



Quarterly Statistics by Banks, Employees and Branches in Banking System

December 2019

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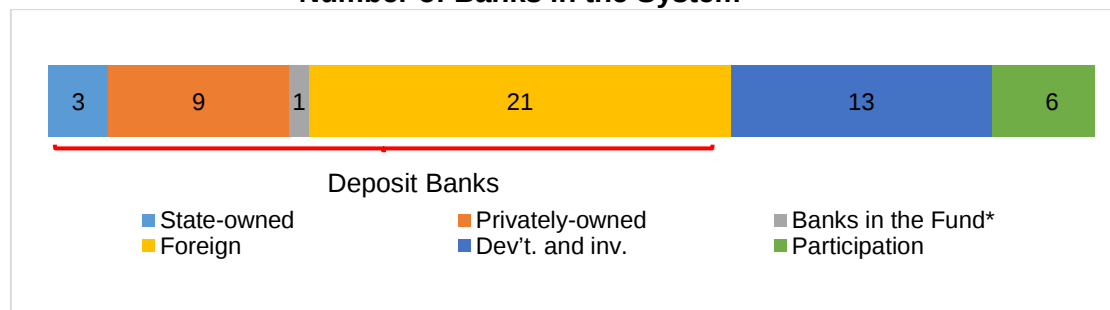
Quarterly Statistics by Banks, Employees and Branches in Banking System¹

December 2019

Number of Banks

The number of deposit, development and investment banks was 53 at the end of September 2019 with 34 in deposit banks group and 13 in non-deposit banks group, while there were also 6 participation banks.

Number of Banks in the System



* Banks under the Deposit Insurance Fund

Number of Employees

As of December 2019, the number of employees in deposit banks and development and investment banks was 188,837.

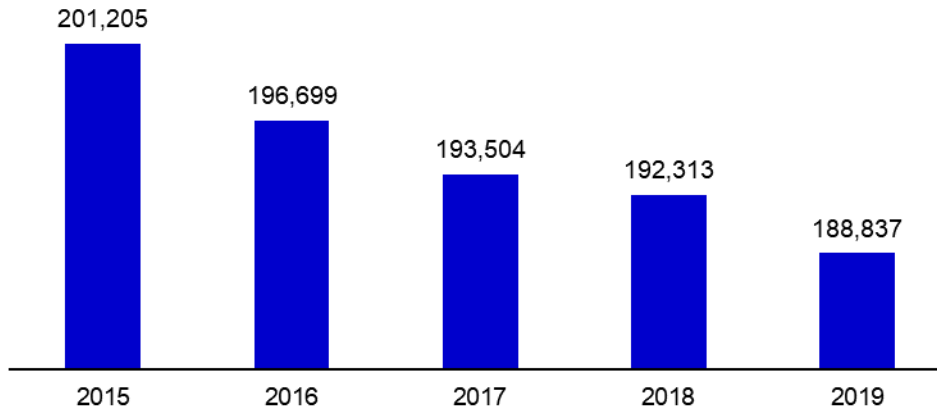
Number of Employees

	December 2018	September 2019	December 2019
Deposit banks	186,918	184,324	183,659
Dev't. and inv. banks	5,395	5,183	5,178
Total	192,313	189,507	188,837

The number of employees decreased by 670 as compared to previous quarter and by 3,836 (2 percent), as compared to 2018.

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

Number of Employees

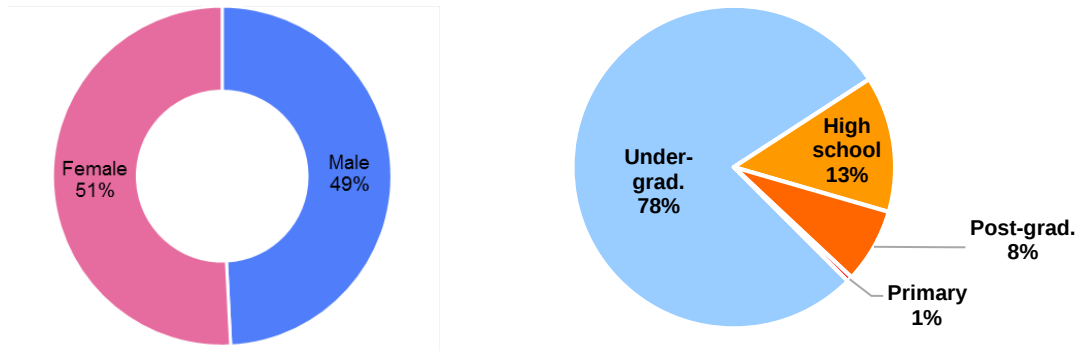


Bank Employees by Gender and Education Level

As of December 2019, 51 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 December 2019. This figure was 13 percent in high-school graduates.

