

Important Notice: Number of employees figure of September 2016 was updated by 1bank (November 1, 2016).

The Banking System in Turkey Quarterly Statistics by Banks, Branches and Employees

September 2016

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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees^{1 2}

September 2016

1. Number of Banks

The number of banks operating in Turkey was 52 at the end of September 2016 with 34 in deposit banks group and 13 in non-deposit banks group, while there were also 5 participation banks. Among deposit banks, there were 3 state-owned banks, 9 privately-owned banks and 21 foreign banks.

Number of Banks in the System

	September 2015	December 2015	September 2016
Deposit banks	34	34	34
State-owned banks	3	3	3
Privately-owned banks	10	9	9
Banks in the Fund*	1	1	1
Foreign banks	20	21	21
Dev't. and inv. banks	13	13	13
Total	5	5	5
Deposit banks	52	52	52

* Banks under the Deposit Insurance Fund

2. Number of Branches

As of September 2016, the total number of branches in deposit banks and development and investment banks was 10,985. This number decreased by 208, as compared to December 2015 and by 295, as compared to September 2015.

Number of Branches*

	September 2015	December 2015	September 2016
Deposit banks	11,239	11,151	10,943
State-owned banks	3,647	3,681	3,699
Privately-owned banks	5,355	4,299	4,225
Banks in the Fund**	1	1	1
Foreign banks	2,236	3,170	3,018
Dev't. and inv. banks	41	42	42
Total	11,280	11,193	10,985

* Branches in foreign countries and Turkish Republic of Northern Cyprus are included.

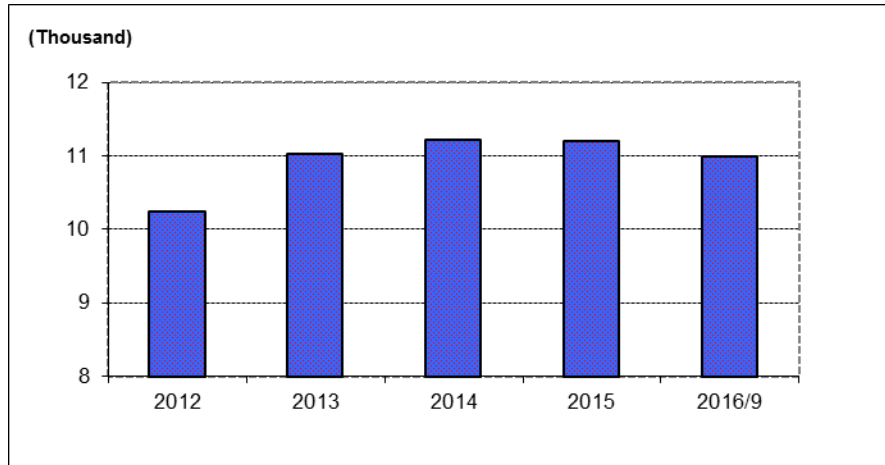
** Banks under the Deposit Insurance Fund

¹ -The deposit banks and development and investment banks are included.

² -Number of employees figure of September 2016 was updated by 1bank (November 1, 2016).

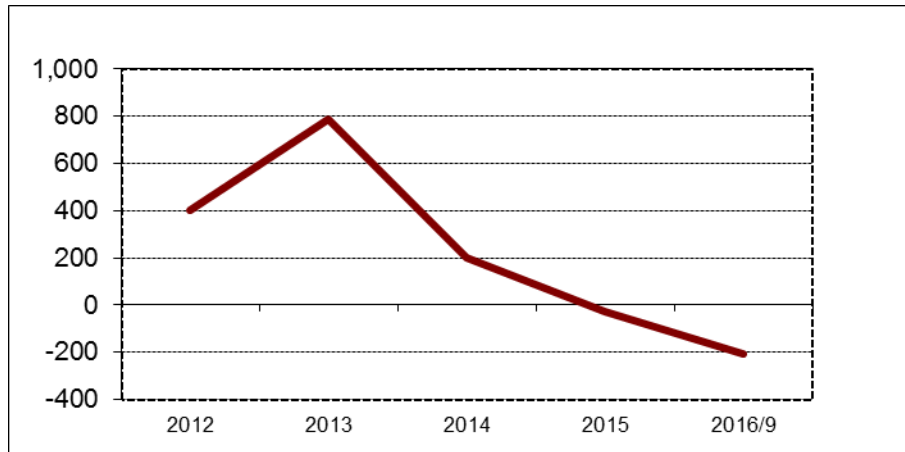
The number of branches per bank was 322 in deposit banks at the end of September 2016. The number was 1,233 in state-owned deposit banks, 469 in privately-owned deposit banks and 144 in foreign banks.

