



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

Report Code : DE13

October 2013



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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

September 2013

1. Number of Banks and Branches

The number of banks operating in Turkey was 50 at the end of September 2013 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. Alternatifbank A.Ş. was transferred from privately-owned banks group to foreign banks group, on the 1st of July, 2013. Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş. has taken operation licence at September 19, 2013, and September 2013 data of this report was not sent.

Number of Banks and Branches in the System*

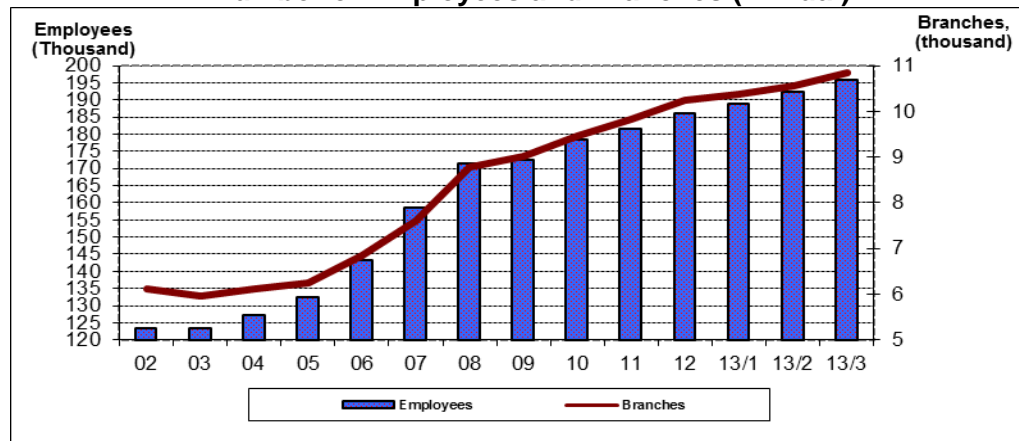
	September 2012		December 2012		September 2013	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	31	10,069	32	10,192	32	10,793
State-owned banks	3	3,058	3	3,079	3	3,329
Privately-owned banks	11	5,045	12	5,100	11	5,236
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	16	1,965	16	2,012	17	2,227
Development and inv. banks	13	42	13	42	13	41
Total	44	10,111	45	10,234	45	10,834

* 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 600 to 10,834 at the end of September 2013 as compared to September 2012 and by 723, as compared to December 2012.

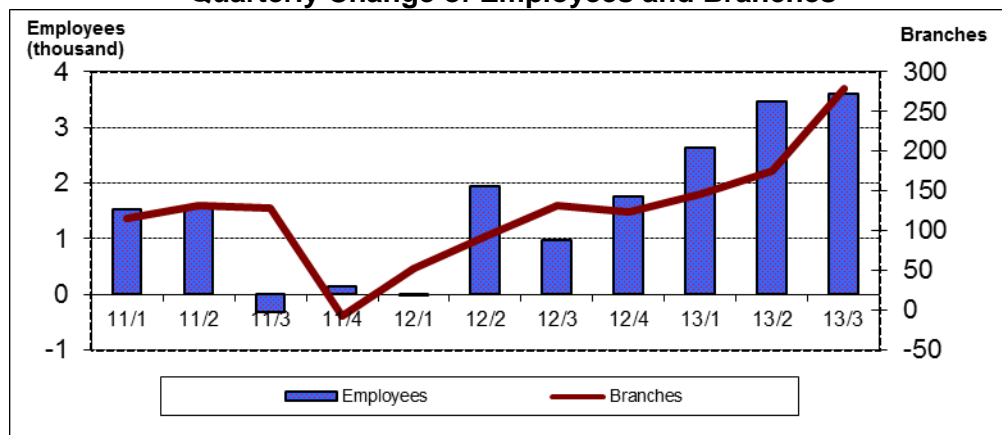
Number of Employees and Branches (Annual)



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

The number of branches increased by 250 in state-owned deposit banks, 136 in privately-owned deposit banks and 215 in foreign banks as compared to December 2012.

Quarterly Change of Employees and Branches



The number of branches per bank was 337 in deposit banks. The number was 1,110 in state-owned deposit banks, 476 in privately-owned deposit banks and 131 in foreign banks.

2. Number of employees

As of September 2013, the number of employees in the deposit banks and development and investment banks increased by 9,725 (5.2 percent) to 195,823, compared to December 2012 and by 11,491 (6.2 percent) compared to September 2012.

As of September 2013, the number of employees increased by 2,060 in state-owned deposit banks, 2,457 in privately-owned deposit banks, 5,021 in foreign banks and 189 in development and investment banks, and decreased by 2 in bank in the Fund, as compared to December 2012.

