

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

March 2016

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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

March 2016

1. Number of Banks and Branches

The number of banks operating in Turkey was 53 at the end of March 2016 with 34 in deposit banks group and 13 in non-deposit banks group, while there were also 6 participation banks.

Among deposit banks, there were 3 state-owned banks, 9 privately-owned banks and 21 foreign banks.

Number of Banks and Branches in the System*

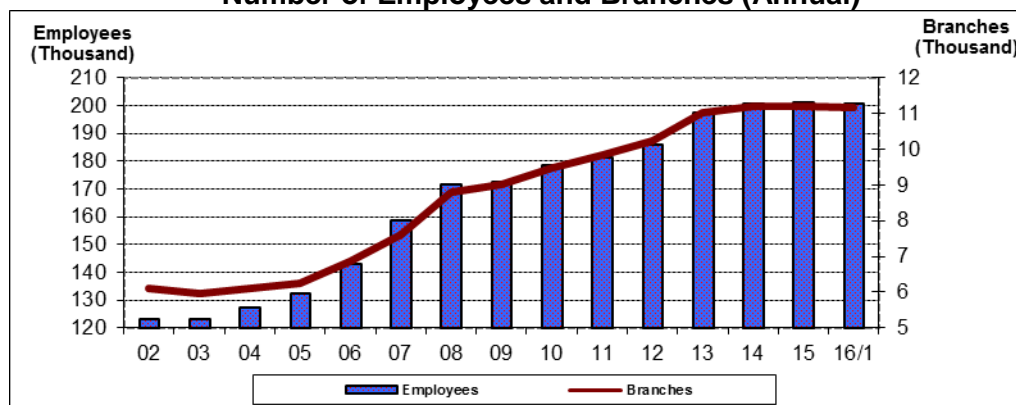
	March 2015		December 2015		March 2016	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	34	11,195	34	11,151	34	11,143
State-owned banks	3	3,529	3	3,681	3	3,689
Privately-owned banks	11	5,449	9	4,299	9	4,299
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	19	2,216	21	3,170	21	3,154
Development and inv. banks	13	41	13	42	13	42
Total	47	11,236	47	11,193	47	11,185

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

** Banks under the Deposit Insurance Fund

The total number of branches in the deposit banks and development and investment banks decreased by 8 to 11,185 at the end of March 2016 as compared to December 2015 and by 51, as compared to March 2015.

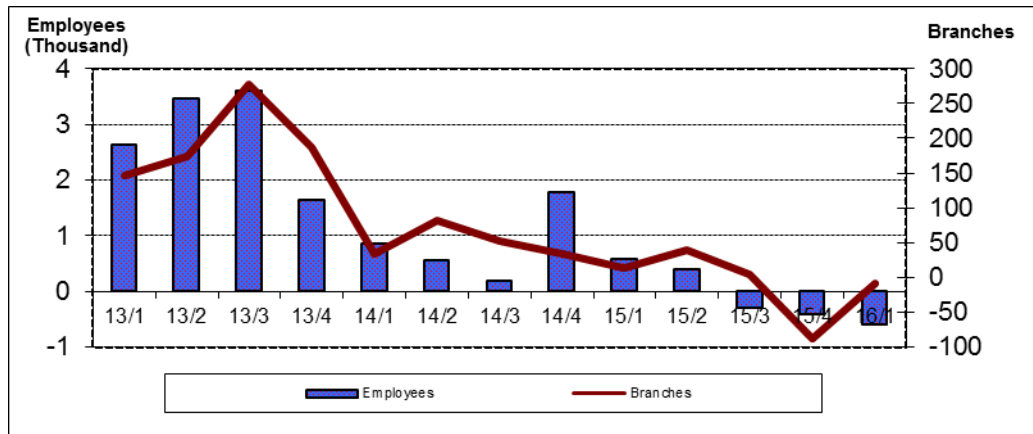
Number of Employees and Branches (Annual)



As of March 2016, the number of branches increased by 8 in state-owned deposit banks whereas decreased by 16 in foreign banks.

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

Quarterly Change of Employees and Branches



The number of branches per bank was 328 in deposit banks. The number was 1,230 in state-owned deposit banks, 478 in privately-owned deposit banks and 150 in foreign banks.

