



Selected Banking and Macroeconomic Indicators

Turkey – European Union

January 2020

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- ▶ This study was prepared using data provided by the European Central Bank (ECB), BRSA, IMF ve 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.

EU: European Union

Emerging EU: Emerging European Union

As of December 2018.



Index

- ▶ Highlights
- ▶ Macroeconomic Indicators
- ▶ Balance Sheet
- ▶ Shareholders' Equity and Profitability
- ▶ Branch, Employee, ATM
- ▶ Long Term Comparison



Highlights



Highlights (Macroeconomy)

Turkey is

- ▶ 7th largest economy among 29 countries according to Gdp.
- ▶ 2nd according to population.
- ▶ 29th with thousand 7.6 euro according to gdp per capita. The EU average is thousand 31 euros and the average of emerging EU countries is thousand 12.2 euros.
- ▶ 16 EU countries have a current account surplus. The ratio of current surplus to gdp is 2.5 percent in EU and 0.3 percent in emerging EU countries. Current account deficit to gdp is 3.5 percent in Turkey.
- ▶ The ratio of public debt stock to gdp is among the lowest countries with 30 percent. The EU average is 83 percent and the average of emerging EU countries is 46 percent.
- ▶ 3rd according to unemployment rate. The EU average is 7 percent.
- ▶ The country has the highest inflation rate.



Highlights (Banking)

Turkey is

- ▶ 13rd with billion 640 euros according to total assets. The EU average is billion 1,548 euros and the average of emerging EU countries is billion 123 euros.
- ▶ 20st with 105 percent according to total assets to gdp ratio. The EU average is 273 percent and the average of emerging EU countries is 85 percent.
- ▶ 28th with thousand 7.9 euros according to total assets per capita. The EU average thousand 84.6 euros and the average of emerging EU countries is thousand 10.4 euros.
- ▶ 22nd with 68 percent according to total assets to loans to gdp ratio. The EU average is 158 percent and the average of emerging EU countries is 57 percent.
- ▶ 18th with 62 percent according to loans to total assets ratio. The EU average is 67 percent and the average of emerging EU countries is 58 percent.
- ▶ 7th with 118 percent according to loan to deposit ratio. The EU average is 107 percent and the average of emerging EU countries is 97 percent



Highlights (Banking)

Turkey is

- ▶ 26th with 55 percent according to deposit to gdp ratio. The EU average is 148 percent and the average of emerging EU countries is 59 percent.
- ▶ 28th with thousand 4.2 euros according to deposit per capita. The EU average thousand 46 euros and the average of emerging EU countries is thousand 7.2 euros.
- ▶ 21st with 53 percent according to deposit to total liabilities ratio. The EU average is 54 percent and the average of emerging EU countries is 69 percent.
- ▶ 10th with billion 70 euros according to shareholders' equity. The EU average is billion 122 euros and the average of emerging EU countries is billion 18 euros.
- ▶ 12th with 11 percent according to shareholders' equity to total liabilities ratio. The EU average is 8 percent and the average of emerging EU countries is 14 percent.



Macroeconomic Indicators



Main Macroeconomic Indicators (2018)

	Unit	EU	EU Developed Average	EU Emerging Average	Turkey
Gdp	billion euro	15,885	708	145	613
Population	million people	512	20	12	81
Gdp per capita	thousand euro	31	35	12	8
Current account balance to gdp	percent	2.5	2.1	0.3	-3.5
Budget balance to gdp	percent	-1.0	-1.5	0.3	-3.1
General government gross debt to gdp	percent	83	127	46	30
Unemployment rate	percent	6.6	6.9	5.8	11.0
Inflation	percent	1.7	1.6	2.1	20.3
Interest rate (nominal)	percent	0.2	0.0	0.7	12.9
Interest rate (real)	percent	-1.3	-1.3	-1.4	-6.1



Macroeconomic Indicators

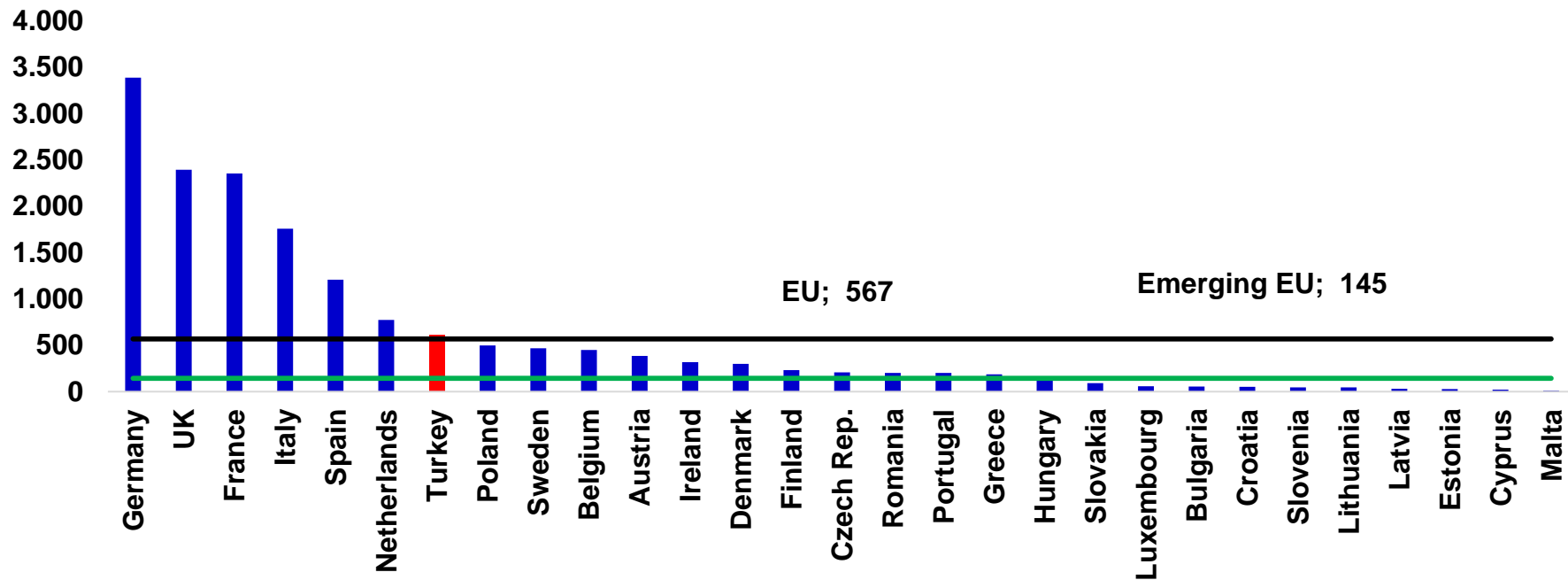
	Gdp (billion euro)	Population (million people)	Gdp per Capita (euro)
Germany	3,386	83	40,897
UK	2,394	66	36,118
France	2,353	67	35,159
Italy	1,757	60	29,049
Spain	1,208	47	25,896
Netherlands	774	17	45,052
Turkey	613	81	7,580
Poland	496	38	13,073
Sweden	467	10	46,138
Belgium	451	11	39,523
Austria	386	9	43,764
Ireland	318	5	65,928
Denmark	298	6	51,594
Finland	232	6	42,099
Czech Rep.	208	11	19,583
Romania	203	20	10,388
Portugal	202	10	19,591
Greece	185	11	17,197
Hungary	132	10	13,493
Slovakia	90	5	16,572
Luxembourg	59	1	97,789
Bulgaria	55	7	7,827
Croatia	51	4	1,536
Slovenia	46	2	2,230
Lithuania	45	3	16,061
Latvia	30	2	15,263
Estonia	26	1	19,450
Cyprus	21	1	23,988
Malta	12	0	25,915
EU	15,885	512	31,002

Developed EU

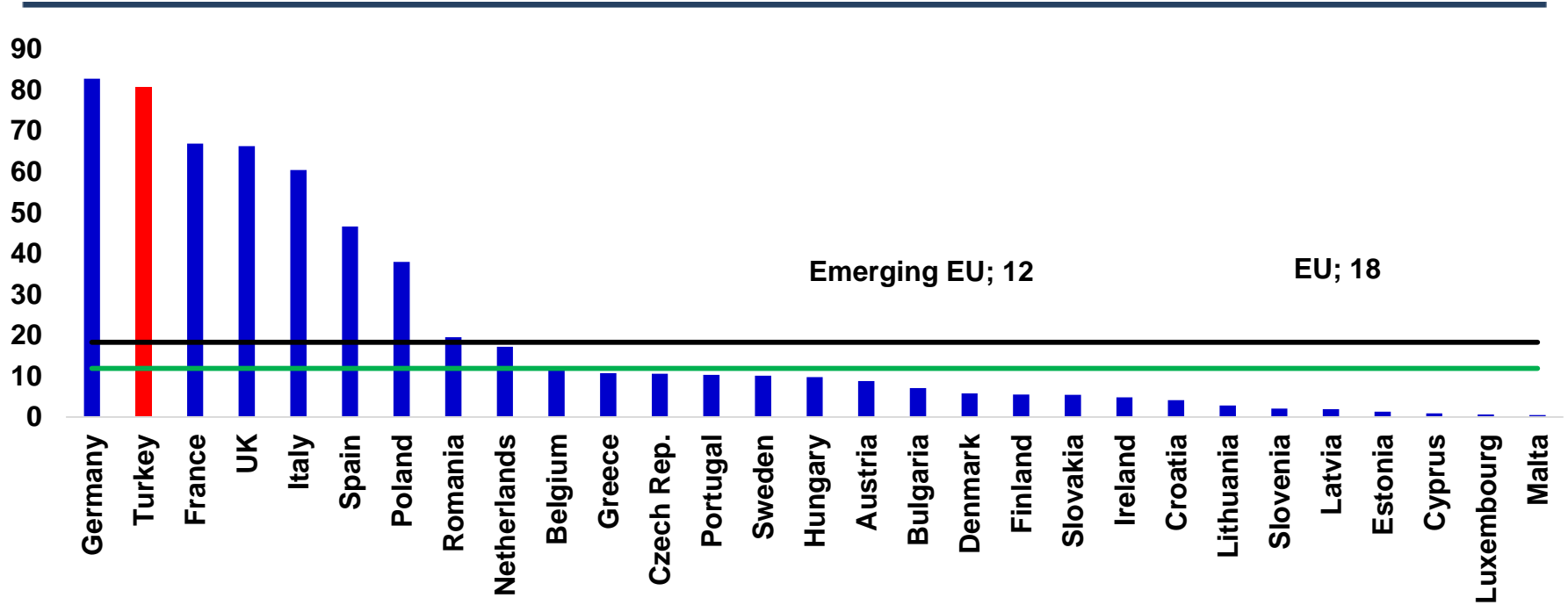
Emerging EU



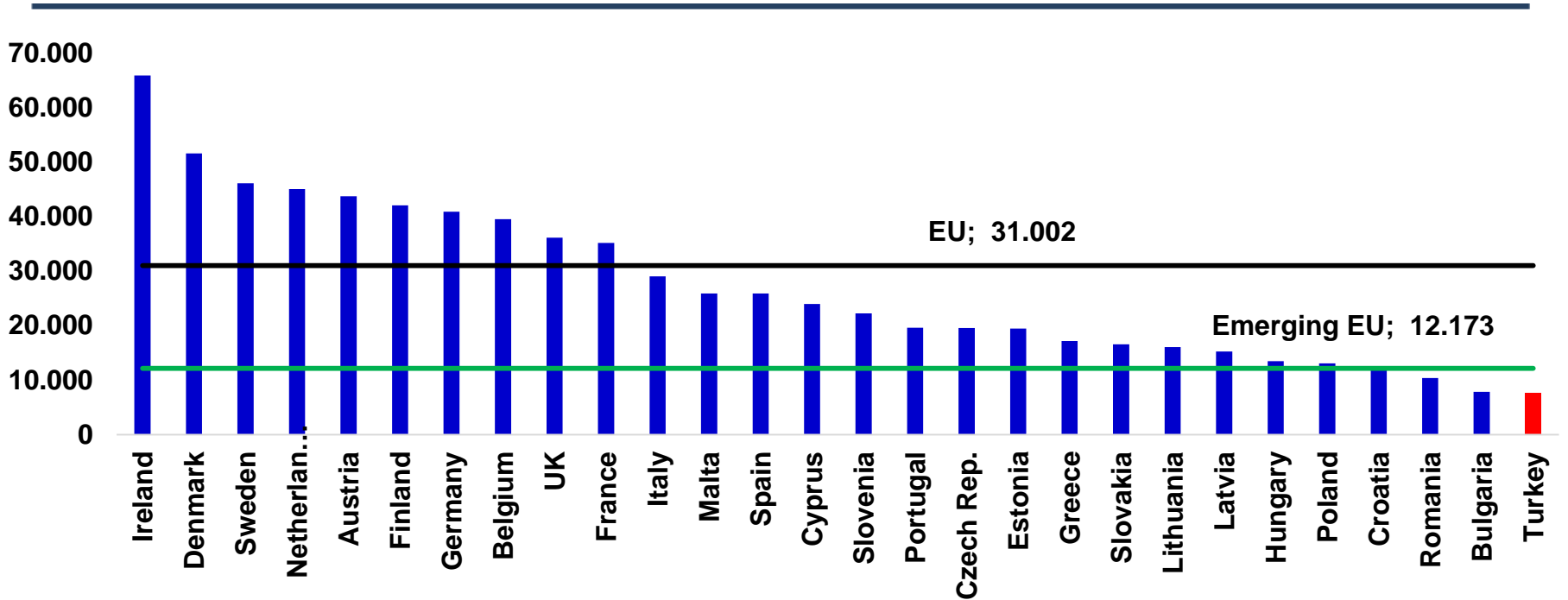
Gdp (euro billion)



