

Quarterly Statistics by Banks, Employees and Branches in Banking System

December 2021

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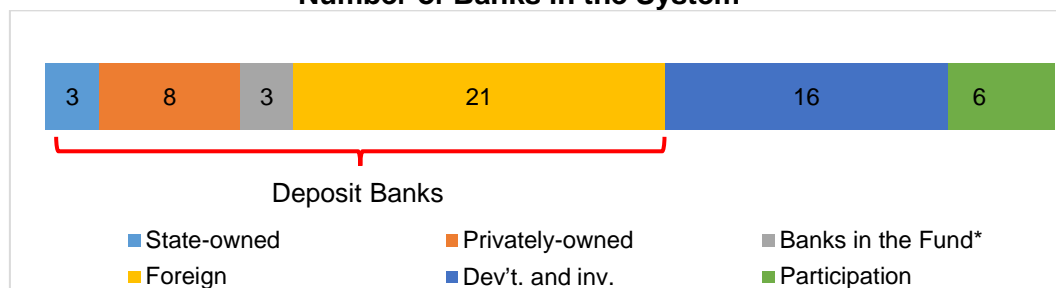
Quarterly Statistics by Banks, Employees and Branches in Banking System¹

December 2021

Number of Banks

The number of deposit, development and investment banks was 57 at the end of December 2021 with 34 in deposit banks group and 15 in development and investment banks group, while there were also 6 participation banks. Operating licenses have been granted to "Türk Ticaret Bankası A.Ş." and to Destek Yatırım Bankası A.Ş. These banks have not yet started operating.

Number of Banks in the System



* Banks under the Deposit Insurance Fund

Number of Employees

As of 2021, the number of employees in deposit banks and development and investment banks was 185,248

Number of Employees

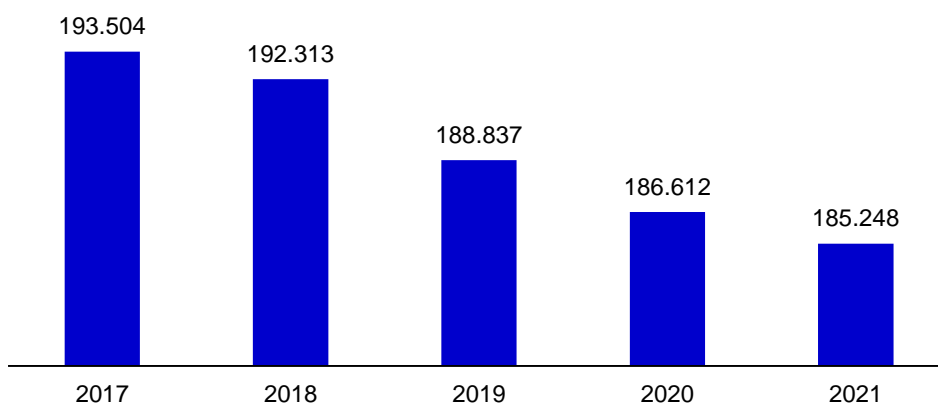
	December 2020	September 2021	December 2021
Deposit banks	181,488	179,281	179,681
Dev't. and inv. banks	5,124	5,413	5,567
Total	186,612	184,694	185,248

The number of employees increased by 554 as compared to previous quarter and decreased by 1,364 (0.7 percent), as compared to 2020.

The number of employees decreased by 1,807 in deposit banks and increased by 443 in development and investment banks.

¹ -The deposit banks and development and investment banks are included for the figures of employees and branches.

