



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

Report Code : DE13

October 2014



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
Tables	
Table 1 Number of Branches and Employees by the Banks and Groups, as of September 30, 2014.....	1
Table 2 Bank Employees by Sex and Education, as of September 30, 2014.....	2
Table 3 Number of Branches and Employees (2013 - 2014 September).....	4

The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

September 2014

1. Number of Banks and Branches

The number of banks operating in Turkey was 50 at the end of September 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.

Rabobank A.Ş. took permission to start banking operations on the 4th of September, 2014. However, the data of the bank is not included in this report because the bank has not started its operations yet.

Number of Banks and Branches in the System*

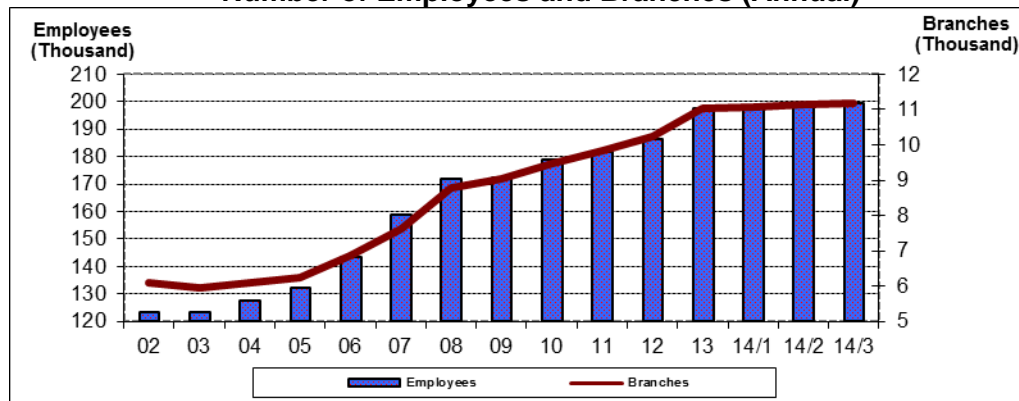
	September 2013		December 2013		September 2014	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	10,793	32	10,981	33	11,148
State-owned banks	3	3,329	3	3,397	3	3,456
Privately-owned banks	11	5,236	11	5,339	11	5,426
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,227	17	2,244	18	2,265
Development and inv. banks	13	41	13	40	13	41
Total	45	10,834	45	11,021	46	11,189

* 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 168 to 11,189 at the end of September 2014 as compared to December 2013, and by 355, as compared to September 2013.

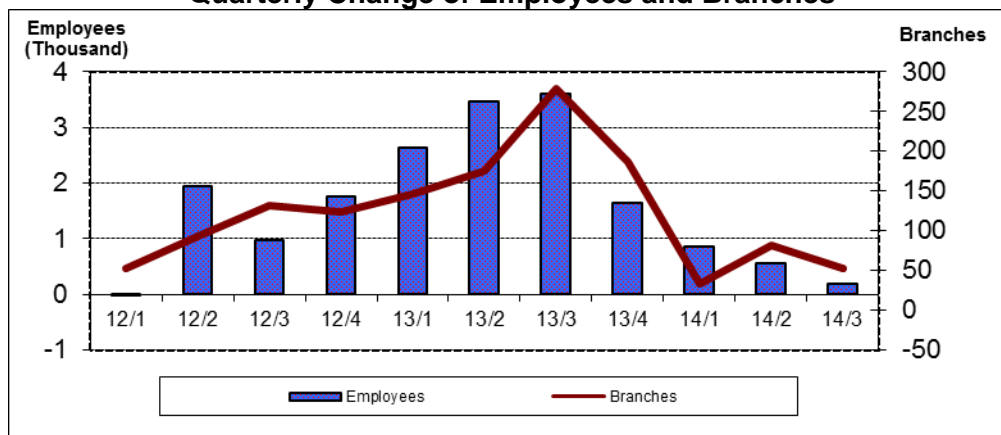
Number of Employees and Branches (Annual)



As of September 2014, the number of branches increased by 59 in state-owned deposit banks, 87 in privately-owned deposit banks and 21 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 338 in deposit banks. The number was 1,152 in state-owned deposit banks, 493 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 3,276 (1.7 percent) to 199,099, compared to September 2013 and by 1,634 (0.8 percent) compared to December 2013.

The number of employees decreased by 673 in state-owned deposit banks, and 658 in foreign banks whereas increased by 2,854 in privately-owned deposit banks, and 111 in development and investment banks, as compared to December 2013.

