TURKEY
2020

# TWENTY TWENTY FACTS & FIGURES

Bank Audi

# TURKEY

## Odea Bank A.Ş.

Member of the Banks Association in Turkey
Capital: TL 3,288,842,000
(as at end-March 2021)
Shareholders' equity: TL 3,314,772,000
(as at end-March 2021)
Commercial Code number: 812115

## HEADQUARTERS

Levent 199 Bldg., No.199/119, Buyukdere Street, Esentepe District, Sisli, Istanbul.
Tel: (90-212) 3048444.
Fax: (90-212) 3048445.
info@odeabank.com.tr – odeabank.com.tr

## BRANCHES

ISTANBUL

**MASLAK**
No. 255 (Nurol Plaza), Door No. Z 10, Buyukdere Street, Maslak District, Sariyer, Istanbul.
Tel: (90-212) 3048100.
Fax: (90-212) 3481835.

**GUNESLI**
No. 65, Osmanpasa Street, 34209, Baglar District, Bagcilar, Istanbul.
Tel: (90-212) 4646000.
Fax: (90-212) 3481840.

**SUADIYE ANATOLIAN CENTRAL BRANCH**
No. 406, Bagdat Street, Suadiye District, Kadikoy, Istanbul.
Tel: (90-216) 4685400.
Fax: (90-212) 3481908.

**KOZYATAGI**
No. 12/35, Ataturk Avenue, Sahrayicedid District, Kadikoy, Istanbul.
Tel: (90-216) 6657000.
Fax: (90-212) 3481839.

**CADDEBOSTAN**
No. 270, Bagdat Avenue, Caddebostan District, Goztepe, Istanbul.
Tel: (90-216) 4686800.
Fax: (90-212) 3481850.

**NISANTASI**
No. 17/2-3, Mim Kemal Oke Street, Harbiye District, Sisli, Istanbul.
Tel: (90-212) 3738100.
Fax: (90-212) 3481853.

**BEBEK**
No. 36, Cevdetpasa Street, 34342, Bebek District, Besiktas, Istanbul.
Tel: (90-212) 3624700.
Fax: (90-212) 3481851.

**BESIKTAS**
No.99/3, Barbaros Avenue, Cihannuma District, Besiktas, Istanbul.
Tel: (90-212) 3961500.
Fax: (90-212) 3481879.

**ETILER EUROPE CENTRAL BRANCH**
No. 60/A-B, Nispetiye Street, Etiler, Besiktas, Istanbul.
Tel: (90-212) 3591600.
Fax: (90-212) 3481872.

**SISLI**
No. 169, Halaskargazi Street, Sisli, Istanbul.
Tel: (90-212) 3734300.
Fax: (90-212) 3481874.

**YESILYURT**
Eba Apartmani, No. 17A/1, Sipahioglu Street, Yesilyurt District, Merkez, Bakirkoy, Istanbul.
Tel: (90-212) 4631100.
Fax: (90-212) 3481875.

**ALTUNIZADE**
No. 35/1, Kisikli Avenue, Altunizade District, Uskudar, Istanbul.
Tel: (90-216) 4001600.
Fax: (90-212) 3481886.

**HADIMKOY**
No. 154-156, Hadimkoy Street, Akcaburgaz District, Esenyurt, Istanbul.
Tel: (90-212) 8667800.
Fax: (90-212) 3481885.

**BATI ATASEHIR**
No. 59, D.1, Halk Street, Barbaros District, Atasehir, Istanbul.
Tel: (90-216) 5471200.
Fax: (90-212) 3481890.

**BOSTANCI**
No. 97/A, Semsettin Gunaltay Street,
Suadiye District, Kadikoy, Istanbul.
Tel: (90-216) 5791400.
Fax: (90-212) 3481894.

