

Quarterly Statistics by Banks, Branches and Employees in Banking System

December 2016

Report Code: DE13

February 2017





Contents

	<u>Page No.</u>
1. Number of Banks.....	i
2. Number of Branches.....	i
3. Number of Employees.....	ii
3.1. Education Level of Banks Employees.....	iv
3.2. Bank Employees by Gender.....	v
4. Number of Branches and Employees per 100.000 People.....	v

Tables

Table 1	Number of Branches and Employees by the Banks and Groups, as of December 31, 2016.....	1
Table 2	Bank Employees by Sex and Education, as of December 31, 2016.....	2
Table 3	Number of Branches and Employees (2015 - 2016 December).....	4

Quarterly Statistics by Banks, Branches and Employees in Banking System¹ December 2016

1. Number of Banks

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

Number of Banks in the System

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

* Banks under the Deposit Insurance Fund

2. Number of Branches

As of December 2016, the total number of branches in deposit banks and development and investment banks was 10,781. This number decreased by 412, as compared to December 2015 and by 204, as compared to September 2016.

Number of Branches*

	December 2015	September 2016	December 2016
Deposit banks	11,151	10,943	10,740
State-owned banks	3,681	3,699	3,702
Privately-owned banks	4,299	4,225	4,132
Banks in the Fund**	1	1	1
Foreign banks	3,170	3,018	2,905
Dev't. and inv. banks	42	42	41
Total	11,193	10,985	10,781

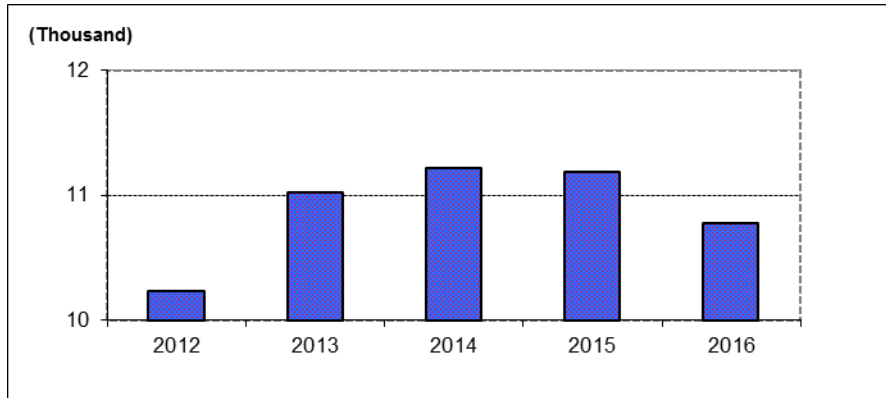
* Branches in foreign countries and Turkish Republic of Northern Cyprus are included.

** Banks under the Deposit Insurance Fund

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

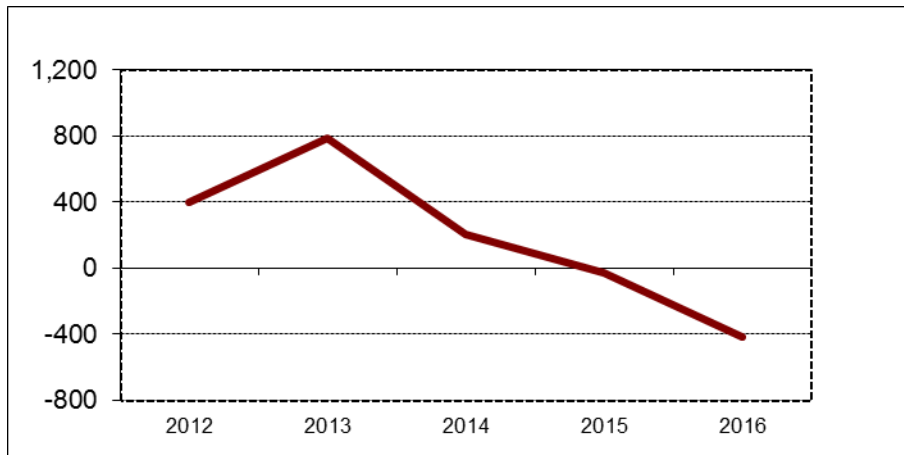
The number of branches per bank was 316 in deposit banks at the end of December 2016. The number was 1,234 in state-owned deposit banks, 459 in privately-owned deposit banks and 138 in foreign banks.