Number of Employees

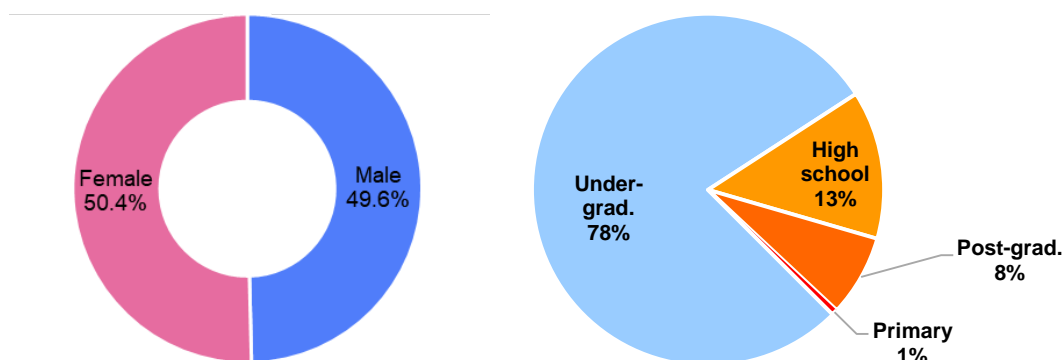


Bank Employees by Gender and Education Level

As of 2021 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 2021. This figure was 13 percent in high-school graduates.

Bank Employees by Gender and Education Level



Number of Branches

As of 2021, the total number of branches in deposit banks and development and investment banks was 9,792.

Number of Branches*

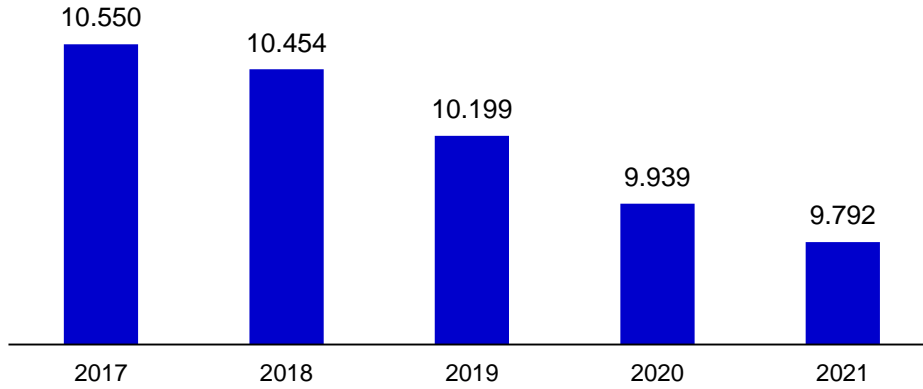
	December 2020	September 2021	December 2021
Deposit banks	9,875	9,795	9,724
Dev't. and inv. banks	64	68	68
Total	9,939	9,863	9,792

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

The number of branches decreased by 136, as compared to previous quarter and by 256, as compared to 2020.

The number of branches per bank was 278 in deposit banks at the end of 2021

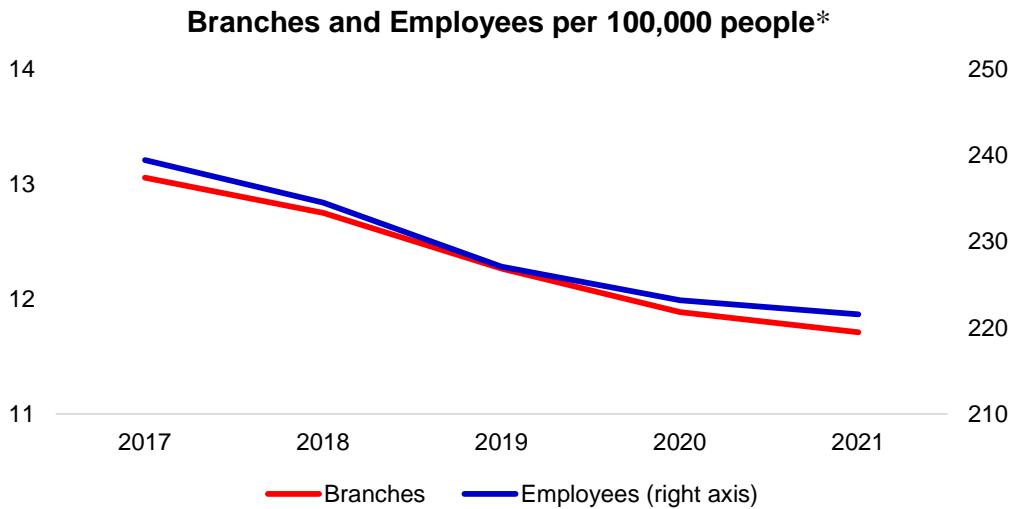
Number of Branches



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 2021, employees per 100,000 people was 222 and branches per 100,000 people was 11.7.



