

# Quarterly Statistics by Banks, Employees and Branches in Banking System

March 2017

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## Quarterly Statistics by Banks, Employees and Branches in Banking System<sup>1</sup> March 2017

### 1. Number of Banks

The number of deposit, development and investment was 52 at the end of March 2017 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. The number of state-owned bank was 3 in development and investment banks and 2 in participation banks.

#### Number of Banks in the System

	March 2016	December 2016	March 2017
<b>Deposit banks</b>	<b>34</b>	<b>34</b>	<b>34</b>
State-owned banks	3	3	3
Privately-owned banks	9	9	9
Banks in the Fund*	1	1	1
Foreign banks	21	21	21
<b>Dev't. and inv. banks</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>Participation banks</b>	<b>5</b>	<b>5</b>	<b>5</b>
<b>Total</b>	<b>52</b>	<b>52</b>	<b>52</b>

\* Banks under the Deposit Insurance Fund

### 2. Number of Employees

As of March 2017, the number of employees in deposit banks and development and investment banks was 196,758. This number decreased by 3,865 (1.9 percent), as compared to March 2016 and increased by 59 as compared to December 2016.

#### Number of Employees

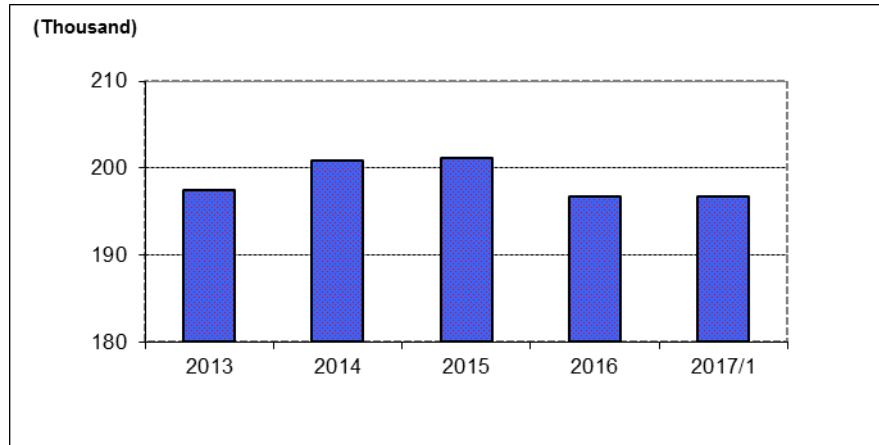
	March 2016	December 2016	March 2017
<b>Deposit banks</b>	<b>195,251</b>	<b>191,363</b>	<b>191,485</b>
State-owned banks	58,132	57,586	58,448
Privately-owned banks	74,688	73,742	73,830
Banks in the Fund*	218	231	230
Foreign banks	62,213	59,804	58,977
<b>Dev't. and inv. banks</b>	<b>5,372</b>	<b>5,336</b>	<b>5,273</b>
<b>Total</b>	<b>200,623</b>	<b>196,699</b>	<b>196,758</b>

\* Banks under the Deposit Insurance Fund

As of March 2017, 29 percent of the employees were employed in state-owned banks, 38 percent in private banks, 30 percent in foreign banks and 3 percent in development and investment banks.

<sup>1</sup> -The deposit banks and development and investment banks are included.

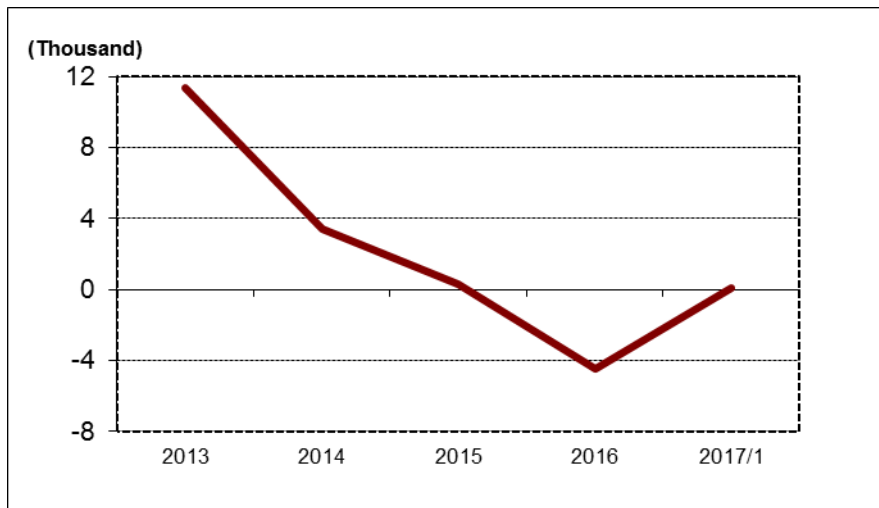
### Number of Employees (Annual)



The number of employees increased by 862 in state-owned deposit banks, 88 in privately-owned deposit banks, whereas the number of employees decreased by 827 in foreign banks, 63 in development and investment banks, and 1 in the Banks under the Deposit Insurance Fund, as compared to December 2016.