Number of Employees

	September 2012	December 2012	September 2013
Deposit banks	179,481	181,197	190,733
State-owned banks	50,914	51,587	53,647
Privately-owned banks	90,289	90,612	93,069
Banks in the Fund*	225	226	224
Foreign banks	38,053	38,772	43,793
Development and investment banks	4,851	4,901	5,090
Total	184,332	186,098	195,823

* Banks under the Deposit Insurance Fund

As of September 2013, 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 5.960 in deposit banks, 17,882 in state-owned banks, 8,461 in privately-owned banks and 2.576 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,277	33,082	145,453	10,921	190,733
State-owned banks	366	8,200	41,377	3,704	53,647
Privately-owned banks	381	14,616	73,475	4,597	93,069
Banks in the Fund*	18	107	92	7	224
Foreign banks	512	10,159	30,509	2,613	43,793
Development and inv. banks	279	669	3,296	846	5,090
Total	1,556	33,751	148,749	11,767	195,823

* 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, 84 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 81 percent in development and investment banks.

Bank Employees by Gender

	September 2012			December 2012			September 2013		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	88,970	90,511	179,481	89,586	91,611	181,197	92,984	97,749	190,733
State-owned banks	29,810	21,104	50,914	30,006	21,581	51,587	30,255	23,392	53,647
Privately-owned banks	41,542	48,747	90,289	41,682	48,930	90,612	42,452	50,617	93,069
Banks in the Fund	145	80	225	145	81	226	144	80	224
Foreign banks	17,473	20,580	38,053	17,753	21,019	38,772	20,133	23,660	43,793
Development and inv. banks	3,212	1,639	4,851	3,262	1,639	4,901	3,395	1,695	5,090
Total	92,182	92,150	184,332	92,848	93,250	186,098	96,379	99,444	195,823

* Banks under the Deposit Insurance Fund

As of September 2013, 50,8 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 33 percent in development and investment banks.

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

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	45	10,834	195,823	Foreign Banks	17	2,227	43,793
Deposit Banks	32	10,793	190,733	Alternatifbank A.Ş.		73	1,395
State-owned Banks	3	3,329	53,647	Arap Türk Bankası A.Ş.		7	275
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,613	24,423	Bank Mellat		3	52
Türkiye Halk Bankası A.Ş.		872	14,669	Burgan Bank A.Ş.		60	980
Türkiye Vakıflar Bankası T.A.O.		844	14,555	Citibank A.Ş.		8	494
Privately-owned Banks	11	5,236	93,069	Denizbank A.Ş.		680	12,684
Adabank A.Ş.		1	31	Deutsche Bank A.Ş.		1	112
Akbank T.A.Ş.		975	16,335	Finans Bank A.Ş.		658	13,850
Anadolubank A.Ş.		111	2,095	Habib Bank Limited		1	17
Fibabanka A.Ş.		56	1,103	HSBC Bank A.Ş.		335	6,325
Şekerbank T.A.Ş.		284	3,931	ING Bank A.Ş.		331	5,714
Tekstil Bankası A.Ş.		44	849	JPMorgan Chase Bank N.A.		1	60
Turkish Bank A.Ş.		19	267	Odea Bank A.Ş.		24	906
Türk Ekonomi Bankası A.Ş.		537	10,044	Portigon AG		1	29
Türkiye Garanti Bankası A.Ş.		974	18,928	Société Générale (SA)		16	274
Türkiye İş Bankası A.Ş.		1,296	24,047	The Royal Bank of Scotland Plc.		1	88
Yapı ve Kredi Bankası A.Ş.		939	15,439	Turkland Bank A.Ş.		27	538
Banks Under the Depo. Insurance Fund	1	1	224	Development and Investment Banks	13	41	5,090
Birleşik Fon Bankası A.Ş.		1	224	Aktif Yatırım Bankası A.Ş.		8	562
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	127
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	25
				İller Bankası A.Ş.		19	2,531
				İstanbul Takas ve Saklama Bankası A.Ş.		1	230
				Merrill Lynch Yatırım Bank A.Ş.		1	39
				Nurol Yatırım Bankası A.Ş.		2	48
				Standard Chartered Yatırım Bankası Türk A.		1	32
				Taib Yatırımbank A.Ş.		1	15
				Türk Eximbank		1	474
				Türkiye Kalkınma Bankası A.Ş.		1	659
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	329