Bank Employees by Gender and Education Level



Number of Branches

As of December 2019, the total number of branches in deposit banks and development and investment banks was 10,199.

Number of Branches*

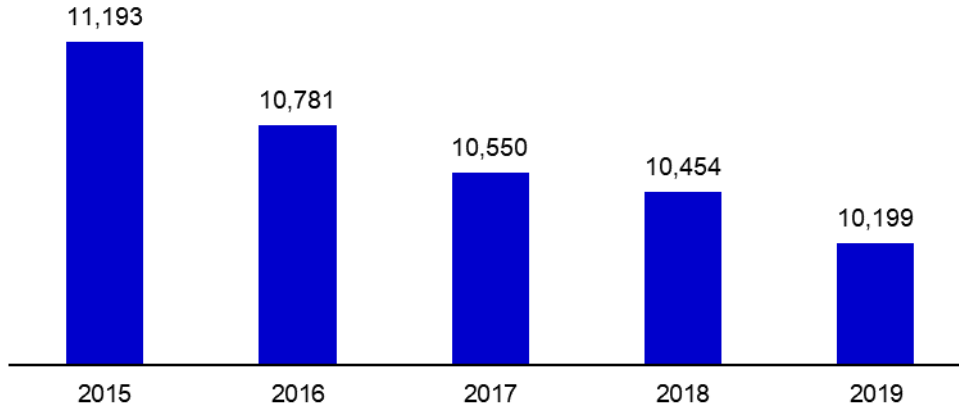
	December 2018	September 2019	December 2019
Deposit banks	10,400	10,231	10,137
Dev't. and inv. banks	54	58	62
Total	10,454	10,289	10,199

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

The number of branches decreased by 90, as compared to previous quarter and by 255, as compared to 2018.

The number of branches per bank was 298 in deposit banks at the end of 2019.

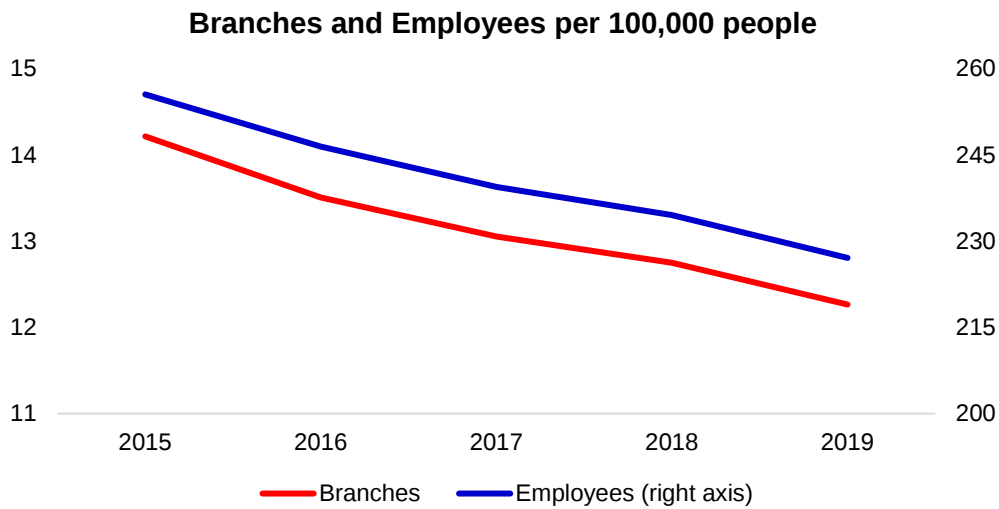
Number of Branches



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 December 2019, employees per 100,000 people decreased 7 point to 227 as compared to end of the 2018.



As of December 2019, employees per 100,000 people decreased 0.5 point to 12.3 as compared to end of the 2018.

