



Important Notice:

"Number of employees" figure was updated by Türkiye Garanti Bankası A.Ş. as of July 18, 2013.

**The Banking System in Turkey**  
**Quarterly Statistics by Banks, Branches and Employees**  
**June 2013**

Report Code : DE13

July 2013



## Contents

	<u>Page No.</u>
The Banking System in Turkey - Quarterly Statistics by Banks, Branches and Employees.....	i
Changes in The Number of Banks and Branches.....	i
Number of Employees.....	ii
<b>Tables</b>	
Table 1 Number of Branches and Employees by the Banks and Groups, as of June 30, 2013.....	1
Table 2 Bank Employees by Sex and Education, as of June 30, 2013.....	2
Table 3 Number of Branches and Employees (2012 - 2013 June).....	4

## The Banking System in Turkey

### Quarterly Statistics by Banks, Branches and Employees<sup>1</sup>

#### June 2013

#### 1. Number of Banks and Branches

The number of banks operating in Turkey was 49 at the end of June 2013 with 32 in deposit banks group and 13 in non-deposit banks group, while there were also 4 participation banks.

Among deposit banks, there were 3 state-owned banks, 12 privately-owned banks and 16 foreign banks.

#### Number of Banks and Branches in the System\*

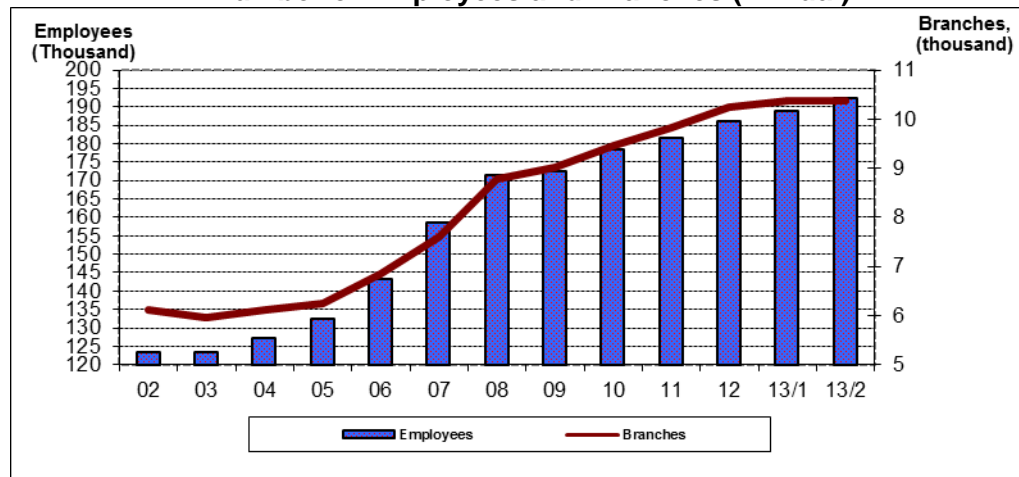
	June 2012		December 2012		June 2013	
	Banks	Branches	Banks	Branches	Banks	Branches
<b>Deposit banks</b>	<b>31</b>	<b>9,937</b>	<b>32</b>	<b>10,192</b>	<b>32</b>	<b>10,515</b>
State-owned banks	3	2,988	3	3,079	3	3,180
Privately-owned banks	11	5,003	12	5,100	12	5,235
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	16	1,945	16	2,012	16	2,099
<b>Development and inv. banks</b>	<b>13</b>	<b>42</b>	<b>13</b>	<b>42</b>	<b>13</b>	<b>41</b>
<b>Total</b>	<b>44</b>	<b>9,979</b>	<b>45</b>	<b>10,234</b>	<b>45</b>	<b>10,556</b>

\* 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 increased by 577 to 10,556 at the end of June 2013 as compared to June 2012 and by 322, as compared to December 2012.