* 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, 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
Sector Total	1,288	268	1,556	21,748	12,003	33,751	67,559	81,190	148,749	5,784	5,983	11,767	96,379	99,444	195,823
Deposit Banks	1,026	251	1,277	21,202	11,880	33,082	65,480	79,973	145,453	5,276	5,645	10,921	92,984	97,749	190,733
State-owned Banks	354	12	366	5,749	2,451	8,200	22,321	19,056	41,377	1,831	1,873	3,704	30,255	23,392	53,647
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	95	5	100	2,821	787	3,608	11,179	7,517	18,696	1,026	993	2,019	15,121	9,302	24,423
Türkiye Halk Bankası A.Ş.	60	3	63	1,934	872	2,806	5,849	5,006	10,855	467	478	945	8,310	6,359	14,669
Türkiye Vakıflar Bankası T.A.O.	199	4	203	994	792	1,786	5,293	6,533	11,826	338	402	740	6,824	7,731	14,555
Privately-owned Banks	356	25	381	9,379	5,237	14,616	30,532	42,943	73,475	2,185	2,412	4,597	42,452	50,617	93,069
Adabank A.Ş.	1	0	1	5	4	9	8	12	20	1	0	1	15	16	31
Akbank T.A.Ş.	66	0	66	1,640	284	1,924	5,693	7,606	13,299	502	544	1,046	7,901	8,434	16,335
Anadolubank A.Ş.	4	1	5	268	123	391	836	763	1,599	44	56	100	1,152	943	2,095
Fibabanka A.Ş.	10	2	12	123	47	170	393	443	836	46	39	85	572	531	1,103
Şekerbank T.A.Ş.	31	4	35	274	225	499	1,458	1,786	3,244	76	77	153	1,839	2,092	3,931
Tekstil Bankası A.Ş.	23	3	26	99	37	136	258	370	628	26	33	59	406	443	849
Turkish Bank A.Ş.	16	0	16	29	26	55	68	102	170	17	9	26	130	137	267
Türk Ekonomi Bankası A.Ş.	32	7	39	1,138	617	1,755	3,248	4,440	7,688	298	264	562	4,716	5,328	10,044
Türkiye Garanti Bankası A.Ş.	55	3	58	1,874	774	2,648	5,801	9,541	15,342	391	489	880	8,121	10,807	18,928
Türkiye İş Bankası A.Ş.	102	1	103	2,815	1,871	4,686	8,491	9,861	18,352	425	481	906	11,833	12,214	24,047
Yapı ve Kredi Bankası A.Ş.	16	4	20	1,114	1,229	2,343	4,278	8,019	12,297	359	420	779	5,767	9,672	15,439
Banks Under Depo. Insurance Fund	14	4	18	77	30	107	49	43	92	4	3	7	144	80	224
Birleşik Fon Bankası A.Ş.	14	4	18	77	30	107	49	43	92	4	3	7	144	80	224

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	302	210	512	5,997	4,162	10,159	12,578	17,931	30,509	1,256	1,357	2,613	20,133	23,660	43,793
Alternatifbank A.Ş.	16	3	19	144	77	221	485	543	1,028	65	62	127	710	685	1,395
Arap Türk Bankası A.Ş.	13	2	15	53	22	75	86	71	157	15	13	28	167	108	275
Bank Mellat	3	0	3	9	0	9	30	7	37	3	0	3	45	7	52
Burgan Bank A.Ş.	10	0	10	52	55	107	340	441	781	45	37	82	447	533	980
Citibank A.Ş.	0	0	0	30	12	42	163	197	360	42	50	92	235	259	494
Denizbank A.Ş.	153	198	351	2,494	2,423	4,917	3,152	3,705	6,857	246	313	559	6,045	6,639	12,684
Deutsche Bank A.Ş.	1	0	1	2	0	2	33	38	71	24	14	38	60	52	112
Finans Bank A.Ş.	64	2	66	1,884	837	2,721	4,050	6,356	10,406	289	368	657	6,287	7,563	13,850
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	700	380	1,080	1,808	3,046	4,854	183	208	391	2,691	3,634	6,325
ING Bank A.Ş.	20	0	20	441	259	700	1,848	2,768	4,616	191	187	378	2,500	3,214	5,714
JPMorgan Chase Bank N.A.	1	1	2	4	3	7	14	21	35	11	5	16	30	30	60
Odea Bank A.Ş.	7	4	11	54	25	79	288	397	685	72	59	131	421	485	906
Portigon AG	1	0	1	1	3	4	3	13	16	5	3	8	10	19	29
Société Générale (SA)	7	0	7	40	26	66	100	80	180	12	9	21	159	115	274
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	28	24	52	21	11	32	53	35	88
Turkland Bank A.Ş.	4	0	4	81	40	121	147	219	366	30	17	47	262	276	538
Development and Investment Banks	262	17	279	546	123	669	2,079	1,217	3,296	508	338	846	3,395	1,695	5,090
Aktif Yatırım Bankası A.Ş.	4	0	4	36	16	52	267	147	414	58	34	92	365	197	562
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	0	3	4	7	11	47	53	100	9	4	13	63	64	127
Diler Yatırım Bankası A.Ş.	0	0	0	5	0	5	5	7	12	1	1	2	11	8	19
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	8	20	0	0	0	16	9	25
İller Bankası A.Ş.	172	11	183	335	58	393	1,138	480	1,618	220	117	337	1,865	666	2,531
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	27	3	30	84	56	140	31	25	56	145	85	230
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	13	9	22	9	7	16	23	16	39
Nurol Yatırım Bankası A.Ş.	1	1	2	5	2	7	19	12	31	4	4	8	29	19	48
Standard Chartered Yatırım Bankası Türk A.	1	0	1	1	3	4	2	15	17	5	5	10	9	23	32
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	8	4	12	1	1	2	10	5	15
Türk Eximbank	27	2	29	45	8	53	155	135	290	51	51	102	278	196	474
Türkiye Kalkınma Bankası A.Ş.	35	0	35	60	20	80	247	184	431	72	41	113	414	245	659
Türkiye Sınai Kalkınma Bankası A.Ş.	16	2	18	22	5	27	82	107	189	47	48	95	167	162	329