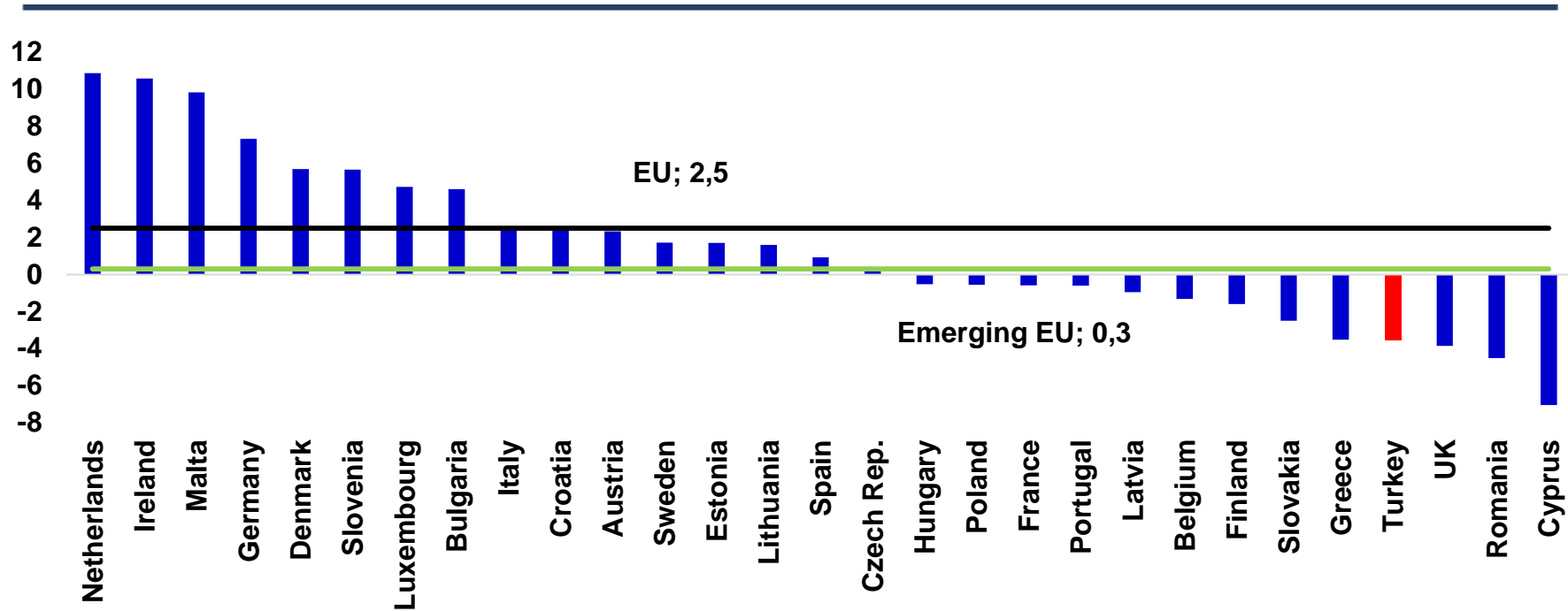
Population (million people)



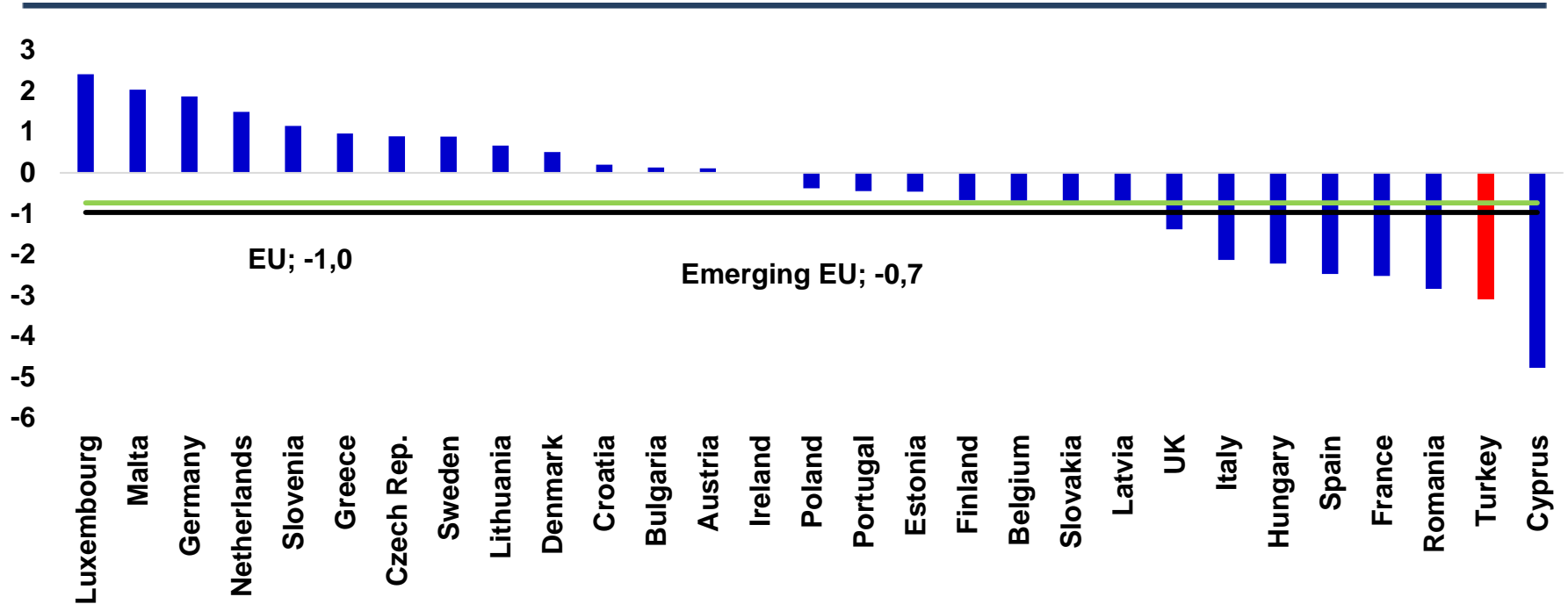
Gdp per Capita (euro)



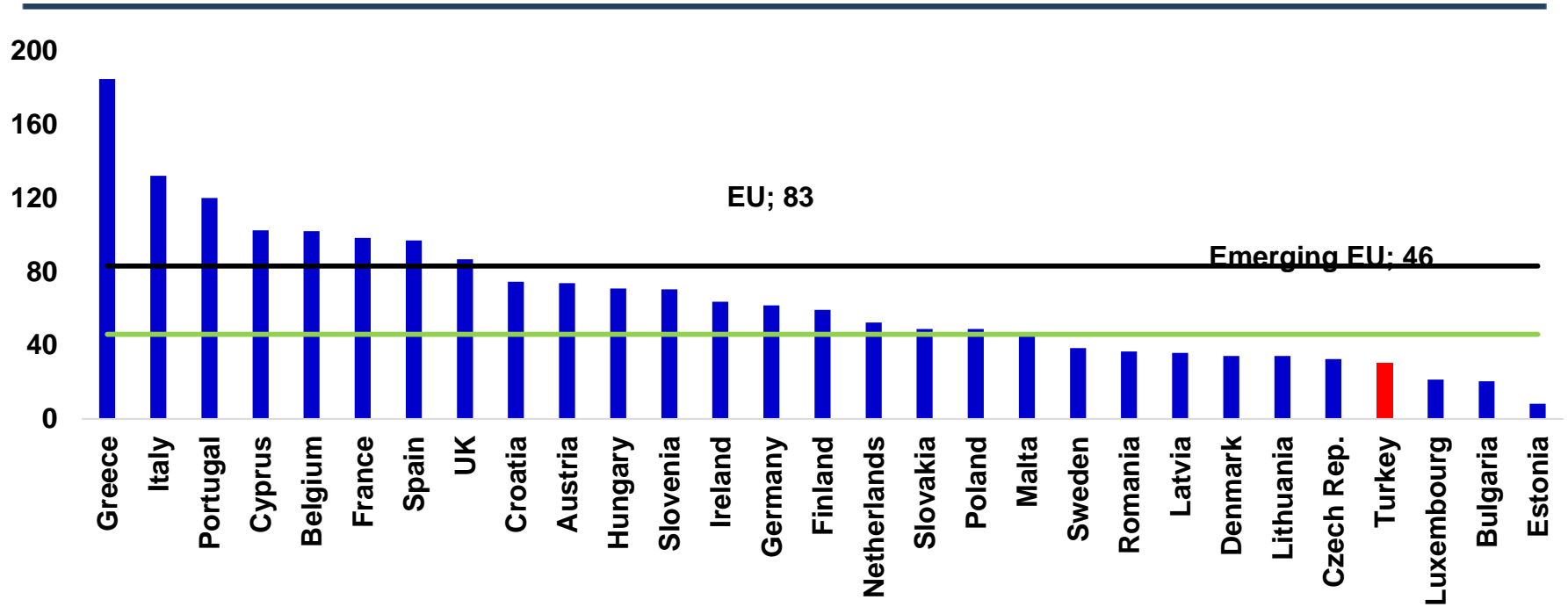
Current Account Balance to Gdp (percent)



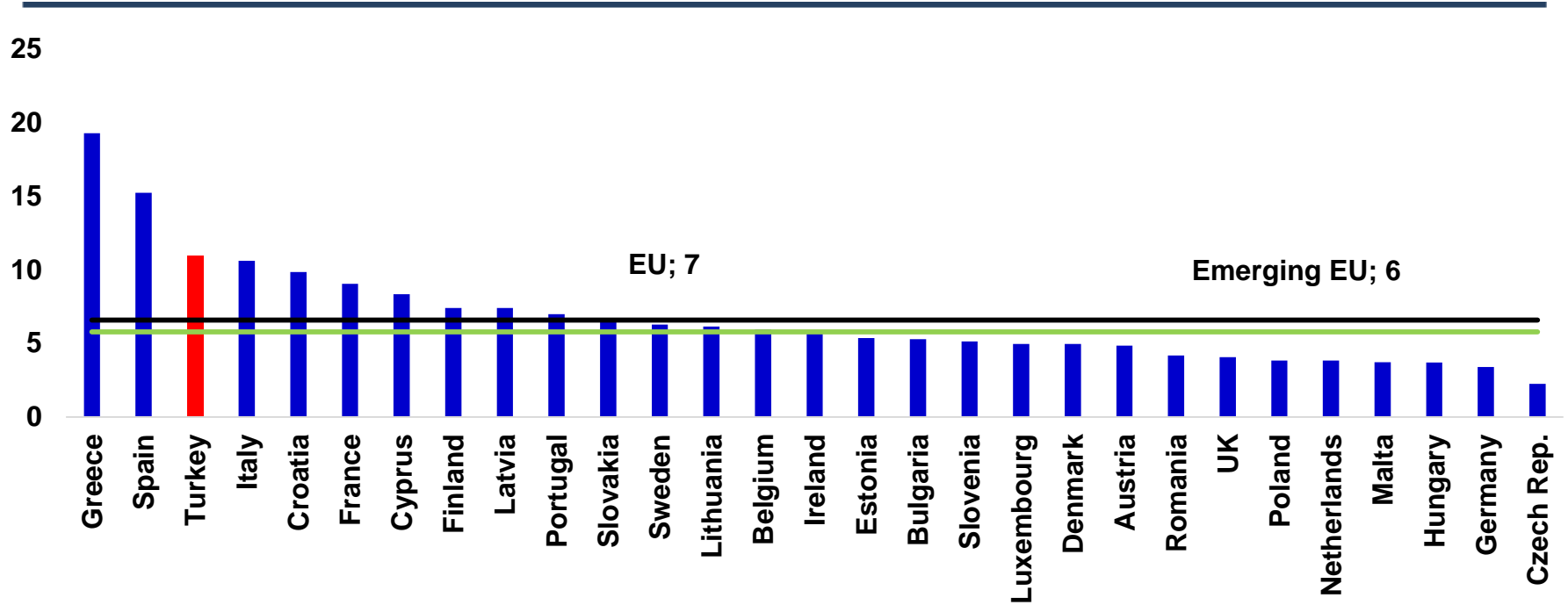
Budget Balance to Gdp (percent)



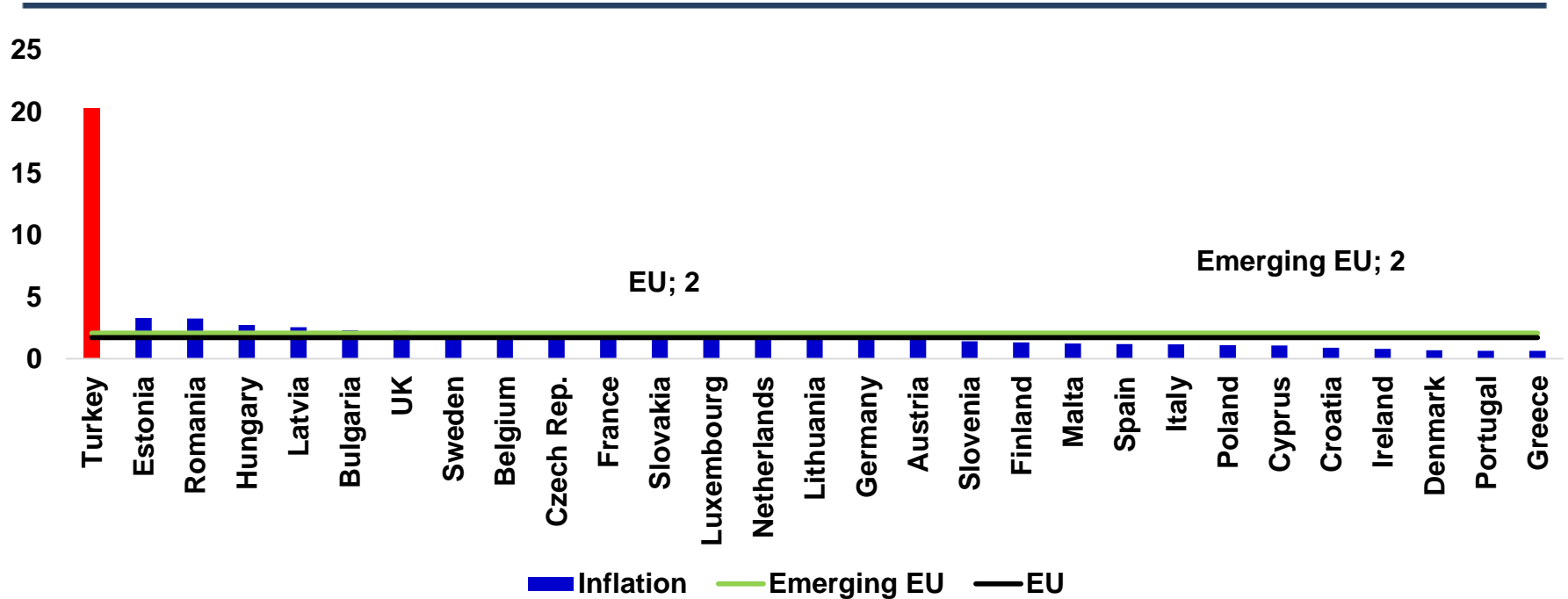
Government Gross Debt to Gdp (percent)