Number of Branches (Annual)



As of September 2016, the number of branches increased by 18 in state-owned deposit banks whereas decreased by 74 in privately-owned deposit banks and 152 in foreign banks, as compared to December 2015.

Annual Change in Number of Branches



3. Number of Employees

As of September 2016, the number of employees in deposit banks and development and investment banks was 197,719. This number decreased by 3,886 (1.9 percent), as compared to December 2015 and decreased by 3,485 (1.7 percent) as compared to September 2015.

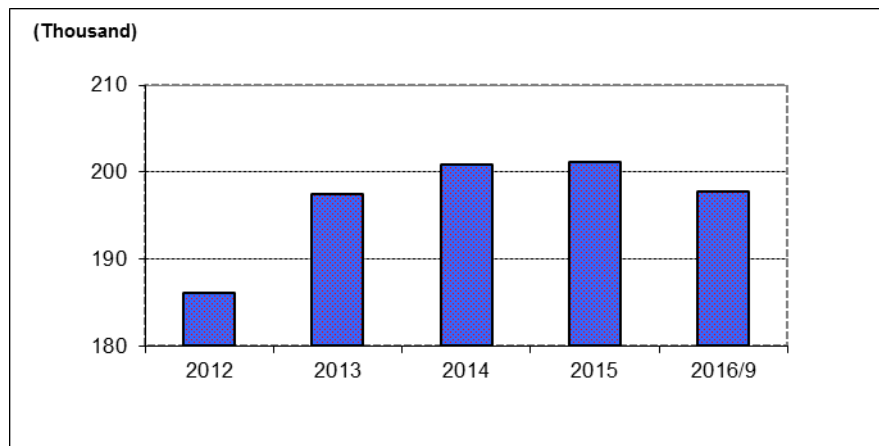
Number of Employees

	September 2015	December 2015	September 2016
Deposit banks	196,214	195,838	192,410
State-owned banks	57,475	58,211	57,509
Privately-owned banks	94,853	74,756	74,097
Banks in the Fund*	225	225	221
Foreign banks	43,661	62,646	60,583
Dev't. and inv. banks	5,391	5,366	5,309
Total	201,605	201,204	197,719

* Banks under the Deposit Insurance Fund

As of September 2016, 29 percent of the employees were employed in state-owned banks, 37 percent in private banks, 31 percent in foreign banks and 3 percent in development and investment banks.

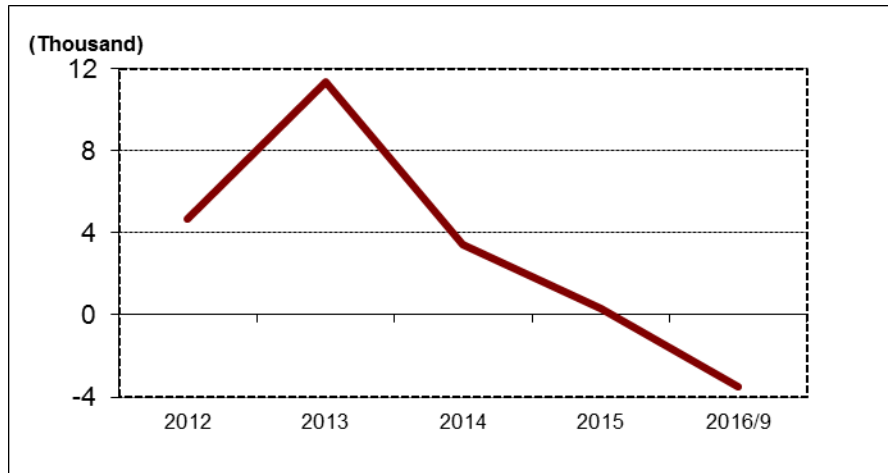
Number of Employees (Annual)



The number of employees decreased by 702 in state-owned deposit banks, 659 in privately-owned deposit banks, 4 in the Banks under the Deposit Insurance Fund, and 2,063 in foreign banks; whereas the number of employees increased by 57 in development and investment banks, as compared to December 2015.