**KADIKOY**
No. 46-48, Sogutlu Cesme Street,
Kadikoy, Istanbul.
Tel: (90-216) 5421300.
Fax: (90-212) 3481898.

**KARTAL**
No. 2, Sehzade Street,
Kordonboyu District, Kartal, Istanbul.
Tel: (90-216) 5865300.
Fax: (90-212) 3481895.

**TAKSIM**
No. 10/1, Tarlabasi Street, Sehitmuhtar
District, Taksim, Beyoglu, Istanbul.
Tel: (90-212) 3134100.
Fax: (90-212) 3481899.

**LEVENT CARSI**
No. 2/1, Yasemin Street,
Levent District, Besiktas, Istanbul.
Tel: (90-212) 3395100.
Fax: (90-212) 3481903.

**UMRANIYE**
No. 50/52 A, Alemdag Avenue,
Ataturk District, Umraniye, Istanbul.
Tel: (90-216) 6491200.
Fax: (90-212) 3481901.

**EMINONU**
Hobyar District, Fatih, Istanbul.
Tel: (90-212) 4027000.
Fax: (90-212) 3481905.

**ALTINTEPE**
No. 93/A, Bagdat Street,
Altintepe District, Maltepe, Istanbul.
Tel: (90-216) 5872800.
Fax: (90-212) 3481915.

**BAKIRKOY**
No. 45/A, Istanbul Street,
Cevizlik District, Bakirkoy, Istanbul.
Tel: (90-212) 4093100.
Fax: (90-212) 3481917.

**CIFTEHAVUZLAR**
No. 173/A, Bagdat Street,
Goztepe District, Kadikoy, Istanbul.
Tel: (90-216) 4682900.
Fax: (90-212) 3481916.**BANK'O BRANCH**
Olive Plaza, No. 11/8, Ahi Evran Street,
Maslak District, Sariyer, Istanbul.
Tel: (90-212) 2608444.
Fax: (90-212) 3481919.

## ANKARA

**ANKARA**
Tepe Prime Shopping Mall,
Block B, No. 266, Eskisehir Devlet Street, 9
Km, Dumlupinar District, Cankaya, Ankara.
Tel: (90-312) 2489800.
Fax: (90-312) 2489801.

**GOP**
No. 16, Ugur Mumcu Street,
Kazim Ozalp District, Cankaya, Ankara.
Tel: (90-312) 4553800.
Fax: (90-212) 3481858.

**BALGAT**
No. 106 A, Ehlibeyt Mah. Ceyhun Atuf Kansu
Cad., Balgat, Çankaya, Ankara.
Tel: (90-312) 5927500.
Fax: (90-212) 3481877.

**UMITKOY**
No. 12, Osmanaga Konaklari,
Cayyolu 1 District, Cankaya, Ankara.
Tel: (90-312) 2917300.
Fax: (90-212) 3481912.

## IZMIR

**IZMIR CORPORATE AND COMMERCIAL CENTER**
Megapol Tower Business Center,
No. 41, Anadolu Street, Bayrakli, Izmir.
Tel: (90-232) 4951500.
Fax: (90-212) 3481837.

**ALSANCAK**
Cumhuriyet Bldg., No. 176-A,
Konak District, Konak, Izmir.
Tel: (90-232) 4981800.
Fax: (90-212) 3481868.

**BORNOVA**
No. 152, Mustafa Kemal Street,
Manavkuyu District, Bayrakli, Izmir.
Tel: (90-232) 3909300.
Fax: (90-212) 3481911.

**HATAY**
No. 285-293-A, Inonu Street,
Arab Hasan District, Karabaglar, Izmir.
Tel: (90-232) 2921200.
Fax: (90-212) 3481887.

**BOSTANLI**
No. 532/A-B, Cemal Gursel Street,
Bostanli District, Karsiyaka, Izmir.
Tel: (90-232) 4911000.
Fax: (90-212) 3481892.