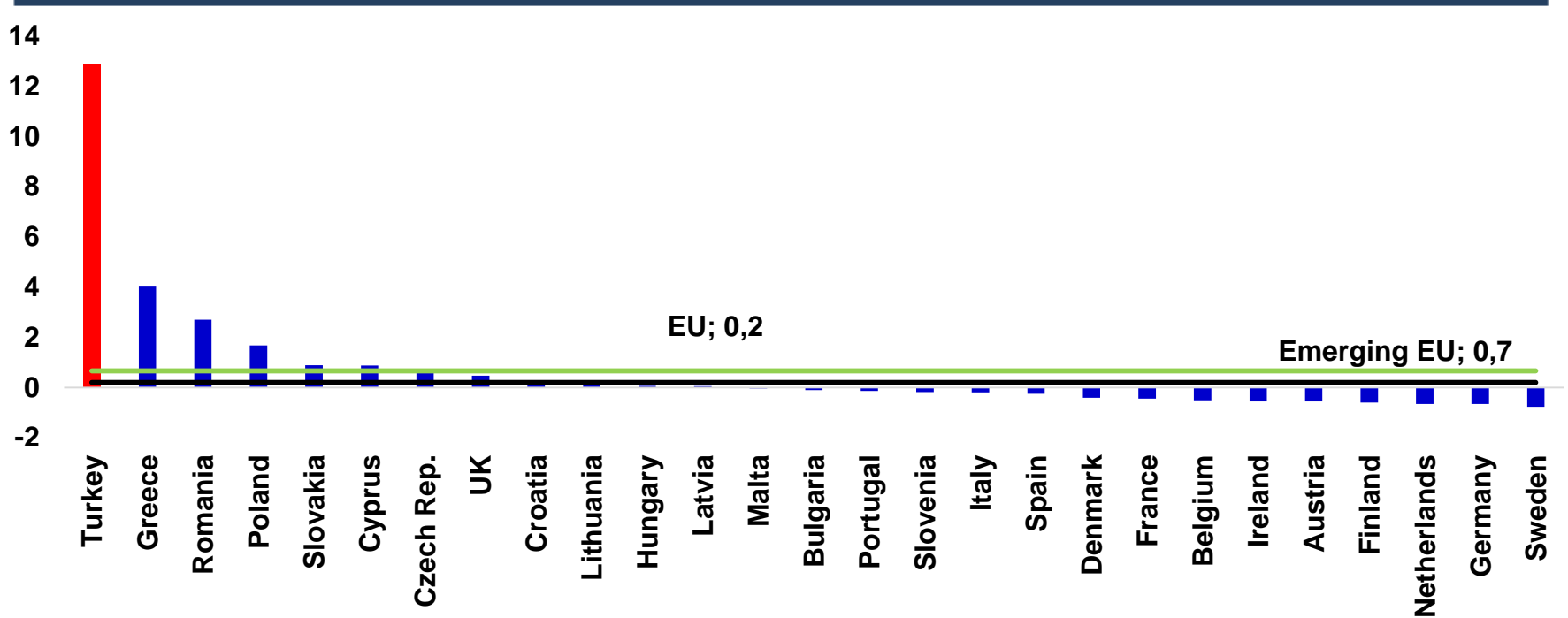
Unemployment Rate (percent)



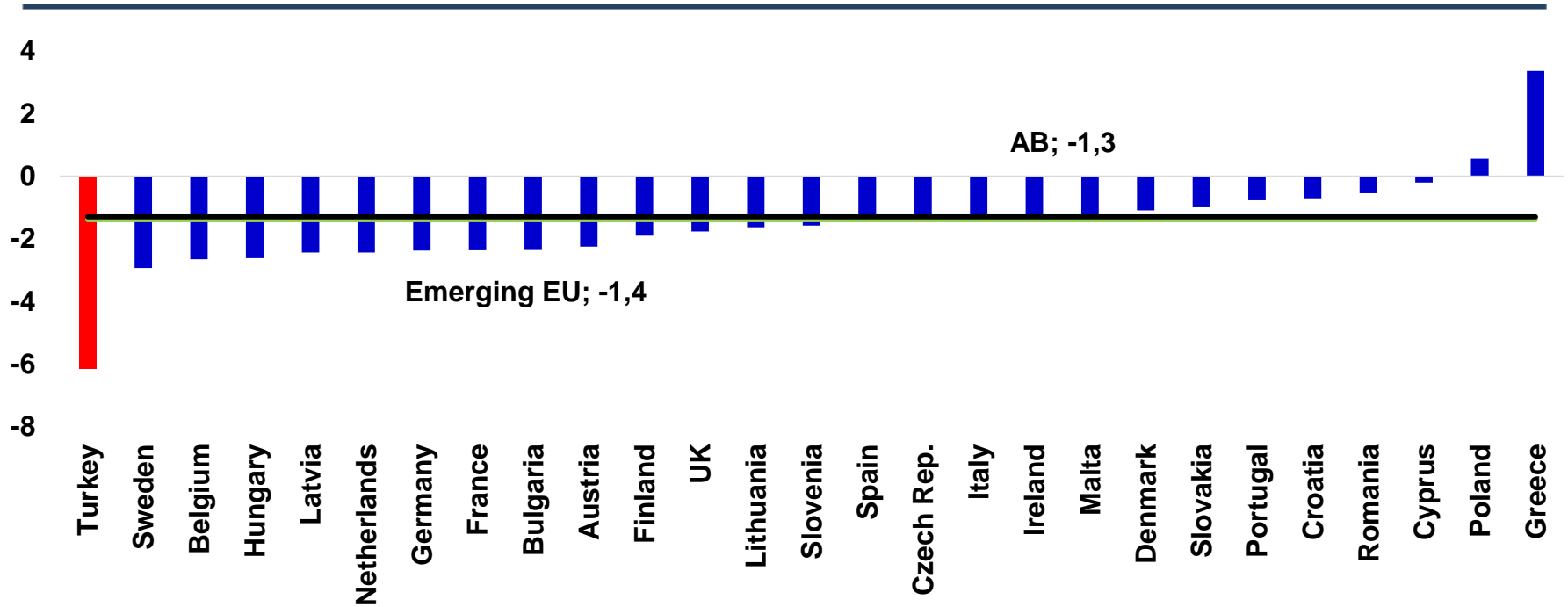
Inflation (CPI, percent)



Interest Rate (Government Bond 2Y, percent)



Real Interest Rate (Government bond 2Y, percent)



Balance Sheet



Banking Indicators

	Assets (billion euro)	Assets to gdp (percent)	Assets per Capita (euro)
UK	9,035	377	136,334
France	8,810	374	131,643
Germany	7,776	230	93,922
Italy	3,669	209	60,665
Spain	2,645	219	56,693
Netherlands	2,321	300	135,066
Sweden	1,284	275	126,886
Ireland	1,102	346	228,125
Luxembourg	1,077	1,830	1,789,515
Denmark	1,056	354	182,738
Belgium	1,002	222	87,895
Austria	845	219	95,824
Turkey	640	105	7,920
Finland	628	271	113,999
Poland	462	93	12,159
Portugal	391	194	37,972
Greece	293	158	27,241
Czech Rep.	286	138	26,963
Hungary	126	96	12,891
Romania	104	51	5,342
Slovakia	82	91	15,066
Cyprus	70	337	80,836
Croatia	60	117	14,664
Bulgaria	57	104	8,104
Malta	44	360	93,374
Slovenia	41	88	19,658
Lithuania	30	67	10,703
Estonia	26	102	19,867
Latvia	23	77	11,783
EU	43,347	273	85,162

EU Developed

EU Emerging



Banking Sector

	Unit	EU	EU Developed Average	EU Emerging Average	Turkey
Assets	billion euro	43,347*	2,023	123	640
Assets to gdp	percent	273	286	85	105
Assest per capita	thousand euro	85	99	10	8
Asset per employee	thousand euro	16	18	3	3
Loans	billion euro	25,116*	1,168	83	396
Loan to gdp	percent	158	165	57	68
Loan per capita	thousand euro	49	57	7	5
Loan to assets	percent	58	58	67	62
Loan to deposit	percent	107	107	97	118
Deposit	billion euro	23,530*	1,092	85	337
Deposit to gdp	percent	148	154	59	55
Deposit per capita	thousand euro	46	53	7	4
Deposit to liabilities	percent	54	54	69	53

*:Total



Banking Sector

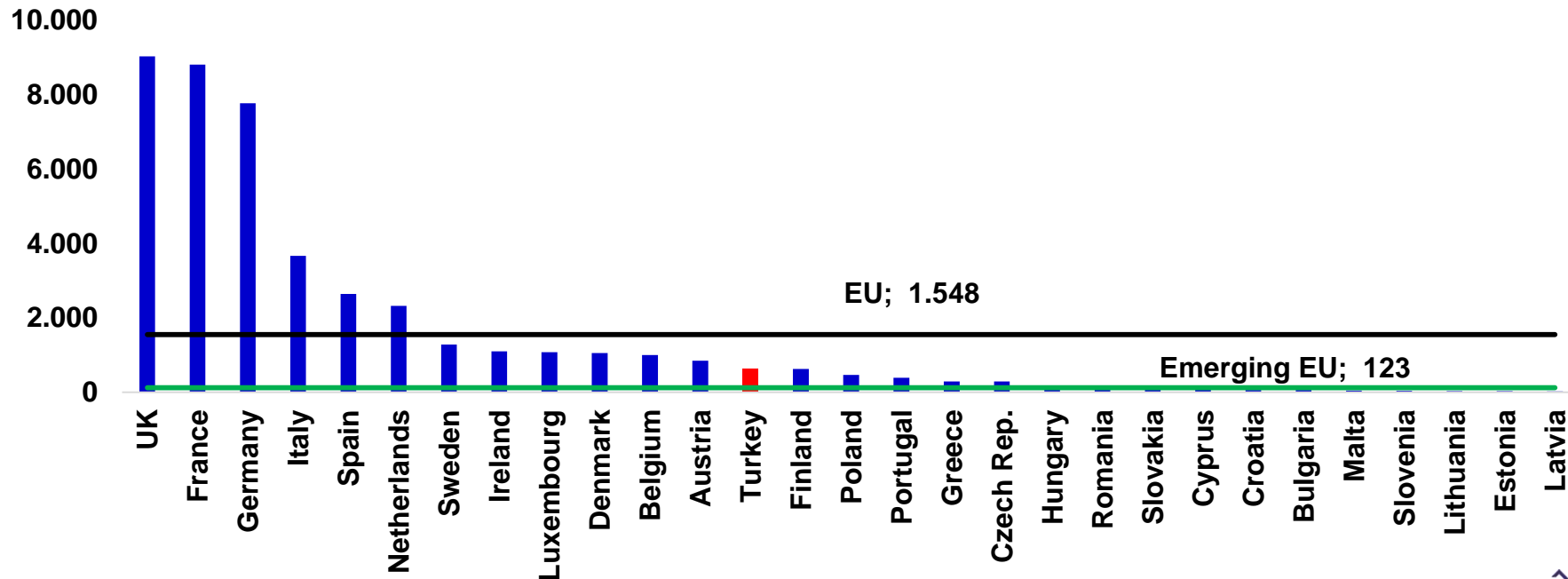
	Unit	EU	EU Developed Average	EU Emerging Average	Turkey
Equity	milyar euro	3.416*	157	18	70
Equities to liabilities	yüzde	8	8	14	11
ROE	yüzde	8	7	11	14
ROE (net**)	yüzde	7	6	10	1
SERVICE CHANNEL					
Number of Employees	thousand people	2.667*	111	47	208
Employee per 100,000 people	people	652	738	391	257
Number of branches		164*	7	3	12
Branches per 100,000 people	people	27	27	25	14
ATM		426*	18	7	49
ATM per 100,000 people	people	71	72	66	60

*Total

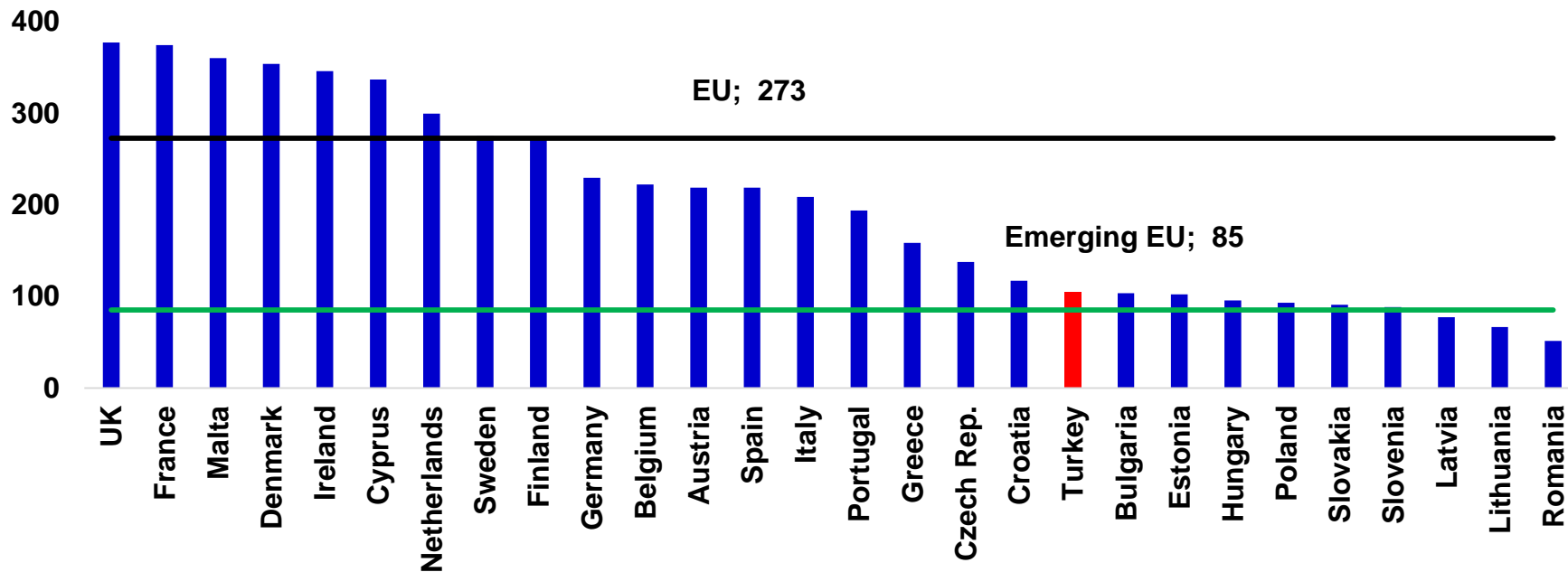
**::Return on Equity – 2Y Government Bond Yield