The average number of employees was 5,659 in deposit banks, as of September 2016. This number was 19,170 in state-owned banks, 8,233 in privately-owned banks, 2,885 in foreign banks and 408 in development and investment banks.

Annual Change in Number of Employees



The average number of employees per branch was 18 in deposit banks and 126 in development and investment banks, as of June 2016. This number was 16 in state-owned banks, 18 in privately-owned banks and 20 in foreign banks.

3.1. Education Level of Bank Employees

Regarding the education level of bank employees, 78 percent of the employees had undergraduate degrees and 7 percent in postgraduate degrees, as of June 2016. This figure was 14 percent in high-school graduates, and 1 percent in primary-school graduates.

Education Level of Bank Employees

	Primary school	Secondary school	Under-graduate	Post-graduate	Total
Deposit banks	916	27,902	151,270	12,322	192,410
State-owned banks	222	7,230	45,731	4,326	57,509
Privately-owned banks	219	9,289	60,399	4,190	74,097
Banks in the Fund*	17	100	97	7	221
Foreign banks	458	11,283	45,043	3,799	60,583
Dev't. and inv. banks	252	586	3,287	1,184	5,309
Total	1,168	28,488	154,557	13,506	197,719

* Banks under the Deposit Insurance Fund

Considering each group, 87 percent of employees in state-owned deposit banks and privately-owned deposit banks were undergraduate and postgraduate degrees. This ratio was 81 percent in foreign banks and 84 percent in development and investment banks.

3.2. Bank Employees by Gender

As of September 2016, 51 percent of the employees were female regarding the distribution of bank employees by gender. This ratio was 44 percent in state-owned deposit banks, 55 percent both in privately-owned banks and in foreign banks, 35 percent both in development and investment banks and in the Banks under the Fund.

Bank Employees by Gender

	September 2016		
	Male	Female	Total
Deposit banks	93,083	99,327	192,410
State-owned banks	32,165	25,344	57,509
Privately-owned banks	33,656	40,441	74,097
Banks in the Fund*	143	78	221
Foreign banks	27,119	33,464	60,583
Dev't. and inv. banks	3,464	1,845	5,309
Total	96,547	101,172	197,719

* Banks under the Deposit Insurance Fund

4. Number of Branches and Employees per 100,000 People

When it was calculated using 2015 year-end population figure, the number of branches per 100,000 people was 14 and the number of employees was 251 as of September 2016.

Number of Branches and Employees per 100,000 People

	2012	2013	2014	2015	Sept. 2016
Number of branch per 100,000 People	13	14	14	14	14
Number of employees per 100,000 People	246	257	258	255	251

Due to the end of increasing trend in the number of branches and employees in recent years, the number of branches and employees per 100,000 people became stable.

