

Important Notice:

The number of employees and branches for December 2020 was updated by 1 bank (February 9, 2021).

Quarterly Statistics by Banks, Employees and Branches in Banking System

December 2020

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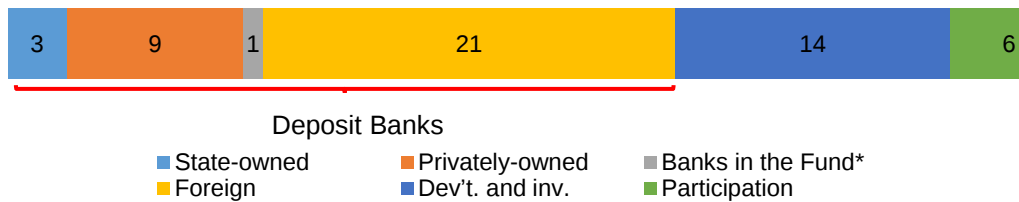
Quarterly Statistics by Banks, Employees and Branches in Banking System¹²

December 2020

Number of Banks

The number of deposit, development and investment banks was 54 at the end of 2020 with 34 in deposit banks group and 14 in development and investment banks group, while there were also 6 participation banks. "Golden Global Yatırım Bankası A.Ş." was granted with an operation license with the BRSA resolution dated January 30, 2020 has started operations as of June 2020.

Number of Banks in the System



* Banks under the Deposit Insurance Fund

Number of Employees

As of 2020, the number of employees in deposit banks and development and investment banks was 186,612.

Number of Employees

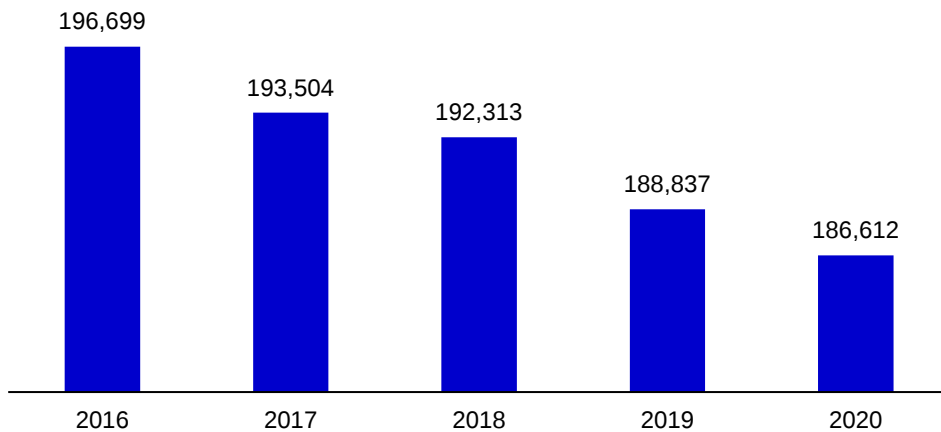
	December 2019	September 2020	December 2020
Deposit banks	183,659	181,487	181,488
Dev't. and inv. banks	5,178	5,167	5,124
Total	188,837	186,654	186,612

The number of employees decreased by 42 as compared to previous quarter and by 2,225 (1.2 percent), as compared to 2019.

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

² -The number of employees and branches for December 2020 was updated by 1 bank (February 9, 2021).

Number of Employees

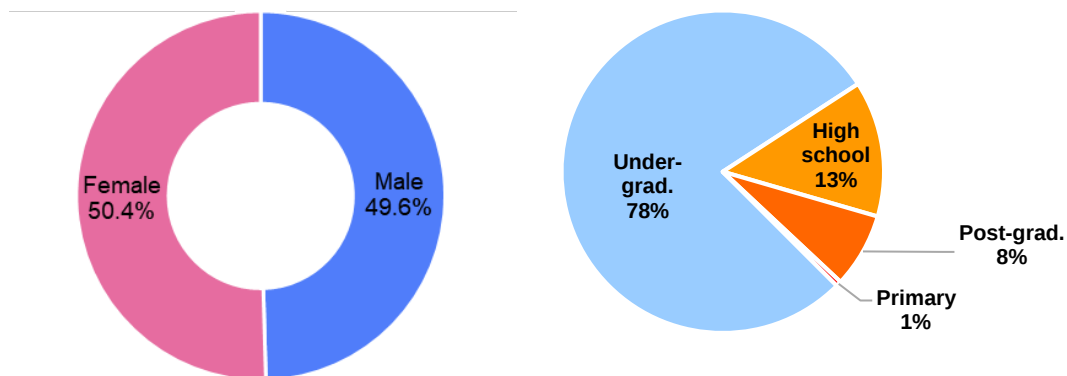


Bank Employees by Gender and Education Level

As of 2020 50,4 percent of the employees were female regarding the distribution of bank employees by gender.