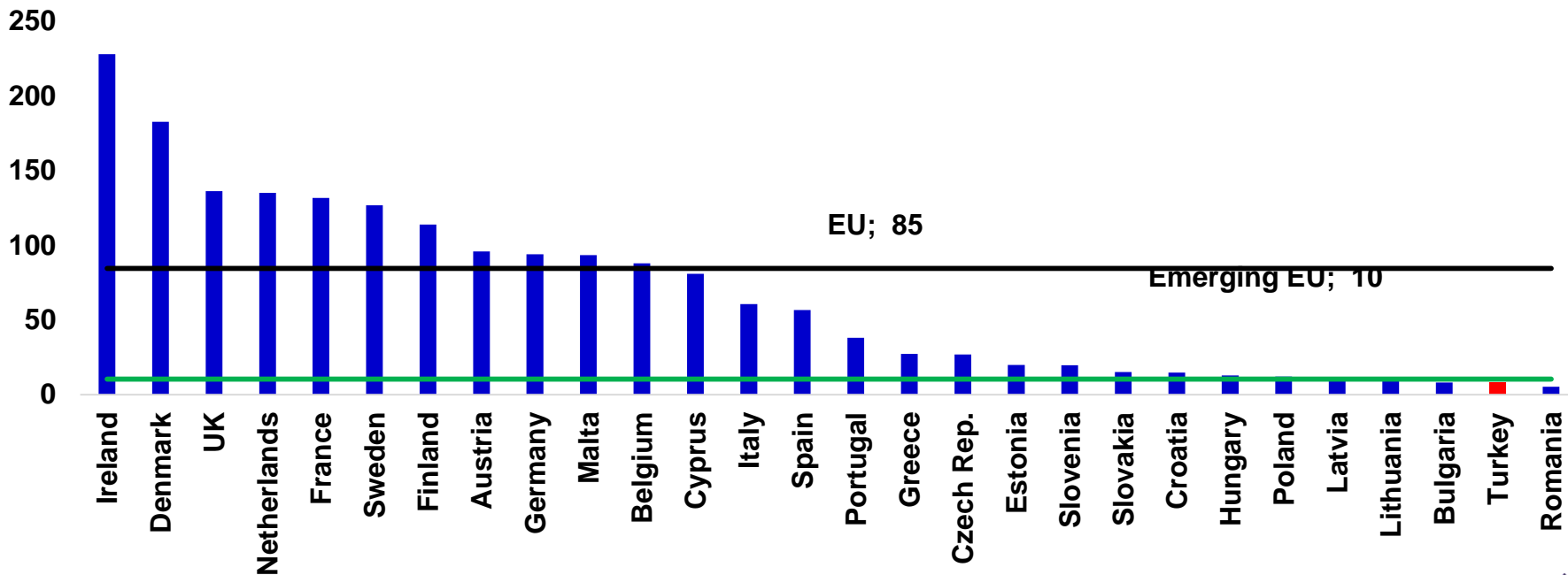
Total Assets (euro billion)



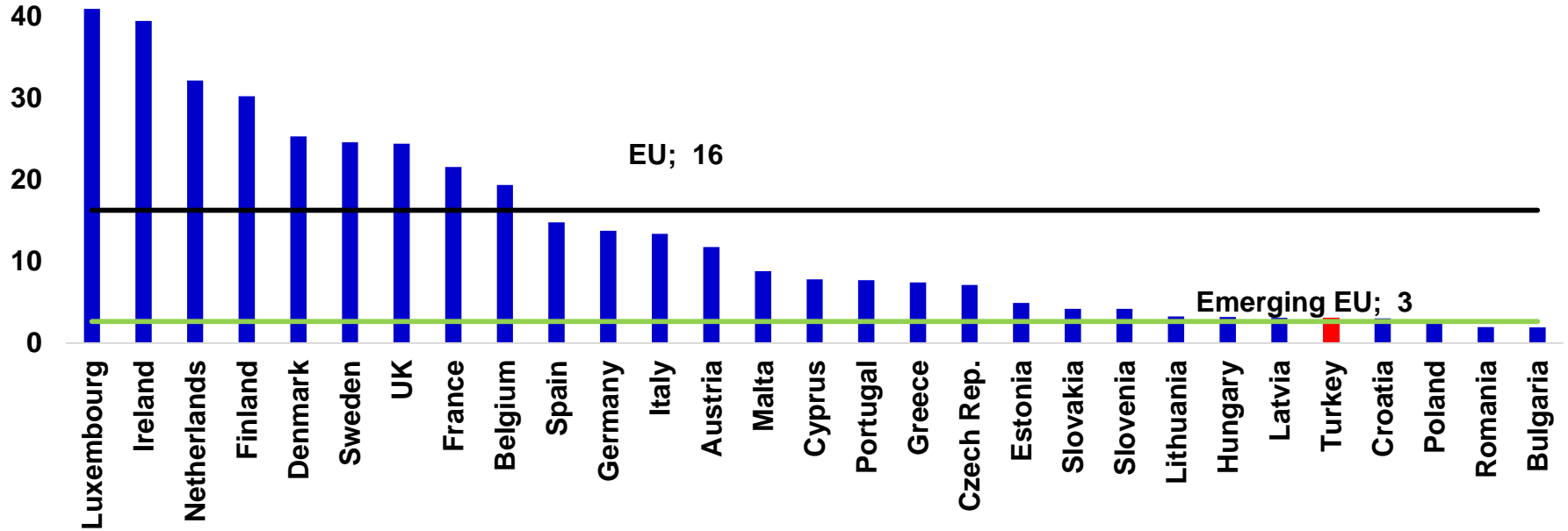
Total Assets to Gdp (percent)



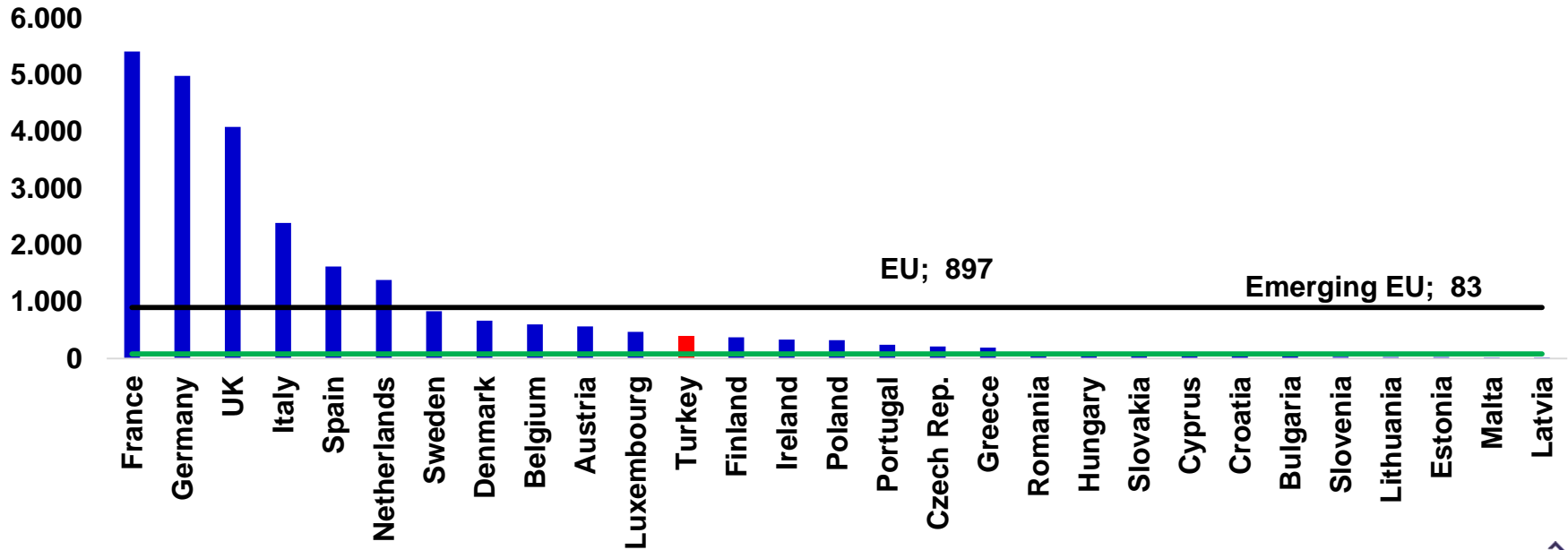
Total Assets per Capita (euro thousand)



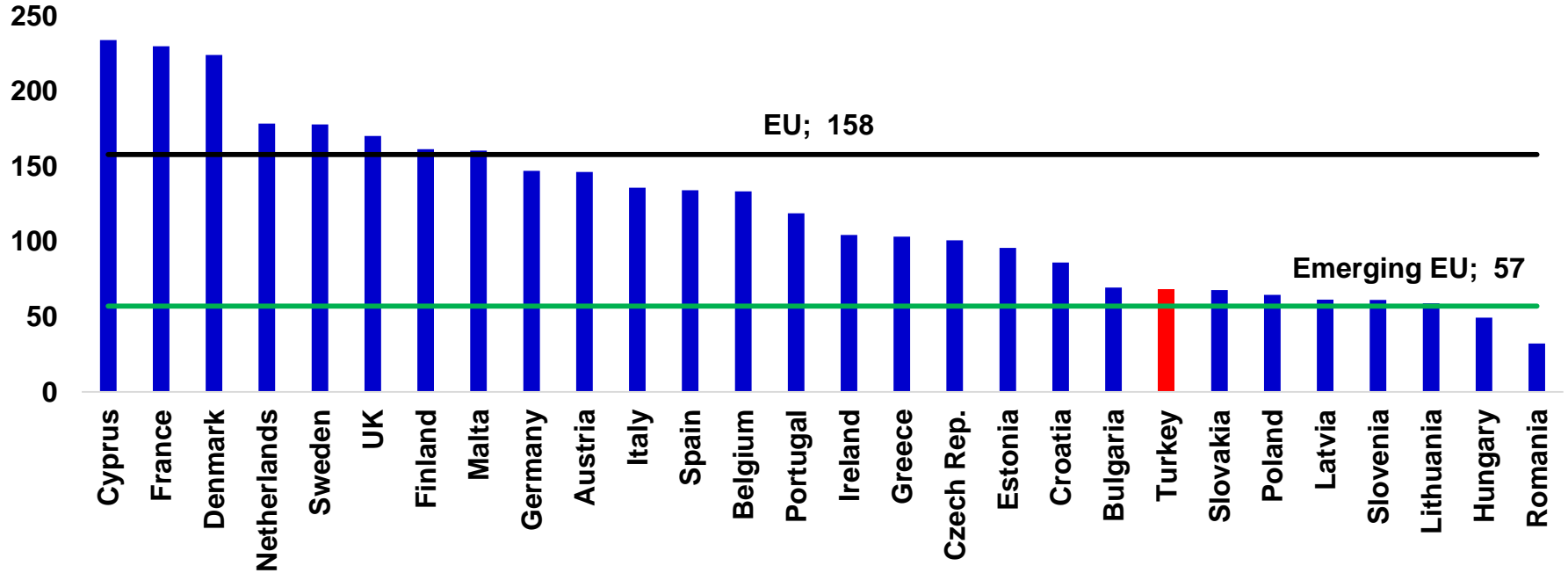
Asset per Employee (euro million)



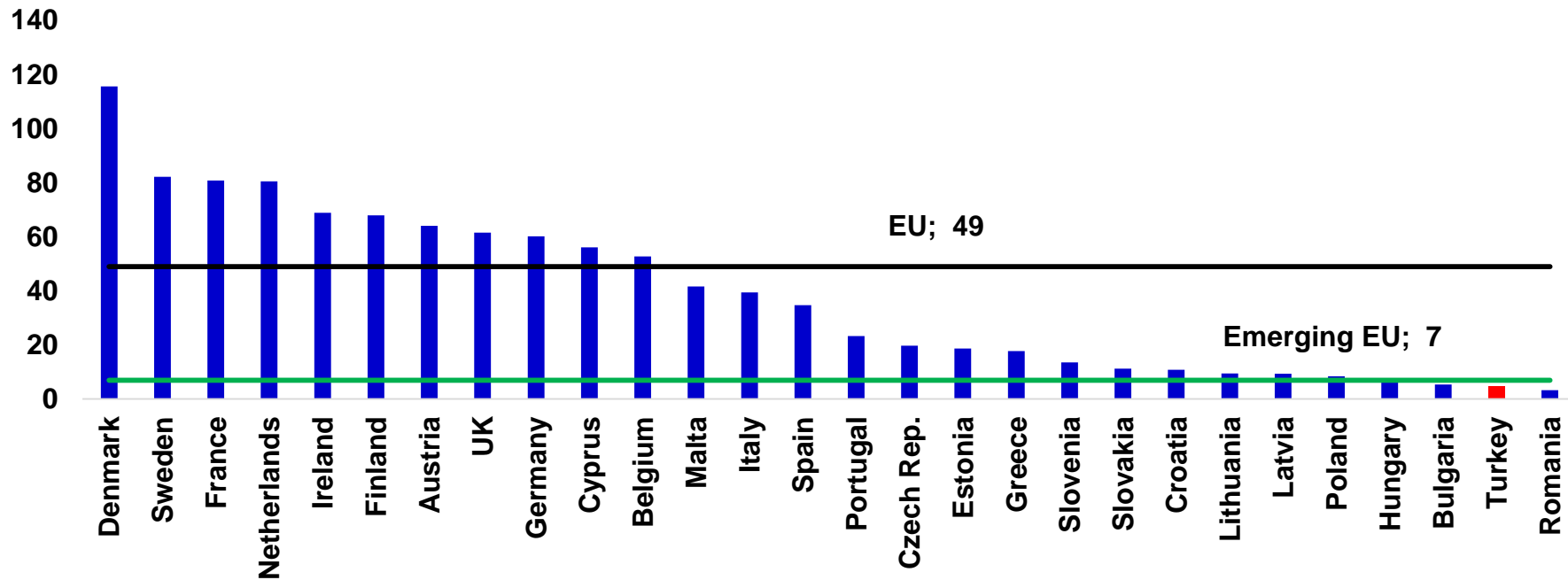
Loans (euro billion)