Table 1 Number of Banks, Branches and Employees, as of September 30, 2016

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	10,985	197,719	Foreign Banks	21	3,018	60,583
Deposit Banks	34	10,943	192,410	Alternatifbank A.Ş.		53	917
State-owned Banks	3	3,699	57,509	Arap Türk Bankası A.Ş.		7	288
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,812	25,156	Bank Mellat		3	51
Türkiye Halk Bankası A.Ş.		961	16,843	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	63
Türkiye Vakıflar Bankası T.A.O.		926	15,510	Burgan Bank A.Ş.		51	1,007
Privately-owned Banks	9	4,225	74,097	Citibank A.Ş.		8	476
Adabank A.Ş.		1	29	Denizbank A.Ş.		690	12,743
Akbank T.A.Ş.		883	13,744	Deutsche Bank A.Ş.		1	122
Anadolubank A.Ş.		106	1,769	Finans Bank A.Ş.		630	12,398
Fibabanka A.Ş.		70	1,496	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		273	3,546	HSBC Bank A.Ş.		191	3,968
Turkish Bank A.Ş.		13	223	ICBC Turkey Bank A.Ş.		44	811
Türk Ekonomi Bankası A.Ş.		539	9,894	ING Bank A.Ş.		273	5,317
Türkiye İş Bankası A.Ş.		1,375	24,851	Intesa Sanpaolo S.p.A.		1	28
Yapı ve Kredi Bankası A.Ş.		965	18,545	JPMorgan Chase Bank N.A.		1	56
Banks Under the Depo. Insurance Fund	1	1	221	Odea Bank A.Ş.		50	1,622
Birleşik Fon Bankası A.Ş.		1	221	Rabobank A.Ş.		1	36
				Société Générale (SA)		1	84
				The Royal Bank of Scotland Plc.		1	46
				Turkland Bank A.Ş.		34	630
				Türkiye Garanti Bankası A.Ş.		976	19,904
				Development and Investment Banks	13	42	5,309
				Aktif Yatırım Bankası A.Ş.		8	670
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	94
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	27
				İller Bankası A.Ş.		19	2,539
				İstanbul Takas ve Saklama Bankası A.Ş.		1	266
				Merrill Lynch Yatırım Bank A.Ş.		1	34
				Nurol Yatırım Bankası A.Ş.		1	43
				Pasha Yatırım Bankası A.Ş.		1	36
				Standard Chartered Yatırım Bankası Türk A.		1	32
				Türk Eximbank		3	584
				Türkiye Kalkınma Bankası A.Ş.		1	605
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	360

* Branches in foreign countries and Turkish Republic of Northern Cyprus are included.

This report is prepared from the related statistics of member banks that is sent to the Banks Association of Turkey. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

Table 2 Bank Employees by Gender and Education, as of September 30, 2016

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	969	199	1,168	18,567	9,921	28,488	70,335	84,222	154,557	6,676	6,830	13,506	96,547	101,172	197,719
Deposit Banks	742	174	916	18,087	9,815	27,902	68,267	83,003	151,270	5,987	6,335	12,322	93,083	99,327	192,410
State-owned Banks	215	7	222	5,356	1,874	7,230	24,429	21,302	45,731	2,165	2,161	4,326	32,165	25,344	57,509
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33	2	35	2,552	639	3,191	11,515	8,304	19,819	1,089	1,022	2,111	15,189	9,967	25,156
Türkiye Halk Bankası A.Ş.	62	1	63	2,043	684	2,727	6,906	6,001	12,907	598	548	1,146	9,609	7,234	16,843
Türkiye Vakıflar Bankası T.A.O.	120	4	124	761	551	1,312	6,008	6,997	13,005	478	591	1,069	7,367	8,143	15,510
Privately-owned Banks	204	15	219	5,659	3,630	9,289	25,746	34,653	60,399	2,047	2,143	4,190	33,656	40,441	74,097
Adabank A.Ş.	1	0	1	5	3	8	8	12	20	0	0	0	14	15	29
Akbank T.A.Ş.	32	0	32	415	206	621	5,407	6,576	11,983	542	566	1,108	6,396	7,348	13,744
Anadolubank A.Ş.	4	0	4	210	79	289	718	650	1,368	58	50	108	990	779	1,769
Fibabanka A.Ş.	9	1	10	180	66	246	513	614	1,127	60	53	113	762	734	1,496
Şekerbank T.A.Ş.	21	1	22	199	138	337	1,488	1,546	3,034	84	69	153	1,792	1,754	3,546
Turkish Bank A.Ş.	10	0	10	21	13	34	61	92	153	16	10	26	108	115	223
Türk Ekonomi Bankası A.Ş.	23	7	30	924	522	1,446	3,327	4,457	7,784	334	300	634	4,608	5,286	9,894
Türkiye İş Bankası A.Ş.	84	2	86	2,714	1,575	4,289	8,875	10,572	19,447	487	542	1,029	12,160	12,691	24,851
Yapı ve Kredi Bankası A.Ş.	20	4	24	991	1,028	2,019	5,349	10,134	15,483	466	553	1,019	6,826	11,719	18,545
Banks Under Depo. Insurance Fund	13	4	17	74	26	100	53	44	97	3	4	7	143	78	221
Birleşik Fon Bankası A.Ş.	13	4	17	74	26	100	53	44	97	3	4	7	143	78	221