#### Number of Employees and Branches (Annual)

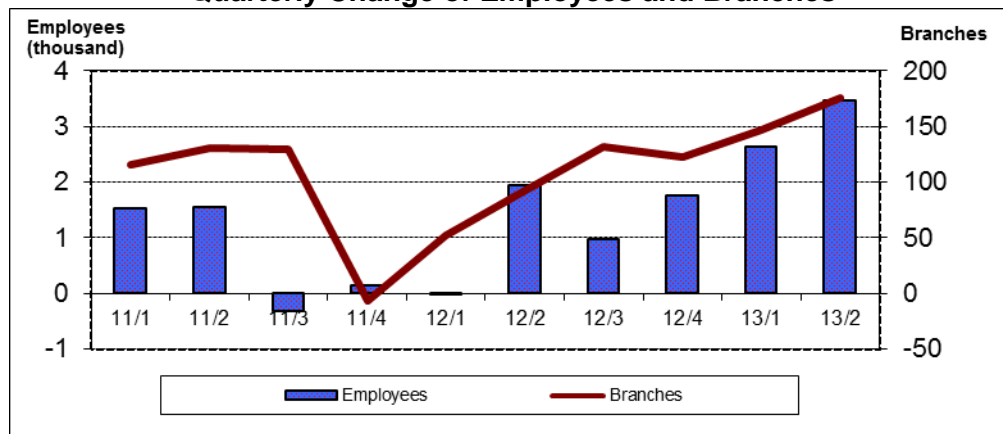


<sup>1</sup> -The deposit banks and development and investment banks are included.

-"Number of employees" figure was updated by Türkiye Garanti Bankası A.Ş. as of July 18, 2013.

The number of branches increased by 101 in state-owned deposit banks, 135 in privately-owned deposit banks and 87 in foreign banks as compared to December 2012.

**Quarterly Change of Employees and Branches**



The number of branches per bank was 329 in deposit banks. The number was 1,060 in state-owned deposit banks, 436 in privately-owned deposit banks and 131 in foreign banks.

## 2. Number of employees

As of June 2013, the number of employees in the deposit banks and development and investment banks increased by 6,116 (3 percent) to 192,214, compared to December 2012 and by 8,860 (4.8 percent) compared to June 2012.

As of June 2013, the number of employees increased by 1,183 in state-owned deposit banks, 2,414 in privately-owned deposit banks, 4 in bank in the Fund, 2,316 in foreign banks and 199 in development and investment banks, as compared to December 2012.

**Number of Employees**

	June 2012	December 2012	June 2013
<b>Deposit banks</b>	<b>178,557</b>	<b>181,197</b>	<b>187,114</b>
State-owned banks	51,166	51,587	52,770
Privately-owned banks	89,996	90,612	93,026
Banks in the Fund*	231	226	230
Foreign banks	37,164	38,772	41,088
<b>Development and investment banks</b>	<b>4,797</b>	<b>4,901</b>	<b>5,100</b>
<b>Total</b>	<b>183,354</b>	<b>186,098</b>	<b>192,214</b>

\* Banks under the Deposit Insurance Fund

As of June 2013, 28 percent of the total number of employees was employed in state-owned banks, 48 percent in private banks, 21 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5.847 in deposit banks, 17,590 in state-owned banks, 7,752 in privately-owned banks and 2.568 in foreign banks.

### Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
<b>Deposit banks</b>	<b>1,295</b>	<b>31,497</b>	<b>143,616</b>	<b>10,706</b>	<b>187,114</b>
State-owned banks	377	8,543	40,184	3,666	52,770
Privately-owned banks	412	15,142	72,488	4,584	93,026
Banks in the Fund*	18	107	98	7	230
Foreign banks	488	7,705	30,446	2,449	41,088
<b>Development and inv. banks</b>	<b>286</b>	<b>696</b>	<b>3,341</b>	<b>777</b>	<b>5,100</b>
<b>Total</b>	<b>1,581</b>	<b>32,193</b>	<b>146,957</b>	<b>11,483</b>	<b>192,214</b>

\* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 17 percent high-school graduates, 76 percent university graduates, and 6 percent had post-graduates degrees.

Considering each group, 83 percent of employees in state-owned deposit banks and private banks were university graduates and post-graduates. This ratio was 80 percent in foreign banks and 81 percent in development and investment banks.