*: 2020 population data were used in the calculations.

Table 1 Number of Banks, Branches and Employees, December 2021

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	51	9,792	185,248	Foreign Banks	21	2,434	51,420
Deposit Banks	35	9,724	179,681	Alternatifbank A.Ş.		41	885
State-owned Banks	3	3,715	61,874	Arap Türk Bankası A.Ş.		7	284
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,752	24,607	Bank Mellat		3	43
Türkiye Halk Bankası A.Ş.		1,023	20,339	Bank of China Turkey A.Ş.		1	42
Türkiye Vakıflar Bankası T.A.O.		940	16,928	Burgan Bank A.Ş.		32	928
Privately-owned Banks	8	3,573	66,133	Citibank A.Ş.		3	387
Akbank T.A.Ş.		711	12,184	Denizbank A.Ş.		687	12,072
Anadolubank A.Ş.		115	1,655	Deutsche Bank A.Ş.		1	114
Fibabanka A.Ş.		47	1,766	Habib Bank Limited		1	25
Şekerbank T.A.Ş.		238	3,554	HSBC Bank A.Ş.		70	1,873
Turkish Bank A.Ş.		8	148	ICBC Turkey Bank A.Ş.		39	729
Türk Ekonomi Bankası A.Ş.		455	8,572	ING Bank A.Ş.		167	3,094
Türkiye İş Bankası A.Ş.		1,195	22,802	Intesa Sanpaolo S.p.A.		1	33
Yapı ve Kredi Bankası A.Ş.		804	15,452	JPMorgan Chase Bank N.A.		1	59
Banks Under the Depo. Insurance Fund	3	2	254	MUFG Bank Turkey A.Ş.		1	78
Adabank A.Ş.		1	25	Odea Bank A.Ş.		48	1,111
Birleşik Fon Bankası A.Ş.		1	229	QNB Finansbank A.Ş.		444	10,944
Türk Ticaret Bankası A.Ş.**		-	-	Rabobank A.Ş.		1	32
				Société Générale (SA)		1	34
				Turkland Bank A.Ş.		14	299
				Türkiye Garanti Bankası A.Ş.		871	18,354
				Development and Investment Banks	16	68	5,567
				Aktif Yatırım Bankası A.Ş.		12	795
				Bank of America Yatırım Bank A.Ş.		1	38
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	52
				D Yatırım Bankası A.Ş.		1	40
				Destek Yatırım Bankası A.Ş.**		-	-
				Diler Yatırım Bankası A.Ş.		1	18
				Golden Global Yatırım Bankası A.Ş.		1	43
				GSD Yatırım Bankası A.Ş.		3	40
				İller Bankası A.Ş.		19	2,638
				İstanbul Takas ve Saklama Bankası A.Ş.		1	297
				Nurol Yatırım Bankası A.Ş.		1	74
				Pasha Yatırım Bankası A.Ş.		1	60
				Standard Chartered Yatırım Bankası Türk A.Ş.		1	32
				Türk Eximbank		22	734
				Türkiye Kalkınma ve Yatırım Bankası A.Ş.		1	298
				Türkiye Sınai Kalkınma Bankası A.Ş.		2	408

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

** Türk Ticaret Bankası A.Ş. has been taken the permission to make banking operations in the "Banks Under the Depo. Insurance Fund" group, with the resolution Nr: 9895 of BRSSB, dated 5 November 2021 (which was published in Official Gazette dated November 20, 2021, Nr:31665). Destek Yatırım Bankası A.Ş. has been taken the permission to make banking operations in the "Development and Investment Banks" group, with the resolution Nr: 10024 of BRSSB, dated 6 January 2022 (which was published in Official Gazette dated January 8, 2022, Nr:31713). The titles of the banks have been included in the list of member banks. However, since they have not started their operations yet, they are not included in the tables containing December 2021 data.

