



The Banking System in Turkey
Quarterly Statistics by Banks, Branches and Employees
June 2014

Report Code : DE13

July 2014



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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

June 2014

1. Number of Banks and Branches

The number of banks operating in Turkey was 50 at the end of June 2014 with 33 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, 11 privately-owned banks and 18 foreign banks.

Number of Banks and Branches in the System*

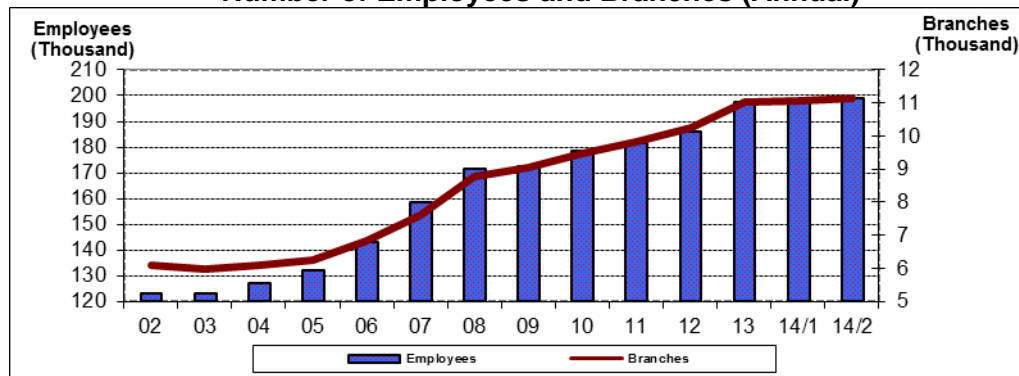
	June 2013		December 2013		June 2014	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	10,515	32	10,981	33	11,096
State-owned banks	3	3,180	3	3,397	3	3,431
Privately-owned banks	12	5,235	11	5,339	11	5,395
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	16	2,099	17	2,244	18	2,269
Development and inv. banks	13	41	13	40	13	41
Total	45	10,556	45	11,021	46	11,137

* 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 116 to 11,137 at the end of June 2014 as compared to December 2013, and by 581, as compared to June 2013.

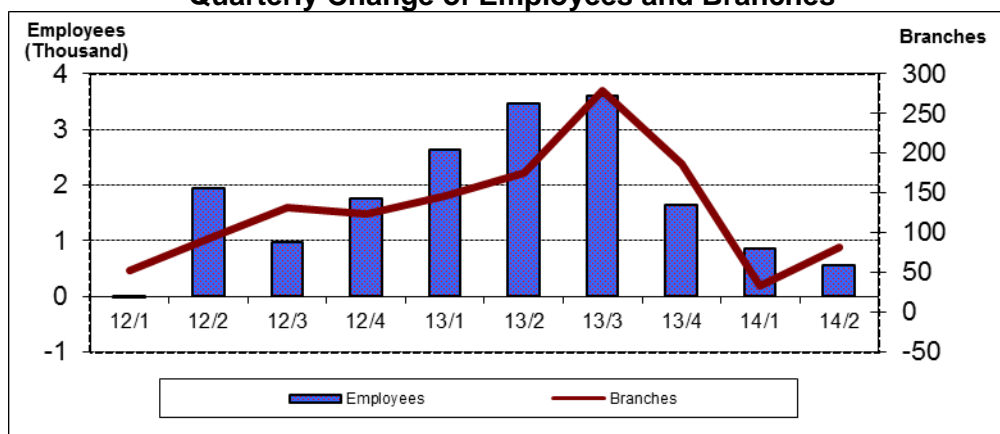
Number of Employees and Branches (Annual)



As of June 2014, the number of branches increased by 34 in state-owned deposit banks, 56 in privately-owned deposit banks and 25 in foreign banks as compared to December 2013.

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

Quarterly Change of Employees and Branches



The number of branches per bank was 336 in deposit banks. The number was 1,144 in state-owned deposit banks, 490 in privately-owned deposit banks and 126 in foreign banks.