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	310	148	458	6,998	4,285	11,283	18,039	27,004	45,043	1,772	2,027	3,799	27,119	33,464	60,583
Alternatifbank A.Ş.	10	0	10	103	33	136	306	363	669	62	40	102	481	436	917
Arap Türk Bankası A.Ş.	11	1	12	49	11	60	86	87	173	22	21	43	168	120	288
Bank Mellat	3	0	3	9	1	10	28	7	35	3	0	3	43	8	51
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	2	1	3	19	20	39	13	8	21	34	29	63
Burgan Bank A.Ş.	8	0	8	50	42	92	328	482	810	50	47	97	436	571	1,007
Citibank A.Ş.	0	0	0	36	19	55	145	191	336	34	51	85	215	261	476
Denizbank A.Ş.	139	137	276	2,483	2,418	4,901	3,176	3,821	6,997	261	308	569	6,059	6,684	12,743
Deutsche Bank A.Ş.	0	0	0	2	0	2	37	51	88	17	15	32	56	66	122
Finans Bank A.Ş.	58	4	62	1,538	605	2,143	3,651	5,800	9,451	318	424	742	5,565	6,833	12,398
Habib Bank Limited	2	0	2	4	0	4	5	4	9	0	1	1	11	5	16
HSBC Bank A.Ş.	2	0	2	295	245	540	1,059	2,093	3,152	124	150	274	1,480	2,488	3,968
ICBC Turkey Bank A.Ş.	13	3	16	81	30	111	258	347	605	35	44	79	387	424	811
ING Bank A.Ş.	18	1	19	345	200	545	1,917	2,453	4,370	205	178	383	2,485	2,832	5,317
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	7	7	14	8	5	13	16	12	28
JPMorgan Chase Bank N.A.	4	1	5	0	2	2	18	17	35	9	5	14	31	25	56
Odea Bank A.Ş.	6	0	6	87	21	108	567	758	1,325	98	85	183	758	864	1,622
Rabobank A.Ş.	0	0	0	1	3	4	6	7	13	15	4	19	22	14	36
Société Générale (SA)	5	0	5	6	9	15	25	27	52	8	4	12	44	40	84
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	12	18	30	9	3	12	25	21	46
Turkland Bank A.Ş.	4	0	4	80	44	124	176	273	449	28	25	53	288	342	630
Türkiye Garanti Bankası A.Ş.	26	1	27	1,823	601	2,424	6,213	10,178	16,391	453	609	1,062	8,515	11,389	19,904
Development and Investment Banks	227	25	252	480	106	586	2,068	1,219	3,287	689	495	1,184	3,464	1,845	5,309
Aktif Yatırım Bankası A.Ş.	3	0	3	56	19	75	303	193	496	51	45	96	413	257	670
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	2	4	2	6	41	35	76	8	2	10	54	40	94
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	5	9	14	2	1	3	9	10	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	0	3	17	6	23	0	1	1	20	7	27
İller Bankası A.Ş.	139	9	148	271	45	316	1,027	446	1,473	373	229	602	1,810	729	2,539
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	15	3	18	105	77	182	31	31	62	154	112	266
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	10	9	19	7	8	15	17	17	34
Nurol Yatırım Bankası A.Ş.	1	1	2	2	1	3	18	13	31	4	3	7	25	18	43
Pasha Yatırım Bankası A.Ş.	0	0	0	1	0	1	13	13	26	4	5	9	18	18	36
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	5	7	2	12	14	2	5	7	8	24	32
Türk Eximbank	32	9	41	56	10	66	194	115	309	95	73	168	377	207	584
Türkiye Kalkınma Bankası A.Ş.	36	0	36	49	15	64	230	169	399	63	43	106	378	227	605
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	19	6	25	103	122	225	49	49	98	181	179	360

Table 3 Number of Branches and Employees (2015 - 2016 September)

