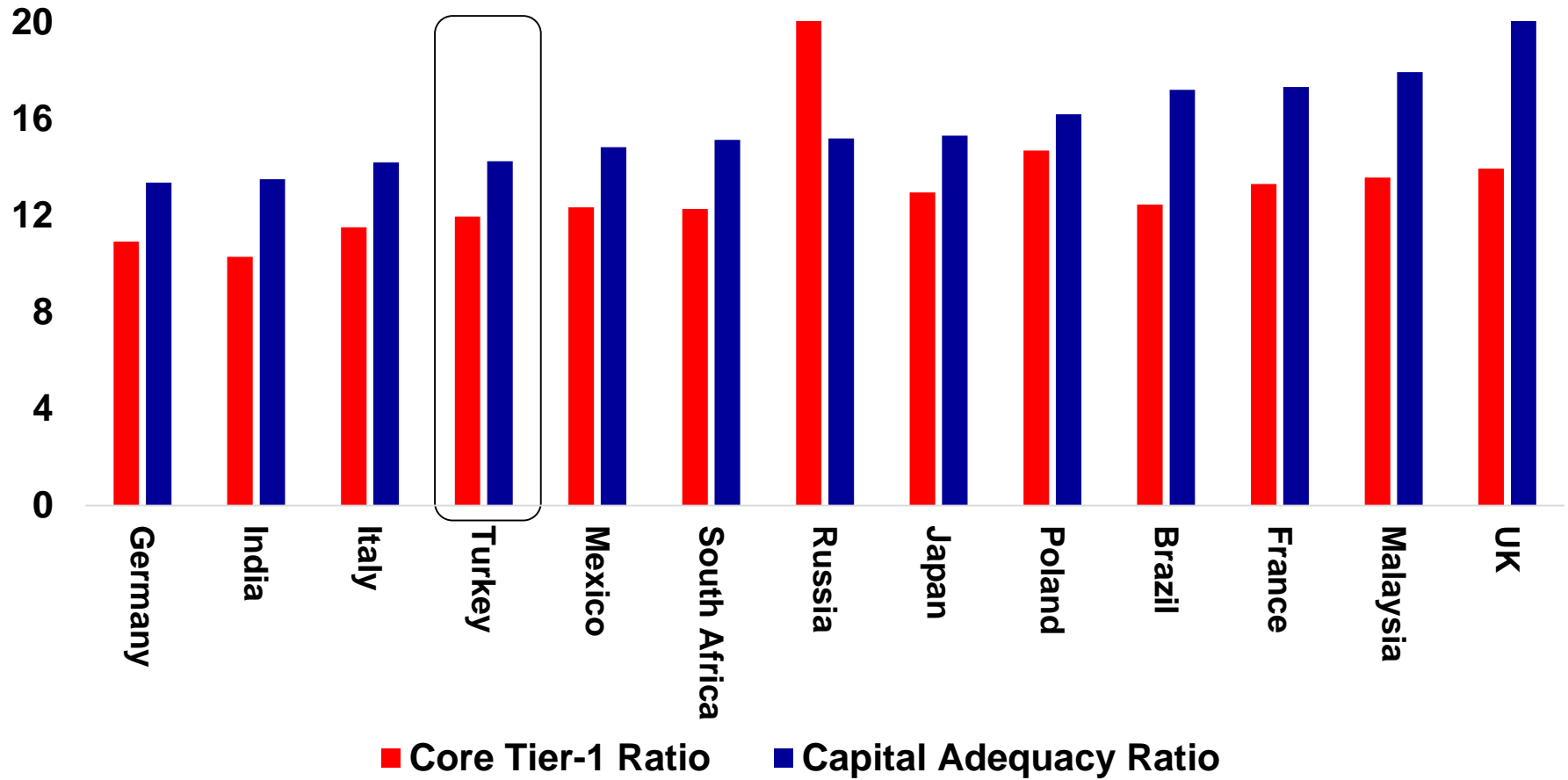


Return on Average Assets (percent)