## KOCAELI

**GEBZE**
No. 34, Ismetpasa Avenue,
Hacihalil District, Gebze, Kocaeli.
Tel: (90-262) 6742400.
Fax: (90-212) 3481873.

**IZMIT CARSI**
No. 104, Cumhuriyet Street, Izmit, Kocaeli.
Tel: (90-262) 2812500.
Fax: (90-212) 3481889.

## BURSA

**BURSA**
No. 116, No. 13-14, Izmir Street,
Nilufer, Bursa.
Tel: (90-224) 2753400.
Fax: (90-224) 2753401.

## GAZIANTEP

**GAZIANTEP**
Cazibe Business Center, No. 15/D,
Prof. Muammer Aksoy Avenue,
Sehit Kamil, Gaziantep.
Tel: (90-342) 2117400.
Fax: (90-212) 3481859.

## ADANA

**ADANA**
No. 18, Ataturk Street,
Resatbey District, Seyhan, Adana.
Tel: (90-322) 4551600.
Fax: (90-212) 3481866.

## KAYSERI

**KAYSERI CARSI**
No. 21, Serdar Street,
Cumhuriyet District, Melikgazi, Kayseri.
Tel: (90-352) 2071400.
Fax: (90-212) 3481870.

## DENIZLI

**DENIZLI**
No. 2, M. Korkut Street,
Saltak Avenue, Merkez Denizli.
Tel: (90-258) 2952000.
Fax: (90-212) 3481883.

## KONYA

**KONYA BUSAN**
No. 7/B, Kule Avenue,
Feritpasa District, Selcuklu, Konya.
Tel: (90-332) 2216800.
Fax: (90-212) 3481880.

## ANTALYA

**ANTALYA**
No. 49/A, Metin Kasapoglu Street,
Yesilbahce District, Muratpasa Antalya.
Tel: (90-242) 3204300.
Fax: (90-212) 3481902.

## MUGLA

**BODRUM**
No. 12, Hasan Resat Oncu Street,
Bodrum, Mugla.
Tel: (90-252) 3115000.
Fax: (90-212) 3481881.

## ESKISEHIR

**ESKISEHIR**
No. 13/E, Hosnudiye Mah.,
Ismet Inonu Avenue, Tepebasi, Eskisehir.
Tel: (90-222) 2131000.
Fax: (90-212) 3481891.

## MERSIN

**MERSIN**
No. 20/A, Kuvai Milliye Avenue,
Camiserif District, Akdeniz, Mersin.
Tel: (90-324) 2418300.
Fax: (90-212) 3481882.

HATAY

**ISKENDERUN**
No. 33B, Ataturk Avenue,
Cay District, Iskenderun, Hatay.
Tel: (90-326) 6291300.
Fax: (90-212) 3481900.

SAMSUN

**SAMSUN**
No. 21, Kazimpasa Avenue,
Kale District, Ilkadim, Samsun.
Tel: (90-362) 3118800.
Fax: (90-212) 3481907.

## LEBANON

### Bank Audi sal

Bank Audi Plaza, Bab Idriss.
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudigroup.com

### SOLIFAC sal

Zen Building, Charles Malek Avenue,
Ashrafieh.
P.O. Box: 11-1121 Beirut - Lebanon.
Tel: (961-1) 209200. Fax: (961-1) 209205.

## CYPRUS

### BAPB Holding Limited

Artemisia Business Center,
Flat/Office 104, Charalampou Mouskou 14,
2014 Nicosia, Cyprus.
Tel: (357-22) 46 51 51.
Fax: (357-22) 37 93 79.
p.sednaoui@bankaudipb.com

## SWITZERLAND

### Banque Audi (Suisse) SA

Cours des Bastions 18-1205 Geneva.
P.O. Box: 384. 1211 Geneva 12, Switzerland.
Tel: (41-22) 704 11 11.
Fax: (41-22) 704 11 00.
contactus.gva@bankaudipb.com
bankaudipb.com

### Beirut Representative Office

Bank Audi Plaza, Bab Idriss.
P.O. Box: 11-2666 Beirut - Lebanon.
Tel: (961-1) 977 544. Fax: (961-1) 980 535.