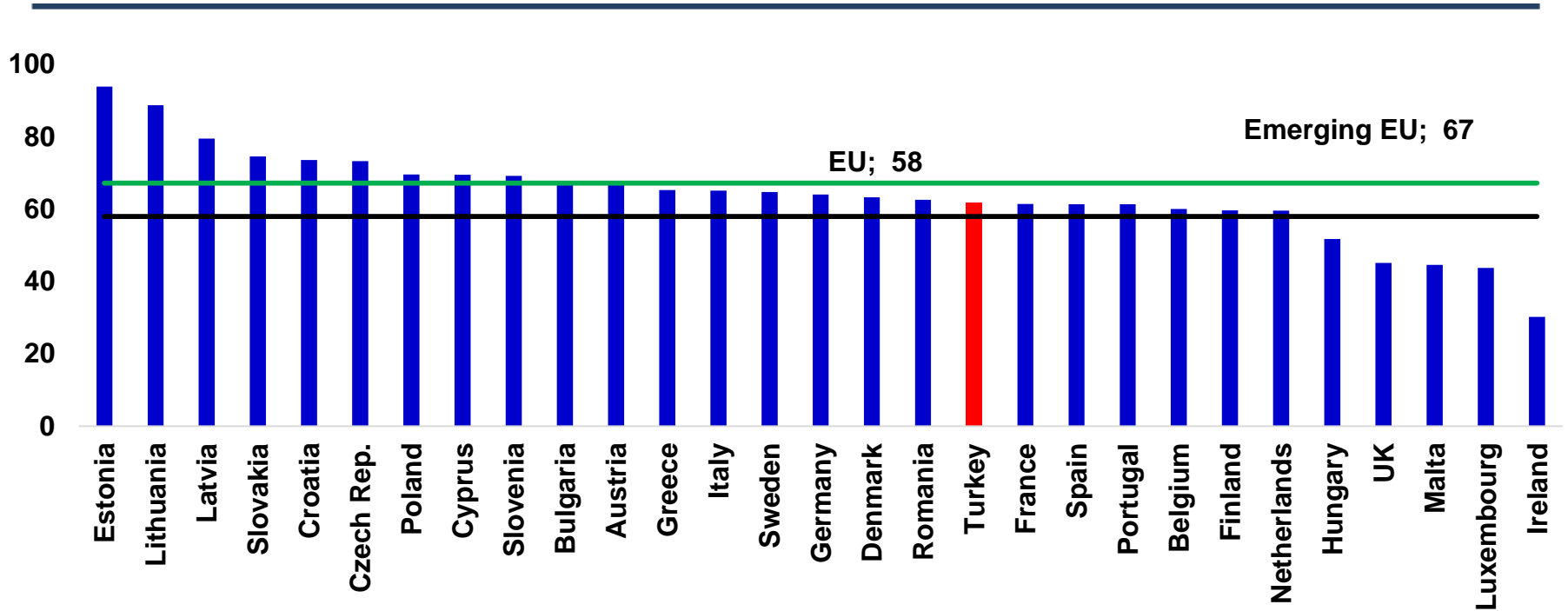
Loans to Gdp (percent)



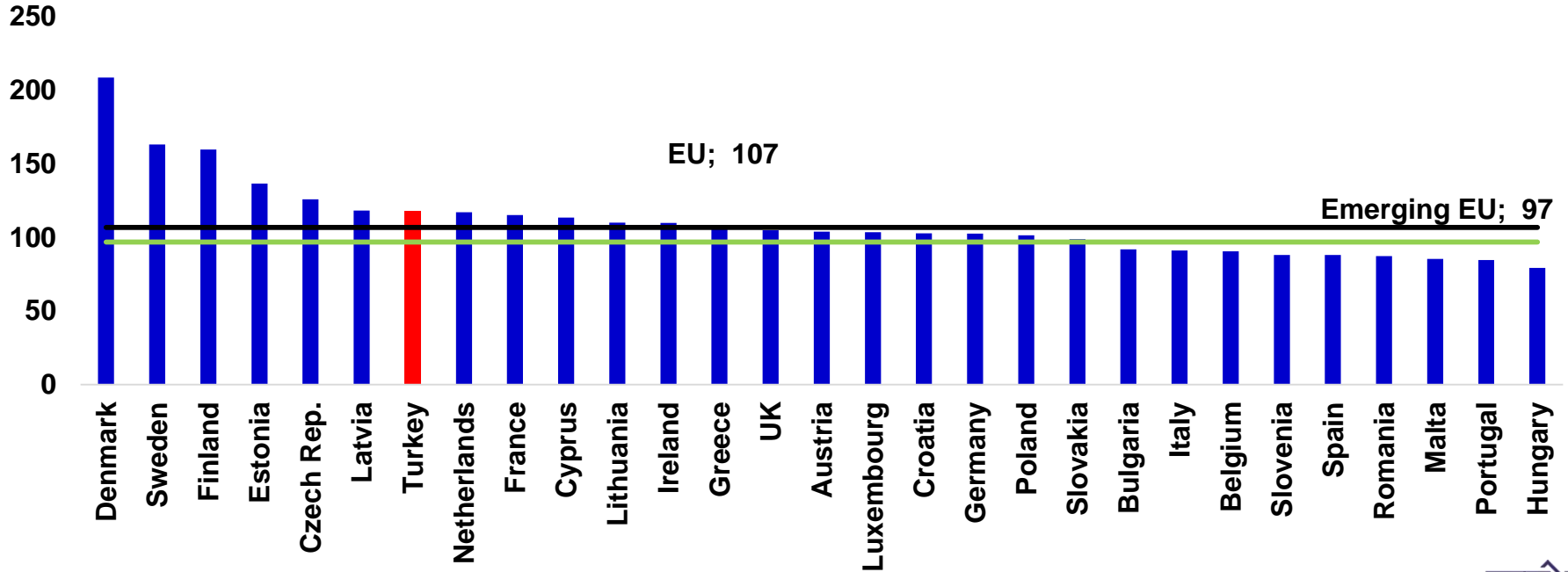
Total Loans per Capita (euro thousand)



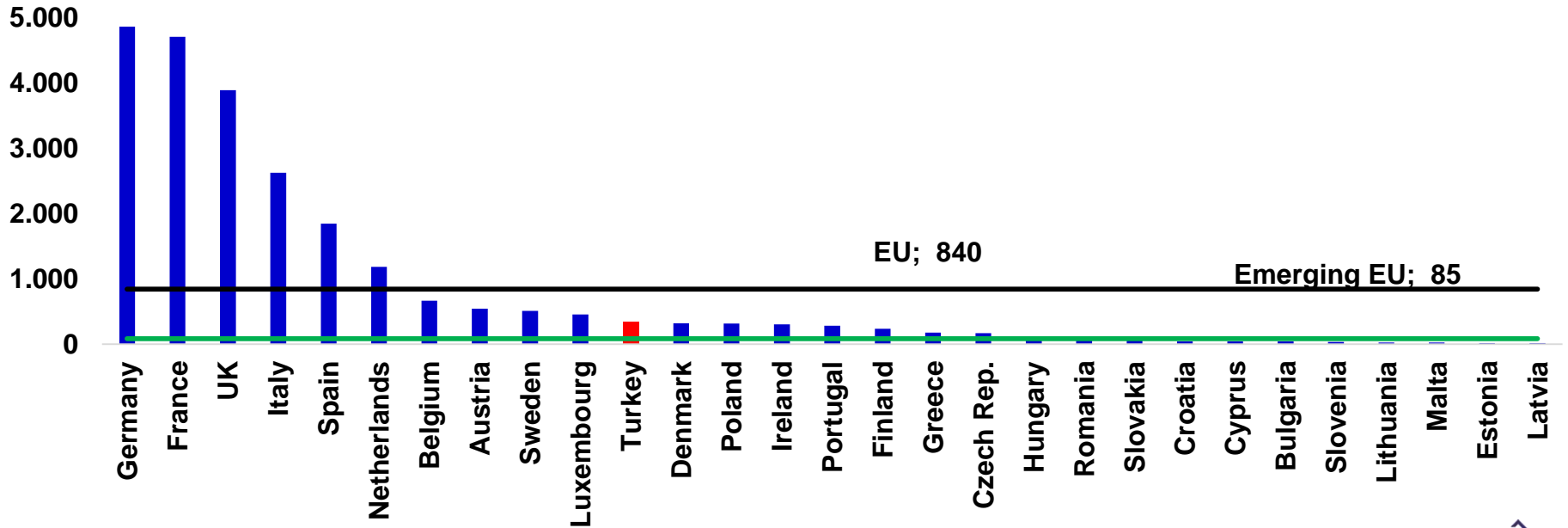
Loans to Total Assets (percent)



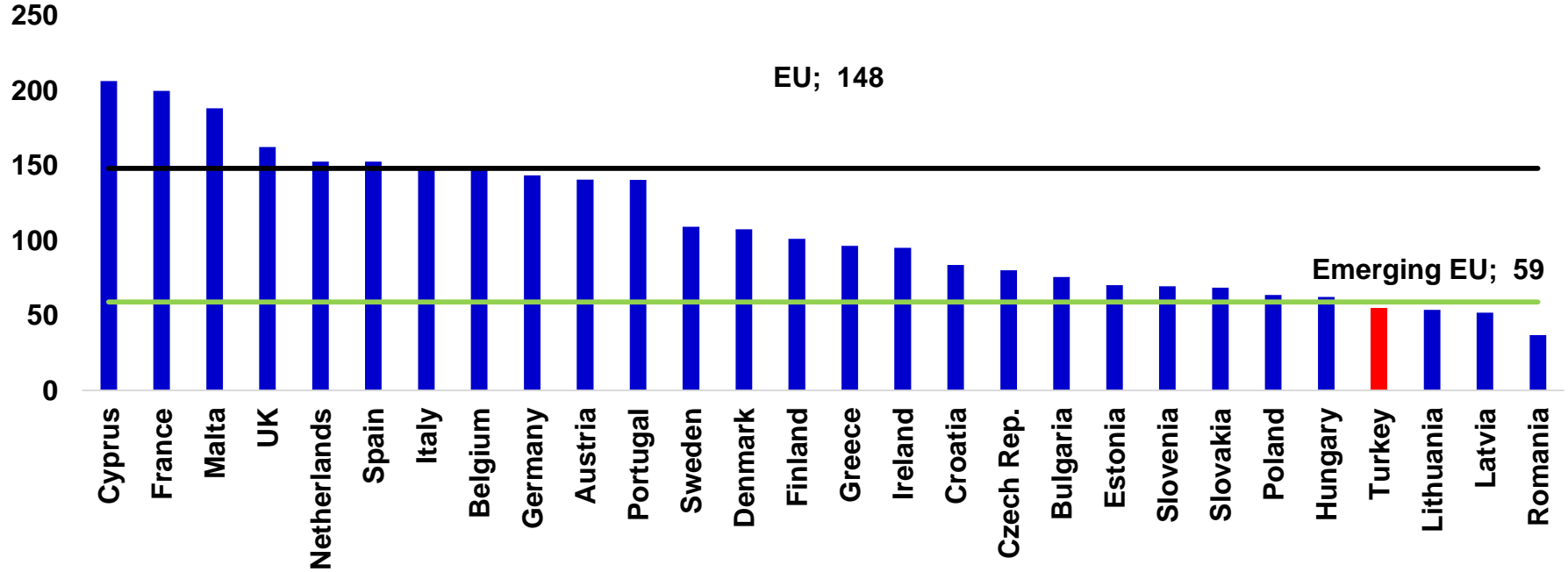
Loans to Deposits (percent)



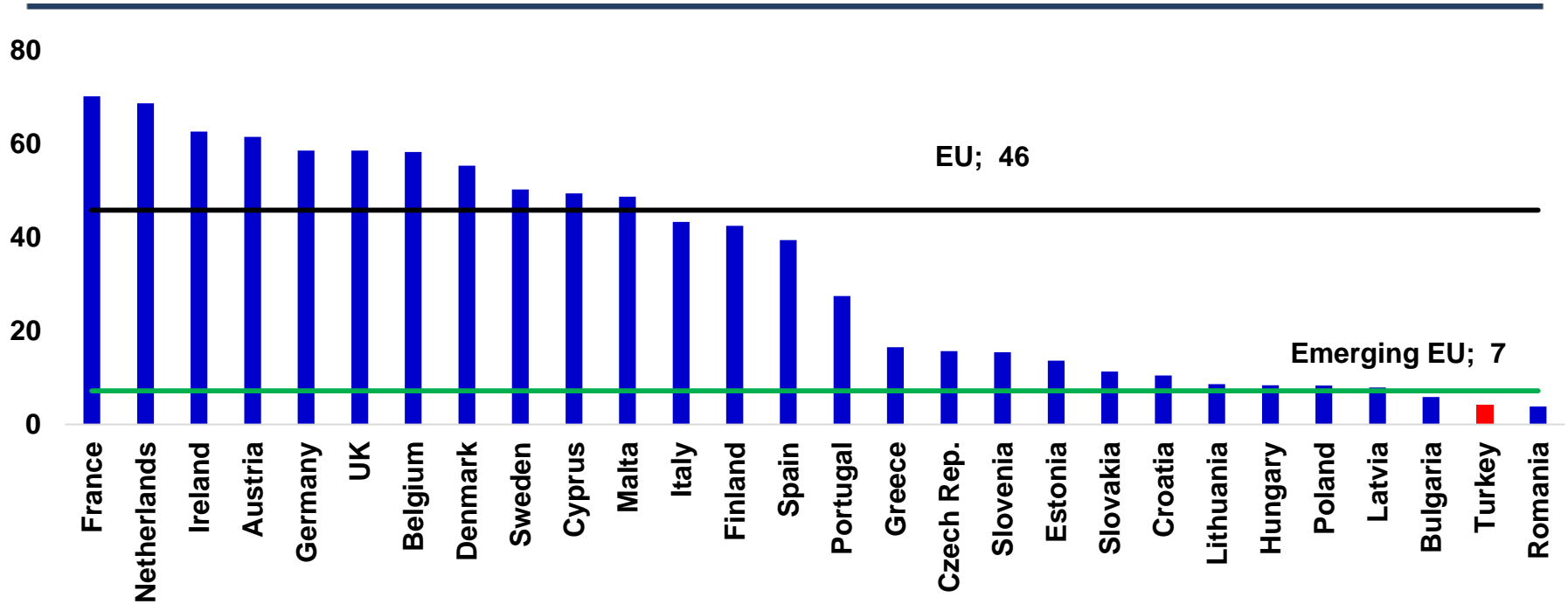
Deposit (euro billion)



