



**TURKEY
FACTS & FIGURES
2019**

Bank Audi

TURKEY FACTS AND FIGURES 2019

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)	83.0
Population annual growth rate (2009 - 2019)	1.4%
Population under 15 years (% of total population)	25%
Population density (per sqkm)	106
Urban population (% of total population)	75%
Unemployment rate	13.7%
Life expectancy at birth	77
Infant mortality rate (per 1,000 live births)	9
Human Development Index (UNDP)	0.806

Education

Adult literacy rate	
Male	99%
Female	93%
Primary and general secondary education	
Number of schools	56,180
Number of students (000s)	16,544
Number of teachers (000s)	1,026

Health

Health expenditures (% of GDP)	4.2%
Health expenditures (per capita, US\$)	445
Number of physicians (per 1,000 people)	1.8
Number of nurses and midwives (per 1,000 people)	2.7

Technology Diffusion

Number of telephone mainlines (per 100 people)	13.0
Number of cellular subscribers (per 100 people)	97.3
Number of internet users (per 100 people)	71.0
Number of broadband subscribers (per 100 people)	16.3

Infrastructure (in Km)

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

	2017	2018	2019
Macroeconomic Indicators			
GDP (US\$ billion)	854.1	794.3	754.8
o.w. Agriculture, forestry and fishing	6.1%	5.8%	6.4%
o.w. Industry	20.7%	22.3%	22.3%
o.w. Manufacturing	17.6%	19.0%	19.0%
o.w. Construction	8.6%	7.2%	5.4%
o.w. Services	47.2%	45.7%	46.9%
Real GDP growth rate	7.5%	2.8%	0.9%
GDP per capita (US\$)	10,569	9,686	9,092
Agriculture			
Annual value added in Agriculture (US\$ billion)	52	46	49
Crop output (000s tons)			
Cereals	36,133	34,409	34,402
Vegetables	30,870	30,033	31,090
Fruits	22,148	22,762	22,770
Industry			
Annual value added in Industry (US\$ billion)	326	328	311
Vehicles production (units)			
Automobile	1,120,860	1,026,438	982,642
Pick-up	462,389	429,361	386,246
Minibus	55,036	56,934	61,668
Tractor	53,841	37,686	23,899
Truck	23,499	25,529	19,003
Bus	8,168	8,541	9,212
Services			
Annual value added in services (US\$ billion)	403	363	354
o.w. Public administration, education & human health	10.8%	11.5%	12.3%
o.w. Real estate activities	7.1%	6.8%	6.7%
o.w. Professional and administrative activities	5.4%	5.2%	5.2%
o.w. Financial and insurance activities	3.2%	3.0%	3.2%
o.w. Information and communication	2.5%	2.5%	2.5%
Tourism			
Total arrivals (000s)	32,410	39,488	45,058
o.w. European countries	13,148	17,381	20,127
o.w. CIS* countries	10,618	11,848	13,158
o.w. Asian countries	6,923	7,791	8,652
o.w. African countries	794	1,157	1,439
o.w. Americas	183	287	342
o.w. Other countries	743	1,026	1,339
Number of trips of domestic visitors (000s)	77,179	78,523	78,202
Number of overnights of domestic visitors (000s)	665,194	633,721	637,070

* Commonwealth of Independent States.

	2017	2018	2019
Foreign Trade (US\$ million)			
Exports	169,214	178,909	182,281
Imports	227,789	219,676	198,926
Trade balance	-58,575	-40,767	-16,645
Exports/Imports	74.3%	81.4%	91.6%
Trade balance/GDP	-6.9%	-5.1%	-2.2%
Exports to main trade partners			
Germany	9.6%	9.6%	9.2%
United Kingdom	6.1%	6.6%	6.2%
Iraq	5.8%	5.0%	5.7%
Italy	5.4%	5.7%	5.4%
USA	5.5%	4.9%	5.0%
Spain	4.0%	4.6%	4.5%
Imports from main trade partners			
Russia	8.3%	9.9%	11.0%
Germany	9.1%	9.1%	9.2%
China	10.0%	9.3%	9.1%
USA	5.1%	5.5%	5.6%
Italy	4.8%	4.6%	4.4%
India	2.7%	3.4%	3.2%
Main export products			
Motor vehicles	15.2%	15.9%	14.9%
Boilers, machineries and mechanical appliances	8.8%	9.4%	9.8%
Iron and steel	8.8%	10.8%	9.2%
Electrical machinery and equipments	5.2%	5.2%	5.4%
Knitted and crocheted goods	5.6%	5.4%	5.1%
Mineral fuels and oils	2.9%	3.3%	4.7%
Precious stones and pearls	6.9%	4.3%	4.1%
Non-knitted and crocheted goods	3.8%	3.7%	3.8%
Main import products			
Mineral fuels and oils	15.9%	19.3%	19.8%
Boilers, machineries and mechanical appliances	11.6%	11.6%	10.5%
Iron and steel	8.4%	9.5%	8.4%
Electrical machinery and equipments	9.0%	7.4%	7.3%
Precious stones and pearls	7.5%	5.6%	6.4%
Plastics	5.7%	5.8%	5.6%
Motor vehicles	7.5%	6.2%	4.8%
Organic chemicals	2.3%	2.7%	4.8%