## SAUDI ARABIA

### Audi Capital (KSA) cjsc

Centria Bldg., 3rd Floor, 2908 Prince
Mohammad Bin Abdul Aziz Road (Tahlia).
Postal Address: Unit No. 28,
Ar Riyadh 12241-6055.
P.O. Box: 250744 Riyadh 11391
Kingdom of Saudi Arabia.
Tel: (966-11) 2199300.
Fax: (966-11) 4627942.
contactus@audicapital.com – audicapital.com

## QATAR

### Bank Audi LLC

Qatar Financial Centre Tower, 18th Floor,
Diplomatic Area, West Bay.
P.O. Box: 23270 Doha, Qatar.
Tel: (974) 44051000. Fax: (974) 44051023.
contactus@bankaudi.com.qa

## FRANCE

### Bank Audi France sa

73, Avenue des Champs-Elysées.
75008 Paris, France.
Tel: (33-1) 53 83 50 00.
Fax: (33-1) 42 56 09 74.
contactus@bankaudi.fr – bankaudi.fr

## UNITED ARAB EMIRATES

### Bank Audi sal – Abu Dhabi Representative Office

Etihad Towers 3, Floor 36,
Office 3637, Corniche Street.
P.O. Box 94409 Abu Dhabi,
United Arab Emirates.
Tel: (971-2) 6331180. Fax: (971-2) 6336044.
contactus.abu-dhabi@bankaudipb.com
bankaudipb.com

## TURKEY FACTS AND FIGURES 2020

| Geography | |
|---|---|
| Surface (in sqkm) | 783,562 |
| o.w. Land area | 769,632 |
| o.w. Water area | 13,930 |
| Land boundaries' length (in km) | 2,648 |
| Coastline length (in km) | 7,200 |
| Maximum altitude: Mount Ararat (in m) | 5,166 |
| **Demography** | |
| Population (in millions) | 84.2 |
| Population annual growth rate (2010 - 2020) | 1.3% |
| Population under 15 years (% of total population) | 23% |
| Population density (per sqkm) | 107 |
| Urban population (% of total population) | 77% |
| Unemployment rate | 13.2% |
| Life expectancy at birth | 76 |
| Infant mortality rate (per 1,000 live births) | 20 |
| Human Development Index (UNDP) | 0.820 |
| **Education** | |
| Adult literacy rate | |
| Male | 99% |
| Female | 94% |
| Primary and general secondary education | |
| Number of schools | 57,104 |
| Number of students (000s) | 16,612 |
| Number of teachers (000s) | 1,061 |
| **Health** | |
| Health expenditures (% of GDP) | 4.7% |
| Health expenditures (per capita, USD) | 407 |
| Number of physicians (per 1,000 people) | 1.9 |
| Number of nurses and midwives (per 1,000 people) | 3.1 |
| **Technology Diffusion** | |
| Number of telephone mainlines (per 100 people) | 13.8 |
| Number of cellular subscribers (per 100 people) | 97.3 |
| Number of internet users (per 100 people) | 74.0 |
| Number of broadband subscribers (per 100 people) | 17.1 |
| **Infrastructure** | |
| Roadway length (paved in km) | 24,082 |
| Railway length (in km) | 12,710 |
| Paved airport runways | 91 |
| Ports | 9 |
| **General** | |
| Currency | Turkish Lira |
| Official language | Turkish (minority languages: Kurmanji, Zaza, Arabic, Laz) |
| Number of provinces | 81 |