2. Number of employees

As of June 2014, the number of employees in the deposit banks and development and investment banks increased by 6,680 (3.5 percent) to 198,894, compared to June 2013 and by 1,429 (0.7 percent) compared to December 2013.

The number of employees decreased by 927 in state-owned deposit banks, 2 in bank in the Fund and 147 in foreign banks whereas increased by 2,409 in privately-owned deposit banks, and 96 in development and investment banks, as compared to December 2013.

Number of Employees

	June 2013	December 2013	June 2014
Deposit banks	187,114	192,219	193,552
State-owned banks	52,770	54,466	53,539
Privately-owned banks	93,026	93,365	95,774
Banks in the Fund*	230	229	227
Foreign banks	41,088	44,159	44,012
Development and investment banks	5,100	5,246	5,342
Total	192,214	197,465	198,894

* Banks under the Deposit Insurance Fund

As of June 2014, 27 percent of the total number of employees was employed in state-owned banks, 48 percent in private banks, 22 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5,865 in deposit banks, 17,846 in state-owned banks, 8,707 in privately-owned banks and 2,245 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,197	34,970	146,759	10,626	193,552
State-owned banks	305	7,723	41,658	3,853	53,539
Privately-owned banks	359	14,593	76,022	4,800	95,774
Banks in the Fund*	18	107	94	8	227
Foreign banks	515	12,547	28,985	1,965	44,012
Development and inv, banks	280	740	3,288	1,034	5,342
Total	1,477	35,710	150,047	11,660	198,894

* 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, 85 percent of employees in state-owned deposit banks and private banks were university graduates and post-graduates. This ratio was 70 percent in foreign banks and 81 percent in development and investment banks.

Bank Employees by Gender

	June 2013			December 2013			June 2014		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	91,603	95,511	187,114	93,433	98,786	192,219	93,457	100,095	193,552
State-owned banks	30,053	22,717	52,770	30,461	24,005	54,466	29,719	23,820	53,539
Privately-owned banks	42,583	50,443	93,026	42,583	50,782	93,365	43,458	52,316	95,774
Banks in the Fund	146	84	230	148	81	229	147	80	227
Foreign banks	18,821	22,267	41,088	20,241	23,918	44,159	20,133	23,879	44,012
Development and inv, banks	3,405	1,695	5,100	3,490	1,756	5,246	3,542	1,800	5,342
Total	95,008	97,206	192,214	96,923	100,542	197,465	96,999	101,895	198,894

* Banks under the Deposit Insurance Fund

As of June 2014, 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 in privately-owned banks, 54 percent in foreign banks, 36 percent in the bank in the Fund and 34 percent in development and investment banks.

Table 1 Number of Banks, Branches and Employees, as of June 30, 2014

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	46	11,137	198,894	Foreign Banks	18	2,269	44,012
Deposit Banks	33	11,096	193,552	Alternatifbank A.Ş.		73	1,280
State-owned Banks	3	3,431	53,539	Arap Türk Bankası A.Ş.		7	283
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,674	24,161	Bank Mellat		3	48
Türkiye Halk Bankası A.Ş.		887	14,487	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	57
Türkiye Vakıflar Bankası T.A.O.		870	14,891	Burgan Bank A.Ş.		60	954
Privately-owned Banks	11	5,395	95,774	Citibank A.Ş.		8	462
Adabank A.Ş.		1	31	Denizbank A.Ş.		709	13,182
Akbank T.A.Ş.		994	16,365	Deutsche Bank A.Ş.		1	113
Anadolubank A.Ş.		114	1,957	Finans Bank A.Ş.		673	13,759
Fibabanka A.Ş.		63	1,152	Habib Bank Limited		1	17
Şekerbank T.A.Ş.		312	4,304	HSBC Bank A.Ş.		311	5,690
Tekstil Bankası A.Ş.		44	838	ING Bank A.Ş.		327	5,858
Turkish Bank A.Ş.		19	264	Intesa Sanpaolo S.p.A.		1	20
Türk Ekonomi Bankası A.Ş.		547	10,084	JPMorgan Chase Bank N.A.		1	64
Türkiye Garanti Bankası A.Ş.		992	19,075	Odea Bank A.Ş.		45	1,282
Türkiye İş Bankası A.Ş.		1,341	23,983	Société Générale (SA)		16	259
Yapı ve Kredi Bankası A.Ş.		968	17,721	The Royal Bank of Scotland Plc.		1	87
Banks Under the Depo. Insurance Fund	1	1	227	Turkland Bank A.Ş.		31	597
Birleşik Fon Bankası A.Ş.		1	227	Development and Investment Banks	13	41	5,342
				Aktif Yatırım Bankası A.Ş.		8	693
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	133
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,594
				İstanbul Takas ve Saklama Bankası A.Ş.		1	255
				Merrill Lynch Yatırım Bank A.Ş.		1	46
				Nurol Yatırım Bankası A.Ş.		1	36
				Standard Chartered Yatırım Bankası Türk A.		1	31
				Taib Yatırımbank A.Ş.		1	29
				Türk Eximbank		2	512
				Türkiye Kalkınma Bankası A.Ş.		1	651
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	316

