

DIGITAL.  
INNOVATIVE.  
ROBUST.





## DIGITAL.

Current banking system requires extensive understanding and knowledge in digitization. Based on state-of-the-art technology, we can offer our customers a whole new dimension of individuality and comfort.

## INNOVATIVE.

Maximum transparency and flexibility are natural components of modern banking. In the interest of our customers, we therefore permanently adapt our products and services to the requirements of the time and align them precisely to current needs.

## ROBUST.

OYAK ANKER Bank's strength is not just based on over 60 years of experience and expertise in Germany and Europe. With the globally linked and operating OYAK Group behind us, we can always rely on additional resources in know-how, networking and synergies.



# OYAK ANKER BANK

OYAK ANKER Bank stands for reliable and cooperative financial services for more than 60 years. From the beginning, the bank has offered a broad variety of credit supplies and investment products to its customers and has always been successful in quickly adapting to new technological and other challenges today and in the future.

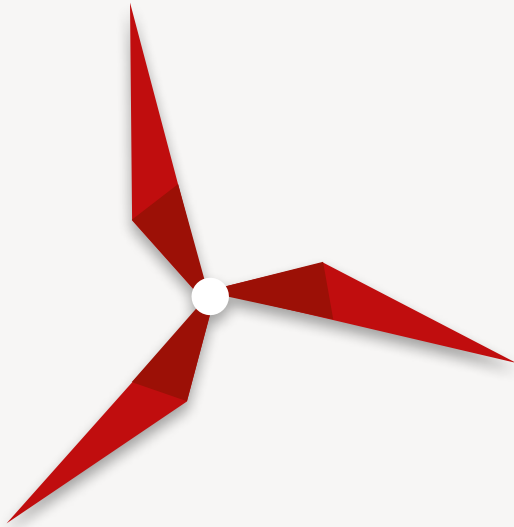


The image features a 3D logo for 'ZAK ANKER BANK'. On the left, a large, metallic silver ring is partially visible. Inside the ring, the letters 'ZAK' are rendered in a bold, white, 3D sans-serif font. To the right of the ring, the words 'ANKER BANK' are also in a bold, white, 3D sans-serif font, resting on a long, thin, metallic silver rectangular base. The entire logo is set against a white background. A large, solid red shape, resembling a stylized 'Z' or a swoosh, is positioned in the lower-left foreground, partially obscuring the bottom of the logo.

**ZAK**

**ANKER BANK**

# MISSION, VISION & VALUES



## MISSION

OYAK ANKER Bank responds to the individual wishes and needs of its customers and strives to always exceed their expectations. With flexible and customer-oriented offers and services the bank accompanies them through all ages and changes of life.

## VISION

OYAK ANKER Bank offers its clients, business partners and employees a fundamental and sustainable added value. It provides high-quality products and services to a broad target group. The bank consciously assumes social responsibility and remains true to its values. It wants to be leading, innovative and future-oriented in the diversity of its products and services. The commitment of high professional competence to the bank guarantees an extraordinary level of quality. All actions are always based on customer orientation.

## VALUES

OYAK ANKER Bank stands for sincerity and transparency as well as for the highest sense of responsibility and reliability towards both customers and employees. Their satisfaction is the benchmark for any success. Competition and fairness are key parts of our corporate identity, just as much as innovation and perfectionism.

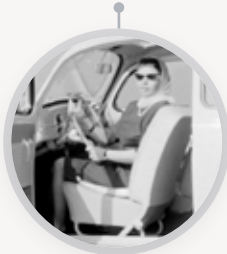
# HISTORY & MILESTONES

The history of OYAK ANKER Bank is strongly connected to the everyday lives of people in Germany. Not just with its products and services, the bank has always been close to it's customers. 60 years of OYAK ANKER Bank – That is also 60 years of German history. Ideally prepared for the future challenges and customer expectations, we will keep contributing to prosperity, economic success and social progress of Germany.