### Bank Employees by Gender

	June 2012			December 2012			June 2013		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Deposit banks</b>	<b>88,719</b>	<b>89,838</b>	<b>178,557</b>	<b>89,586</b>	<b>91,611</b>	<b>181,197</b>	<b>91,603</b>	<b>95,511</b>	<b>187,114</b>
State-owned banks	30,061	21,105	51,166	30,006	21,581	51,587	30,053	22,717	52,770
Privately-owned banks	41,445	48,551	89,996	41,682	48,930	90,612	42,583	50,443	93,026
Banks in the Fund	150	81	231	145	81	226	146	84	230
Foreign banks	17,063	20,101	37,164	17,753	21,019	38,772	18,821	22,267	41,088
<b>Development and inv. banks</b>	<b>3,185</b>	<b>1,612</b>	<b>4,797</b>	<b>3,262</b>	<b>1,639</b>	<b>4,901</b>	<b>3,405</b>	<b>1,695</b>	<b>5,100</b>
<b>Total</b>	<b>91,904</b>	<b>91,450</b>	<b>183,354</b>	<b>92,848</b>	<b>93,250</b>	<b>186,098</b>	<b>95,008</b>	<b>97,206</b>	<b>192,214</b>

\* Banks under the Deposit Insurance Fund

As of June 2013, 50,6 percent of the employees was female, regarding the distribution of bank employees by gender. This ratio was 43 percent in state-owned deposit banks, 54 percent in privately-owned banks, 54 percent in foreign banks, 37 percent in the bank in the Fund and 33 percent in development and investment banks.

**Table 1 Number of Banks, Branches and Employees, as of June 30, 2013**

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
<b>Sector Total</b>	<b>45</b>	<b>10,556</b>	<b>192,214</b>	<b>Foreign Banks</b>	<b>16</b>	<b>2,099</b>	<b>41,088</b>
<b>Deposit Banks</b>	<b>32</b>	<b>10,515</b>	<b>187,114</b>	Arap Türk Bankası A.Ş.		7	269
<b>State-owned Banks</b>	<b>3</b>	<b>3,180</b>	<b>52,770</b>	Bank Mellat		3	55
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,561	24,600	Burgan Bank A.Ş.		60	985
Türkiye Halk Bankası A.Ş.		866	14,609	Citibank A.Ş.		8	1,899
Türkiye Vakıflar Bankası T.A.O.		753	13,561	Denizbank A.Ş.		667	11,100
<b>Privately-owned Banks</b>	<b>12</b>	<b>5,235</b>	<b>93,026</b>	Deutsche Bank A.Ş.		1	109
Adabank A.Ş.		1	30	Finans Bank A.Ş.		623	13,134
Akbank T.A.Ş.		966	16,465	Habib Bank Limited		1	17
Alternatifbank A.Ş.		69	1,330	HSBC Bank A.Ş.		335	6,327
Anadolubank A.Ş.		109	2,047	ING Bank A.Ş.		328	5,541
Fibabanka A.Ş.		40	878	JPMorgan Chase Bank N.A.		1	59
Şekerbank T.A.Ş.		282	3,711	Odea Bank A.Ş.		20	649
Tekstil Bankası A.Ş.		44	836	Portigon AG		1	32
Turkish Bank A.Ş.		19	246	Société Générale (SA)		16	282
Türk Ekonomi Bankası A.Ş.		532	9,906	The Royal Bank of Scotland Plc.		1	93
Türkiye Garanti Bankası A.Ş.		958	18,439	Turkland Bank A.Ş.		27	537
Türkiye İş Bankası A.Ş.		1,283	24,135	<b>Development and Investment Banks</b>	<b>13</b>	<b>41</b>	<b>5,100</b>
Yapı ve Kredi Bankası A.Ş.		932	15,003	Aktif Yatırım Bankası A.Ş.		8	526
<b>Banks Under the Depo. Insurance Fund</b>	<b>1</b>	<b>1</b>	<b>230</b>	BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	134
Birleşik Fon Bankası A.Ş.		1	230	Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,551
				İstanbul Takas ve Saklama Bankası A.Ş.		1	228
				Merrill Lynch Yatırım Bank A.Ş.		1	40
				Nurol Yatırım Bankası A.Ş.		2	47
				Standard Chartered Yatırım Bankası Türk A.		1	30
				Taib Yatırımbank A.Ş.		1	14
				Türk Eximbank		1	468
				Türkiye Kalkınma Bankası A.Ş.		1	675
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	342