The average number of employees was 5,632 in deposit banks, as of March 2017. This number was 19,483 in state-owned banks, 8,203 in privately-owned banks, 2,808 in foreign banks and 406 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 March 2017. This number was 16 in state-owned banks, 18 in privately-owned banks and 21 in foreign banks.

## 2.1. 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 March 2017. 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
<b>Deposit banks</b>	<b>905</b>	<b>27,200</b>	<b>150,788</b>	<b>12,592</b>	<b>191,485</b>
State-owned banks	244	7,081	46,581	4,542	58,448
Privately-owned banks	220	9,082	60,266	4,262	73,830
Banks in the Fund*	15	102	105	8	230
Foreign banks	426	10,935	43,836	3,780	58,977
<b>Dev't. and inv. banks</b>	<b>247</b>	<b>570</b>	<b>3,267</b>	<b>1,189</b>	<b>5,273</b>
<b>Total</b>	<b>1,152</b>	<b>27,770</b>	<b>154,055</b>	<b>13,781</b>	<b>196,758</b>

\* 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 85 percent in development and investment banks.

## 2.2. Bank Employees by Gender

As of March 2017, 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

	March 2017		
	Male	Female	Total
<b>Deposit banks</b>	<b>93,129</b>	<b>98,356</b>	<b>191,485</b>
State-owned banks	32,874	25,574	58,448
Privately-owned banks	33,538	40,292	73,830
Banks in the Fund*	149	81	230
Foreign banks	26,568	32,409	58,977
<b>Dev't. and inv. banks</b>	<b>3,434</b>	<b>1,839</b>	<b>5,273</b>
<b>Total</b>	<b>96,563</b>	<b>100,195</b>	<b>196,758</b>

\* Banks under the Deposit Insurance Fund

## 3. Number of Branches

As of March 2017, the total number of branches in deposit banks and development and investment banks was 10,754. This number decreased by 431, as compared to March 2016 and by 27, as compared to December 2016.

### Number of Branches\*

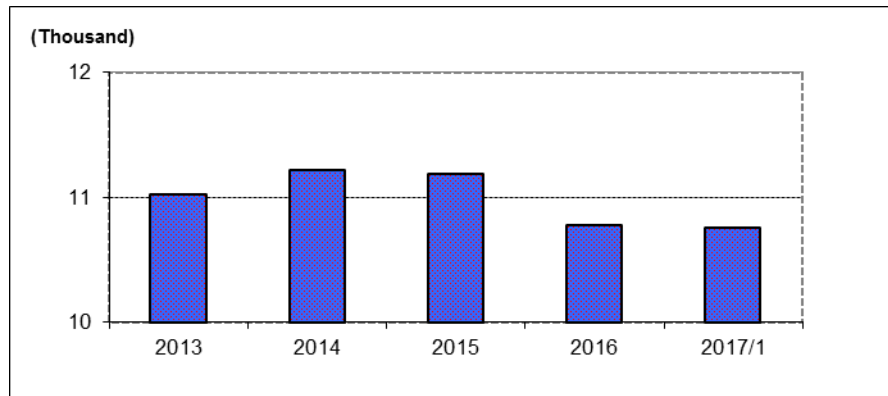
	March 2016	December 2016	March 2017
<b>Deposit banks</b>	<b>11,143</b>	<b>10,740</b>	<b>10,712</b>
State-owned banks	3,689	3,702	3,708
Privately-owned banks	4,299	4,132	4,127
Banks in the Fund**	1	1	1
Foreign banks	3,154	2,905	2,876
<b>Dev't. and inv. banks</b>	<b>42</b>	<b>41</b>	<b>42</b>
<b>Total</b>	<b>11,185</b>	<b>10,781</b>	<b>10,754</b>