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 2021

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	589	277	866	15,828	6,858	22,686	66,840	77,747	144,587	8,663	8,446	17,109	91,920	93,328	185,248
Deposit Banks	488	259	747	15,513	6,782	22,295	64,704	76,428	141,132	7,677	7,830	15,507	88,382	91,299	179,681
State-owned Banks	134	1	135	5,734	1,217	6,951	25,945	22,720	48,665	3,172	2,951	6,123	34,985	26,889	61,874
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	60	0	60	3,149	402	3,551	10,860	7,833	18,693	1,260	1,043	2,303	15,329	9,278	24,607
Türkiye Halk Bankası A.Ş.	32	0	32	2,046	467	2,513	8,361	7,914	16,275	840	679	1,519	11,279	9,060	20,339
Türkiye Vakıflar Bankası T.A.O.	42	1	43	539	348	887	6,724	6,973	13,697	1,072	1,229	2,301	8,377	8,551	16,928
Privately-owned Banks	116	7	123	4,414	2,146	6,560	23,399	30,904	54,303	2,463	2,684	5,147	30,392	35,741	66,133
Akbank T.A.Ş.	18	0	18	323	96	419	4,769	5,605	10,374	658	715	1,373	5,768	6,416	12,184
Anadolubank A.Ş.	12	0	12	212	39	251	632	613	1,245	77	70	147	933	722	1,655
Fibabanka A.Ş.	8	1	9	139	58	197	644	701	1,345	112	103	215	903	863	1,766
Şekerbank T.A.Ş.	7	1	8	137	80	217	1,498	1,655	3,153	92	84	176	1,734	1,820	3,554
Turkish Bank A.Ş.	4	0	4	16	11	27	45	57	102	9	6	15	74	74	148
Türk Ekonomi Bankası A.Ş.	12	1	13	644	312	956	2,885	4,008	6,893	348	362	710	3,889	4,683	8,572
Türkiye İş Bankası A.Ş.	43	1	44	2,280	1,019	3,299	8,445	9,893	18,338	528	593	1,121	11,296	11,506	22,802
Yapı ve Kredi Bankası A.Ş.	12	3	15	663	531	1,194	4,481	8,372	12,853	639	751	1,390	5,795	9,657	15,452
Banks Under Depo. Insurance Fund	9	2	11	71	11	82	62	79	141	9	11	20	151	103	254
Adabank A.Ş.	1	0	1	2	2	4	9	10	19	0	1	1	12	13	25
Birleşik Fon Bankası A.Ş.	8	2	10	69	9	78	53	69	122	9	10	19	139	90	229