## ECONOMIC BOOST

„ATB Bank“ was founded

1958



## FALL OF THE BERLIN WALL

Renaming „Anker Bank“

1989



## MOZART YEAR

New headquarter in Frankfurt/Main

2006



1981

## PEACE AND ENVIRONMENTAL MOVEMENT EUROPEAN FOOTBALL CHAMPIONSHIP

Member of the Deposit Protection Fund of  
the Association of German Banks

1996

Bank becomes part  
of OYAK Group

2018

## 60TH ANNIVERSARY

Becoming a part of  
Digital Banking Age

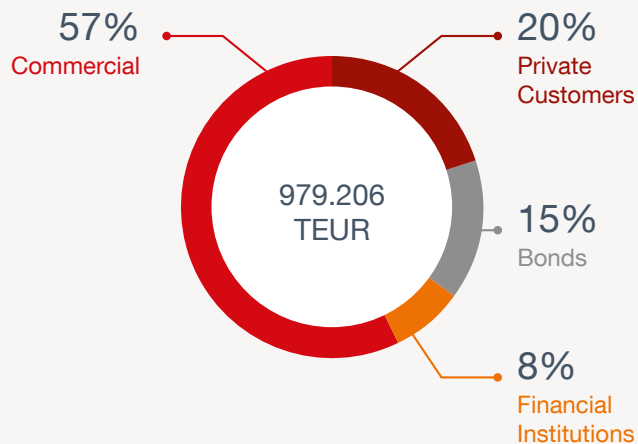


# NET WORTH

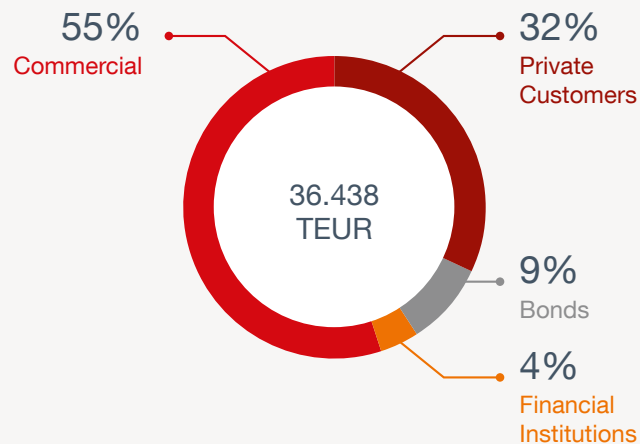
KEY FINANCIAL FIGURES	2017	2018
	TEUR	TEUR
Cash Funds	18.670	73.892
Financial Institutions	26.966	74.111
Bonds	118.188	146.203
Loans	729.600	768.197
Total Assets	897.955	1.065.615
Risk Weighted Assets	555.048	522.387
Deposits	790.171	955.644
Total Equity	105.097	107.272
<b>Ratios</b>		
ROE	5,15%	2,12%
ROA	5,76%	2,22%
CIR	67,10%	79,10%
NPL net	3,28%	2,64%
CAR	16,65%	18,55%

# BUSINESS AREAS 2018

**TOTAL INTEREST  
BEARING ASSETS**



**INTEREST  
REVENUES**

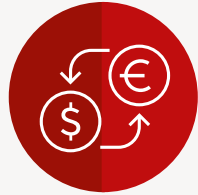






# TREASURY & FINANCIAL INSTITUTIONS

Treasury & Financial Institutions is responsible for asset and liability management of the bank and the hedging of interest rate and currency risks. Focusing on extended correspondent banking network, OYAK ANKER Bank is wishing to accompany exporters and importers by securing and financing their international trade transactions by partnering along with other banks in the region of Europe, America and the MENA.



## TREASURY



## FINANCIAL INSTITUTIONS

### FX-TRANSACTION

- Spot
- Forward
- Swap

### FIXED INCOME INVESTMENT

- Bonds
- Promissory Notes

### MONEY MARKET

- Interbank
- Corporate Deposits

### TRADE FINANCE

- Letter of Credit
- Guarantee
- Trade Loan
- ECA
- P/N

### PAYMENTS

- Swift
- SEPA / Target 2

### SYNDICATED LOANS

- Primary
- Secondary



# CORPORATE BANKING

Being an experienced bank for “tailored services” of European and Turkish companies, OYAK ANKER Bank offers a broad range of products for trade finance and provides working capital loans and assists in client’s specific payment requirements.



## CREDIT LOANS

- Working Capital Loans
- Syndicated Loans
- Investment Loans
- Corporate Loans



## INVESTMENT BUSINESS

- Deposit Business
- Liquidity Management



## FACTORING

- Forfaiting
- Export

# RETAIL CUSTOMERS BUSINESS

Attractive conditions and tailor-made products – two very convincing arguments OYAK ANKER BANK can draw upon. Proof comes from a variety of awards from renowned media and institutions as well as top positions in several leading rankings.







## RETAIL LOANS

With successful products like “MeinWunschKredit”, “MeinRahmenKredit” or “MeinWohnKredit”, retail rates and maturities are completely customized to meet the different needs of each individual situation and lifestyle. Whether a long-cherished wish is to be fulfilled or a major acquisition is to be made: Settlement is convenient and easy - and always at fair conditions.



## DEPOSITS

OYAK ANKER Bank's investment products provide their customers fair market returns and absolute solidity. Those who are looking for financial growth on flexible terms will always find the right offer. Whether it is due on demand, fixed deposits, time deposits or saving plans: Customers can just sit back, watch their assets grow and still remain financially flexible at all times – obviously with free banking included.

# RETAIL CHANNELS



DIRECT  
BUSINESS



INTERMEDIATED  
BUSINESS



# DIGITAL SERVICES

OYAK ANKER Bank's retail customers benefit from a whole variety of up-to-date digital applications which combine flexibility and convenience with reliability and confidence.



VIDEO  
LEGITIMATION



DIGITAL ACCOUNT  
CHECK



ELECTRONIC  
SIGNATURE



DOCUMENT  
UPLOAD



MOBILE APPLICATION  
PROCESS



OYAK ANKER BANK  
APP



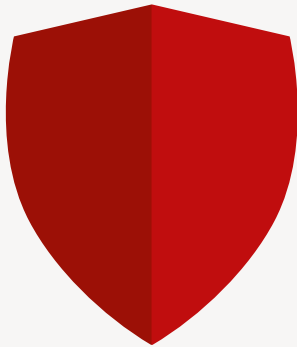
# AWARDS

Over the past years, products of OYAK ANKER Bank received several awards from renowned media and institutions and accomplished top results in leading rankings.