	2017	2018	2019
Balance of Payments (US\$ million)			
Current account	-40,584	-20,745	8,679
o.w. Balance on goods	-58,575	-40,767	-16,645
o.w. Balance on services	26,333	31,093	36,881
o.w. Balance on primary income	-11,092	-11,925	-12,531
o.w. Balance on secondary income	2,750	854	974
Capital account	15	62	34
Financial account	38,630	526	5,936
Net errors and omissions	-6,268	9,780	-8,325
Current account/GDP	-4.8%	-2.6%	1.1%
FDI Inflows (US\$ million)			
Total	7,401	6,774	5,611
o.w. Netherlands	1,727	855	845
o.w. United Kingdom	328	445	825
o.w. Qatar	113	369	570
o.w. Azerbaijan	1,005	510	565
o.w. Germany	312	298	436
o.w. USA	180	435	342
o.w. Japan	193	88	317
Public Finance (US\$ billion)			
Public revenues	167.6	156.2	150.4
Public expenditures	181.1	171.5	172.5
Fiscal balance	-13.5	-15.4	-22.0
Public revenues/Public expenditures	92.5%	91.0%	87.2%
Fiscal balance/Public expenditures	-7.5%	-9.0%	-12.8%
Public revenues/GDP	19.6%	19.7%	19.9%
Public expenditures/GDP	21.2%	21.6%	22.8%
Fiscal balance/GDP	-1.6%	-1.9%	-2.9%
Public debt	240.9	239.9	227.2
Public debt/GDP	28.2%	30.2%	30.1%
Monetary Situation (US\$ million)			
M1	78,175	54,865	65,920
Quasi-money	382,136	339,320	378,604
Other items (net)	124,390	119,663	118,203
Broad money supply	584,701	513,848	562,727
Counterparts of broad money supply			
Net foreign assets	-21,019	-595	31,560
Claims on private sector	532,479	436,220	435,400
Claims on public sector	57,226	65,264	81,996
Claims on non-bank financial institutions	16,015	12,959	13,771

	2017	2018	2019
Monetary Situation (US\$ million)			
Weighted average interest rates for TL deposits			
1 month	11.2%	21.4%	10.2%
3 months	13.4%	23.2%	11.1%
6 months	13.8%	23.6%	10.3%
1 year	14.1%	23.6%	10.6%
Weighted average interest rates for TL loans			
Personal	19.4%	33.6%	16.0%
Vehicle	14.6%	29.5%	13.8%
Housing	13.5%	27.8%	12.7%
Commercial	17.1%	28.3%	13.7%
Prices			
Consumer price index (year-end annual change)	11.9%	20.3%	11.8%
TL/US\$ exchange rate (year-end)	3.80	5.29	5.95
TL/US\$ exchange rate (yearly average)	3.64	4.69	5.67
Istanbul Stock Exchange (US\$ billion)			
Stock market capitalization	233.4	150.5	186.7
Stock market capitalization/GDP	27.3%	18.9%	24.7%
Trading value	401.9	425.5	376.1
Trading value/Market capitalization	172.2%	282.7%	201.5%
Number of traded stocks (million)	356,578	436,596	548,083
Change in share price index	37.7%	-43.5%	11.5%
P/E ratio (times)	11.6	9.1	10.7
Dividend yield	2.1%	3.3%	2.4%
Banking System			
Number of banks	49	50	51
Number of branches	11,508	11,500	11,299
Number of employees	207,532	206,972	203,839
Activity highlights (US\$ billion)			
Total assets	862.7	734.8	758.0
Total deposits	453.4	387.1	433.6
Total loans	555.8	455.1	448.4
Total capital accounts and allowances	95.0	80.1	83.0
Total net profits	13.0	10.2	8.3
Asset growth	10.8%	-14.8%	3.2%
Deposit growth	9.4%	-14.6%	12.0%
Loan growth	12.4%	-18.1%	-1.5%
Key ratios			
Assets/GDP	101.0%	92.5%	100.4%
Deposits/GDP	53.1%	48.7%	57.4%
Loans/GDP	65.1%	57.3%	59.4%
Total loans/Total deposits	122.6%	117.6%	103.4%

	2017	2018	2019
Banking System			
Financial inclusion			
Residents per branch	7,022	7,131	7,348
Deposits per capita (US\$)	5,611	4,720	5,223
Financial soundness indicators			
Capital adequacy ratio	16.9%	17.3%	18.4%
NPLs/Total loans	3.0%	3.9%	5.4%
Provisions/NPLs	79.4%	68.3%	65.1%
ROAA	1.6%	1.3%	1.1%
ROAE	14.4%	11.7%	10.1%

TOP 10 BANKS BY ASSETS (US\$ BILLION)

T.C. Ziraat Bankasi	121.0	107.9	116.7
Türkiye is Bankasi	114.6	94.5	94.1
Türkiye Halk Bankasi	82.5	73.9	78.8
Türkiye Vakiflar Bankasi	74.0	65.5	72.9
Garanti BBVA	93.3	76.0	72.2
Yapi Ve Kredi Bankasi	84.1	70.5	68.8
Akbank	90.0	67.4	65.1
Denizbank	42.5	37.5	36.6
QNB Finansbank	34.6	31.0	-
Türk Ekonomi Bankasi	23.1	18.7	18.4

TURKEY

Odea Bank A.Ş.

Member of the Banks Association in Turkey

Capital: TL 3,288,842,000

(as at end-March 2020)

Shareholders' equity: TL 3,203,353,000

(as at end-March 2020)

Commercial Code number: 812115

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IZMIR

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