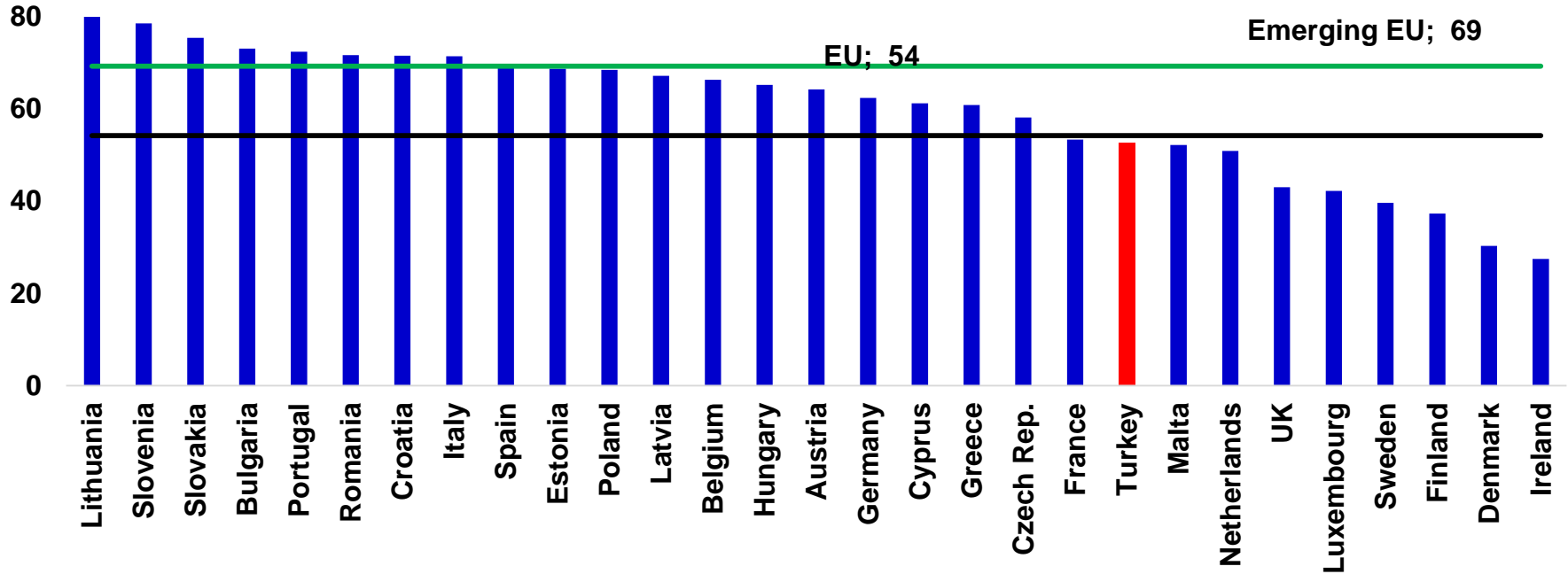
Deposit to Gdp (percent)



Deposit per Capita (euro thousand)



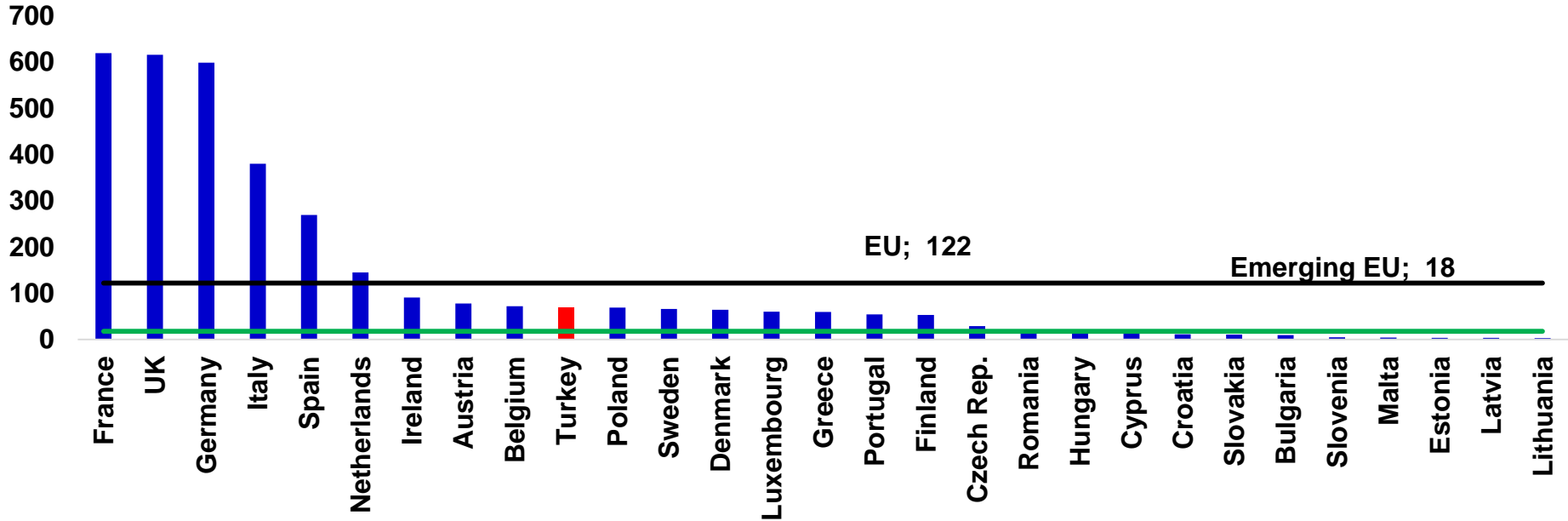
Deposit to Total Liabilities (percent)



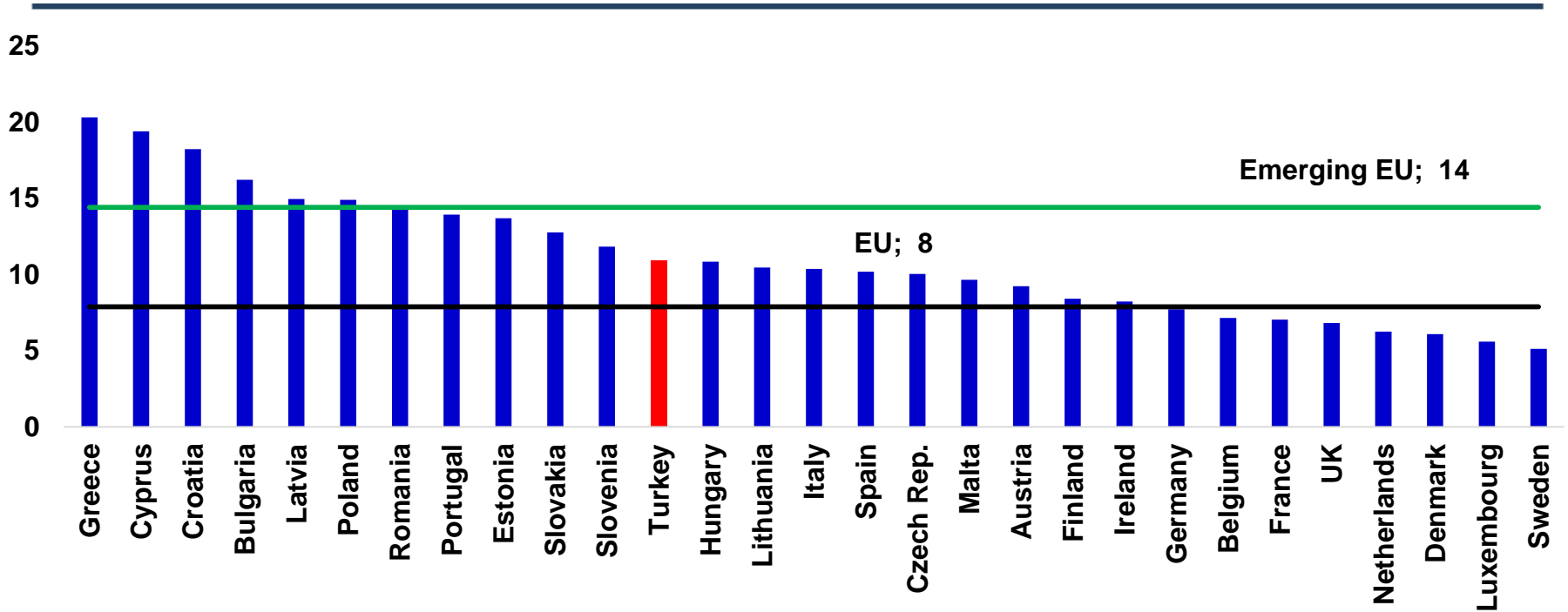
Equities and Profitability



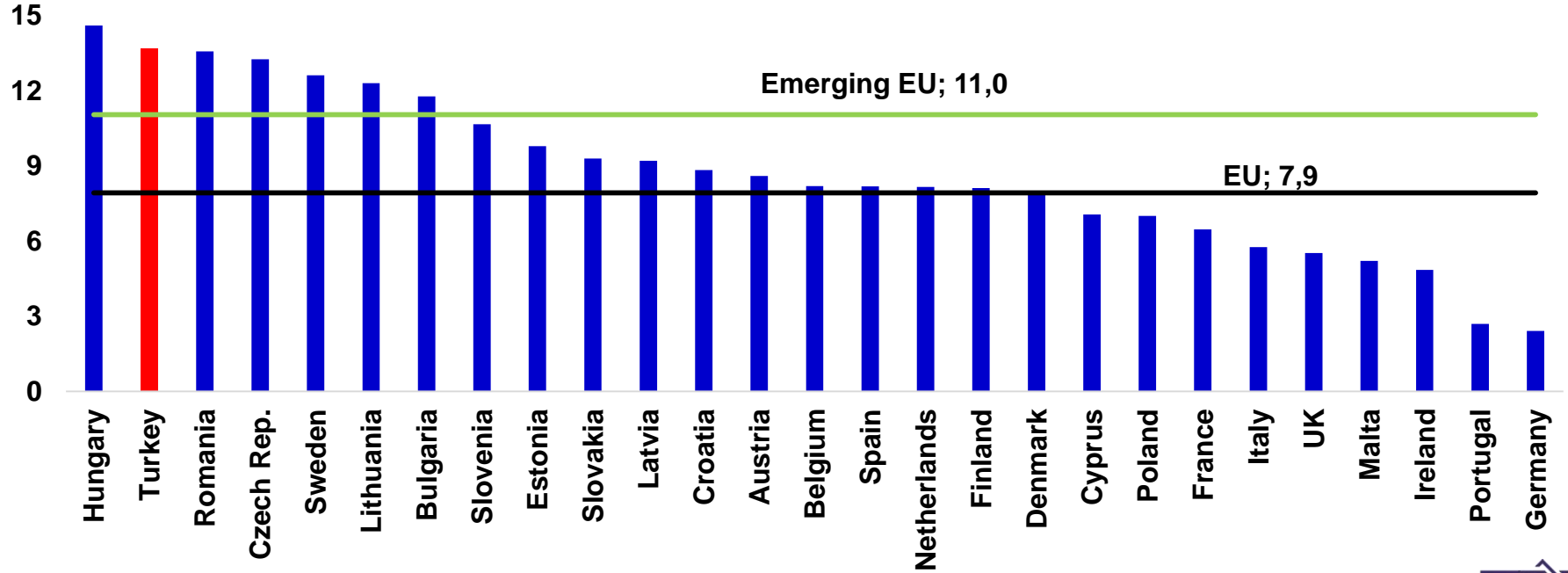
Equities (euro billion)



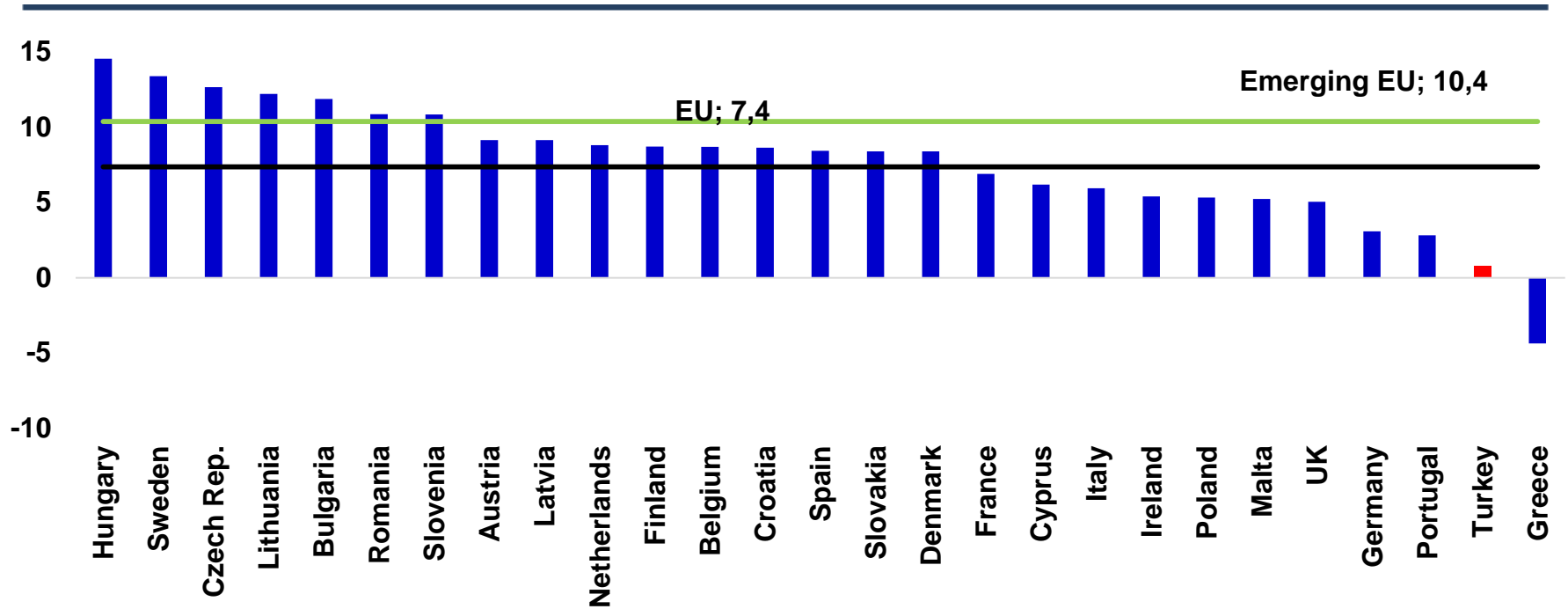
Equities to Total Liabilities (percent)



Return on Equity (percent)