Table 1 Number of Banks, Branches and Employees, as of December 31, 2019

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	10,199	188,837	Foreign Banks	21	2,644	54,000
Deposit Banks	34	10,137	183,659	Alternatifbank A.Ş.		48	886
State-owned Banks	3	3,707	60,365	Arap Türk Bankası A.Ş.		7	274
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,758	24,563	Bank Mellat		3	49
Türkiye Halk Bankası A.Ş.		1,006	18,967	Bank of China Turkey A.Ş.		1	39
Türkiye Vakıflar Bankası T.A.O.		943	16,835	Burgan Bank A.Ş.		35	943
Privately-owned Banks	9	3,785	69,071	Citibank A.Ş.		3	376
Adabank A.Ş.		1	27	Denizbank A.Ş.		708	12,279
Akbank T.A.Ş.		771	12,750	Deutsche Bank A.Ş.		1	106
Anadolubank A.Ş.		113	1,662	Habib Bank Limited		1	21
Fibabanka A.Ş.		63	1,541	HSBC Bank A.Ş.		77	2,015
Şekerbank T.A.Ş.		238	3,265	ICBC Turkey Bank A.Ş.		43	731
Turkish Bank A.Ş.		11	188	ING Bank A.Ş.		210	3,733
Türk Ekonomi Bankası A.Ş.		471	8,954	Intesa Sanpaolo S.p.A.		1	28
Türkiye İş Bankası A.Ş.		1,271	24,053	JPMorgan Chase Bank N.A.		1	52
Yapı ve Kredi Bankası A.Ş.		846	16,631	MUFG Bank Turkey A.Ş.		1	78
Banks Under the Depo. Insurance Fund	1	1	223	Odea Bank A.Ş.		48	1,091
Birleşik Fon Bankası A.Ş.		1	223	QNB Finansbank A.Ş.		525	12,087
				Rabobank A.Ş.		1	33
				Société Générale (SA)		1	38
				Turkland Bank A.Ş.		17	357
				Türkiye Garanti Bankası A.Ş.		912	18,784
				Development and Investment Banks	13	62	5,178
				Aktif Yatırım Bankası A.Ş.		10	714
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	56
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		2	38
				İller Bankası A.Ş.		19	2,462
				İstanbul Takas ve Saklama Bankası A.Ş.		1	298
				Merrill Lynch Yatırım Bank A.Ş.		1	39
				Nurol Yatırım Bankası A.Ş.		1	66
				Pasha Yatırım Bankası A.Ş.		1	56
				Standard Chartered Yatırım Bankası Türk A.Ş.		1	29
				Türk Eximbank		20	740
				Türkiye Kalkınma ve Yatırım Bankası A.Ş.		1	285
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	375

* 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, 2019

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	808	302	1,110	16,903	7,854	24,757	67,667	79,579	147,246	7,937	7,787	15,724	93,315	95,522	188,837
Deposit Banks	653	278	931	16,525	7,770	24,295	65,663	78,405	144,068	7,115	7,250	14,365	89,956	93,703	183,659
State-owned Banks	224	3	227	5,579	1,343	6,922	25,446	22,271	47,717	2,856	2,643	5,499	34,105	26,260	60,365
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	119	2	121	2,968	469	3,437	10,841	7,872	18,713	1,222	1,070	2,292	15,150	9,413	24,563
Türkiye Halk Bankası A.Ş.	44	0	44	2,082	560	2,642	7,773	7,100	14,873	781	627	1,408	10,680	8,287	18,967
Türkiye Vakıflar Bankası T.A.O.	61	1	62	529	314	843	6,832	7,299	14,131	853	946	1,799	8,275	8,560	16,835
Privately-owned Banks	157	10	167	4,966	2,695	7,661	24,057	32,215	56,272	2,416	2,555	4,971	31,596	37,475	69,071
Adabank A.Ş.	1	0	1	2	3	5	10	10	20	0	1	1	13	14	27
Akbank T.A.Ş.	25	0	25	397	150	547	4,958	5,911	10,869	644	665	1,309	6,024	6,726	12,750
Anadolubank A.Ş.	11	0	11	213	50	263	649	602	1,251	65	72	137	938	724	1,662
Fibabanka A.Ş.	11	2	13	151	56	207	558	606	1,164	85	72	157	805	736	1,541
Şekerbank T.A.Ş.	11	2	13	171	98	269	1,394	1,445	2,839	72	72	144	1,648	1,617	3,265
Turkish Bank A.Ş.	6	0	6	16	12	28	54	69	123	15	16	31	91	97	188
Türk Ekonomi Bankası A.Ş.	14	1	15	725	370	1,095	2,974	4,151	7,125	365	354	719	4,078	4,876	8,954
Türkiye İş Bankası A.Ş.	59	1	60	2,482	1,248	3,730	8,715	10,415	19,130	545	588	1,133	11,801	12,252	24,053
Yapı ve Kredi Bankası A.Ş.	19	4	23	809	708	1,517	4,745	9,006	13,751	625	715	1,340	6,198	10,433	16,631
Banks Under Depo. Insurance Fund	9	2	11	73	19	92	53	51	104	11	5	16	146	77	223
Birleşik Fon Bankası A.Ş.	9	2	11	73	19	92	53	51	104	11	5	16	146	77	223