Number of Branches (Annual)



As of December 2016, the number of branches increased by 21 in state-owned deposit banks whereas decreased by 167 in privately-owned deposit banks and 265 in foreign banks, as compared to December 2015.

Annual Change in Number of Branches



3. Number of Employees

As of December 2016, the number of employees in deposit banks and development and investment banks was 196,699. This number decreased by 1,020 (0.5 percent), as compared to September 2016 and decreased by 4,505 (2.2 percent) as compared to December 2015.

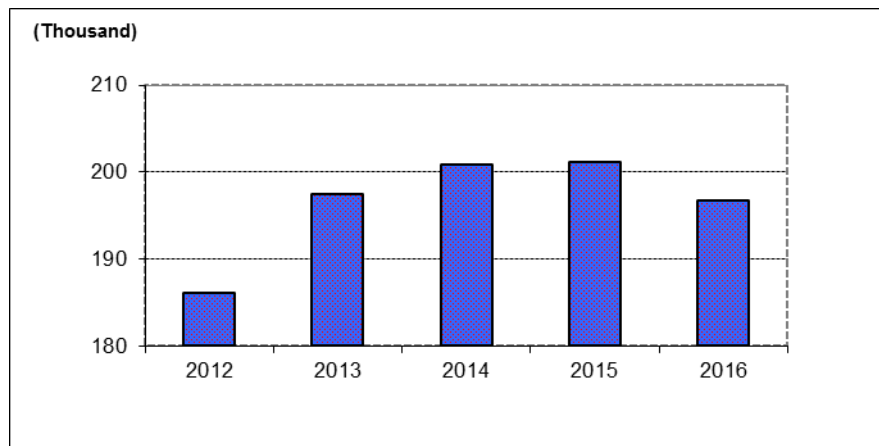
Number of Employees

	December 2015	September 2016	December 2016
Deposit banks	195,838	192,410	191,363
State-owned banks	58,211	57,509	57,586
Privately-owned banks	74,756	74,097	73,742
Banks in the Fund*	225	221	231
Foreign banks	62,646	60,583	59,804
Dev't. and inv. banks	5,366	5,309	5,336
Total	201,204	197,719	196,699

* Banks under the Deposit Insurance Fund

As of December 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.

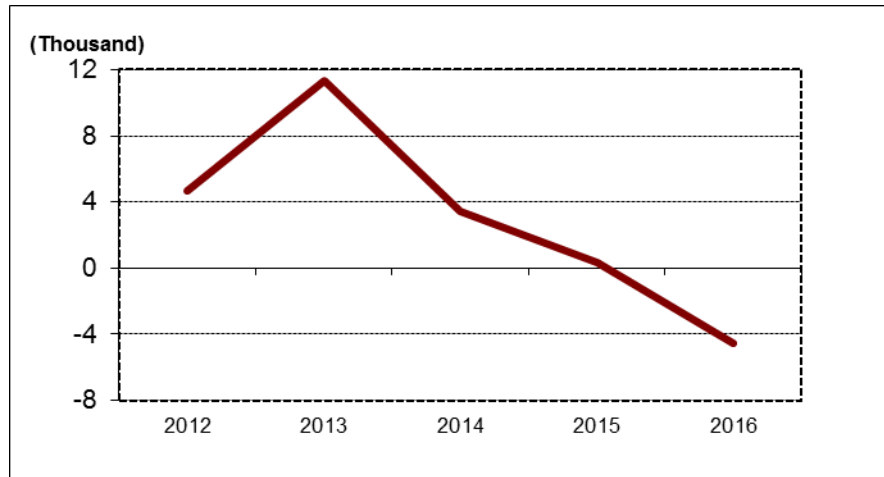
Number of Employees (Annual)



The number of employees decreased by 625 in state-owned deposit banks, 1,014 in privately-owned deposit banks, 2,842 in foreign banks, and 30 in development and investment banks; whereas the number of employees increased by 4 in the Banks under the Deposit Insurance Fund, as compared to December 2015.

The average number of employees was 5,628 in deposit banks, as of December 2016. This number was 19,195 in state-owned banks, 8,194 in privately-owned banks, 2,848 in foreign banks and 410 in development and investment banks.