Regarding the education level of bank employees, 78 percent of the employees had undergraduate degrees and 8 percent in postgraduate degrees, as of September 2020. This figure was 13 percent in high-school graduates.

Bank Employees by Gender and Education Level



Number of Branches

As of 2020, the total number of branches in deposit banks and development and investment banks was 9,943.

Number of Branches*

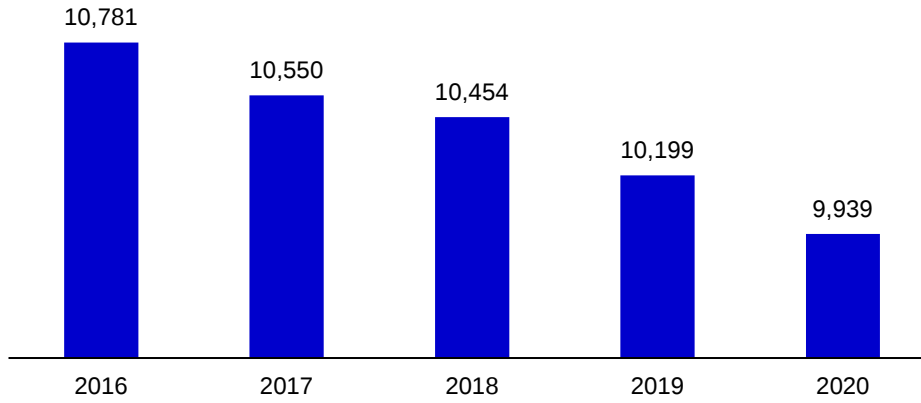
	December 2019	September 2020	December 2020
Deposit banks	10,137	10,015	9,875
Dev't. and inv. banks	62	64	64
Total	10,199	10,079	9,939

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

The number of branches decreased by 140, as compared to previous quarter and by 260, as compared to 2019.

The number of branches per bank was 291 in deposit banks at the end of 2020.

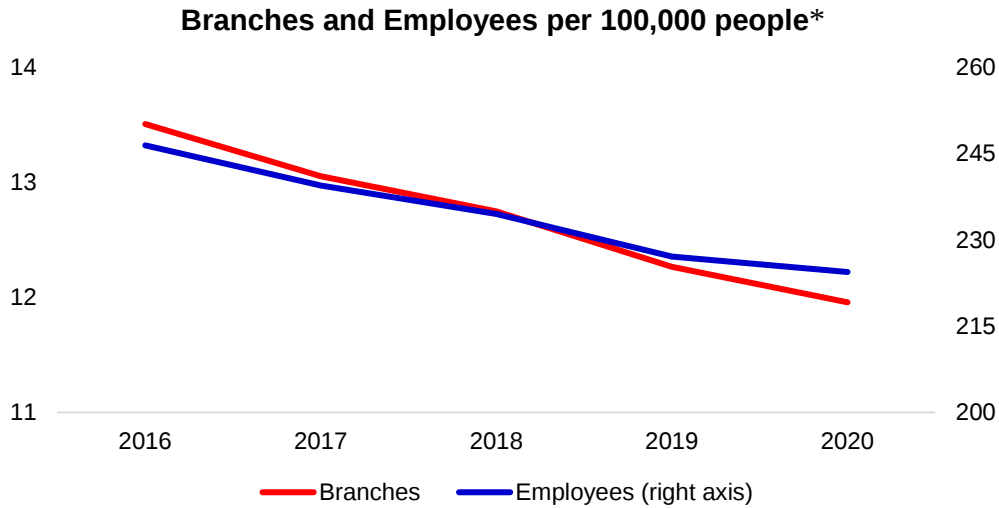
Number of Branches



The rapid growth of non-branch channels and delegation of some services to outsourcing institutions affected the number of employees and branches.

Branches and Employees per 100,000 people

As of 2020, employees per 100,000 people decreased 3 points to 224 as compared to end of 2019.



*: 2019 population data were used in the calculations.