| | 2018 | 2019 | **2020** |
|---|---|---|---|
| **Macroeconomic Indicators** | | | |
| GDP (USD billion) | 779.6 | 760.9 | 719.5 |
| o.w. Agriculture, forestry and fishing | 5.8% | 6.4% | 6.6% |
| o.w. Industry | 22.3% | 21.8% | 22.4% |
| o.w. Construction | 7.2% | 5.4% | 5.4% |
| o.w. Services and other sectors | 64.7% | 66.4% | 65.6% |
| Real GDP growth rate | 3.0% | 0.9% | 1.8% |
| GDP per capita (USD) | 9,507 | 9,151 | 8,548 |
| **Agriculture** | | | |
| Annual value added in Agriculture (USD billion) | 45 | 49 | 47 |
| Crop output (000s tons) | | | |
| Cereals | 34,409 | 34,402 | 37,188 |
| Vegetables | 30,033 | 31,090 | 31,197 |
| Fruits | 22,762 | 22,293 | 23,586 |
| **Industry** | | | |
| Annual value added in Industry (USD billion) | 174 | 166 | 161 |
| Vehicles production (units) | | | |
| Automobile | 1,026,438 | 982,642 | 854,913 |
| Pick-up | 429,361 | 386,246 | 358,182 |
| Minibus | 56,934 | 61,668 | 51,464 |
| Tractor | 37,686 | 23,899 | 38,103 |
| Truck | 25,529 | 19,003 | 23,126 |
| Bus | 8,541 | 9,212 | 7,893 |
| **Services** | | | |
| Annual value added in services & other sectors (USD billion) | 505 | 505 | 472 |
| o.w. Public administration, education and human health | 11.5% | 12.3% | 12.2% |
| o.w. Real estate activities | 6.8% | 6.5% | 6.2% |
| o.w. Professional and adminsitrative activities | 5.2% | 5.3% | 4.8% |
| o.w. Financial and insurance activities | 3.0% | 3.2% | 3.7% |
| o.w. Information and communication | 2.5% | 2.6% | 2.7% |
| **Tourism** | | | |
| Total arrivals (000s) | 39,488 | 45,058 | 12,734 |
| o.w. European countries | 17,381 | 20,127 | 5,581 |
| o.w. CIS* countries | 11,848 | 13,158 | 4,351 |
| o.w. Asian countries | 7,791 | 8,652 | 1,964 |
| o.w. African countries | 1,157 | 1,439 | 474 |
| o.w. Americas | 287 | 342 | 64 |
| o.w. Other countries | 1,026 | 1,339 | 300 |
| Number of trips of domestic visitors (000s) | 78,523 | 78,202 | 42,847 |
| Number of overnights of domestic visitors (000s) | 633,721 | 637,070 | 469,091 |

** Commonwealth of Independent States.*

| | 2018 | 2019 | **2020** |
|---|---|---|---|
| **Foreign Trade (USD Million)** | | | |
| Exports | 177,169 | 180,833 | 169,646 |
| Imports | 231,152 | 210,345 | 219,516 |
| Trade balance | -53,984 | -29,512 | -49,870 |
| Exports/Imports | 76.6% | 86.0% | 77.3% |
| Trade balance/GDP | -6.9% | -3.9% | -6.9% |
| **Exports to main trade partners** | | | |
| Germany | 9.8% | 9.2% | 9.4% |
| United Kingdom | 6.5% | 6.2% | 6.6% |
| Iraq | 5.3% | 5.7% | 5.4% |
| Italy | 5.7% | 5.4% | 4.8% |
| USA | 5.1% | 5.0% | 6.0% |
| Spain | 4.6% | 4.5% | 3.9% |
| **Imports from main trade partners** | | | |
| Russia | 9.8% | 11.0% | 8.1% |
| Germany | 9.3% | 9.2% | 9.9% |
| China | 9.3% | 9.1% | 10.5% |
| USA | 5.6% | 5.6% | 5.3% |
| Italy | 4.7% | 4.4% | 4.2% |
| India | 3.3% | 3.2% | 2.2% |
| **Main export products** | | | |
| Motor vehicles | 15.5% | 14.9% | 13.0% |
| Boilers, machineries and mechanical appliances | 9.6% | 9.8% | 9.9% |
| Iron and steel | 10.3% | 9.2% | 8.9% |
| Electrical machinery and equipments | 5.5% | 5.4% | 5.5% |
| Knitted and crocheted goods | 6.1% | 5.9% | 5.8% |
| Mineral fuels and oils | 3.3% | 4.7% | 2.8% |
| Precious stones and pearls | 4.0% | 4.1% | 3.9% |
| Non-knitted and crocheted goods | 3.8% | 3.8% | 3.9% |
| **Main import products** | | | |
| Mineral fuels and oils | 18.9% | 19.8% | 13.2% |
| Boilers, machineries and mechanical appliances | 11.6% | 10.5% | 11.5% |
| Iron and steel | 9.3% | 8.4% | 8.0% |
| Electrical machinery and equipments | 7.5% | 7.3% | 7.8% |
| Precious stones and pearls | 5.4% | 6.4% | 12.1% |
| Plastics | 5.7% | 5.6% | 5.3% |
| Motor vehicles | 6.2% | 4.8% | 7.0% |
| Organic chemicals | 2.8% | 2.8% | 2.7% |
| **Balance of Payments (USD Million)** | | | |
| Current account | -21,743 | 6,759 | -37,315 |
| o.w. Balance on goods | -40,726 | -16,751 | -37,872 |
| o.w. Balance on services | 30,174 | 35,528 | 9,154 |
| o.w. Balance on primary income | -11,947 | -12,843 | -8,716 |
| o.w. Balance on secondary income | 756 | 825 | 119 |
| Capital account | 80 | 34 | -39 |
| Financial account | -481 | -5,016 | -7,072 |
| Net errors and omissions | 10,805 | -5,485 | -1,580 |
| Current account/GDP | -2.8% | 0.9% | -5.2% |