Number of Employees

	September 2013	December 2013	September 2014
Deposit banks	190,733	192,219	193,742
State-owned banks	53,647	54,466	53,793
Privately-owned banks	93,069	93,365	96,219
Banks in the Fund*	224	229	229
Foreign banks	43,793	44,159	43,501
Development and investment banks	5,090	5,246	5,357
Total	195,823	197,465	199,099

* Banks under the Deposit Insurance Fund

As of September 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 5,871 in deposit banks, 17,931 in state-owned banks, 8,747 in privately-owned banks and 2,417 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,194	32,338	148,732	11,478	193,742
State-owned banks	315	7,899	41,674	3,905	53,793
Privately-owned banks	353	14,395	76,536	4,935	96,219
Banks in the Fund*	18	107	97	7	229
Foreign banks	508	9,937	30,425	2,631	43,501
Development and inv, banks	273	644	3,325	1,115	5,357
Total	1,467	32,982	152,057	12,593	199,099

* 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 76 percent in foreign banks and 83 percent in development and investment banks.

Bank Employees by Gender

	September 2013			December 2013			September 2014		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	92,984	97,749	190,733	93,433	98,786	192,219	94,070	99,672	193,742
State-owned banks	30,255	23,392	53,647	30,461	24,005	54,466	30,163	23,630	53,793
Privately-owned banks	42,452	50,617	93,069	42,583	50,782	93,365	43,829	52,390	96,219
Banks in the Fund	144	80	224	148	81	229	147	82	229
Foreign banks	20,133	23,660	43,793	20,241	23,918	44,159	19,931	23,570	43,501
Development and inv, banks	3,395	1,695	5,090	3,490	1,756	5,246	3,526	1,831	5,357
Total	96,379	99,444	195,823	96,923	100,542	197,465	97,596	101,503	199,099

* Banks under the Deposit Insurance Fund

As of September 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, 54 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 September 30, 2014

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	46	11,189	199,099	Foreign Banks	18	2,265	43,501
Deposit Banks	33	11,148	193,742	Alternatifbank A.Ş.		73	1,233
State-owned Banks	3	3,456	53,793	Arap Türk Bankası A.Ş.		7	284
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,686	24,002	Bank Mellat		3	47
Türkiye Halk Bankası A.Ş.		891	15,070	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	57
Türkiye Vakıflar Bankası T.A.O.		879	14,721	Burgan Bank A.Ş.		60	1,029
Privately-owned Banks	11	5,426	96,219	Citibank A.Ş.		8	473
Adabank A.Ş.		1	31	Denizbank A.Ş.		711	13,084
Akbank T.A.Ş.		999	16,416	Deutsche Bank A.Ş.		1	116
Anadolubank A.Ş.		114	1,848	Finans Bank A.Ş.		666	13,036
Fibabanka A.Ş.		66	1,214	Habib Bank Limited		1	17
Şekerbank T.A.Ş.		312	4,333	HSBC Bank A.Ş.		311	5,649
Tekstil Bankası A.Ş.		44	857	ING Bank A.Ş.		327	6,152
Turkish Bank A.Ş.		19	268	Intesa Sanpaolo S.p.A.		1	20
Türk Ekonomi Bankası A.Ş.		550	10,205	JPMorgan Chase Bank N.A.		1	63
Türkiye Garanti Bankası A.Ş.		995	19,201	Odea Bank A.Ş.		45	1,319
Türkiye İş Bankası A.Ş.		1,348	24,112	Société Générale (SA)		16	241
Yapı ve Kredi Bankası A.Ş.		978	17,734	The Royal Bank of Scotland Plc.		1	82
Banks Under the Depo. Insurance Fund	1	1	229	Turkland Bank A.Ş.		32	599
Birleşik Fon Bankası A.Ş.		1	229	Development and Investment Banks	13	41	5,357
				Aktif Yatırım Bankası A.Ş.		8	723
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	132
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,570
				İstanbul Takas ve Saklama Bankası A.Ş.		1	256
				Merrill Lynch Yatırım Bank A.Ş.		1	45
				Nurol Yatırım Bankası A.Ş.		1	37
				Standard Chartered Yatırım Bankası Türk A.		1	32
				Taib Yatırımbank A.Ş.		1	30
				Türk Eximbank		2	518
				Türkiye Kalkınma Bankası A.Ş.		1	641
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	327