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Table 1 Number of Banks, Branches and Employees, December 2020

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	48	9,939	186,612	Foreign Banks	21	2,529	52,155
Deposit Banks	34	9,875	181,488	Alternatifbank A.Ş.		44	859
State-owned Banks	3	3,701	61,592	Arap Türk Bankası A.Ş.		7	279
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,752	24,673	Bank Mellat		3	45
Türkiye Halk Bankası A.Ş.		1,013	20,171	Bank of China Turkey A.Ş.		1	44
Türkiye Vakıflar Bankası T.A.O.		936	16,748	Burgan Bank A.Ş.		32	951
Privately-owned Banks	9	3,644	67,523	Citibank A.Ş.		3	379
Adabank A.Ş.		1	25	Denizbank A.Ş.		696	11,932
Akbank T.A.Ş.		716	12,459	Deutsche Bank A.Ş.		1	111
Anadolubank A.Ş.		114	1,646	Habib Bank Limited		1	20
Fibabanka A.Ş.		50	1,549	HSBC Bank A.Ş.		77	1,948
Şekerbank T.A.Ş.		238	3,272	ICBC Turkey Bank A.Ş.		39	730
Turkish Bank A.Ş.		8	167	ING Bank A.Ş.		191	3,442
Türk Ekonomi Bankası A.Ş.		455	8,850	Intesa Sanpaolo S.p.A.		1	32
Türkiye İş Bankası A.Ş.		1,227	23,518	JPMorgan Chase Bank N.A.		1	55
Yapı ve Kredi Bankası A.Ş.		835	16,037	MUFG Bank Turkey A.Ş.		1	82
Banks Under the Depo. Insurance Fund	1	1	218	Odea Bank A.Ş.		48	1,109
Birleşik Fon Bankası A.Ş.		1	218	QNB Finansbank A.Ş.		475	11,111
				Rabobank A.Ş.		1	31
				Société Générale (SA)		1	36
				Turkland Bank A.Ş.		14	303
				Türkiye Garanti Bankası A.Ş.		892	18,656
				Development and Investment Banks	14	64	5,124
				Aktif Yatırım Bankası A.Ş.		12	764
				Bank of America Yatırım Bank A.Ş.**		1	38
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	51
				Diler Yatırım Bankası A.Ş.		1	19
				Golden Global Yatırım Bankası A.Ş.		1	24
				GSD Yatırım Bankası A.Ş.		2	36
				İller Bankası A.Ş.		19	2,377
				İstanbul Takas ve Saklama Bankası A.Ş.		1	288
				Nurol Yatırım Bankası A.Ş.		1	67
				Pasha Yatırım Bankası A.Ş.		1	56
				Standard Chartered Yatırım Bankası Türk A.Ş.		1	31
				Türk Eximbank		20	711
				Türkiye Kalkınma ve Yatırım Bankası A.Ş.		1	273
				Türkiye Sınai Kalkınma Bankası A.Ş.		2	389

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

** The title of the bank was changed to "Bank of America Yatırım Bank A.Ş." in November 1, 2020.

This report has been prepared from the quarterly statistics of member banks (deposit banks and development and investment banks) that was submitted to the Banks Association of Turkey. The data of participation banks is not included.

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, December 2020

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	746	283	1,029	16,315	7,183	23,498	67,184	78,515	145,699	8,324	8,062	16,386	92,569	94,043	186,612
Deposit Banks	622	262	884	15,977	7,109	23,086	65,283	77,347	142,630	7,398	7,490	14,888	89,280	92,208	181,488
State-owned Banks	224	2	226	5,710	1,219	6,929	25,913	22,712	48,625	3,018	2,794	5,812	34,865	26,727	61,592
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	133	1	134	3,121	437	3,558	10,867	7,817	18,684	1,240	1,057	2,297	15,361	9,312	24,673
Türkiye Halk Bankası A.Ş.	37	0	37	2,116	516	2,632	8,255	7,756	16,011	825	666	1,491	11,233	8,938	20,171
Türkiye Vakıflar Bankası T.A.O.	54	1	55	473	266	739	6,791	7,139	13,930	953	1,071	2,024	8,271	8,477	16,748
Privately-owned Banks	144	10	154	4,689	2,437	7,126	23,695	31,399	55,094	2,511	2,638	5,149	31,039	36,484	67,523
Adabank A.Ş.	1	0	1	2	2	4	9	10	19	0	1	1	12	13	25
Akbank T.A.Ş.	22	0	22	362	125	487	4,860	5,738	10,598	665	687	1,352	5,909	6,550	12,459
Anadolubank A.Ş.	11	0	11	211	44	255	652	591	1,243	70	67	137	944	702	1,646
Fibabanka A.Ş.	10	2	12	145	61	206	554	589	1,143	103	85	188	812	737	1,549
Şekerbank T.A.Ş.	8	2	10	159	88	247	1,385	1,471	2,856	80	79	159	1,632	1,640	3,272
Turkish Bank A.Ş.	6	0	6	14	12	26	45	59	104	14	17	31	79	88	167
Türk Ekonomi Bankası A.Ş.	12	1	13	701	355	1,056	2,919	4,111	7,030	381	370	751	4,013	4,837	8,850
Türkiye İş Bankası A.Ş.	56	1	57	2,376	1,140	3,516	8,625	10,171	18,796	554	595	1,149	11,611	11,907	23,518
Yapı ve Kredi Bankası A.Ş.	18	4	22	719	610	1,329	4,646	8,659	13,305	644	737	1,381	6,027	10,010	16,037
Banks Under Depo. Insurance Fund	9	2	11	73	15	88	51	51	102	11	6	17	144	74	218
Birleşik Fon Bankası A.Ş.	9	2	11	73	15	88	51	51	102	11	6	17	144	74	218