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	229	249	478	5,294	3,408	8,702	15,298	22,725	38,023	2,033	2,184	4,217	22,854	28,566	51,420
Alternatifbank A.Ş.	10	1	11	51	38	89	297	351	648	70	67	137	428	457	885
Arap Türk Bankası A.Ş.	10	1	11	49	10	59	89	78	167	27	20	47	175	109	284
Bank Mellat	3	0	3	7	1	8	24	4	28	3	1	4	37	6	43
Bank of China Turkey A.Ş.	0	0	0	0	0	0	14	12	26	12	4	16	26	16	42
Burgan Bank A.Ş.	2	0	2	48	34	82	312	421	733	63	48	111	425	503	928
Citibank A.Ş.	0	0	0	28	8	36	128	145	273	35	43	78	191	196	387
Denizbank A.Ş.	126	239	365	2,225	2,330	4,555	2,948	3,692	6,640	244	268	512	5,543	6,529	12,072
Deutsche Bank A.Ş.	1	0	1	4	1	5	33	49	82	13	13	26	51	63	114
Habib Bank Limited	1	0	1	3	0	3	10	10	20	1	0	1	15	10	25
HSBC Bank A.Ş.	5	0	5	108	67	175	499	1,039	1,538	79	76	155	691	1,182	1,873
ICBC Turkey Bank A.Ş.	5	0	5	52	16	68	250	316	566	45	45	90	352	377	729
ING Bank A.Ş.	8	0	8	148	65	213	1,003	1,536	2,539	168	166	334	1,327	1,767	3,094
Intesa Sanpaolo S.p.A.	0	0	0	1	0	1	8	11	19	7	6	13	16	17	33
JPMorgan Chase Bank N.A.	4	1	5	0	2	2	18	18	36	8	8	16	30	29	59
MUFG Bank Turkey A.Ş.	0	0	0	2	0	2	22	32	54	13	9	22	37	41	78
Odea Bank A.Ş.	3	0	3	32	5	37	348	549	897	93	81	174	476	635	1,111
QNB Finansbank A.Ş.	34	4	38	1,079	475	1,554	3,231	5,298	8,529	377	446	823	4,721	6,223	10,944
Rabobank A.Ş.	0	0	0	1	0	1	9	4	13	11	7	18	21	11	32
Société Générale (SA)	3	0	3	2	3	5	10	10	20	5	1	6	20	14	34
Turkland Bank A.Ş.	1	0	1	37	11	48	98	110	208	23	19	42	159	140	299
Türkiye Garanti Bankası A.Ş.	13	3	16	1,417	342	1,759	5,947	9,040	14,987	736	856	1,592	8,113	10,241	18,354
Development and Investment Banks	101	18	119	315	76	391	2,136	1,319	3,455	986	616	1,602	3,538	2,029	5,567
Aktif Yatırım Bankası A.Ş.	1	0	1	58	16	74	336	271	607	66	47	113	461	334	795
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	12	12	24	8	6	14	20	18	38
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	1	3	2	5	21	19	40	5	1	6	30	22	52
D Yatırım Bankası A.Ş.	1	0	1	0	0	0	11	10	21	8	10	18	20	20	40
Diler Yatırım Bankası A.Ş.	0	0	0	1	0	1	4	10	14	2	1	3	7	11	18
Golden Global Yatırım Bankası A.Ş.	0	0	0	2	0	2	14	8	22	11	8	19	27	16	43
GSD Yatırım Bankası A.Ş.	0	0	0	2	0	2	21	13	34	3	1	4	26	14	40
İller Bankası A.Ş.	63	5	68	162	31	193	1,145	502	1,647	462	268	730	1,832	806	2,638
İstanbul Takas ve Saklama Bankası A.Ş.	3	2	5	11	2	13	112	92	204	50	25	75	176	121	297
Nurol Yatırım Bankası A.Ş.	1	2	3	6	1	7	29	28	57	4	3	7	40	34	74
Pasha Yatırım Bankası A.Ş.	0	0	0	1	2	3	20	20	40	9	8	17	30	30	60
Standard Chartered Yatırım Bankası Türk A.	2	2	4	2	3	5	4	7	11	6	6	12	14	18	32
Türk Eximbank	14	4	18	35	11	46	184	96	280	242	148	390	475	259	734
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	8	1	9	14	2	16	109	93	202	45	26	71	176	122	298
Türkiye Sınai Kalkınma Bankası A.Ş.	7	2	9	18	6	24	114	138	252	65	58	123	204	204	408

Table 3 Number of Branches and Employees (2020 - 2021 December)