\* 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 June 30, 2013**

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Sector Total</b>	<b>1,312</b>	<b>269</b>	<b>1,581</b>	<b>21,274</b>	<b>10,919</b>	<b>32,193</b>	<b>66,796</b>	<b>80,161</b>	<b>146,957</b>	<b>5,626</b>	<b>5,857</b>	<b>11,483</b>	<b>95,008</b>	<b>97,206</b>	<b>192,214</b>
<b>Deposit Banks</b>	<b>1,043</b>	<b>252</b>	<b>1,295</b>	<b>20,715</b>	<b>10,782</b>	<b>31,497</b>	<b>64,679</b>	<b>78,937</b>	<b>143,616</b>	<b>5,166</b>	<b>5,540</b>	<b>10,706</b>	<b>91,603</b>	<b>95,511</b>	<b>187,114</b>
<b>State-owned Banks</b>	<b>364</b>	<b>13</b>	<b>377</b>	<b>5,962</b>	<b>2,581</b>	<b>8,543</b>	<b>21,917</b>	<b>18,267</b>	<b>40,184</b>	<b>1,810</b>	<b>1,856</b>	<b>3,666</b>	<b>30,053</b>	<b>22,717</b>	<b>52,770</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	99	6	105	2,931	831	3,762	11,202	7,516	18,718	1,022	993	2,015	15,254	9,346	24,600
Türkiye Halk Bankası A.Ş.	63	3	66	2,005	919	2,924	5,759	4,909	10,668	467	484	951	8,294	6,315	14,609
Türkiye Vakıflar Bankası T.A.O.	202	4	206	1,026	831	1,857	4,956	5,842	10,798	321	379	700	6,505	7,056	13,561
<b>Privately-owned Banks</b>	<b>385</b>	<b>27</b>	<b>412</b>	<b>9,628</b>	<b>5,514</b>	<b>15,142</b>	<b>30,400</b>	<b>42,488</b>	<b>72,888</b>	<b>2,170</b>	<b>2,414</b>	<b>4,584</b>	<b>42,583</b>	<b>50,443</b>	<b>93,026</b>
Adabank A.Ş.	0	0	0	6	5	11	7	11	18	1	0	1	14	16	30
Akbank T.A.Ş.	68	0	68	1,670	317	1,987	5,710	7,694	13,404	482	524	1,006	7,930	8,535	16,465
Alternatifbank A.Ş.	17	3	20	145	76	221	455	516	971	61	57	118	678	652	1,330
Anadolubank A.Ş.	4	1	5	313	211	524	765	657	1,422	40	56	96	1,122	925	2,047
Fibabanka A.Ş.	11	2	13	96	45	141	297	356	653	41	30	71	445	433	878
Şekerbank T.A.Ş.	35	5	40	264	226	490	1,360	1,667	3,027	78	76	154	1,737	1,974	3,711
Tekstil Bankası A.Ş.	20	1	21	101	38	139	254	366	620	21	35	56	396	440	836
Turkish Bank A.Ş.	16	0	16	29	24	53	56	96	152	15	10	25	116	130	246
Türk Ekonomi Bankası A.Ş.	32	7	39	1,121	612	1,733	3,213	4,371	7,584	289	261	550	4,655	5,251	9,906
Türkiye Garanti Bankası A.Ş.	57	3	60	1,865	737	2,602	5,618	9,295	14,913	389	475	864	7,929	10,510	18,439
Türkiye İş Bankası A.Ş.	109	1	110	2,859	1,928	4,787	8,539	9,805	18,344	415	479	894	11,922	12,213	24,135
Yapı ve Kredi Bankası A.Ş.	16	4	20	1,159	1,295	2,454	4,126	7,654	11,780	338	411	749	5,639	9,364	15,003
<b>Banks Under Depo. Insurance Fund</b>	<b>14</b>	<b>4</b>	<b>18</b>	<b>76</b>	<b>31</b>	<b>107</b>	<b>52</b>	<b>46</b>	<b>98</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>146</b>	<b>84</b>	<b>230</b>
Birleşik Fon Bankası A.Ş.	14	4	18	76	31	107	52	46	98	4	3	7	146	84	230