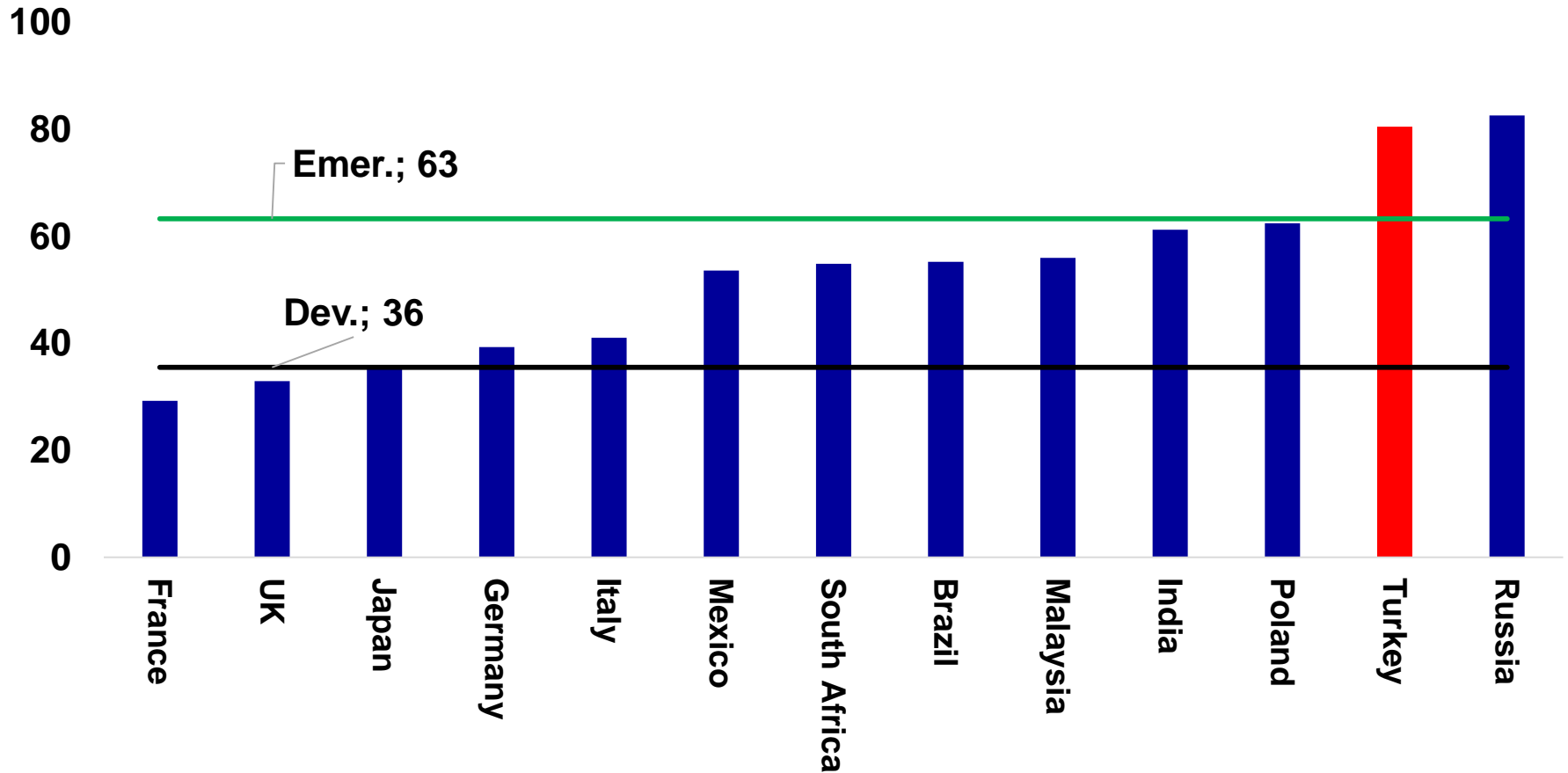


Risks