# DEPOSIT PROTECTION

Stability and reliability have been one of the core attributes of OYAK ANKER Bank's trusting relationship with its customers and business partners for over 60 years. The Bank is a member of the Deposit Protection Fund of the Association of German Banks in which the deposits are protected in the ceiling of 100.000 Euros per depositor by the Compensation Scheme of German Private Banks.



**In addition to the statutory deposit protection, OYAK ANKER Bank also guarantees the deposit protection ceiling of 20.842.000 Euros for the depositors.**



# OYAK GROUP

Being a part of the worldwide OYAK Group, OYAK ANKER Bank benefits from its sustainable economic power. Founded in 1961 as an independent corporation, OYAK is the first and largest private pension fund in Turkey.





Founded 1961

## STRONG FIGURES

OYAK continued to grow in 2018, through successful investments to secure the sustainable operations and profitability of the Group Companies.

The 2018 operating period marked the development of activities to increase the synergy of the Group and achievement of higher efficiency.

### SUBSIDIARIES

**21/44**

countries / number

**4.7** **EXPORT**  
Billion USD

**47.1**

**TOTAL REVENUES**

Billion TL

### TOTAL ASSETS

Billion  
TL

**101.5**

### MEMBERS

**370,000**

**11.3** **EQUITY CAPITAL**  
Billion TL

### EMPLOYEES

**> 32,000**



Founded 1961

## INVESTMENTS & INDUSTRIES

With their products, their sales, their exports and their taxes paid, OYAK's companies are adding an increasing value to their home countries' economy.

### MINING METALLURGY

Placed 13th in the World-Class  
Steelmaker Rankings / 9 Subsidiaries

### AUTOMOTIVE LOGISTICS

18.6 % market share in Turkey  
Members of the World Cargo Alliance /  
9 Subsidiaries

### CEMENT CONCRETE PAPER

Market share of 16 % in terms  
of total sales in 2018 / 11 Subsidiaries



### CHEMISTRY AGRICULTURE

World's leading manufacturer  
of PVC stabilizers / 3 Subsidiaries

### ENERGY

One of the largest thermal  
power plants in Turkey / 3 %  
of Turkey's total energy demand /  
3 Subsidiaries

### FINANCE

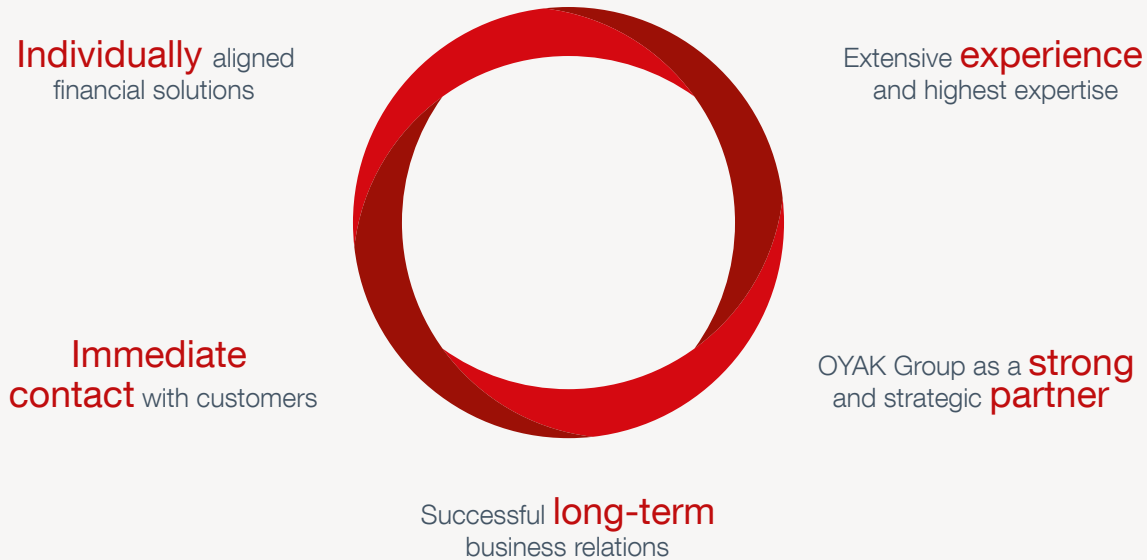
5 Subsidiaries

### SERVICE

3 Subsidiaries

# SYNERGIES

Being part of International OYAK Group OYAK ANKER Bank provides their customers with several benefits on German, European and international markets.







VALUE-DRIVEN BANKING IS OUR  
TOP PRIORITY, ECONOMICALLY  
AND ETHICALLY.

## CHAIRMAN OF THE BOARD

I. Emrah Silav

## MANAGEMENT BOARD

Dr. Süleyman Erol

Ümit Yaman

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