	No.of Branches			No.of Employees		
	2015 Sept.	2015 Dec.	2016 Sept.	2015 Sept.	2015 Dec.	2016 Sept.
Sector Total	11,280	11,193	10,985	201,605	201,204	197,719
Deposit Banks	11,239	11,151	10,943	196,214	195,838	192,410
State-owned Banks	3,647	3,681	3,699	57,475	58,211	57,509
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,802	1,812	1,812	24,892	25,697	25,156
Türkiye Halk Bankası A.Ş.	936	949	961	17,195	17,104	16,843
Türkiye Vakıflar Bankası T.A.O.	909	920	926	15,388	15,410	15,510
Privately-owned Banks	5,355	4,299	4,225	94,853	74,756	74,097
Adabank A.Ş.	1	1	1	30	30	29
Akbank T.A.Ş.	913	902	883	14,252	14,050	13,744
Anadolubank A.Ş.	108	106	106	1,721	1,711	1,769
Fibabanka A.Ş.	67	67	70	1,281	1,290	1,496
Şekerbank T.A.Ş.	301	301	273	4,138	4,078	3,546
Turkish Bank A.Ş.	17	13	13	269	252	223
Türk Ekonomi Bankası A.Ş.	553	532	539	9,985	9,927	9,894
Türkiye Garanti Bankası A.Ş.*	1,007	-	-	19,862	-	-
Türkiye İş Bankası A.Ş.	1,373	1,377	1,375	24,885	25,157	24,851
Yapı ve Kredi Bankası A.Ş.	1,015	1,000	965	18,430	18,261	18,545
Banks Under the Dep.Ins.Fund	1	1	1	225	225	221
Birleşik Fon Bankası A.Ş.	1	1	1	225	225	221
Foreign Banks	2,236	3,170	3,018	43,661	62,646	60,583
Alternatifbank A.Ş.	60	59	53	1,109	1,073	917
Arap Türk Bankası A.Ş.	7	7	7	270	291	288
Bank Mellat	3	3	3	50	48	51
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	58	63	63
Burgan Bank A.Ş.	54	56	51	1,049	1,022	1,007
Citibank A.Ş.	8	8	8	510	517	476
Denizbank A.Ş.	715	692	690	13,102	12,923	12,743
Deutsche Bank A.Ş.	1	1	1	126	123	122
Finans Bank A.Ş.	647	642	630	13,001	12,950	12,398
Habib Bank Limited	1	1	1	16	15	16
HSBC Bank A.Ş.	291	284	191	5,266	4,997	3,968
ICBC Turkey Bank A.Ş.	44	44	44	850	841	811
ING Bank A.Ş.	311	298	273	5,786	5,603	5,317
Intesa Sanpaolo S.p.A.	1	1	1	26	27	28
JPMorgan Chase Bank N.A.	1	1	1	59	56	56
Odea Bank A.Ş.	54	55	50	1,506	1,538	1,622
Rabobank A.Ş.	1	1	1	38	38	36
Société Générale (SA)	1	1	1	115	110	84
The Royal Bank of Scotland Plc.	1	1	1	63	57	46
Turkland Bank A.Ş.	34	34	34	661	662	630
Türkiye Garanti Bankası A.Ş.*	-	980	976	-	19,692	19,904
Development and Investment Banks	41	42	42	5,391	5,366	5,309
Aktif Yatırım Bankası A.Ş.	8	8	8	676	638	670
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	139	140	94
Diler Yatırım Bankası A.Ş.	1	1	1	19	17	19
GSD Yatırım Bankası A.Ş.	1	1	1	26	26	27
İller Bankası A.Ş.	19	19	19	2,619	2,640	2,539
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	277	285	266
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	40	41	34
Nurol Yatırım Bankası A.Ş.	1	1	1	40	40	43
Pasha Yatırım Bankası A.Ş.	1	1	1	34	31	36
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	35	33	32
Türk Eximbank	2	3	3	544	541	584
Türkiye Kalkınma Bankası A.Ş.	1	1	1	612	602	605
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	330	332	360

* BBVA acquired another 14.89 percent of the shares of the bank and rises its shares to 39.90 percent with the Resolution Nr.6370 of BRSB, dated 14 July 2015. Share transaction took place in 27 July 2015. After this transaction BBVA became the "dominant partner" of the bank, thus the bank transferred from the privately owned deposit banks group to foreign banks group.