	No.of Branches			No.of Employees		
	2020 Dec.	2021 Sept.	2021 Dec.	2020 Dec.	2021 Sept.	2021 Dec.
Sector Total	9,938	9,863	9,792	186,612	184,694	185,248
Deposit Banks	9,875	9,795	9,724	181,488	179,281	179,681
State-owned Banks	3,701	3,705	3,715	61,592	61,419	61,874
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,752	1,751	1,752	24,673	24,556	24,607
Türkiye Halk Bankası A.Ş.	1,013	1,016	1,023	20,171	20,042	20,339
Türkiye Vakıflar Bankası T.A.O.	936	938	940	16,748	16,821	16,928
Privately-owned Banks	3,643	3,603	3,573	67,498	66,205	66,133
Akbank T.A.Ş.	716	711	711	12,459	12,140	12,184
Anadolubank A.Ş.	114	115	115	1,646	1,650	1,655
Fibabanka A.Ş.	50	48	47	1,549	1,753	1,766
Şekerbank T.A.Ş.	238	238	238	3,272	3,216	3,554
Turkish Bank A.Ş.	8	8	8	167	141	148
Türk Ekonomi Bankası A.Ş.	455	456	455	8,850	8,620	8,572
Türkiye İş Bankası A.Ş.	1,227	1,201	1,195	23,518	22,890	22,802
Yapı ve Kredi Bankası A.Ş.	835	826	804	16,037	15,795	15,452
Banks Under the Dep.Ins.Fund	2	2	2	243	247	254
Adabank A.Ş.	1	1	1	25	25	25
Birleşik Fon Bankası A.Ş.	1	1	1	218	222	229
Foreign Banks	2,529	2,485	2,434	52,155	51,410	51,420
Alternatifbank A.Ş.	44	44	41	859	878	885
Arap Türk Bankası A.Ş.	7	7	7	279	278	284
Bank Mellat	3	3	3	45	45	43
Bank of China Turkey A.Ş.	1	1	1	44	45	42
Burgan Bank A.Ş.	32	32	32	951	928	928
Citibank A.Ş.	3	3	3	379	380	387
Denizbank A.Ş.	696	690	687	11,932	11,945	12,072
Deutsche Bank A.Ş.	1	1	1	111	113	114
Habib Bank Limited	1	1	1	20	22	25
HSBC Bank A.Ş.	77	76	70	1,948	1,892	1,873
ICBC Turkey Bank A.Ş.	39	39	39	730	730	729
ING Bank A.Ş.	191	181	167	3,442	3,181	3,094
Intesa Sanpaolo S.p.A.	1	1	1	32	33	33
JPMorgan Chase Bank N.A.	1	1	1	55	58	59
MUFG Bank Turkey A.Ş.	1	1	1	82	81	78
Odea Bank A.Ş.	48	48	48	1,109	1,112	1,111
QNB Finansbank A.Ş.	475	466	444	11,111	10,837	10,944
Rabobank A.Ş.	1	1	1	31	32	32
Société Générale (SA)	1	1	1	36	34	34
Turkland Bank A.Ş.	14	14	14	303	300	299
Türkiye Garanti Bankası A.Ş.	892	874	871	18,656	18,486	18,354
Development and Investment Banks	63	68	68	5,124	5,413	5,567
Aktif Yatırım Bankası A.Ş.	12	12	12	764	781	795
Bank of America Yatırım Bank A.Ş.	1	1	1	38	39	38
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	51	54	52
D Yatırım Bankası A.Ş.	-	1	1	-	34	40
Diler Yatırım Bankası A.Ş.	1	1	1	19	17	18
Golden Global Yatırım Bankası A.Ş.	1	1	1	24	43	43
GSD Yatırım Bankası A.Ş.	2	3	3	36	38	40
İller Bankası A.Ş.	19	19	19	2,377	2,555	2,638
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	288	287	297
Nurol Yatırım Bankası A.Ş.	1	1	1	67	75	74
Pasha Yatırım Bankası A.Ş.	1	1	1	56	58	60
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	31	32	32
Türk Eximbank	1	22	22	711	719	734
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	20	1	1	273	289	298
Türkiye Sınai Kalkınma Bankası A.Ş.	1	2	2	389	392	408