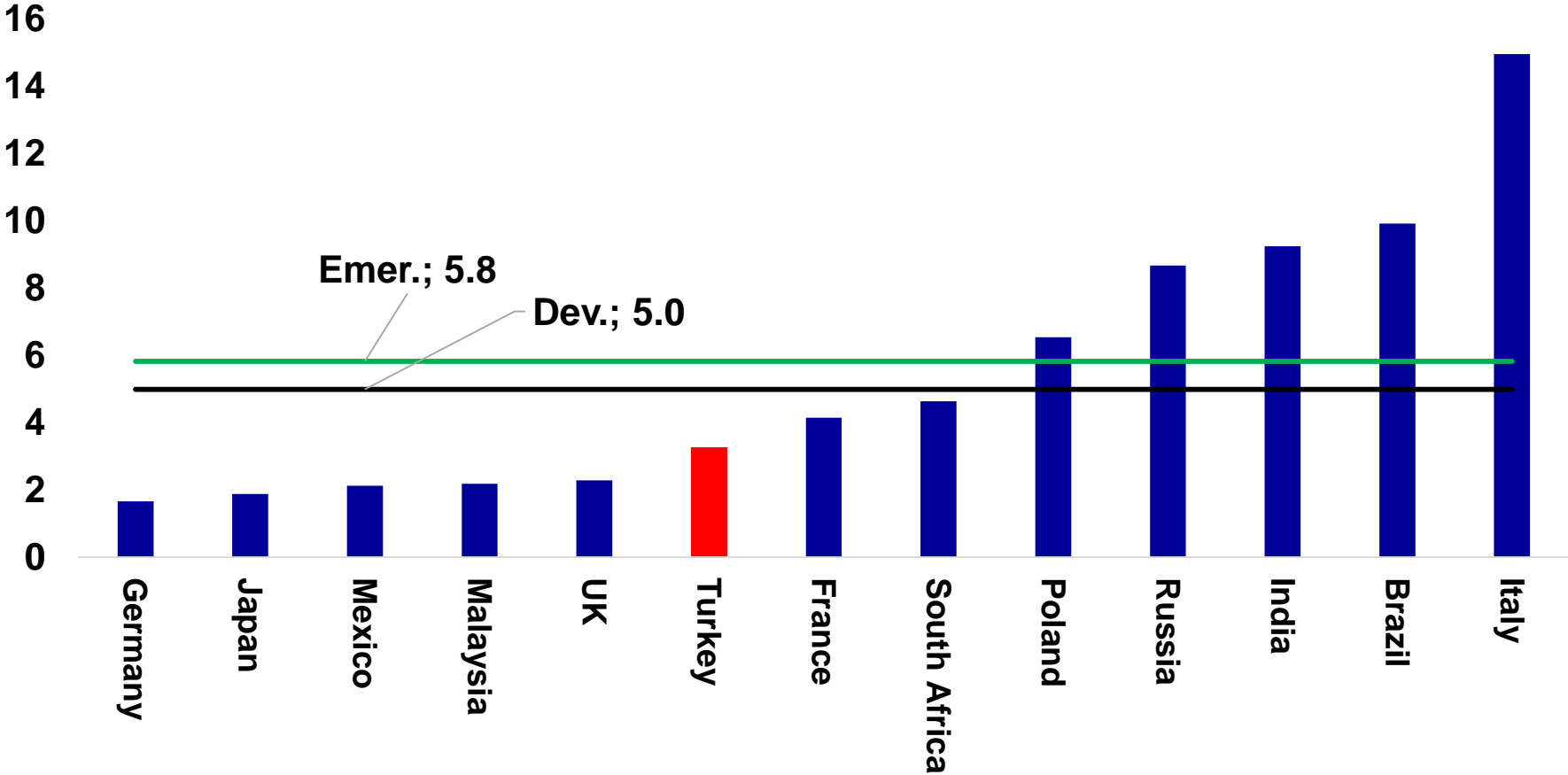
Capital Adequacy Ratio (Percent)