Annual Change in Number of Employees



The average number of employees per branch was 18 in deposit banks and 130 in development and investment banks, as of December 2016. This number was 16 in state-owned banks, 18 in privately-owned banks and 21 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 December 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	902	27,708	150,386	12,367	191,363
State-owned banks	219	7,262	45,744	4,361	57,586
Privately-owned banks	218	9,158	60,166	4,200	73,742
Banks in the Fund*	17	102	103	9	231
Foreign banks	448	11,186	44,373	3,797	59,804
Dev't. and inv. banks	254	584	3,319	1,179	5,336
Total	1,156	28,292	153,705	13,546	196,699

* 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 December 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

	December 2016		
	Male	Female	Total
Deposit banks	92,724	98,639	191,363
State-owned banks	32,273	25,313	57,586
Privately-owned banks	33,442	40,300	73,742
Banks in the Fund*	150	81	231
Foreign banks	26,859	32,945	59,804
Dev't. and inv. banks	3,489	1,847	5,336
Total	96,213	100,486	196,699

* Banks under the Deposit Insurance Fund

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 December 2016.

Number of Branches and Employees per 100,000 People

	2012	2013	2014	2015	2016
Number of branch per 100,000 People	13	14	14	14	13
Number of employee per 100,000 People	246	257	258	255	246

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

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

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	10,781	196,699	Foreign Banks	21	2,905	59,804
Deposit Banks	34	10,740	191,363	Alternatifbank A.Ş.		53	928
State-owned Banks	3	3,702	57,586	Arap Türk Bankası A.Ş.		7	288
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,814	25,015	Bank Mellat		3	50
Türkiye Halk Bankası A.Ş.		964	16,956	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	70
Türkiye Vakıflar Bankası T.A.O.		924	15,615	Burgan Bank A.Ş.		49	994
Privately-owned Banks	9	4,132	73,742	Citibank A.Ş.		8	468
Adabank A.Ş.		1	29	Denizbank A.Ş.		694	12,938
Akbank T.A.Ş.		841	13,843	Deutsche Bank A.Ş.		1	121
Anadolubank A.Ş.		106	1,784	Finans Bank A.Ş.		630	12,451
Fibabanka A.Ş.		73	1,488	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		273	3,611	HSBC Bank A.Ş.		90	3,188
Turkish Bank A.Ş.		13	225	ICBC Turkey Bank A.Ş.		44	809
Türk Ekonomi Bankası A.Ş.		515	9,640	ING Bank A.Ş.		268	5,284
Türkiye İş Bankası A.Ş.		1,374	24,756	Intesa Sanpaolo S.p.A.		1	29
Yapı ve Kredi Bankası A.Ş.		936	18,366	JPMorgan Chase Bank N.A.		1	56
Banks Under the Depo. Insurance Fund	1	1	231	Odea Bank A.Ş.		50	1,681
Birleşik Fon Bankası A.Ş.		1	231	Rabobank A.Ş.		1	34
				Société Générale (SA)		1	65
				The Royal Bank of Scotland Plc.		1	37
				Turkland Bank A.Ş.		33	608
				Türkiye Garanti Bankası A.Ş.		968	19,689
				Development and Investment Banks	13	41	5,336
				Aktif Yatırım Bankası A.Ş.		7	666
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	92
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	28
				İller Bankası A.Ş.		19	2,532
				İstanbul Takas ve Saklama Bankası A.Ş.		1	261
				Merrill Lynch Yatırım Bank A.Ş.		1	34
				Nurol Yatırım Bankası A.Ş.		1	42
				Pasha Yatırım Bankası A.Ş.		1	39
				Standard Chartered Yatırım Bankası Türk A.		1	32
				Türk Eximbank		3	631
				Türkiye Kalkınma Bankası A.Ş.		1	603
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	357