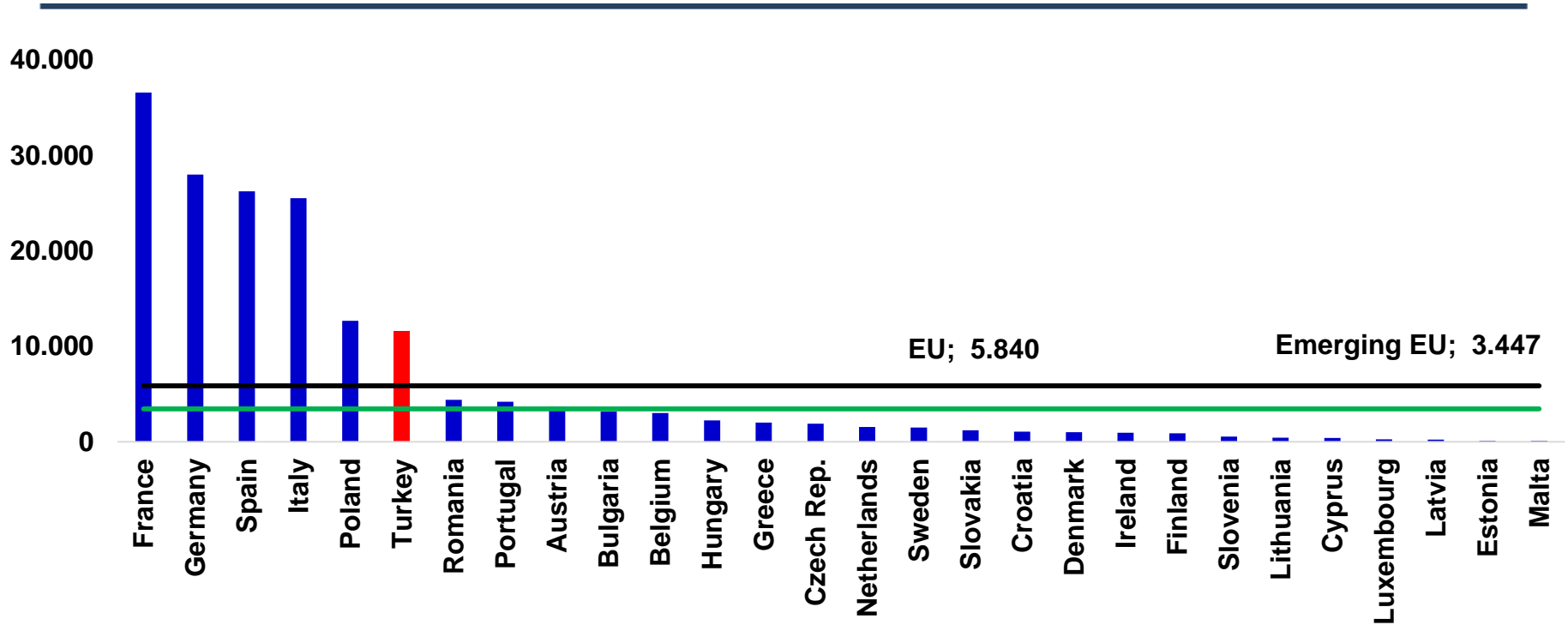
Return on Equity – 2Y Government Bond Yield



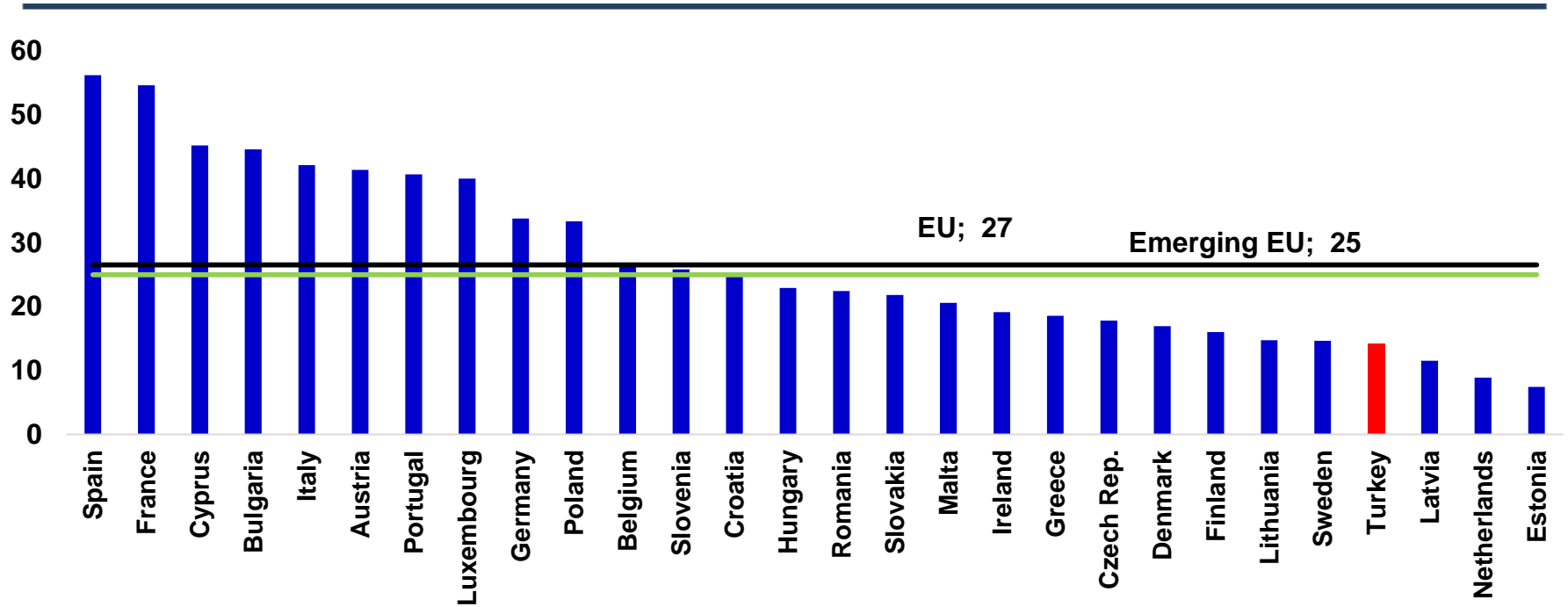
Branches, Employee and ATM



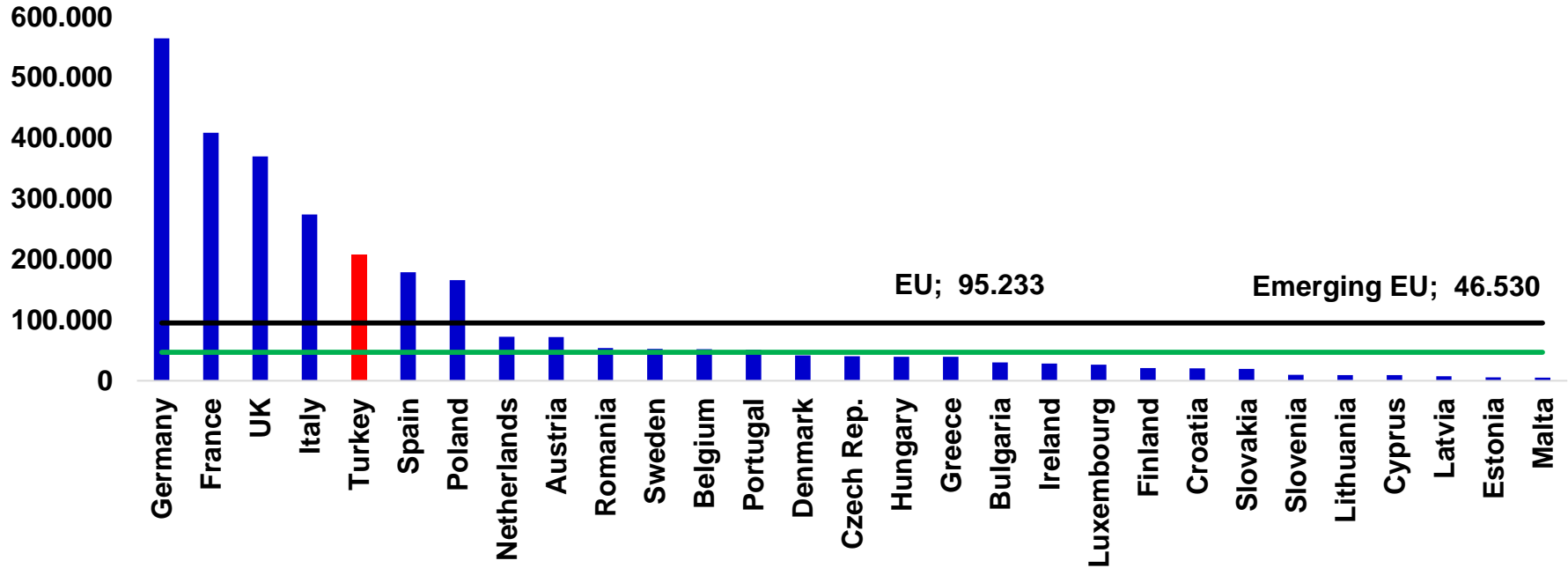
Number of Branches



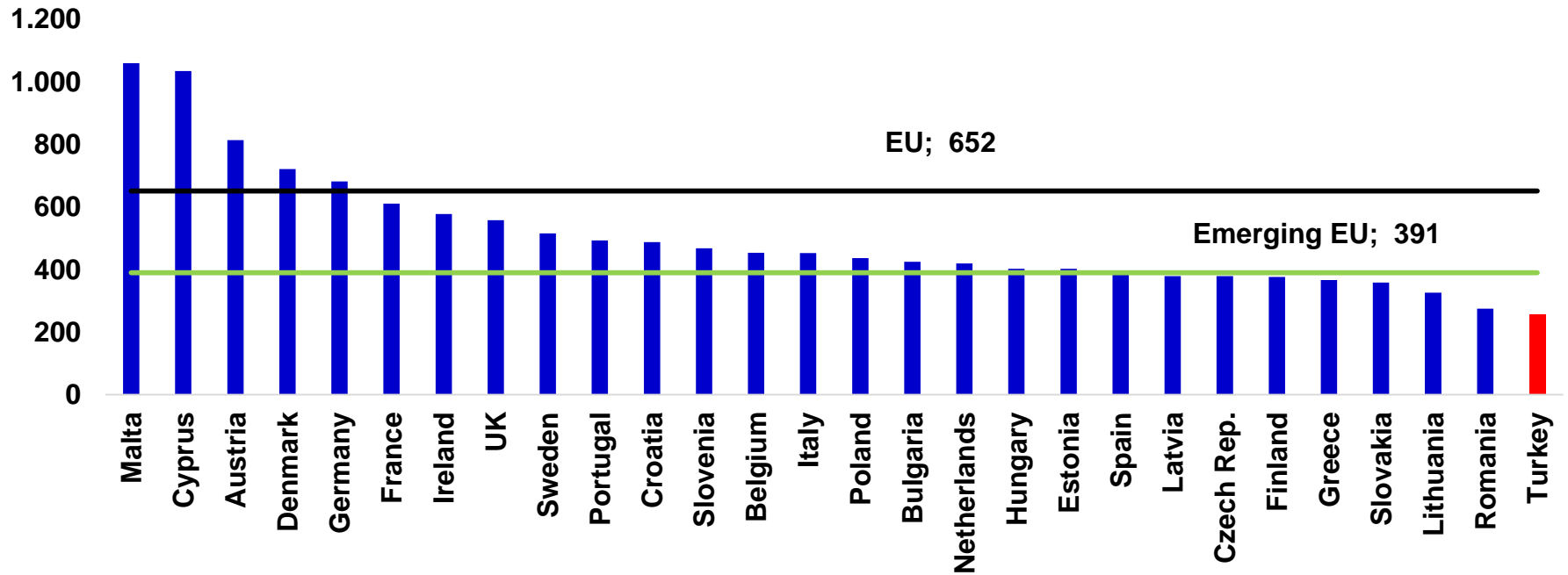
Branches per 100,000 people (people)



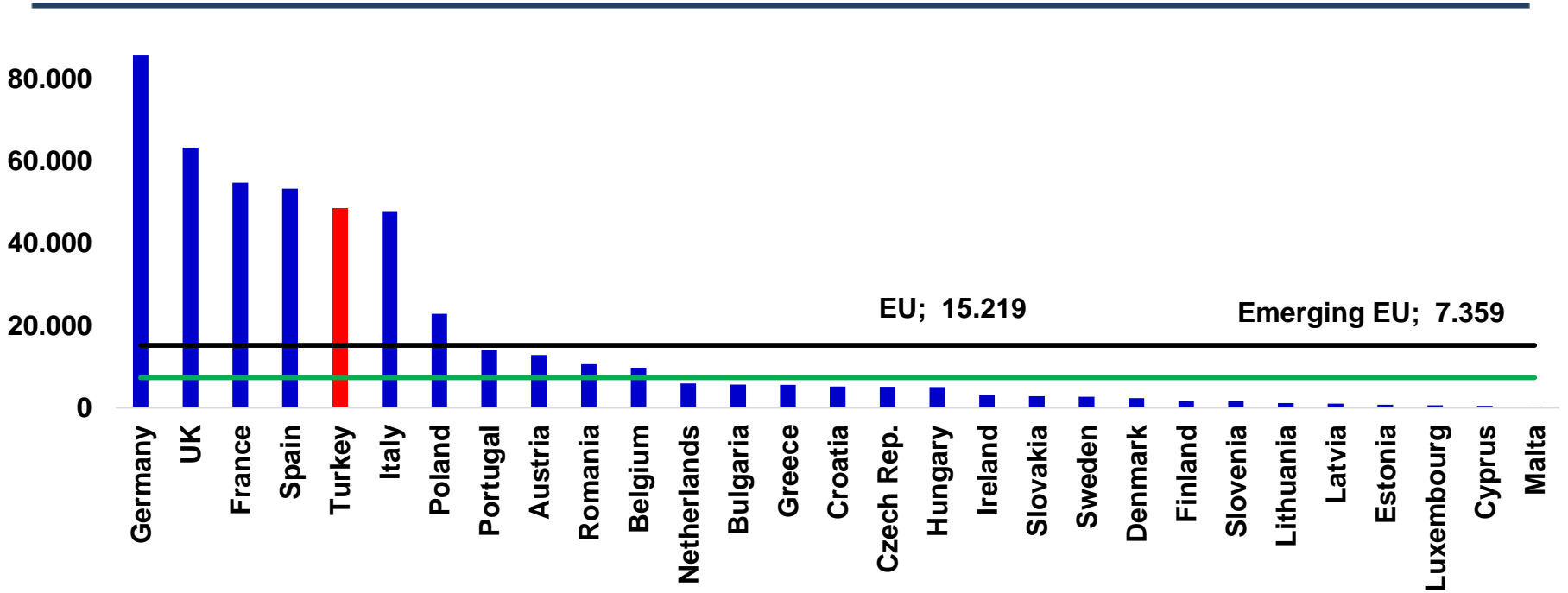
Number of Employee (people)