| | 2018 | 2019 | **2020** |
|---|---|---|---|
| **FDI Inflows (USD Million)** | | | |
| Total | 6,699 | 5,878 | 5,675 |
| o.w. Netherlands | 855 | 1,169 | 595 |
| o.w. United Kingdom | 445 | 874 | 498 |
| o.w. Qatar | 294 | 570 | 400 |
| o.w. Azerbaijan | 510 | 566 | 186 |
| o.w. Germany | 298 | 467 | 312 |
| o.w. USA | 435 | 340 | 803 |
| o.w. Japan | 88 | 305 | 113 |
| **Public Finance (USD Billion)** | | | |
| Public revenues | 161.6 | 154.4 | 148.0 |
| Public expenditures | 177.1 | 176.3 | 172.8 |
| Fiscal balance | -15.5 | -21.8 | -24.8 |
| Public revenues/Public expenditures | 91.3% | 87.6% | 85.6% |
| Fiscal balance/Public expenditures | -8.7% | -12.4% | -14.4% |
| Public revenues/GDP | 20.7% | 20.3% | 20.6% |
| Public expenditures/GDP | 22.7% | 23.2% | 24.0% |
| Fiscal balance/GDP | -2.0% | -2.9% | -3.5% |
| Public debt | 235.4 | 248.1 | 264.8 |
| Public debt/GDP | 30.2% | 32.6% | 36.8% |
| **Monetary Situation (USD Million)** | | | |
| M1 | 54,865 | 65,920 | 64,331 |
| Quasi-money | 339,320 | 378,604 | 412,522 |
| Other items (net) | 119,663 | 118,203 | 125,355 |
| Broad money supply | 513,848 | 562,727 | 602,208 |
| **Counterparts of broad money supply** | | | |
| Net foreign assets | -595 | 31,560 | 11,107 |
| Claims on private sector | 436,220 | 434,466 | 467,364 |
| Claims on public sector | 65,264 | 82,930 | 108,952 |
| Claims on non-bank financial institutions | 12,959 | 13,771 | 14,785 |
| **Weighted average interest rates for TL deposits** | | | |
| 1 month | 21.4% | 10.2% | 14.6% |
| 3 months | 23.2% | 11.1% | 16.1% |
| 6 months | 23.6% | 10.3% | 16.0% |
| 1 year | 23.6% | 10.6% | 16.1% |
| **Weighted average interest rates for TL loans** | | | |
| Personal | 33.6% | 16.0% | 22.8% |
| Vehicle | 29.5% | 13.8% | 17.2% |
| Housing | 27.8% | 12.7% | 18.2% |
| Commercial | 28.3% | 13.6% | 19.0% |
| **Prices** | | | |
| Consumer price index (year-end annual change) | 20.3% | 11.8% | 14.6% |
| TL/USD exchange rate (year-end) | 5.29 | 5.95 | 7.43 |
| TL/USD exchange rate (yearly average) | 4.69 | 5.67 | 6.96 |