* 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 December 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	959	197	1,156	18,537	9,755	28,292	70,031	83,674	153,705	6,686	6,860	13,546	96,213	100,486	196,699
Deposit Banks	730	172	902	18,056	9,652	27,708	67,942	82,444	150,386	5,996	6,371	12,367	92,724	98,639	191,363
State-owned Banks	212	7	219	5,424	1,838	7,262	24,459	21,285	45,744	2,178	2,183	4,361	32,273	25,313	57,586
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	32	2	34	2,593	617	3,210	11,425	8,238	19,663	1,085	1,023	2,108	15,135	9,880	25,015
Türkiye Halk Bankası A.Ş.	61	1	62	2,079	680	2,759	6,954	6,023	12,977	609	549	1,158	9,703	7,253	16,956
Türkiye Vakıflar Bankası T.A.O.	119	4	123	752	541	1,293	6,080	7,024	13,104	484	611	1,095	7,435	8,180	15,615
Privately-owned Banks	203	15	218	5,599	3,559	9,158	25,597	34,569	60,166	2,043	2,157	4,200	33,442	40,300	73,742
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	426	200	626	5,429	6,636	12,065	544	576	1,120	6,431	7,412	13,843
Anadolubank A.Ş.	5	0	5	208	79	287	728	672	1,400	44	48	92	985	799	1,784
Fibabanka A.Ş.	9	1	10	181	63	244	505	612	1,117	62	55	117	757	731	1,488
Şekerbank T.A.Ş.	20	1	21	189	130	319	1,533	1,592	3,125	79	67	146	1,821	1,790	3,611
Turkish Bank A.Ş.	10	0	10	21	13	34	63	90	153	16	12	28	110	115	225
Türk Ekonomi Bankası A.Ş.	23	7	30	889	502	1,391	3,234	4,348	7,582	339	298	637	4,485	5,155	9,640
Türkiye İş Bankası A.Ş.	83	2	85	2,686	1,562	4,248	8,831	10,558	19,389	487	547	1,034	12,087	12,669	24,756
Yapı ve Kredi Bankası A.Ş.	20	4	24	994	1,007	2,001	5,266	10,049	15,315	472	554	1,026	6,752	11,614	18,366
Banks Under Depo. Insurance Fund	13	4	17	76	26	102	56	47	103	5	4	9	150	81	231
Birleşik Fon Bankası A.Ş.	13	4	17	76	26	102	56	47	103	5	4	9	150	81	231

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	302	146	448	6,957	4,229	11,186	17,830	26,543	44,373	1,770	2,027	3,797	26,859	32,945	59,804
Alternatifbank A.Ş.	10	0	10	101	34	135	312	371	683	61	39	100	484	444	928
Arap Türk Bankası A.Ş.	11	1	12	50	11	61	85	86	171	22	22	44	168	120	288
Bank Mellat	3	0	3	9	1	10	29	7	36	1	0	1	42	8	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	2	0	2	23	22	45	15	8	23	40	30	70
Burgan Bank A.Ş.	8	0	8	56	37	93	331	469	800	48	45	93	443	551	994
Citibank A.Ş.	0	0	0	29	12	41	148	195	343	34	50	84	211	257	468
Denizbank A.Ş.	136	135	271	2,508	2,443	4,951	3,243	3,900	7,143	261	312	573	6,148	6,790	12,938
Deutsche Bank A.Ş.	0	0	0	2	0	2	37	51	88	16	15	31	55	66	121
Finans Bank A.Ş.	55	4	59	1,549	599	2,148	3,677	5,818	9,495	323	426	749	5,604	6,847	12,451
Habib Bank Limited	2	0	2	4	0	4	5	4	9	0	1	1	11	5	16
HSBC Bank A.Ş.	1	0	1	249	205	454	833	1,657	2,490	110	133	243	1,193	1,995	3,188
ICBC Turkey Bank A.Ş.	13	3	16	80	30	110	265	343	608	34	41	75	392	417	809
ING Bank A.Ş.	19	1	20	340	201	541	1,907	2,433	4,340	207	176	383	2,473	2,811	5,284
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	8	7	15	8	5	13	17	12	29
JPMorgan Chase Bank N.A.	4	1	5	0	2	2	18	16	34	10	5	15	32	24	56
Odea Bank A.Ş.	6	0	6	90	20	110	584	790	1,374	102	89	191	782	899	1,681
Rabobank A.Ş.	0	0	0	2	2	4	5	6	11	15	4	19	22	12	34
Société Générale (SA)	4	0	4	3	6	9	21	19	40	8	4	12	36	29	65
The Royal Bank of Scotland Plc.	0	0	0	2	0	2	10	15	25	8	2	10	20	17	37
Turkland Bank A.Ş.	4	0	4	79	42	121	169	264	433	27	23	50	279	329	608
Türkiye Garanti Bankası A.Ş.	25	1	26	1,802	584	2,386	6,120	10,070	16,190	460	627	1,087	8,407	11,282	19,689
Development and Investment Banks	229	25	254	481	103	584	2,089	1,230	3,319	690	489	1,179	3,489	1,847	5,336
Aktif Yatırım Bankası A.Ş.	3	0	3	59	18	77	306	188	494	49	43	92	417	249	666
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	2	5	2	7	40	33	73	8	2	10	54	38	92
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	16	8	24	0	1	1	19	9	28
İller Bankası A.Ş.	137	9	146	269	45	314	1,019	446	1,465	378	229	607	1,803	729	2,532
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	13	1	14	103	79	182	30	31	61	149	112	261
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	22	13	35	1	0	1	27	15	42
Pasha Yatırım Bankası A.Ş.	1	0	1	1	0	1	13	14	27	5	5	10	20	19	39
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	5	7	2	12	14	2	5	7	8	24	32
Türk Eximbank	34	9	43	57	11	68	221	125	346	100	74	174	412	219	631
Türkiye Kalkınma Bankası A.Ş.	36	0	36	49	15	64	231	169	400	62	41	103	378	225	603
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	19	5	24	101	125	226	46	49	95	176	181	357