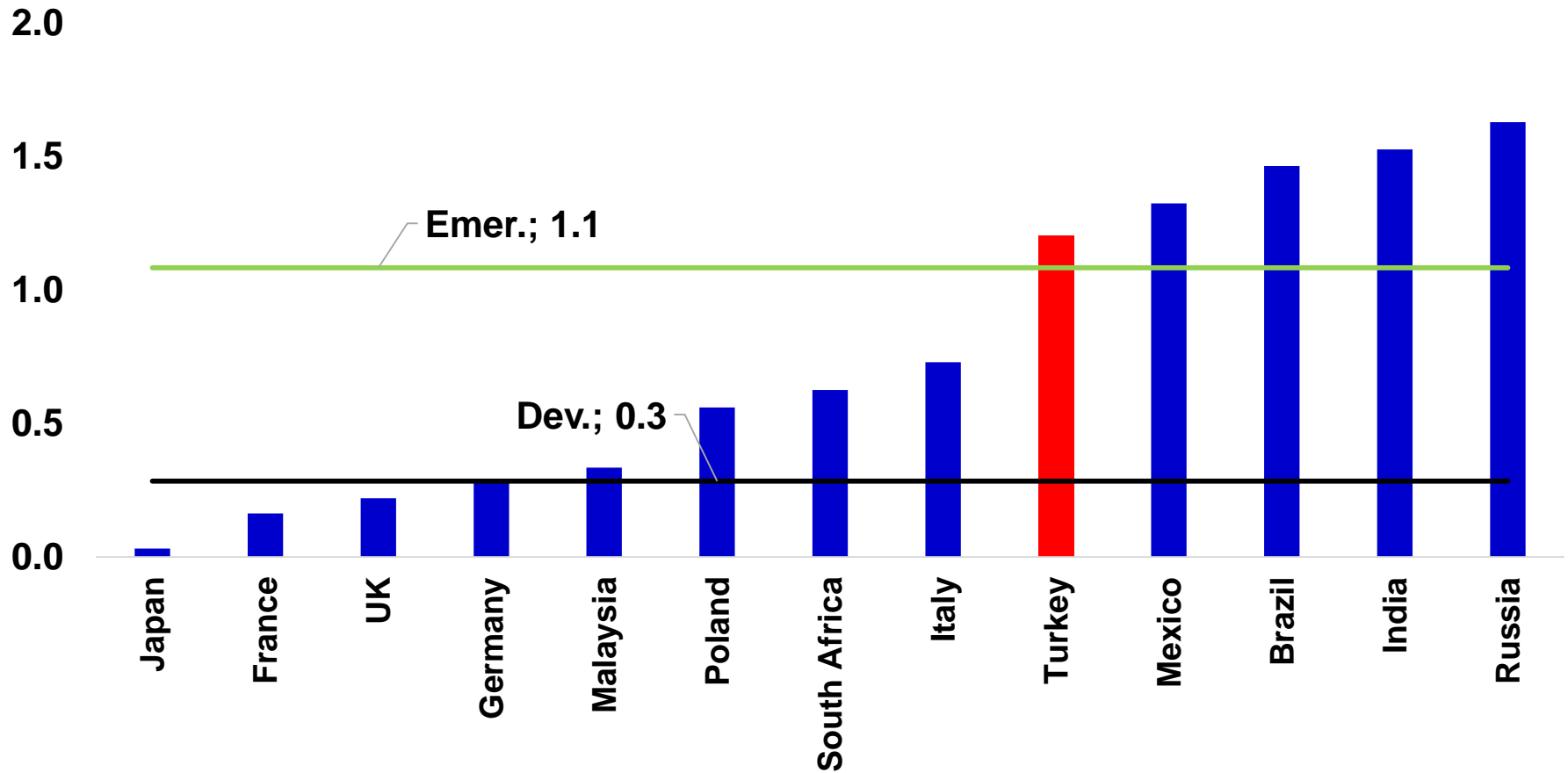
Risk-weighted Assets to Total Assets (percent)