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	245	248	493	5,505	3,438	8,943	15,624	23,185	38,809	1,858	2,052	3,910	23,232	28,923	52,155
Alternatifbank A.Ş.	12	1	13	51	23	74	289	366	655	66	51	117	418	441	859
Arap Türk Bankası A.Ş.	10	1	11	47	11	58	84	76	160	29	21	50	170	109	279
Bank Mellat	3	0	3	7	1	8	28	4	32	1	1	2	39	6	45
Bank of China Turkey A.Ş.	0	0	0	0	0	0	15	10	25	14	5	19	29	15	44
Burgan Bank A.Ş.	4	0	4	52	33	85	319	442	761	46	55	101	421	530	951
Citibank A.Ş.	0	0	0	26	6	32	120	148	268	34	45	79	180	199	379
Denizbank A.Ş.	133	237	370	2,273	2,336	4,609	2,856	3,578	6,434	240	279	519	5,502	6,430	11,932
Deutsche Bank A.Ş.	1	0	1	3	0	3	32	48	80	15	12	27	51	60	111
Habib Bank Limited	1	0	1	3	0	3	7	8	15	1	0	1	12	8	20
HSBC Bank A.Ş.	5	1	6	122	71	193	517	1,070	1,587	77	85	162	721	1,227	1,948
ICBC Turkey Bank A.Ş.	6	0	6	56	16	72	240	330	570	41	41	82	343	387	730
ING Bank A.Ş.	8	0	8	179	86	265	1,135	1,699	2,834	170	165	335	1,492	1,950	3,442
Intesa Sanpaolo S.p.A.	0	0	0	1	0	1	8	11	19	7	5	12	16	16	32
JPMorgan Chase Bank N.A.	3	1	4	0	2	2	17	17	34	10	5	15	30	25	55
MUFG Bank Turkey A.Ş.	0	0	0	2	1	3	24	32	56	13	10	23	39	43	82
Odea Bank A.Ş.	3	0	3	35	7	42	349	557	906	90	68	158	477	632	1,109
QNB Finansbank A.Ş.	36	4	40	1,138	456	1,594	3,291	5,344	8,635	396	446	842	4,861	6,250	11,111
Rabobank A.Ş.	0	0	0	1	0	1	8	5	13	11	6	17	20	11	31
Société Générale (SA)	4	0	4	3	1	4	11	10	21	5	2	7	23	13	36
Turkland Bank A.Ş.	1	0	1	38	11	49	102	110	212	20	21	41	161	142	303
Türkiye Garanti Bankası A.Ş.	15	3	18	1,468	377	1,845	6,172	9,320	15,492	572	729	1,301	8,227	10,429	18,656
Development and Investment Banks	124	21	145	338	74	412	1,901	1,168	3,069	926	572	1,498	3,289	1,835	5,124
Aktif Yatırım Bankası A.Ş.	2	0	2	56	14	70	334	249	583	68	41	109	460	304	764
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	10	11	21	10	7	17	20	18	38
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	1	4	2	6	20	18	38	4	2	6	29	22	51
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	4	9	13	2	2	4	8	11	19
Golden Global Yatırım Bankası A.Ş.	0	0	0	1	0	1	10	7	17	4	2	6	15	9	24
GSD Yatırım Bankası A.Ş.	0	0	0	2	0	2	18	13	31	2	1	3	22	14	36
İller Bankası A.Ş.	72	6	78	184	32	216	961	410	1,371	449	263	712	1,666	711	2,377
İstanbul Takas ve Saklama Bankası A.Ş.	5	1	6	12	2	14	114	80	194	48	26	74	179	109	288
Nurol Yatırım Bankası A.Ş.	1	1	2	6	3	9	26	23	49	4	3	7	37	30	67
Pasha Yatırım Bankası A.Ş.	0	0	0	1	1	2	18	20	38	7	9	16	26	30	56
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	4	6	3	7	10	5	6	11	12	19	31
Türk Eximbank	21	9	30	38	9	47	182	100	282	221	131	352	462	249	711
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	10	0	10	13	2	15	97	89	186	42	20	62	162	111	273
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	17	5	22	104	132	236	60	59	119	191	198	389