2. Number of employees

As of March 2016, the number of employees in the deposit banks and development and investment banks decreased by 581 (-0.3 percent) to 200,623, compared to December 2015 and decreased by 858 (-0.4 percent) compared to March 2015.

The number of employees increased by 6 in development and investment banks whereas decreased by 79 in state-owned deposit banks, 68 in privately-owned deposit banks, 7 in the bank in the Fund and 433 in foreign banks, as compared to December 2015.

Number of Employees

	March 2015	December 2015 ²	March 2016
Deposit banks	195,999	195,838	195,251
State-owned banks	56,809	58,211	58,132
Privately-owned banks	95,645	74,756	74,688
Banks in the Fund*	228	225	218
Foreign banks	43,317	62,646	62,213
Development and investment banks	5,482	5,366	5,372
Total	201,481	201,204	200,623

* Banks under the Deposit Insurance Fund

As of March 2016, 29 percent of the total number of employees was employed in state-owned banks, 37 percent in private banks, 31 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5,743 in deposit banks, 19,377 in state-owned banks, 8,299 in privately-owned banks and 2,963 in foreign banks.

² Number of employees figure of December 2015 was updated by 1 bank.

Education Level of Bank Employees

	Primary school	Secondary school	Under- graduate	Post- graduate	Total
Deposit banks	963	29,336	152,849	12,103	195,251
State-owned banks	238	7,766	45,917	4,211	58,132
Privately-owned banks	228	9,602	60,769	4,089	74,688
Banks in the Fund*	18	98	97	5	218
Foreign banks	479	11,870	46,066	3,798	62,213
Development and inv. banks	258	613	3,309	1,192	5,372
Total	1,221	29,949	156,158	13,295	200,623

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 15 percent high-school graduates, 78 percent undergraduate, and 6 percent had postgraduate degrees.

Considering each group, 86 percent of employees in state-owned were undergraduate and postgraduate degrees. This ratio was 87 percent in privately-owned deposit banks, 80 percent in foreign banks and 84 percent in development and investment banks.

Bank Employees by Gender

	March 2015			December 2015			March 2016		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	94,150	101,849	195,999	94,700	101,138	195,838	94,311	100,940	195,251
State-owned banks	31,544	25,265	56,809	32,628	25,583	58,211	32,536	25,596	58,132
Privately-owned banks	42,812	52,833	95,645	33,963	40,793	74,756	33,898	40,790	74,688
Banks in the Fund	146	82	228	145	80	225	141	77	218
Foreign banks	19,648	23,669	43,317	27,964	34,682	62,646	27,736	34,477	62,213
Development and inv. banks	3,579	1,903	5,482	3,509	1,857	5,366	3,520	1,852	5,372
Total	97,729	103,752	201,481	98,209	102,995	201,204	97,831	102,792	200,623

* Banks under the Deposit Insurance Fund

As of March 2016, 51 percent of the employees was 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 the bank in the Fund and in development and investment banks.