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Foreign Banks</b>	<b>280</b>	<b>208</b>	<b>488</b>	<b>5,049</b>	<b>2,656</b>	<b>7,705</b>	<b>12,310</b>	<b>18,136</b>	<b>30,446</b>	<b>1,182</b>	<b>1,267</b>	<b>2,449</b>	<b>18,821</b>	<b>22,267</b>	<b>41,088</b>
Arap Türk Bankası A.Ş.	13	2	15	54	22	76	80	71	151	14	13	27	161	108	269
Bank Mellat	3	0	3	9	0	9	32	8	40	3	0	3	47	8	55
Burgan Bank A.Ş.	10	0	10	56	55	111	344	444	788	41	35	76	451	534	985
Citibank A.Ş.	3	4	7	28	26	54	695	992	1,687	82	69	151	808	1,091	1,899
Denizbank A.Ş.	151	195	346	1,735	994	2,729	3,274	4,232	7,506	227	292	519	5,387	5,713	11,100
Deutsche Bank A.Ş.	1	0	1	2	0	2	34	35	69	23	14	37	60	49	109
Finans Bank A.Ş.	58	2	60	1,872	851	2,723	3,771	5,955	9,726	276	349	625	5,977	7,157	13,134
Habib Bank Limited	2	0	2	4	0	4	3	5	8	2	1	3	11	6	17
HSBC Bank A.Ş.	0	0	0	703	383	1,086	1,777	3,084	4,861	177	203	380	2,657	3,670	6,327
ING Bank A.Ş.	19	0	19	439	245	684	1,796	2,662	4,458	188	192	380	2,442	3,099	5,541
JPMorgan Chase Bank N.A.	1	1	2	4	3	7	14	20	34	11	5	16	30	29	59
Odea Bank A.Ş.	7	4	11	15	4	19	206	290	496	72	51	123	300	349	649
Portigon AG	1	0	1	1	3	4	3	16	19	5	3	8	10	22	32
Société Générale (SA)	7	0	7	41	27	68	104	81	185	11	11	22	163	119	282
The Royal Bank of Scotland Plc.	0	0	0	5	1	6	30	26	56	20	11	31	55	38	93
Turkland Bank A.Ş.	4	0	4	81	42	123	147	215	362	30	18	48	262	275	537
<b>Development and Investment Banks</b>	<b>269</b>	<b>17</b>	<b>286</b>	<b>559</b>	<b>137</b>	<b>696</b>	<b>2,117</b>	<b>1,224</b>	<b>3,341</b>	<b>460</b>	<b>317</b>	<b>777</b>	<b>3,405</b>	<b>1,695</b>	<b>5,100</b>
Aktif Yatırım Bankası A.Ş.	3	0	3	31	17	48	249	139	388	53	34	87	336	190	526
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	5	9	14	50	52	102	9	5	14	68	66	134
Diler Yatırım Bankası A.Ş.	1	0	1	5	0	5	6	5	11	1	1	2	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	8	20	1	0	1	17	9	26
İller Bankası A.Ş.	174	13	187	348	66	414	1,179	493	1,672	181	97	278	1,882	669	2,551
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	27	5	32	85	53	138	30	24	54	145	83	228
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	13	9	22	10	7	17	24	16	40
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	19	13	32	4	4	8	28	19	47
Standard Chartered Yatırım Bankası Türk A.	1	0	1	1	3	4	2	13	15	5	5	10	9	21	30
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	7	3	10	1	2	3	9	5	14
Türk Eximbank	26	1	27	45	9	54	156	134	290	46	51	97	273	195	468
Türkiye Kalkınma Bankası A.Ş.	40	0	40	64	20	84	252	187	439	72	40	112	428	247	675
Türkiye Sınai Kalkınma Bankası A.Ş.	17	2	19	22	5	27	87	115	202	47	47	94	173	169	342