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	263	263	526	5,907	3,713	9,620	16,107	23,868	39,975	1,832	2,047	3,879	24,109	29,891	54,000
Alternatifbank A.Ş.	12	1	13	55	34	89	291	376	667	67	50	117	425	461	886
Arap Türk Bankası A.Ş.	10	1	11	47	10	57	85	76	161	25	20	45	167	107	274
Bank Mellat	4	0	4	8	1	9	29	4	33	2	1	3	43	6	49
Bank of China Turkey A.Ş.	0	0	0	0	0	0	15	8	23	11	5	16	26	13	39
Burgan Bank A.Ş.	4	0	4	56	33	89	313	434	747	48	55	103	421	522	943
Citibank A.Ş.	0	0	0	27	9	36	114	147	261	38	41	79	179	197	376
Denizbank A.Ş.	143	250	393	2,338	2,432	4,770	2,960	3,650	6,610	234	272	506	5,675	6,604	12,279
Deutsche Bank A.Ş.	1	0	1	2	0	2	28	47	75	14	14	28	45	61	106
Habib Bank Limited	1	0	1	3	0	3	8	8	16	1	0	1	13	8	21
HSBC Bank A.Ş.	5	1	6	126	75	201	539	1,098	1,637	77	94	171	747	1,268	2,015
ICBC Turkey Bank A.Ş.	7	3	10	58	22	80	233	330	563	38	40	78	336	395	731
ING Bank A.Ş.	9	0	9	212	112	324	1,253	1,797	3,050	176	174	350	1,650	2,083	3,733
Intesa Sanpaolo S.p.A.	0	0	0	1	0	1	8	9	17	5	5	10	14	14	28
JPMorgan Chase Bank N.A.	3	1	4	1	2	3	17	14	31	9	5	14	30	22	52
MUFG Bank Turkey A.Ş.	0	0	0	2	0	2	26	31	57	12	7	19	40	38	78
Odea Bank A.Ş.	3	0	3	38	7	45	333	558	891	84	68	152	458	633	1,091
QNB Finansbank A.Ş.	37	4	41	1,326	515	1,841	3,622	5,735	9,357	381	467	848	5,366	6,721	12,087
Rabobank A.Ş.	0	0	0	1	0	1	9	6	15	12	5	17	22	11	33
Société Générale (SA)	4	0	4	2	2	4	12	11	23	5	2	7	23	15	38
Turkland Bank A.Ş.	2	0	2	42	16	58	118	133	251	22	24	46	184	173	357
Türkiye Garanti Bankası A.Ş.	18	2	20	1,562	443	2,005	6,094	9,396	15,490	571	698	1,269	8,245	10,539	18,784
Development and Investment Banks	155	24	179	378	84	462	2,004	1,174	3,178	822	537	1,359	3,359	1,819	5,178
Aktif Yatırım Bankası A.Ş.	3	0	3	60	14	74	315	223	538	64	35	99	442	272	714
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	1	4	2	6	22	20	42	5	2	7	32	24	56
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	5	9	14	1	3	4	8	12	20
GSD Yatırım Bankası A.Ş.	0	0	0	3	0	3	20	13	33	1	1	2	24	14	38
İller Bankası A.Ş.	86	7	93	203	36	239	1,018	426	1,444	425	261	686	1,732	730	2,462
İstanbul Takas ve Saklama Bankası A.Ş.	7	2	9	10	2	12	125	76	201	47	29	76	189	109	298
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	12	12	24	10	5	15	22	17	39
Nurol Yatırım Bankası A.Ş.	1	1	2	6	2	8	22	25	47	6	3	9	35	31	66
Pasha Yatırım Bankası A.Ş.	0	0	0	2	1	3	13	25	38	5	10	15	20	36	56
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	4	6	3	7	10	3	6	9	10	19	29
Türk Eximbank	25	10	35	55	13	68	235	136	371	165	101	266	480	260	740
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	20	0	20	12	1	13	111	84	195	36	21	57	179	106	285
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	19	9	28	103	118	221	54	60	114	186	189	375