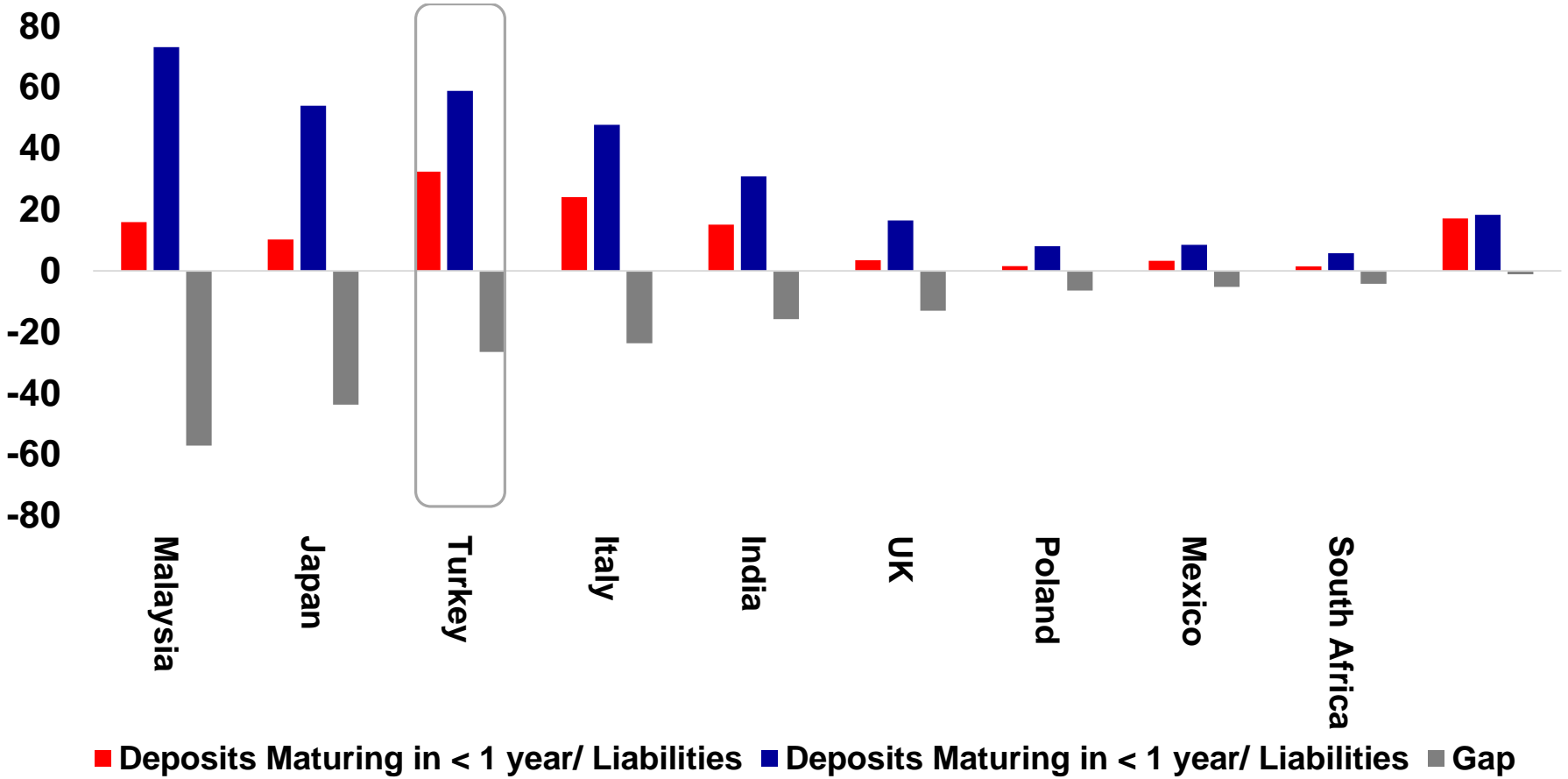
Problem Loans/ Total Loans (percent)



Provisions to Total Assets (percent)



Maturity Mismatch (percent)



Remarks

Total Income = Net Interest Income + Non Interest Income – Provisions

Total Expenditure = Non Interest Expenditure + Taxes

The Problem Loan: The problem loan value Nonperforming Loans, Gross Impaired Loans, Net Impaired Loans, and Other Problem Loans.

Return on Average Equity: Pre-tax Profit to average equity