Table 1 Number of Banks, Branches and Employees, as of March 31, 2016

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	11,185	200,623	Foreign Banks	21	3,154	62,213
Deposit Banks	34	11,143	195,251	Alternatifbank A.Ş.		57	945
State-owned Banks	3	3,689	58,132	Arap Türk Bankası A.Ş.		7	288
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,813	25,660	Bank Mellat		3	50
Türkiye Halk Bankası A.Ş.		956	17,158	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	63
Türkiye Vakıflar Bankası T.A.O.		920	15,314	Burgan Bank A.Ş.		51	989
Privately-owned Banks	9	4,299	74,688	Citibank A.Ş.		8	487
Adabank A.Ş.		1	30	Denizbank A.Ş.		695	12,945
Akbank T.A.Ş.		899	13,949	Deutsche Bank A.Ş.		1	123
Anadolubank A.Ş.		106	1,700	Finans Bank A.Ş.		642	12,903
Fibabanka A.Ş.		68	1,363	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		301	3,888	HSBC Bank A.Ş.		284	4,797
Turkish Bank A.Ş.		13	222	ICBC Turkey Bank A.Ş.		44	835
Türk Ekonomi Bankası A.Ş.		536	9,984	ING Bank A.Ş.		285	5,449
Türkiye İş Bankası A.Ş.		1,378	25,079	Intesa Sanpaolo S.p.A.		1	26
Yapı ve Kredi Bankası A.Ş.		997	18,473	JPMorgan Chase Bank N.A.		1	54
Banks Under the Depo. Insurance Fund	1	1	218	Odea Bank A.Ş.		55	1,563
Birleşik Fon Bankası A.Ş.		1	218	Rabobank A.Ş.		1	36
				Société Générale (SA)		1	100
				The Royal Bank of Scotland Plc.		1	51
				Turkland Bank A.Ş.		34	639
				Türkiye Garanti Bankası A.Ş.		981	19,854
				Development and Investment Banks	13	42	5,372
				Aktif Yatırım Bankası A.Ş.		8	666
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	132
				Diler Yatırım Bankası A.Ş.		1	16
				GSD Yatırım Bankası A.Ş.		1	29
				İller Bankası A.Ş.		19	2,617
				İstanbul Takas ve Saklama Bankası A.Ş.		1	290
				Merrill Lynch Yatırım Bank A.Ş.		1	38
				Nurol Yatırım Bankası A.Ş.		1	40
				Pasha Yatırım Bankası A.Ş.		1	31
				Standard Chartered Yatırım Bankası Türk A.		1	33
				Türk Eximbank		3	556
				Türkiye Kalkınma Bankası A.Ş.		1	595
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	329