Table 3 Number of Branches and Employees (2018 - 2019 December)

	No.of Branches			No.of Employees		
	2018 Dec.	2019 Sept.	2019 Dec.	2018 Dec.	2019 Sept.	2019 Dec.
Sector Total	10,454	10,289	10,199	192,313	189,507	188,837
Deposit Banks	10,400	10,231	10,137	186,918	184,324	183,659
State-owned Banks	3,718	3,707	3,707	60,195	59,896	60,365
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,773	1,763	1,758	24,647	24,380	24,563
Türkiye Halk Bankası A.Ş.	994	998	1,006	18,781	18,651	18,967
Türkiye Vakıflar Bankası T.A.O.	951	946	943	16,767	16,865	16,835
Privately-owned Banks	3,963	3,843	3,785	72,025	69,725	69,071
Adabank A.Ş.	1	1	1	28	27	27
Akbank T.A.Ş.	781	771	771	13,367	12,831	12,750
Anadolubank A.Ş.	112	111	113	1,644	1,642	1,662
Fibabanka A.Ş.	72	66	63	1,591	1,566	1,541
Şekerbank T.A.Ş.	273	252	238	3,571	3,360	3,265
Turkish Bank A.Ş.	12	12	11	190	191	188
Türk Ekonomi Bankası A.Ş.	503	495	471	9,487	9,025	8,954
Türkiye İş Bankası A.Ş.	1,355	1,281	1,271	24,570	24,133	24,053
Yapı ve Kredi Bankası A.Ş.	854	854	846	17,577	16,950	16,631
Banks Under the Dep.Ins.Fund	1	1	1	220	220	223
Birleşik Fon Bankası A.Ş.	1	1	1	220	220	223
Foreign Banks	2,718	2,680	2,644	54,478	54,483	54,000
Alternatifbank A.Ş.	49	49	48	949	880	886
Arap Türk Bankası A.Ş.	7	7	7	268	273	274
Bank Mellat	3	3	3	51	48	49
Bank of China Turkey A.Ş.	1	1	1	31	36	39
Burgan Bank A.Ş.	41	35	35	1,006	945	943
Citibank A.Ş.	3	3	3	402	381	376
Denizbank A.Ş.	711	709	708	11,786	12,443	12,279
Deutsche Bank A.Ş.	1	1	1	109	108	106
Habib Bank Limited	1	1	1	20	23	21
HSBC Bank A.Ş.	82	80	77	2,205	2,075	2,015
ICBC Turkey Bank A.Ş.	44	41	43	786	741	731
ING Bank A.Ş.	226	220	210	4,520	3,941	3,733
Intesa Sanpaolo S.p.A.	1	1	1	29	26	28
JPMorgan Chase Bank N.A.	1	1	1	55	55	52
MUFG Bank Turkey A.Ş.	1	1	1	75	78	78
Odea Bank A.Ş.	45	48	48	1,088	1,093	1,091
QNB Finansbank A.Ş.	542	542	525	12,276	12,291	12,087
Rabobank A.Ş.	1	1	1	35	30	33
Société Générale (SA)	1	1	1	46	39	38
Turkland Bank A.Ş.	23	17	17	403	361	357
Türkiye Garanti Bankası A.Ş.	934	918	912	18,338	18,616	18,784
Development and Investment Banks	54	58	62	5,395	5,183	5,178
Aktif Yatırım Bankası A.Ş.	10	10	10	663	697	714
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	63	58	56
Diler Yatırım Bankası A.Ş.	1	1	1	18	18	20
GSD Yatırım Bankası A.Ş.	2	2	2	30	37	38
İller Bankası A.Ş.	19	19	19	2,533	2,474	2,462
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	292	299	298
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	47	41	39
Nurol Yatırım Bankası A.Ş.	1	1	1	59	61	66
Pasha Yatırım Bankası A.Ş.	1	1	1	52	54	56
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	30	30	29
Türk Eximbank	12	16	20	709	738	740
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	1	1	528	315	285
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	371	361	375