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

\*\* Banks under the Deposit Insurance Fund

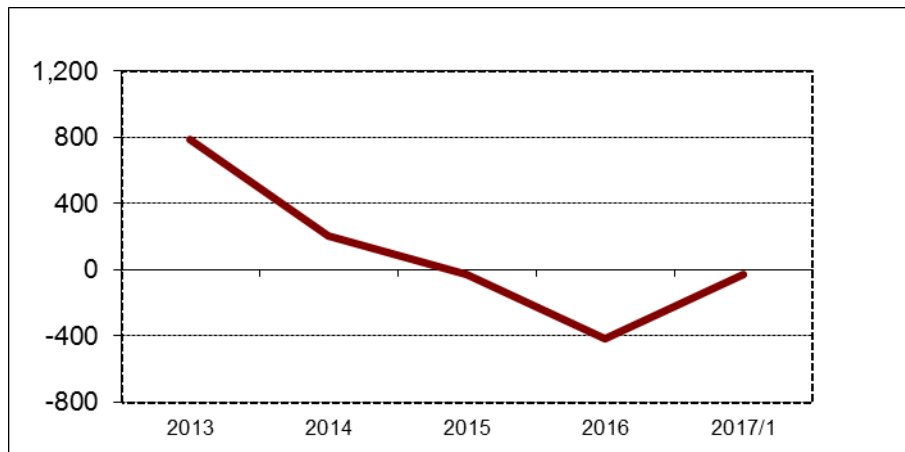
The number of branches per bank was 315 in deposit banks at the end of March 2017. The number was 1,236 in state-owned deposit banks, 459 in privately-owned deposit banks and 137 in foreign banks.

### Number of Branches (Annual)



As of March 2017, the number of branches increased by 6 in state-owned deposit banks and 1 in development and investment banks whereas decreased by 5 in privately-owned deposit banks and 29 in foreign banks, as compared to December 2016.

### Annual Change in Number of Branches



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

When it was calculated using 2016 year-end population figure, the number of branches per 100,000 people was 13 and the number of employees was 246 as of March 2017.

##### Number of Branches and Employees per 100,000 People

	2013	2014	2015	2016	March 2017
<b>Number of branch per 100,000 People</b>	14	14	14	13	13
<b>Number of employee per 100,000 People</b>	257	258	255	246	246

The number employee per 100,000 people has declined since 2014.

**Table 1 Number of Banks, Branches and Employees, as of March 31, 2017**

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
<b>Sector Total</b>	<b>47</b>	<b>10,754</b>	<b>196,758</b>	<b>Foreign Banks</b>	<b>21</b>	<b>2,876</b>	<b>58,977</b>
<b>Deposit Banks</b>	<b>34</b>	<b>10,712</b>	<b>191,485</b>	Alternatifbank A.Ş.		53	938
<b>State-owned Banks</b>	<b>3</b>	<b>3,708</b>	<b>58,448</b>	Arap Türk Bankası A.Ş.		7	273
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,818	25,008	Bank Mellat		3	52
Türkiye Halk Bankası A.Ş.		966	17,762	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	70
Türkiye Vakıflar Bankası T.A.O.		924	15,678	Burgan Bank A.Ş.		49	992
<b>Privately-owned Banks</b>	<b>9</b>	<b>4,127</b>	<b>73,830</b>	Citibank A.Ş.		7	452
Adabank A.Ş.		1	29	Denizbank A.Ş.		696	12,784
Akbank T.A.Ş.		839	13,826	Deutsche Bank A.Ş.		1	116
Anadolubank A.Ş.		108	1,817	Finans Bank A.Ş.		604	12,277
Fibabanka A.Ş.		74	1,569	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		273	3,642	HSBC Bank A.Ş.		89	3,046
Turkish Bank A.Ş.		13	232	ICBC Turkey Bank A.Ş.		44	793
Türk Ekonomi Bankası A.Ş.		515	9,591	ING Bank A.Ş.		267	5,188
Türkiye İş Bankası A.Ş.		1,373	24,753	Intesa Sanpaolo S.p.A.		1	27
Yapı ve Kredi Bankası A.Ş.		931	18,371	JPMorgan Chase Bank N.A.		1	56
<b>Banks Under the Depo. Insurance Fund</b>	<b>1</b>	<b>1</b>	<b>230</b>	Odea Bank A.Ş.		51	1,676
Birleşik Fon Bankası A.Ş.		1	230	Rabobank A.Ş.		1	33
				Société Générale (SA)		1	47
				The Royal Bank of Scotland Plc.		1	31
				Turkland Bank A.Ş.		33	604
				Türkiye Garanti Bankası A.Ş.		965	19,506
				<b>Development and Investment Banks</b>	<b>13</b>	<b>42</b>	<b>5,273</b>
				Aktif Yatırım Bankası A.Ş.		8	669
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	78
				Diler Yatırım Bankası A.Ş.		1	18
				GSD Yatırım Bankası A.Ş.		1	28
				İller Bankası A.Ş.		19	2,501
				İstanbul Takas ve Saklama Bankası A.Ş.		1	246
				Merrill Lynch Yatırım Bank A.Ş.		1	34
				Nurol Yatırım Bankası A.Ş.		1	42
				Pasha Yatırım Bankası A.Ş.		1	40
				Standard Chartered Yatırım Bankası Türk A.		1	32
				Türk Eximbank		3	626
				Türkiye Kalkınma Bankası A.Ş.		1	597
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	362