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

	No.of Branches			No.of Employees		
	2012 Sept.	2012 Dec.	2013 Sept.	2012 Sept.	2012 Dec.	2013 Sept.
Sector Total	10,111	10,234	10,834	184,332	186,098	195,823
Deposit Banks	10,069	10,192	10,793	179,481	181,197	190,733
State-owned Banks	3,058	3,079	3,329	50,914	51,587	53,647
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,510	1,514	1,613	23,359	23,153	24,423
Türkiye Halk Bankası A.Ş.	807	821	872	14,332	14,971	14,669
Türkiye Vakıflar Bankası T.A.O.	741	744	844	13,223	13,463	14,555
Privately-owned Banks	5,045	5,100	5,236	90,289	90,612	93,069
Adabank A.Ş.	1	1	1	42	32	31
Akbank T.A.Ş.	963	962	975	16,436	16,315	16,335
Alternatifbank A.Ş. *	63	63	-	1,191	1,230	-
Anadolubank A.Ş.	88	91	111	1,970	2,024	2,095
Fibabanka A.Ş. **	-	28	56	-	612	1,103
Şekerbank T.A.Ş.	272	272	284	3,517	3,565	3,931
Tekstil Bankası A.Ş.	44	44	44	870	841	849
Turkish Bank A.Ş.	20	19	19	290	276	267
Türk Ekonomi Bankası A.Ş.	510	509	537	9,205	9,288	10,044
Türkiye Garanti Bankası A.Ş.	928	933	974	17,310	17,285	18,928
Türkiye İş Bankası A.Ş.	1,234	1,250	1,296	24,504	24,411	24,047
Yapı ve Kredi Bankası A.Ş.	922	928	939	14,954	14,733	15,439
Banks Under the Dep.Ins.Fund	1	1	1	225	226	224
Birleşik Fon Bankası A.Ş.	1	1	1	225	226	224
Foreign Banks	1,965	2,012	2,227	38,053	38,772	43,793
Alternatifbank A.Ş. *	-	-	73	-	-	1,395
Arap Türk Bankası A.Ş.	7	7	7	271	272	275
Bank Mellat	3	3	3	58	57	52
Burgan Bank A.Ş.	60	60	60	984	976	980
Citibank A.Ş.	37	37	8	2,212	2,123	494
Denizbank A.Ş.	600	610	680	10,080	10,280	12,684
Deutsche Bank A.Ş.	1	1	1	104	105	112
Fibabanka A.Ş. **	27	-	-	542	-	-
Finans Bank A.Ş.	530	582	658	11,459	12,060	13,850
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	331	338	335	5,994	6,170	6,325
ING Bank A.Ş.	320	319	331	5,333	5,319	5,714
JPMorgan Chase Bank N.A.	1	1	1	56	56	60
Odea Bank A.Ş.	-	6	24	-	396	906
Portigon AG	1	1	1	40	40	29
Société Générale (SA)	16	16	16	295	282	274
The Royal Bank of Scotland Plc.	3	3	1	95	95	88
Turkland Bank A.Ş.	27	27	27	513	524	538
Development and Investment Banks	42	42	41	4,851	4,901	5,090
Aktif Yatırım Bankası A.Ş.	7	8	8	413	436	562
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	135	129	127
Diler Yatırım Bankası A.Ş.	1	1	1	19	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	27	27	25
İller Bankası A.Ş.	19	19	19	2,478	2,467	2,531
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	223	216	230
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	36	35	39
Nurul Yatırım Bankası A.Ş.	2	2	2	45	47	48
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	15	22	32
Taib Yatırım Bank A.Ş.	1	1	1	13	15	15
Türk Eximbank	2	2	1	409	453	474
Türkiye Kalkınma Bankası A.Ş.	1	1	1	695	690	659
Türkiye Sınai Kalkınma Bankası A.Ş.	4	3	3	343	345	329

* 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.

** 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.