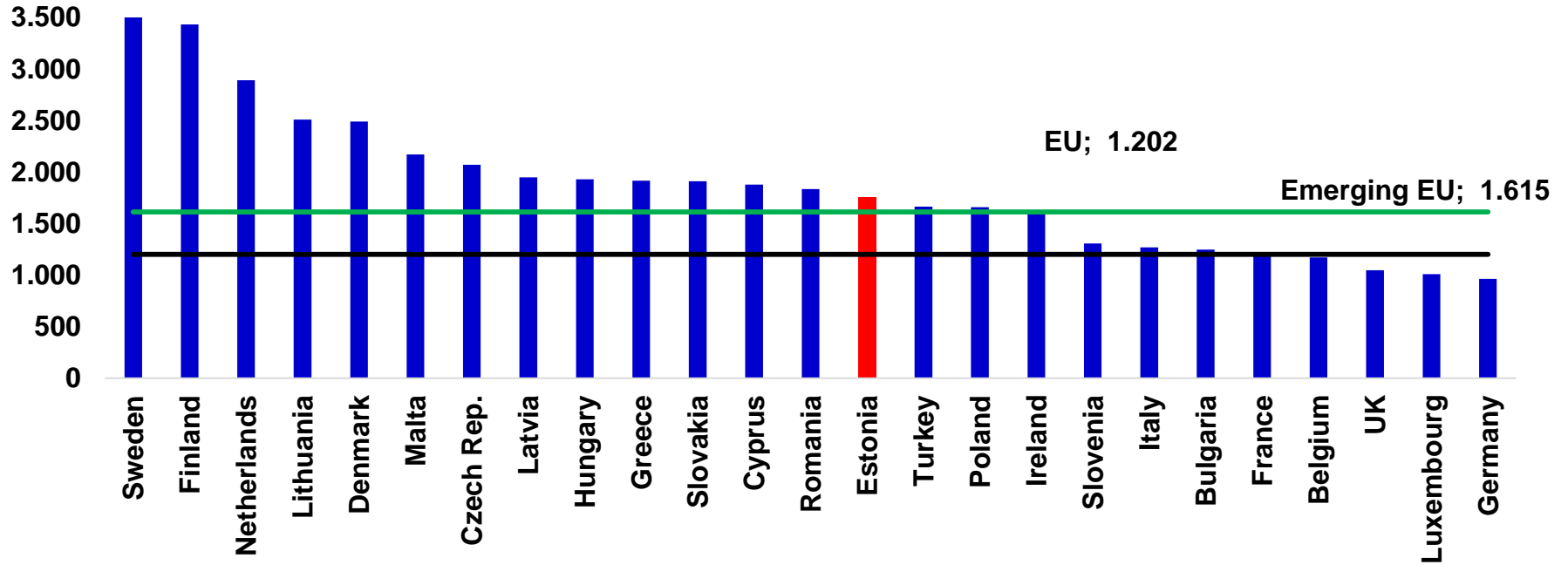
Employees per 100,000 people



Number of ATM



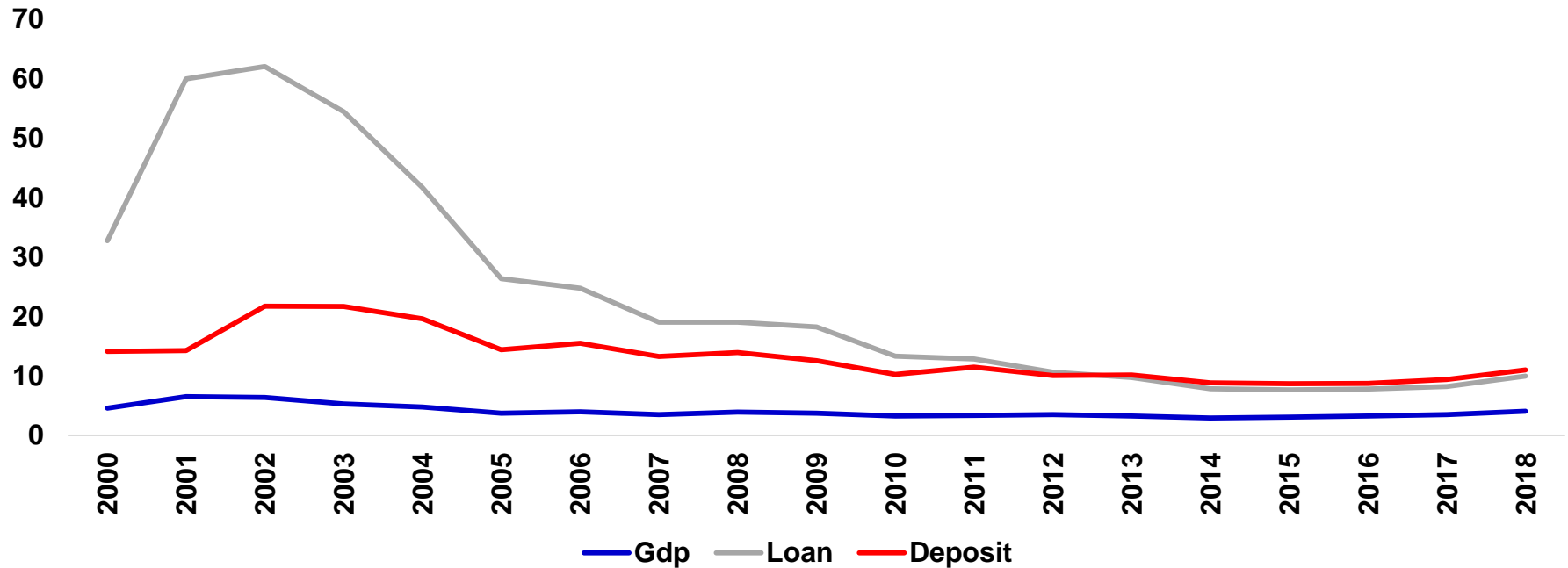
ATM per 100,000 people



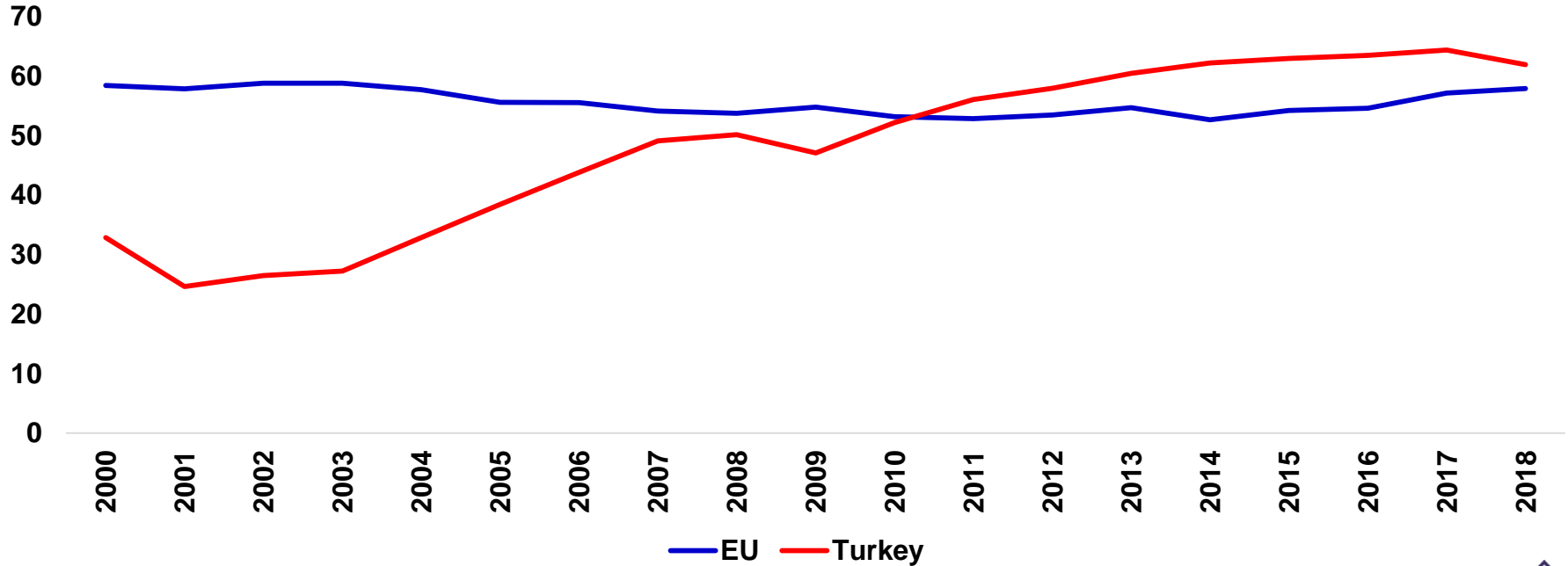
Long Term Comparison



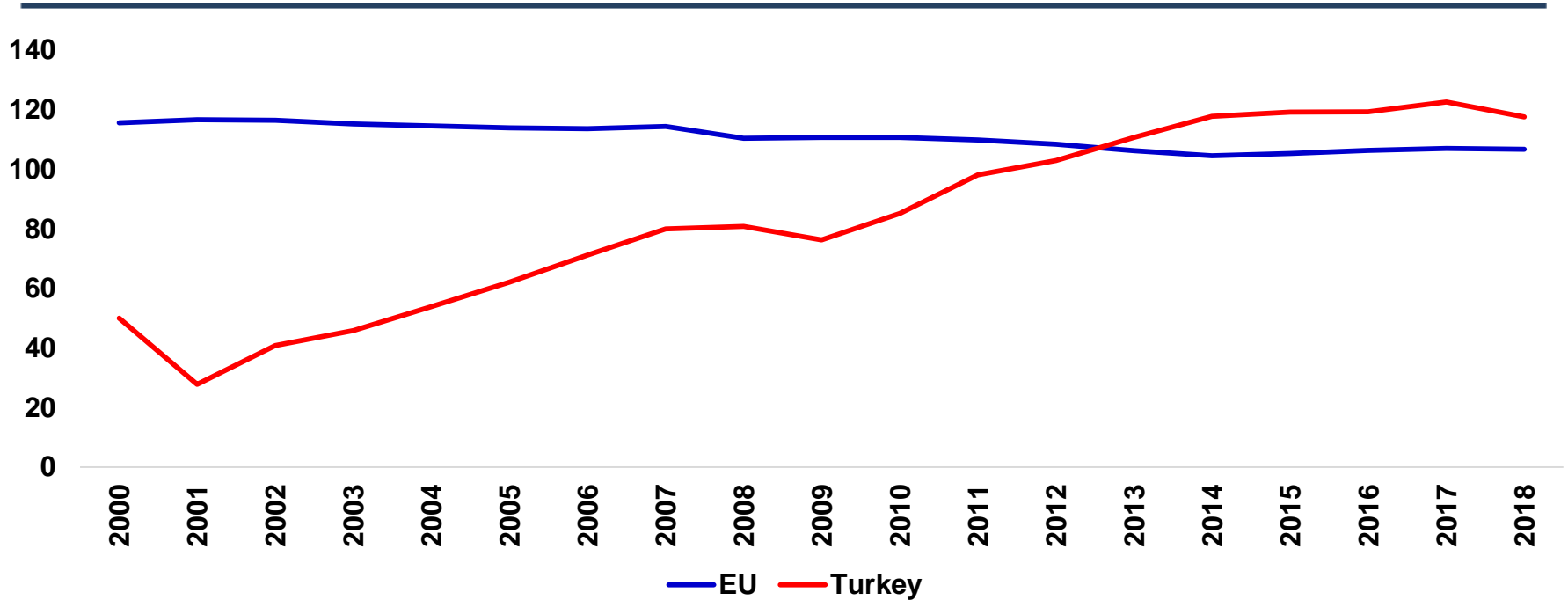
Gdp, Loan and Deposit (per capita, EU/Turkey)



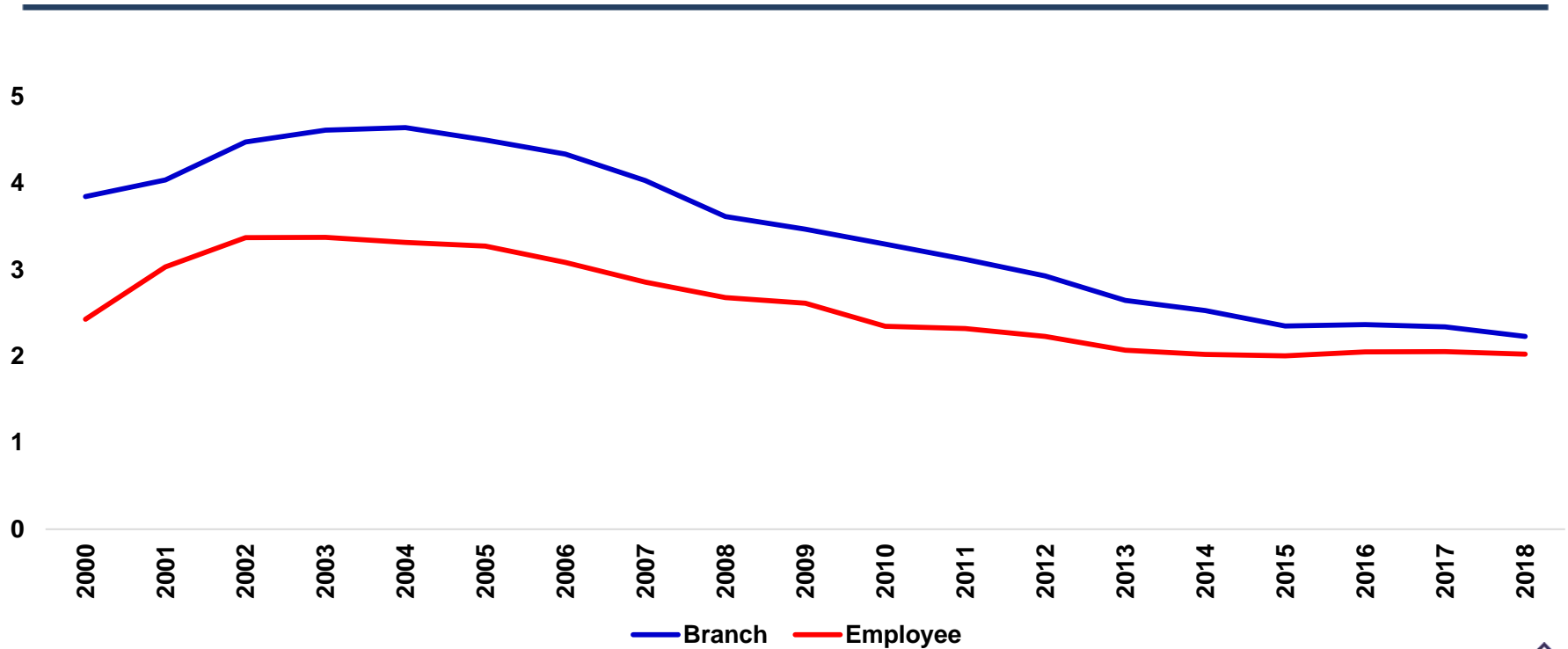
Loans to Total Assets (percent)



Loans to Deposits (percent)



Employees per 100,000 people and Branches (per capita, EU/Turkey)



Thank You