* 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, 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	1,013	208	1,221	19,441	10,508	29,949	70,785	85,373	156,158	6,592	6,703	13,295	97,831	102,792	200,623
Deposit Banks	780	183	963	18,943	10,393	29,336	68,690	84,159	152,849	5,898	6,205	12,103	94,311	100,940	195,251
State-owned Banks	231	7	238	5,721	2,045	7,766	24,472	21,445	45,917	2,112	2,099	4,211	32,536	25,596	58,132
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	2	40	2,771	690	3,461	11,656	8,375	20,031	1,099	1,029	2,128	15,564	10,096	25,660
Türkiye Halk Bankası A.Ş.	65	1	66	2,140	765	2,905	6,975	6,116	13,091	570	526	1,096	9,750	7,408	17,158
Türkiye Vakıflar Bankası T.A.O.	128	4	132	810	590	1,400	5,841	6,954	12,795	443	544	987	7,222	8,092	15,314
Privately-owned Banks	213	15	228	5,805	3,797	9,602	25,886	34,883	60,769	1,994	2,095	4,089	33,898	40,790	74,688
Adabank A.Ş.	1	0	1	5	4	9	8	12	20	0	0	0	14	16	30
Akbank T.A.Ş.	31	0	31	430	213	643	5,463	6,722	12,185	537	553	1,090	6,461	7,488	13,949
Anadolubank A.Ş.	4	1	5	219	81	300	690	613	1,303	42	50	92	955	745	1,700
Fibabanka A.Ş.	11	0	11	163	67	230	456	558	1,014	53	55	108	683	680	1,363
Şekerbank T.A.Ş.	23	1	24	223	163	386	1,612	1,696	3,308	93	77	170	1,951	1,937	3,888
Turkish Bank A.Ş.	11	0	11	20	16	36	58	90	148	17	10	27	106	116	222
Türk Ekonomi Bankası A.Ş.	23	7	30	985	532	1,517	3,347	4,484	7,831	323	283	606	4,678	5,306	9,984
Türkiye İş Bankası A.Ş.	92	2	94	2,748	1,635	4,383	8,944	10,656	19,600	473	529	1,002	12,257	12,822	25,079
Yapı ve Kredi Bankası A.Ş.	17	4	21	1,012	1,086	2,098	5,308	10,052	15,360	456	538	994	6,793	11,680	18,473
Banks Under Depo. Insurance Fund	14	4	18	71	27	98	53	44	97	3	2	5	141	77	218
Birleşik Fon Bankası A.Ş.	14	4	18	71	27	98	53	44	97	3	2	5	141	77	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	322	157	479	7,346	4,524	11,870	18,279	27,787	46,066	1,789	2,009	3,798	27,736	34,477	62,213
Alternatifbank A.Ş.	11	1	12	103	42	145	305	376	681	63	44	107	482	463	945
Arap Türk Bankası A.Ş.	11	1	12	50	12	62	84	86	170	23	21	44	168	120	288
Bank Mellat	3	0	3	9	0	9	27	7	34	4	0	4	43	7	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	4	1	5	17	20	37	14	6	20	36	27	63
Burgan Bank A.Ş.	8	0	8	51	47	98	321	471	792	46	45	91	426	563	989
Citibank A.Ş.	0	0	0	28	8	36	161	201	362	32	57	89	221	266	487
Denizbank A.Ş.	139	143	282	2,572	2,497	5,069	3,146	3,877	7,023	263	308	571	6,120	6,825	12,945
Deutsche Bank A.Ş.	0	0	0	2	0	2	39	48	87	19	15	34	60	63	123
Finans Bank A.Ş.	62	5	67	1,667	662	2,329	3,756	6,020	9,776	318	413	731	5,803	7,100	12,903
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	346	296	642	1,292	2,546	3,838	146	169	315	1,786	3,011	4,797
ICBC Turkey Bank A.Ş.	15	3	18	89	31	120	258	357	615	36	46	82	398	437	835
ING Bank A.Ş.	19	1	20	359	205	564	1,930	2,553	4,483	198	184	382	2,506	2,943	5,449
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	7	12	8	5	13	14	12	26
JPMorgan Chase Bank N.A.	4	1	5	0	2	2	16	15	31	10	6	16	30	24	54
Odea Bank A.Ş.	6	1	7	81	18	99	537	739	1,276	98	83	181	722	841	1,563
Rabobank A.Ş.	0	0	0	3	1	4	7	6	13	16	3	19	26	10	36
Société Générale (SA)	7	0	7	7	13	20	27	32	59	12	2	14	53	47	100
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	14	20	34	10	3	13	28	23	51
Turkland Bank A.Ş.	4	0	4	81	41	122	176	283	459	31	23	54	292	347	639
Türkiye Garanti Bankası A.Ş.	27	1	28	1,886	648	2,534	6,156	10,119	16,275	442	575	1,017	8,511	11,343	19,854
Development and Investment Banks	233	25	258	498	115	613	2,095	1,214	3,309	694	498	1,192	3,520	1,852	5,372
Aktif Yatırım Bankası A.Ş.	3	0	3	56	18	74	301	190	491	52	46	98	412	254	666
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	3	5	5	10	61	43	104	12	3	15	80	52	132
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	3	9	12	1	1	2	6	10	16
GSD Yatırım Bankası A.Ş.	0	0	0	4	2	6	14	9	23	0	0	0	18	11	29
İller Bankası A.Ş.	144	9	153	289	49	338	1,070	447	1,517	379	230	609	1,882	735	2,617
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	19	6	25	112	85	197	33	31	64	167	123	290
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	11	9	20	7	10	17	19	19	38
Nurol Yatırım Bankası A.Ş.	1	1	2	2	1	3	17	11	28	4	3	7	24	16	40
Pasha Yatırım Bankası A.Ş.	0	0	0	1	0	1	10	13	23	4	3	7	15	16	31
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	5	7	3	11	14	2	6	8	9	24	33
Türk Eximbank	34	9	43	51	10	61	183	112	295	84	73	157	352	204	556
Türkiye Kalkınma Bankası A.Ş.	34	0	34	48	15	63	222	163	385	70	43	113	374	221	595
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	18	4	22	88	112	200	46	49	95	162	167	329