Table 3 Number of Branches and Employees (2019 - 2020 December)

	No.of Branches			No.of Employees		
	2019 Dec.	2020 Sept.	2020 Dec.	2019 Dec.	2020 Sept.	2020 Dec.
Sector Total	10,199	10,079	9,939	188,837	186,654	186,612
Deposit Banks	10,137	10,015	9,875	183,659	181,487	181,488
State-owned Banks	3,707	3,707	3,701	60,365	60,106	61,592
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,758	1,758	1,752	24,563	24,350	24,673
Türkiye Halk Bankası A.Ş.	1,006	1,011	1,013	18,967	19,042	20,171
Türkiye Vakıflar Bankası T.A.O.	943	938	936	16,835	16,714	16,748
Privately-owned Banks	3,785	3,694	3,644	69,071	68,015	67,523
Adabank A.Ş.	1	1	1	27	25	25
Akbank T.A.Ş.	771	719	716	12,750	12,547	12,459
Anadolubank A.Ş.	113	113	114	1,662	1,622	1,646
Fibabanka A.Ş.	63	58	50	1,541	1,663	1,549
Şekerbank T.A.Ş.	238	238	238	3,265	3,169	3,272
Turkish Bank A.Ş.	11	8	8	188	166	167
Türk Ekonomi Bankası A.Ş.	471	471	455	8,954	8,845	8,850
Türkiye İş Bankası A.Ş.	1,271	1,241	1,227	24,053	23,581	23,518
Yapı ve Kredi Bankası A.Ş.	846	845	835	16,631	16,397	16,037
Banks Under the Dep.Ins.Fund	1	1	1	223	217	218
Birleşik Fon Bankası A.Ş.	1	1	1	223	217	218
Foreign Banks	2,644	2,613	2,529	54,000	53,149	52,155
Alternatifbank A.Ş.	48	49	44	886	869	859
Arap Türk Bankası A.Ş.	7	7	7	274	280	279
Bank Mellat	3	3	3	49	46	45
Bank of China Turkey A.Ş.	1	1	1	39	43	44
Burgan Bank A.Ş.	35	33	32	943	965	951
Citibank A.Ş.	3	3	3	376	375	379
Denizbank A.Ş.	708	707	696	12,279	12,193	11,932
Deutsche Bank A.Ş.	1	1	1	106	110	111
Habib Bank Limited	1	1	1	21	20	20
HSBC Bank A.Ş.	77	77	77	2,015	1,970	1,948
ICBC Turkey Bank A.Ş.	43	39	39	731	739	730
ING Bank A.Ş.	210	205	191	3,733	3,590	3,442
Intesa Sanpaolo S.p.A.	1	1	1	28	31	32
JPMorgan Chase Bank N.A.	1	1	1	52	54	55
MUFG Bank Turkey A.Ş.	1	1	1	78	81	82
Odea Bank A.Ş.	48	48	48	1,091	1,113	1,109
QNB Finansbank A.Ş.	525	515	475	12,087	11,643	11,111
Rabobank A.Ş.	1	1	1	33	31	31
Société Générale (SA)	1	1	1	38	37	36
Turkland Bank A.Ş.	17	17	14	357	347	303
Türkiye Garanti Bankası A.Ş.	912	902	892	18,784	18,612	18,656
Development and Investment Banks	62	64	64	5,178	5,167	5,124
Aktif Yatırım Bankası A.Ş.	10	12	12	714	752	764
Bank of America Yatırım Bank A.Ş.*	1	1	1	39	37	38
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	56	51	51
Diler Yatırım Bankası A.Ş.	1	1	1	20	19	19
Golden Global Yatırım Bankası A.Ş.**	-	1	1	-	20	24
GSD Yatırım Bankası A.Ş.	2	2	2	38	36	36
İller Bankası A.Ş.	19	19	19	2,462	2,390	2,377
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	298	290	288
Nurol Yatırım Bankası A.Ş.	1	1	1	66	68	67
Pasha Yatırım Bankası A.Ş.	1	1	1	56	59	56
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	29	30	31
Türk Eximbank	20	20	20	740	740	711
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	1	1	285	298	273
Türkiye Sınai Kalkınma Bankası A.Ş.	3	2	2	375	377	389

* The title of the bank was changed to "Bank of America Yatırım Bank A.Ş." in November 1, 2020.

** Banking operations started as of June 1, 2020.