* 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 September 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	1,217	250	1,467	21,266	11,716	32,982	68,848	83,209	152,057	6,265	6,328	12,593	97,596	101,503	199,099
Deposit Banks	963	231	1,194	20,737	11,601	32,338	66,774	81,958	148,732	5,596	5,882	11,478	94,070	99,672	193,742
State-owned Banks	305	10	315	5,574	2,325	7,899	22,330	19,344	41,674	1,954	1,951	3,905	30,163	23,630	53,793
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	64	4	68	2,420	813	3,233	11,013	7,603	18,616	1,070	1,015	2,085	14,567	9,435	24,002
Türkiye Halk Bankası A.Ş.	76	2	78	2,197	796	2,993	5,996	5,006	11,002	509	488	997	8,778	6,292	15,070
Türkiye Vakıflar Bankası T.A.O.	165	4	169	957	716	1,673	5,321	6,735	12,056	375	448	823	6,818	7,903	14,721
Privately-owned Banks	331	22	353	9,306	5,089	14,395	31,861	44,675	76,536	2,331	2,604	4,935	43,829	52,390	96,219
Adabank A.Ş.	1	0	1	5	4	9	9	12	21	0	0	0	15	16	31
Akbank T.A.Ş.	59	0	59	1,650	319	1,969	5,777	7,518	13,295	523	570	1,093	8,009	8,407	16,416
Anadolubank A.Ş.	4	1	5	247	92	339	749	657	1,406	41	57	98	1,041	807	1,848
Fibabanka A.Ş.	9	1	10	142	57	199	414	497	911	44	50	94	609	605	1,214
Şekerbank T.A.Ş.	24	2	26	275	214	489	1,698	1,933	3,631	89	98	187	2,086	2,247	4,333
Tekstil Bankası A.Ş.	22	3	25	104	32	136	253	378	631	29	36	65	408	449	857
Turkish Bank A.Ş.	16	0	16	29	25	54	68	100	168	18	12	30	131	137	268
Türk Ekonomi Bankası A.Ş.	27	7	34	1,087	593	1,680	3,370	4,545	7,915	310	266	576	4,794	5,411	10,205
Türkiye Garanti Bankası A.Ş.	52	3	55	1,871	738	2,609	5,949	9,671	15,620	403	514	917	8,275	10,926	19,201
Türkiye İş Bankası A.Ş.	99	1	100	2,774	1,777	4,551	8,502	10,008	18,510	449	502	951	11,824	12,288	24,112
Yapı ve Kredi Bankası A.Ş.	18	4	22	1,122	1,238	2,360	5,072	9,356	14,428	425	499	924	6,637	11,097	17,734
Banks Under Depo. Insurance Fund	14	4	18	77	30	107	52	45	97	4	3	7	147	82	229
Birleşik Fon Bankası A.Ş.	14	4	18	77	30	107	52	45	97	4	3	7	147	82	229

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	313	195	508	5,780	4,157	9,937	12,531	17,894	30,425	1,307	1,324	2,631	19,931	23,570	43,501
Alternatifbank A.Ş.	14	2	16	131	60	191	422	499	921	55	50	105	622	611	1,233
Arap Türk Bankası A.Ş.	12	1	13	48	12	60	88	84	172	21	18	39	169	115	284
Bank Mellat	3	0	3	9	0	9	25	7	32	3	0	3	40	7	47
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	4	1	5	13	19	32	15	4	19	33	24	57
Burgan Bank A.Ş.	8	0	8	49	48	97	380	450	830	52	42	94	489	540	1,029
Citibank A.Ş.	0	0	0	13	30	43	190	154	344	53	33	86	256	217	473
Denizbank A.Ş.	158	183	341	2,624	2,514	5,138	3,182	3,823	7,005	268	332	600	6,232	6,852	13,084
Deutsche Bank A.Ş.	1	0	1	2	0	2	36	42	78	22	13	35	61	55	116
Finans Bank A.Ş.	69	5	74	1,789	733	2,522	3,775	6,027	9,802	293	345	638	5,926	7,110	13,036
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	473	385	858	1,600	2,841	4,441	167	183	350	2,240	3,409	5,649
ING Bank A.Ş.	20	0	20	421	277	698	2,060	2,978	5,038	196	200	396	2,697	3,455	6,152
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	5	18	34	29	63
Odea Bank A.Ş.	8	3	11	92	28	120	459	586	1,045	78	65	143	637	682	1,319
Société Générale (SA)	8	0	8	25	24	49	93	75	168	13	3	16	139	102	241
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	24	26	50	21	7	28	49	33	82
Turkland Bank A.Ş.	5	0	5	88	42	130	161	253	414	32	18	50	286	313	599
Development and Investment Banks	254	19	273	529	115	644	2,074	1,251	3,325	669	446	1,115	3,526	1,831	5,357
Aktif Yatırım Bankası A.Ş.	4	0	4	49	21	70	315	217	532	71	46	117	439	284	723
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	5	7	12	57	48	105	9	4	13	73	59	132
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.	163	11	174	315	51	366	1,047	438	1,485	345	200	545	1,870	700	2,570
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	24	1	25	93	71	164	35	28	63	155	101	256
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	13	11	24	8	12	20	22	23	45
Nurol Yatırım Bankası A.Ş.	1	1	2	3	1	4	17	8	25	3	3	6	24	13	37
Standard Chartered Yatırım Bankası Türk A.	1	0	1	1	3	4	2	15	17	4	6	10	8	24	32
Taib Yatırım Bank A.Ş.	1	1	2	1	0	1	11	11	22	4	1	5	17	13	30
Türk Eximbank	27	3	30	44	8	52	179	132	311	68	57	125	318	200	518
Türkiye Kalkınma Bankası A.Ş.	38	0	38	57	18	75	235	176	411	75	42	117	405	236	641
Türkiye Sınai Kalkınma Bankası A.Ş.	14	2	16	20	4	24	88	108	196	45	46	91	167	160	327