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

	No.of Branches			No.of Employees		
	2015 Dec.	2016 Sept.	2016 Dec.	2015 Dec.	2016 Sept.	2016 Dec.
Sector Total	11,193	10,985	10,781	201,204	197,719	196,699
Deposit Banks	11,151	10,943	10,740	195,838	192,410	191,363
State-owned Banks	3,681	3,699	3,702	58,211	57,509	57,586
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,812	1,812	1,814	25,697	25,156	25,015
Türkiye Halk Bankası A.Ş.	949	961	964	17,104	16,843	16,956
Türkiye Vakıflar Bankası T.A.O.	920	926	924	15,410	15,510	15,615
Privately-owned Banks	4,299	4,225	4,132	74,756	74,097	73,742
Adabank A.Ş.	1	1	1	30	29	29
Akbank T.A.Ş.	902	883	841	14,050	13,744	13,843
Anadolubank A.Ş.	106	106	106	1,711	1,769	1,784
Fibabanka A.Ş.	67	70	73	1,290	1,496	1,488
Şekerbank T.A.Ş.	301	273	273	4,078	3,546	3,611
Turkish Bank A.Ş.	13	13	13	252	223	225
Türk Ekonomi Bankası A.Ş.	532	539	515	9,927	9,894	9,640
Türkiye İş Bankası A.Ş.	1,377	1,375	1,374	25,157	24,851	24,756
Yapı ve Kredi Bankası A.Ş.	1,000	965	936	18,261	18,545	18,366
Banks Under the Dep.Ins.Fund	1	1	1	225	221	231
Birleşik Fon Bankası A.Ş.	1	1	1	225	221	231
Foreign Banks	3,170	3,018	2,905	62,646	60,583	59,804
Alternatifbank A.Ş.	59	53	53	1,073	917	928
Arap Türk Bankası A.Ş.	7	7	7	291	288	288
Bank Mellat	3	3	3	48	51	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	63	63	70
Burgan Bank A.Ş.	56	51	49	1,022	1,007	994
Citibank A.Ş.	8	8	8	517	476	468
Denizbank A.Ş.	692	690	694	12,923	12,743	12,938
Deutsche Bank A.Ş.	1	1	1	123	122	121
Finans Bank A.Ş.	642	630	630	12,950	12,398	12,451
Habib Bank Limited	1	1	1	15	16	16
HSBC Bank A.Ş.	284	191	90	4,997	3,968	3,188
ICBC Turkey Bank A.Ş.	44	44	44	841	811	809
ING Bank A.Ş.	298	273	268	5,603	5,317	5,284
Intesa Sanpaolo S.p.A.	1	1	1	27	28	29
JPMorgan Chase Bank N.A.	1	1	1	56	56	56
Odea Bank A.Ş.	55	50	50	1,538	1,622	1,681
Rabobank A.Ş.	1	1	1	38	36	34
Société Générale (SA)	1	1	1	110	84	65
The Royal Bank of Scotland Plc.	1	1	1	57	46	37
Turkland Bank A.Ş.	34	34	33	662	630	608
Türkiye Garanti Bankası A.Ş.	980	976	968	19,692	19,904	19,689
Development and Investment Banks	42	42	41	5,366	5,309	5,336
Aktif Yatırım Bankası A.Ş.	8	8	7	638	670	666
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	140	94	92
Diler Yatırım Bankası A.Ş.	1	1	1	17	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	26	27	28
İller Bankası A.Ş.	19	19	19	2,640	2,539	2,532
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	285	266	261
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	41	34	34
Nurol Yatırım Bankası A.Ş.	1	1	1	40	43	42
Pasha Yatırım Bankası A.Ş.	1	1	1	31	36	39
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	33	32	32
Türk Eximbank	3	3	3	541	584	631
Türkiye Kalkınma Bankası A.Ş.	1	1	1	602	605	603
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	332	360	357