\* 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 March 31, 2017**

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Sector Total</b>	<b>966</b>	<b>186</b>	<b>1,152</b>	<b>18,272</b>	<b>9,498</b>	<b>27,770</b>	<b>70,471</b>	<b>83,584</b>	<b>154,055</b>	<b>6,854</b>	<b>6,927</b>	<b>13,781</b>	<b>96,563</b>	<b>100,195</b>	<b>196,758</b>
<b>Deposit Banks</b>	<b>744</b>	<b>161</b>	<b>905</b>	<b>17,808</b>	<b>9,392</b>	<b>27,200</b>	<b>68,421</b>	<b>82,367</b>	<b>150,788</b>	<b>6,156</b>	<b>6,436</b>	<b>12,592</b>	<b>93,129</b>	<b>98,356</b>	<b>191,485</b>
<b>State-owned Banks</b>	<b>238</b>	<b>6</b>	<b>244</b>	<b>5,326</b>	<b>1,755</b>	<b>7,081</b>	<b>25,022</b>	<b>21,559</b>	<b>46,581</b>	<b>2,288</b>	<b>2,254</b>	<b>4,542</b>	<b>32,874</b>	<b>25,574</b>	<b>58,448</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	74	2	76	2,565	579	3,144	11,382	8,194	19,576	1,154	1,058	2,212	15,175	9,833	25,008
Türkiye Halk Bankası A.Ş.	56	1	57	2,033	660	2,693	7,472	6,352	13,824	627	561	1,188	10,188	7,574	17,762
Türkiye Vakıflar Bankası T.A.O.	108	3	111	728	516	1,244	6,168	7,013	13,181	507	635	1,142	7,511	8,167	15,678
<b>Privately-owned Banks</b>	<b>205</b>	<b>15</b>	<b>220</b>	<b>5,587</b>	<b>3,495</b>	<b>9,082</b>	<b>25,657</b>	<b>34,609</b>	<b>60,266</b>	<b>2,089</b>	<b>2,173</b>	<b>4,262</b>	<b>33,538</b>	<b>40,292</b>	<b>73,830</b>
Adabank A.Ş.	1	0	1	4	3	7	9	12	21	0	0	0	14	15	29
Akbank T.A.Ş.	31	0	31	435	199	634	5,420	6,622	12,042	545	574	1,119	6,431	7,395	13,826
Anadolubank A.Ş.	6	0	6	210	76	286	749	676	1,425	48	52	100	1,013	804	1,817
Fibabanka A.Ş.	10	1	11	187	66	253	526	650	1,176	73	56	129	796	773	1,569
Şekerbank T.A.Ş.	21	2	23	198	137	335	1,538	1,605	3,143	77	64	141	1,834	1,808	3,642
Turkish Bank A.Ş.	10	0	10	22	13	35	63	94	157	18	12	30	113	119	232
Türk Ekonomi Bankası A.Ş.	24	6	30	875	475	1,350	3,215	4,344	7,559	352	300	652	4,466	5,125	9,591
Türkiye İş Bankası A.Ş.	81	2	83	2,664	1,541	4,205	8,859	10,569	19,428	489	548	1,037	12,093	12,660	24,753
Yapı ve Kredi Bankası A.Ş.	21	4	25	992	985	1,977	5,278	10,037	15,315	487	567	1,054	6,778	11,593	18,371
<b>Banks Under Depo. Insurance Fund</b>	<b>13</b>	<b>2</b>	<b>15</b>	<b>76</b>	<b>26</b>	<b>102</b>	<b>56</b>	<b>49</b>	<b>105</b>	<b>4</b>	<b>4</b>	<b>8</b>	<b>149</b>	<b>81</b>	<b>230</b>
Birleşik Fon Bankası A.Ş.	13	2	15	76	26	102	56	49	105	4	4	8	149	81	230