| | 2018 | 2019 | **2020** |
|---|---|---|---|
| **Istanbul Stock Exchange (USD Billion)** | | | |
| Stock market capitalisation | 150.5 | 186.7 | 240.3 |
| Stock market capitalisation/GDP | 19.3% | 24.5% | 33.4% |
| Trading value | 425.5 | 376.1 | 924.7 |
| Trading value/Market capitalisation | 282.7% | 201.5% | 384.9% |
| Number of traded stocks (million) | 436,596 | 548,083 | 1,511,484 |
| Change in share price index | -43.5% | 11.5% | 3.3% |
| P/E ratio (times) | 9.1 | 10.7 | 18.6 |
| Dividend yield | 3.3% | 2.4% | 0.8% |
| **Banking System** | | | |
| Number of banks | 50 | 51 | 52 |
| Number of branches | 11,500 | 11,298 | 11,113 |
| Number of employees | 206,970 | 203,839 | 202,442 |
| **Activity highlights (USD billion)** | | | |
| Total assets | 734.8 | 758.0 | 826.5 |
| Total deposits | 387.1 | 433.6 | 467.8 |
| Total loans | 455.1 | 448.4 | 484.1 |
| Total capital accounts and allowances | 80.1 | 83.0 | 81.1 |
| Total net profits | 10.2 | 8.3 | 7.9 |
| Asset growth | -14.8% | 3.2% | 9.0% |
| Deposit growth | -14.6% | 12.0% | 7.9% |
| Loan growth | -18.1% | -1.5% | 8.0% |
| **Key ratios** | | | |
| Assets/GDP | 94.3% | 99.6% | 114.9% |
| Deposits/GDP | 49.6% | 57.0% | 65.0% |
| Loans/GDP | 58.4% | 58.9% | 67.3% |
| Total loans/Total deposits | 117.6% | 103.4% | 103.5% |
| **Financial inclusion** | | | |
| Residents per branch | 7,131 | 7,348 | 7,574 |
| Deposits per capita (USD) | 4,720 | 5,223 | 5,558 |
| **Financial soundness indicators** | | | |
| Capital adequacy ratio | 17% | 18% | 19% |
| NPLs/Total loans | 3.9% | 5.4% | 4.1% |
| Provisions/NPLs | 68.3% | 65.1% | 74.9% |
| ROAA | 1.3% | 1.1% | 1.0% |
| ROAE | 11.7% | 10.1% | 9.7% |
| **Top 10 Banks by Assets (USD Billion)** | | | |
| Turkiye is Bankasi | 94.5 | 95.0 | 96.7 |
| Turkiye Vakiflar Bankasi | 65.1 | 72.8 | 95.8 |
| Turkiye Halk Bankasi | 73.4 | 78.8 | 93.7 |
| Garanti BBVA | 75.4 | 72.0 | 72.8 |
| Haci Omer Sabanci Holding | 70.2 | 68.3 | 67.5 |
| Yapi Ve Kredi Bankasi | 70.6 | 69.1 | 65.5 |
| Akbank | 67.0 | 65.1 | 64.4 |
| QNB Finansbank | 30.9 | 31.5 | 31.6 |
| Albaraka Turk Katilim Bankas | 8.0 | 8.6 | 9.4 |
| Turkiye Sinai Kalkinma Bank | 7.2 | 7.1 | 7.1 |

RESEARCH DEPARTMENT
**BANK AUDI sal**

Bank Audi Plaza, Bab Idriss
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax (961-1) 985622.
E-mail: research@bankaudi.com.lb
www.bankaudigroup.com

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