* 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, 2014

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
Sector Total	1,221	256	1,477	22,039	13,671	35,710	67,951	82,096	150,047	5,788	5,872	11,660	96,999	101,895	198,894
Deposit Banks	960	237	1,197	21,453	13,517	34,970	65,874	80,885	146,759	5,170	5,456	10,626	93,457	100,095	193,552
State-owned Banks	294	11	305	5,263	2,460	7,723	22,246	19,412	41,658	1,916	1,937	3,853	29,719	23,820	53,539
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	67	4	71	2,518	857	3,375	11,019	7,626	18,645	1,056	1,014	2,070	14,660	9,501	24,161
Türkiye Halk Bankası A.Ş.	48	3	51	1,747	842	2,589	5,869	4,989	10,858	496	493	989	8,160	6,327	14,487
Türkiye Vakıflar Bankası T.A.O.	179	4	183	998	761	1,759	5,358	6,797	12,155	364	430	794	6,899	7,992	14,891
Privately-owned Banks	337	22	359	9,370	5,223	14,593	31,488	44,534	76,022	2,263	2,537	4,800	43,458	52,316	95,774
Adabank A.Ş.	1	0	1	5	4	9	9	12	21	0	0	0	15	16	31
Akbank T.A.Ş.	62	0	62	1,651	336	1,987	5,694	7,546	13,240	516	560	1,076	7,923	8,442	16,365
Anadolubank A.Ş.	4	1	5	257	104	361	781	709	1,490	41	60	101	1,083	874	1,957
Fibabanka A.Ş.	8	1	9	133	56	189	399	466	865	44	45	89	584	568	1,152
Şekerbank T.A.Ş.	25	2	27	280	227	507	1,670	1,926	3,596	80	94	174	2,055	2,249	4,304
Tekstil Bankası A.Ş.	22	3	25	107	34	141	243	365	608	28	36	64	400	438	838
Turkish Bank A.Ş.	16	0	16	29	25	54	69	94	163	19	12	31	133	131	264
Türk Ekonomi Bankası A.Ş.	28	7	35	1,110	592	1,702	3,295	4,497	7,792	298	257	555	4,731	5,353	10,084
Türkiye Garanti Bankası A.Ş.	52	3	55	1,887	750	2,637	5,892	9,608	15,500	391	492	883	8,222	10,853	19,075
Türkiye İş Bankası A.Ş.	100	1	101	2,785	1,819	4,604	8,405	9,937	18,342	441	495	936	11,731	12,252	23,983
Yapı ve Kredi Bankası A.Ş.	19	4	23	1,126	1,276	2,402	5,031	9,374	14,405	405	486	891	6,581	11,140	17,721
Banks Under Depo. Insurance Fund	14	4	18	77	30	107	51	43	94	5	3	8	147	80	227
Birleşik Fon Bankası A.Ş.	14	4	18	77	30	107	51	43	94	5	3	8	147	80	227