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Foreign Banks</b>	<b>288</b>	<b>138</b>	<b>426</b>	<b>6,819</b>	<b>4,116</b>	<b>10,935</b>	<b>17,686</b>	<b>26,150</b>	<b>43,836</b>	<b>1,775</b>	<b>2,005</b>	<b>3,780</b>	<b>26,568</b>	<b>32,409</b>	<b>58,977</b>
Alternatifbank A.Ş.	10	0	10	98	35	133	316	380	696	62	37	99	486	452	938
Arap Türk Bankası A.Ş.	10	1	11	45	11	56	81	82	163	21	22	43	157	116	273
Bank Mellat	3	0	3	9	1	10	31	7	38	1	0	1	44	8	52
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	2	0	2	26	21	47	14	7	21	42	28	70
Burgan Bank A.Ş.	7	0	7	54	34	88	334	470	804	43	50	93	438	554	992
Citibank A.Ş.	0	0	0	29	12	41	143	186	329	32	50	82	204	248	452
Denizbank A.Ş.	133	128	261	2,484	2,401	4,885	3,212	3,860	7,072	261	305	566	6,090	6,694	12,784
Deutsche Bank A.Ş.	0	0	0	2	0	2	35	49	84	17	13	30	54	62	116
Finans Bank A.Ş.	54	4	58	1,517	575	2,092	3,658	5,731	9,389	323	415	738	5,552	6,725	12,277
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	229	194	423	784	1,605	2,389	106	126	232	1,121	1,925	3,046
ICBC Turkey Bank A.Ş.	12	3	15	76	30	106	258	341	599	33	40	73	379	414	793
ING Bank A.Ş.	19	0	19	337	208	545	1,845	2,395	4,240	210	174	384	2,411	2,777	5,188
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	8	6	14	7	5	12	16	11	27
JPMorgan Chase Bank N.A.	3	1	4	1	1	2	19	20	39	8	3	11	31	25	56
Odea Bank A.Ş.	6	0	6	80	18	98	583	801	1,384	102	86	188	771	905	1,676
Rabobank A.Ş.	0	0	0	1	2	3	6	7	13	14	3	17	21	12	33
Société Générale (SA)	4	0	4	3	3	6	12	15	27	8	2	10	27	20	47
The Royal Bank of Scotland Plc.	0	0	0	2	0	2	6	13	19	8	2	10	16	15	31
Turkland Bank A.Ş.	4	0	4	78	42	120	167	264	431	26	23	49	275	329	604
Türkiye Garanti Bankası A.Ş.	18	1	19	1,768	549	2,317	6,157	9,893	16,050	479	641	1,120	8,422	11,084	19,506
<b>Development and Investment Banks</b>	<b>222</b>	<b>25</b>	<b>247</b>	<b>464</b>	<b>106</b>	<b>570</b>	<b>2,050</b>	<b>1,217</b>	<b>3,267</b>	<b>698</b>	<b>491</b>	<b>1,189</b>	<b>3,434</b>	<b>1,839</b>	<b>5,273</b>
Aktif Yatırım Bankası A.Ş.	3	0	3	59	18	77	310	185	495	52	42	94	424	245	669
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	1	4	3	7	32	30	62	6	2	8	43	35	78
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	4	9	13	2	1	3	8	10	18
GSD Yatırım Bankası A.Ş.	0	0	0	3	0	3	17	7	24	0	1	1	20	8	28
İller Bankası A.Ş.	132	9	141	259	45	304	997	443	1,440	384	232	616	1,772	729	2,501
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	7	3	10	97	75	172	29	31	60	136	110	246
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.	2	1	3	2	1	3	16	11	27	6	3	9	26	16	42
Pasha Yatırım Bankası A.Ş.	1	0	1	1	0	1	14	14	28	5	5	10	21	19	40
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	5	7	2	12	14	2	5	7	8	24	32
Türk Eximbank	33	10	43	58	11	69	218	127	345	98	71	169	407	219	626
Türkiye Kalkınma Bankası A.Ş.	35	0	35	49	15	64	230	167	397	61	40	101	375	222	597
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	18	5	23	103	128	231	46	50	96	177	185	362