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

	No.of Branches			No.of Employees		
	2015 March	2015 Dec.	2016 March	2015 March	2015 Dec.*	2016 March
Sector Total	11,236	11,193	11,185	201,481	201,204	200,623
Deposit Banks	11,195	11,151	11,143	195,999	195,838	195,251
State-owned Banks	3,529	3,681	3,689	56,809	58,211	58,132
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,726	1,812	1,813	24,496	25,697	25,660
Türkiye Halk Bankası A.Ş.	903	949	956	17,270	17,104	17,158
Türkiye Vakıflar Bankası T.A.O.	900	920	920	15,043	15,410	15,314
Privately-owned Banks	5,449	4,299	4,299	95,645	74,756	74,688
Adabank A.Ş.	1	1	1	31	30	30
Akbank T.A.Ş.	975	902	899	14,939	14,050	13,949
Anadolubank A.Ş.	108	106	106	1,733	1,711	1,700
Fibabanka A.Ş.	68	67	68	1,226	1,290	1,363
ICBC Turkey Bank A.Ş.**	44	-	-	856	-	-
Şekerbank T.A.Ş.	312	301	301	4,351	4,078	3,888
Turkish Bank A.Ş.	18	13	13	270	252	222
Türk Ekonomi Bankası A.Ş.	551	532	536	10,168	9,927	9,984
Türkiye Garanti Bankası A.Ş.***	1,003	-	-	19,427	-	-
Türkiye İş Bankası A.Ş.	1,362	1,377	1,378	24,519	25,157	25,079
Yapı ve Kredi Bankası A.Ş.	1,007	1,000	997	18,125	18,261	18,473
Banks Under the Dep.Ins.Fund	1	1	1	228	225	218
Birleşik Fon Bankası A.Ş.	1	1	1	228	225	218
Foreign Banks	2,216	3,170	3,154	43,317	62,646	62,213
Alternatifbank A.Ş.	64	59	57	1,142	1,073	945
Arap Türk Bankası A.Ş.	7	7	7	292	291	288
Bank Mellat	3	3	3	48	48	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	57	63	63
Burgan Bank A.Ş.	59	56	51	1,069	1,022	989
Citibank A.Ş.	8	8	8	463	517	487
Denizbank A.Ş.	715	692	695	13,039	12,923	12,945
Deutsche Bank A.Ş.	1	1	1	118	123	123
Finans Bank A.Ş.	658	642	642	12,836	12,950	12,903
Habib Bank Limited	1	1	1	18	15	16
HSBC Bank A.Ş.	291	284	284	5,536	4,997	4,797
ICBC Turkey Bank A.Ş.**	-	44	44	-	841	835
ING Bank A.Ş.	319	298	285	6,265	5,603	5,449
Intesa Sanpaolo S.p.A.	1	1	1	21	27	26
JPMorgan Chase Bank N.A.	1	1	1	65	56	54
Odea Bank A.Ş.	51	55	55	1,477	1,538	1,563
Rabobank A.Ş.	1	1	1	34	38	36
Société Générale (SA)	1	1	1	115	110	100
The Royal Bank of Scotland Plc.	1	1	1	73	57	51
Turkland Bank A.Ş.	33	34	34	649	662	639
Türkiye Garanti Bankası A.Ş.***	-	980	981	-	19,692	19,854
Development and Investment Banks	41	42	42	5,482	5,366	5,372
Aktif Yatırım Bankası A.Ş.	8	8	8	735	638	666
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	139	140	132
Diler Yatırım Bankası A.Ş.	1	1	1	20	17	16
GSD Yatırım Bankası A.Ş.	1	1	1	26	26	29
İller Bankası A.Ş.	19	19	19	2,653	2,640	2,617
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	265	285	290
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	43	41	38
Nurol Yatırım Bankası A.Ş.	1	1	1	41	40	40
Pasha Yatırım Bankası A.Ş.	1	1	1	32	31	31
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	38	33	33
Türk Eximbank	2	3	3	532	541	556
Türkiye Kalkınma Bankası A.Ş.	1	1	1	628	602	595
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	330	332	329

* Number of employees figure of December 2015 was updated by 1 bank.

**BRSB gave the permission for the transfer of 75.5 percent shares of Tekstil Bankası A.Ş. to Industrial and Commercial Bank of China Limited by the resolution dated 2 April 2015. The transfer of the shares was approved after the General Meeting held on May 22, 2015. Thus, the bank transferred to the "Foreign Banks" group. The title of the bank was changed to "ICBC Turkey Bank A.Ş." as of 5 November 2015. The change was published on the Turkish Trade Registry Gazette Nr:5980 and dated 19 November, 2015.

***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.