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
Foreign Banks	315	200	515	6,743	5,804	12,547	12,089	16,896	28,985	986	979	1,965	20,133	23,879	44,012
Alternatifbank A.Ş.	16	2	18	132	67	199	434	514	948	60	55	115	642	638	1,280
Arap Türk Bankası A.Ş.	12	1	13	48	14	62	90	82	172	20	16	36	170	113	283
Bank Mellat	3	0	3	9	0	9	26	7	33	3	0	3	41	7	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	2	0	2	4	1	5	13	19	32	14	4	18	33	24	57
Burgan Bank A.Ş.	8	0	8	49	48	97	349	419	768	46	35	81	452	502	954
Citibank A.Ş.	0	0	0	30	11	41	148	185	333	37	51	88	215	247	462
Denizbank A.Ş.	158	186	344	2,680	2,543	5,223	3,183	3,839	7,022	265	328	593	6,286	6,896	13,182
Deutsche Bank A.Ş.	1	0	1	2	0	2	34	40	74	23	13	36	60	53	113
Finans Bank A.Ş.	70	5	75	2,658	2,360	5,018	3,537	5,123	8,660	5	1	6	6,270	7,489	13,759
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	490	388	878	1,602	2,857	4,459	168	185	353	2,260	3,430	5,690
ING Bank A.Ş.	20	0	20	421	274	695	1,924	2,851	4,775	186	182	368	2,551	3,307	5,858
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	6	5	11	3	5	8	10	10	20
JPMorgan Chase Bank N.A.	3	1	4	4	3	7	14	20	34	13	6	19	34	30	64
Odea Bank A.Ş.	8	4	12	93	29	122	426	583	1,009	78	61	139	605	677	1,282
Société Générale (SA)	7	1	8	27	24	51	113	70	183	9	8	17	156	103	259
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	25	26	51	22	10	32	51	36	87
Turkland Bank A.Ş.	4	0	4	88	42	130	162	251	413	32	18	50	286	311	597
Development and Investment Banks	261	19	280	586	154	740	2,077	1,211	3,288	618	416	1,034	3,542	1,800	5,342
Aktif Yatırım Bankası A.Ş.	4	0	4	86	50	136	284	157	441	68	44	112	442	251	693
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	6	7	13	57	48	105	9	4	13	74	59	133
Diler Yatırım Bankası A.Ş.	0	0	0	5	0	5	5	8	13	1	1	2	11	9	20
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	8	20	1	0	1	17	9	26
İller Bankası A.Ş.	168	11	179	328	57	385	1,087	465	1,552	305	173	478	1,888	706	2,594
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	27	3	30	93	68	161	32	28	60	155	100	255
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	13	11	24	9	12	21	23	23	46
Nurol Yatırım Bankası A.Ş.	1	1	2	3	1	4	17	8	25	3	2	5	24	12	36
Standard Chartered Yatırım Bankası Türk A.	1	0	1	1	3	4	2	15	17	4	5	9	8	23	31
Taib Yatırım Bank A.Ş.	1	1	2	1	0	1	11	10	21	4	1	5	17	12	29
Türk Eximbank	27	3	30	45	8	53	180	131	311	62	56	118	314	198	512
Türkiye Kalkınma Bankası A.Ş.	40	0	40	58	19	77	238	180	418	75	41	116	411	240	651
Türkiye Sınai Kalkınma Bankası A.Ş.	14	2	16	21	5	26	78	102	180	45	49	94	158	158	316

Table 3 Number of Branches and Employees (2013 - 2014 June)