**Table 3 Number of Branches and Employees (2012 - 2013 June)**

	No.of Branches			No.of Employees		
	2012 June	2012 December	2013 June	2012 June	2012 December	2013 June
<b>Sector Total</b>	<b>9,979</b>	<b>10,234</b>	<b>10,556</b>	<b>183,354</b>	<b>186,098</b>	<b>192,214</b>
<b>Deposit Banks</b>	<b>9,937</b>	<b>10,192</b>	<b>10,515</b>	<b>178,557</b>	<b>181,197</b>	<b>187,114</b>
<b>State-owned Banks</b>	<b>2,988</b>	<b>3,079</b>	<b>3,180</b>	<b>51,166</b>	<b>51,587</b>	<b>52,770</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,506	1,514	1,561	24,116	23,153	24,600
Türkiye Halk Bankası A.Ş.	792	821	866	13,707	14,971	14,609
Türkiye Vakıflar Bankası T.A.O.	690	744	753	13,343	13,463	13,561
<b>Privately-owned Banks</b>	<b>5,003</b>	<b>5,100</b>	<b>5,235</b>	<b>89,996</b>	<b>90,612</b>	<b>93,026</b>
Adabank A.Ş.	1	1	1	42	32	30
Akbank T.A.Ş.	951	962	966	16,065	16,315	16,465
Alternatifbank A.Ş.	63	63	69	1,166	1,230	1,330
Anadolubank A.Ş.	88	91	109	1,948	2,024	2,047
Fibabanka A.Ş. *	-	28	40	-	612	878
Şekerbank T.A.Ş.	272	272	282	3,592	3,565	3,711
Tekstil Bankası A.Ş.	44	44	44	852	841	836
Turkish Bank A.Ş.	20	19	19	291	276	246
Türk Ekonomi Bankası A.Ş.	510	509	532	9,173	9,288	9,906
Türkiye Garanti Bankası A.Ş.	922	933	958	17,248	17,285	18,439
Türkiye İş Bankası A.Ş.	1,214	1,250	1,283	24,641	24,411	24,135
Yapı ve Kredi Bankası A.Ş.	918	928	932	14,978	14,733	15,003
<b>Banks Under the Dep.Ins.Fund</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>231</b>	<b>226</b>	<b>230</b>
Birleşik Fon Bankası A.Ş.	1	1	1	231	226	230
<b>Foreign Banks</b>	<b>1,945</b>	<b>2,012</b>	<b>2,099</b>	<b>37,164</b>	<b>38,772</b>	<b>41,088</b>
Arap Türk Bankası A.Ş.	7	7	7	266	272	269
Bank Mellat	3	3	3	59	57	55
Burgan Bank A.Ş.	60	60	60	941	976	985
Citibank A.Ş.	37	37	8	2,144	2,123	1,899
Denizbank A.Ş.	596	610	667	9,981	10,280	11,100
Deutsche Bank A.Ş.	1	1	1	109	105	109
Fibabanka A.Ş. *	25	-	-	525	-	-
Finans Bank A.Ş.	522	582	623	10,904	12,060	13,134
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	326	338	335	5,977	6,170	6,327
ING Bank A.Ş.	319	319	328	5,245	5,319	5,541
JPMorgan Chase Bank N.A.	1	1	1	52	56	59
Odea Bank A.Ş.	-	6	20	-	396	649
Portigon AG	1	1	1	40	40	32
Société Générale (SA)	16	16	16	300	282	282
The Royal Bank of Scotland Plc.	3	3	1	99	95	93
Turkland Bank A.Ş.	27	27	27	505	524	537
<b>Development and Investment Banks</b>	<b>42</b>	<b>42</b>	<b>41</b>	<b>4,797</b>	<b>4,901</b>	<b>5,100</b>
Aktif Yatırım Bankası A.Ş.	7	8	8	404	436	526
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	127	129	134
Diler Yatırım Bankası A.Ş.	1	1	1	19	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	27	27	26
İller Bankası A.Ş.	19	19	19	2,456	2,467	2,551
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	220	216	228
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	35	35	40
Nurol Yatırım Bankası A.Ş.	2	2	2	47	47	47
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	15	22	30
Taib Yatırım Bank A.Ş.	1	1	1	13	15	14
Türk Eximbank	2	2	1	397	453	468
Türkiye Kalkınma Bankası A.Ş.	1	1	1	703	690	675
Türkiye Sınai Kalkınma Bankası A.Ş.	4	3	3	334	345	342

\* The shares of Fibabanka A.Ş. were decided to be sold to Fiba Holding A.Ş. in 11 November 2012. Therefore, Fibabanka A.Ş. was transferred from "Foreign Banks" group to "Privately-owned Banks" group.