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

	No.of Branches			No.of Employees		
	2013 Sept.	2013 Dec.	2014 Sept.	2013 Sept.	2013 Dec.	2014 Sept.
Sector Total	10,834	11,021	11,189	195,823	197,465	199,099
Deposit Banks	10,793	10,981	11,148	190,733	192,219	193,742
State-owned Banks	3,329	3,397	3,456	53,647	54,466	53,793
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,613	1,661	1,686	24,423	24,725	24,002
Türkiye Halk Bankası A.Ş.	872	877	891	14,669	14,798	15,070
Türkiye Vakıflar Bankası T.A.O.	844	859	879	14,555	14,943	14,721
Privately-owned Banks	5,236	5,339	5,426	93,069	93,365	96,219
Adabank A.Ş.	1	1	1	31	31	31
Akbank T.A.Ş.	975	986	999	16,335	16,249	16,416
Anadolubank A.Ş.	111	115	114	2,095	2,111	1,848
Fibabanka A.Ş.	56	62	66	1,103	1,152	1,214
Şekerbank T.A.Ş.	284	312	312	3,931	4,150	4,333
Tekstil Bankası A.Ş.	44	44	44	849	853	857
Turkish Bank A.Ş.	19	19	19	267	269	268
Türk Ekonomi Bankası A.Ş.	537	544	550	10,044	10,001	10,205
Türkiye Garanti Bankası A.Ş.	974	998	995	18,928	18,737	19,201
Türkiye İş Bankası A.Ş.	1,296	1,309	1,348	24,047	24,129	24,112
Yapı ve Kredi Bankası A.Ş.	939	949	978	15,439	15,683	17,734
Banks Under the Dep.Ins.Fund	1	1	1	224	229	229
Birleşik Fon Bankası A.Ş.	1	1	1	224	229	229
Foreign Banks	2,227	2,244	2,265	43,793	44,159	43,501
Alternatifbank A.Ş.	73	73	73	1,395	1,413	1,233
Arap Türk Bankası A.Ş.	7	7	7	275	277	284
Bank Mellat	3	3	3	52	50	47
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.*	-	1	1	-	50	57
Burgan Bank A.Ş.	60	60	60	980	980	1,029
Citibank A.Ş.	8	8	8	494	478	473
Denizbank A.Ş.	680	689	711	12,684	12,822	13,084
Deutsche Bank A.Ş.	1	1	1	112	110	116
Finans Bank A.Ş.	658	674	666	13,850	13,967	13,036
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	335	315	311	6,325	6,148	5,649
ING Bank A.Ş.	331	330	327	5,714	5,778	6,152
Intesa Sanpaolo S.p.A. **	-	-	1	-	-	20
JPMorgan Chase Bank N.A.	1	1	1	60	61	63
Odea Bank A.Ş.	24	37	45	906	1,105	1,319
Portigon AG ***	1	-	-	29	-	-
Société Générale (SA)	16	16	16	274	278	241
The Royal Bank of Scotland Plc.	1	1	1	88	90	82
Turkland Bank A.Ş.	27	27	32	538	535	599
Development and Investment Banks	41	40	41	5,090	5,246	5,357
Aktif Yatırım Bankası A.Ş.	8	8	8	562	623	723
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	127	129	132
Diler Yatırım Bankası A.Ş.	1	1	1	19	20	20
GSD Yatırım Bankası A.Ş.	1	1	1	25	26	26
İller Bankası A.Ş.	19	19	19	2,531	2,624	2,570
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	230	238	256
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	39	42	45
Nurol Yatırım Bankası A.Ş.	2	1	1	48	37	37
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	32	32	32
Taib Yatırım Bank A.Ş.	1	1	1	15	22	30
Türk Eximbank	1	1	2	474	483	518
Türkiye Kalkınma Bankası A.Ş.	1	1	1	659	654	641
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	329	316	327

* 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 BRBSB, 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 BRBSB, dated 29 May 2014, which was published in the Official Gazette 4 Sept. 2014, Nr:29020.

*** The BRBSB 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.