	No.of Branches			No.of Employees		
	2013 June	2013 Dec.	2014 June	2013 June	2013 Dec.	2014 June
Sector Total	10,556	11,021	11,137	192,214	197,465	198,894
Deposit Banks	10,515	10,981	11,096	187,114	192,219	193,552
State-owned Banks	3,180	3,397	3,431	52,770	54,466	53,539
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,561	1,661	1,674	24,600	24,725	24,161
Türkiye Halk Bankası A.Ş.	866	877	887	14,609	14,798	14,487
Türkiye Vakıflar Bankası T.A.O.	753	859	870	13,561	14,943	14,891
Privately-owned Banks	5,235	5,339	5,395	93,026	93,365	95,774
Adabank A.Ş.	1	1	1	30	31	31
Akbank T.A.Ş.	966	986	994	16,465	16,249	16,365
Alternatifbank A.Ş. *	69	-	-	1,330	-	-
Anadolubank A.Ş.	109	115	114	2,047	2,111	1,957
Fibabanka A.Ş.	40	62	63	878	1,152	1,152
Şekerbank T.A.Ş.	282	312	312	3,711	4,150	4,304
Tekstil Bankası A.Ş.	44	44	44	836	853	838
Turkish Bank A.Ş.	19	19	19	246	269	264
Türk Ekonomi Bankası A.Ş.	532	544	547	9,906	10,001	10,084
Türkiye Garanti Bankası A.Ş.	958	998	992	18,439	18,737	19,075
Türkiye İş Bankası A.Ş.	1,283	1,309	1,341	24,135	24,129	23,983
Yapı ve Kredi Bankası A.Ş.	932	949	968	15,003	15,683	17,721
Banks Under the Dep.Ins.Fund	1	1	1	230	229	227
Birleşik Fon Bankası A.Ş.	1	1	1	230	229	227
Foreign Banks	2,099	2,244	2,269	41,088	44,159	44,012
Alternatifbank A.Ş. *	-	73	73	-	1,413	1,280
Arap Türk Bankası A.Ş.	7	7	7	269	277	283
Bank Mellat	3	3	3	55	50	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.**	-	1	1	-	50	57
Burgan Bank A.Ş.	60	60	60	985	980	954
Citibank A.Ş.	8	8	8	1,899	478	462
Denizbank A.Ş.	667	689	709	11,100	12,822	13,182
Deutsche Bank A.Ş.	1	1	1	109	110	113
Finans Bank A.Ş.	623	674	673	13,134	13,967	13,759
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	335	315	311	6,327	6,148	5,690
ING Bank A.Ş.	328	330	327	5,541	5,778	5,858
Intesa Sanpaolo S.p.A. ***	-	-	1	-	-	20
JPMorgan Chase Bank N.A.	1	1	1	59	61	64
Odea Bank A.Ş.	20	37	45	649	1,105	1,282
Portigon AG ****	1	-	-	32	-	-
Société Générale (SA)	16	16	16	282	278	259
The Royal Bank of Scotland Plc.	1	1	1	93	90	87
Turkland Bank A.Ş.	27	27	31	537	535	597
Development and Investment Banks	41	40	41	5,100	5,246	5,342
Aktif Yatırım Bankası A.Ş.	8	8	8	526	623	693
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	134	129	133
Diler Yatırım Bankası A.Ş.	1	1	1	19	20	20
GSD Yatırım Bankası A.Ş.	1	1	1	26	26	26
İller Bankası A.Ş.	19	19	19	2,551	2,624	2,594
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	228	238	255
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	40	42	46
Nurol Yatırım Bankası A.Ş.	2	1	1	47	37	36
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	30	32	31
Taib Yatırım Bank A.Ş.	1	1	1	14	22	29
Türk Eximbank	1	1	2	468	483	512
Türkiye Kalkınma Bankası A.Ş.	1	1	1	675	654	651
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	342	316	316

* The shares of Alternatifbank A.Ş. were decided to be sold to Commercial Bank of Qatar in 1 July 2013. Therefore, "Alternatifbank A.Ş." was transferred from "Privately-owned Deposit Banks" group to "Foreign Deposit Banks" group.

** Bank of Tokyo- Mitsubishi UFJ Turkey A.Ş. took permission to make banking operations in the "foreign banks founded in Turkey" group, with the resolution Nr: 5520 of BRBS, dated 19 September 2013, which was published in Official Gazette 24 September 2013, Nr:28775.

*** Intesa Sanpaolo S.p.A. İstanbul Branch Office took permission to make banking operations in the "foreign banks having branches in Turkey" group, with the resolution Nr: 5868 of BRBS, dated 29 May 2014, which was published in the Official Gazette 4 June 2014, Nr:29020.

**** The BRBS has decided "Portigon A.G.İstanbul Branch to finish operations and to start liquidation according to Banks Act Article 20 with the Resolution Nr. 5471, dated 15 August 2013.