**Table 3 Number of Branches and Employees (2016 - 2017 March)**

	No.of Branches			No.of Employees		
	2016 March	2016 Dec.	2017 March	2016 March	2016 Dec.	2017 March
<b>Sector Total</b>	<b>11,185</b>	<b>10,781</b>	<b>10,754</b>	<b>200,623</b>	<b>196,699</b>	<b>196,758</b>
<b>Deposit Banks</b>	<b>11,143</b>	<b>10,740</b>	<b>10,712</b>	<b>195,251</b>	<b>191,363</b>	<b>191,485</b>
<b>State-owned Banks</b>	<b>3,689</b>	<b>3,702</b>	<b>3,708</b>	<b>58,132</b>	<b>57,586</b>	<b>58,448</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,813	1,814	1,818	25,660	25,015	25,008
Türkiye Halk Bankası A.Ş.	956	964	966	17,158	16,956	17,762
Türkiye Vakıflar Bankası T.A.O.	920	924	924	15,314	15,615	15,678
<b>Privately-owned Banks</b>	<b>4,299</b>	<b>4,132</b>	<b>4,127</b>	<b>74,688</b>	<b>73,742</b>	<b>73,830</b>
Adabank A.Ş.	1	1	1	30	29	29
Akbank T.A.Ş.	899	841	839	13,949	13,843	13,826
Anadolubank A.Ş.	106	106	108	1,700	1,784	1,817
Fibabanka A.Ş.	68	73	74	1,363	1,488	1,569
Şekerbank T.A.Ş.	301	273	273	3,888	3,611	3,642
Turkish Bank A.Ş.	13	13	13	222	225	232
Türk Ekonomi Bankası A.Ş.	536	515	515	9,984	9,640	9,591
Türkiye İş Bankası A.Ş.	1,378	1,374	1,373	25,079	24,756	24,753
Yapı ve Kredi Bankası A.Ş.	997	936	931	18,473	18,366	18,371
<b>Banks Under the Dep.Ins.Fund</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>218</b>	<b>231</b>	<b>230</b>
Birleşik Fon Bankası A.Ş.	1	1	1	218	231	230
<b>Foreign Banks</b>	<b>3,154</b>	<b>2,905</b>	<b>2,876</b>	<b>62,213</b>	<b>59,804</b>	<b>58,977</b>
Alternatifbank A.Ş.	57	53	53	945	928	938
Arap Türk Bankası A.Ş.	7	7	7	288	288	273
Bank Mellat	3	3	3	50	50	52
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	63	70	70
Burgan Bank A.Ş.	51	49	49	989	994	992
Citibank A.Ş.	8	8	7	487	468	452
Denizbank A.Ş.	695	694	696	12,945	12,938	12,784
Deutsche Bank A.Ş.	1	1	1	123	121	116
Finans Bank A.Ş.	642	630	604	12,903	12,451	12,277
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	284	90	89	4,797	3,188	3,046
ICBC Turkey Bank A.Ş.	44	44	44	835	809	793
ING Bank A.Ş.	285	268	267	5,449	5,284	5,188
Intesa Sanpaolo S.p.A.	1	1	1	26	29	27
JPMorgan Chase Bank N.A.	1	1	1	54	56	56
Odea Bank A.Ş.	55	50	51	1,563	1,681	1,676
Rabobank A.Ş.	1	1	1	36	34	33
Société Générale (SA)	1	1	1	100	65	47
The Royal Bank of Scotland Plc.	1	1	1	51	37	31
Turkland Bank A.Ş.	34	33	33	639	608	604
Türkiye Garanti Bankası A.Ş.	981	968	965	19,854	19,689	19,506
<b>Development and Investment Banks</b>	<b>42</b>	<b>41</b>	<b>42</b>	<b>5,372</b>	<b>5,336</b>	<b>5,273</b>
Aktif Yatırım Bankası A.Ş.	8	7	8	666	666	669
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	132	92	78
Diler Yatırım Bankası A.Ş.	1	1	1	16	19	18
GSD Yatırım Bankası A.Ş.	1	1	1	29	28	28
İller Bankası A.Ş.	19	19	19	2,617	2,532	2,501
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	290	261	246
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	38	34	34
Nurol Yatırım Bankası A.Ş.	1	1	1	40	42	42
Pasha Yatırım Bankası A.Ş.	1	1	1	31	39	40
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	33	32	32
Türk Eximbank	3	3	3	556	631	626
Türkiye Kalkınma Bankası A.Ş.	1	1	1	595	603	597
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	329	357	362