



The Banking System in Turkey
Quarterly Statistics by Banks, Branches and Employees
June 2015

Report Code : DE13

July 2015



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 June 30, 2015.....	1
Table 2 Bank Employees by Sex and Education, as of June 30, 2015.....	2
Table 3 Number of Branches and Employees (2014 - 2015 June).....	4

The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

June 2015

1. Number of Banks and Branches

The number of banks operating in Turkey was 52 at the end of June 2015 with 34 in deposit banks group and 13 in non-deposit banks group, while there were also 5 participation banks.

Among deposit banks, there were 3 state-owned banks, 10 privately-owned banks and 20 foreign banks. Tekstil Bankası A.Ş. was transferred from privately-owned banks group to foreign banks group, on the 22nd of May, 2015.

Number of Banks and Branches in the System*

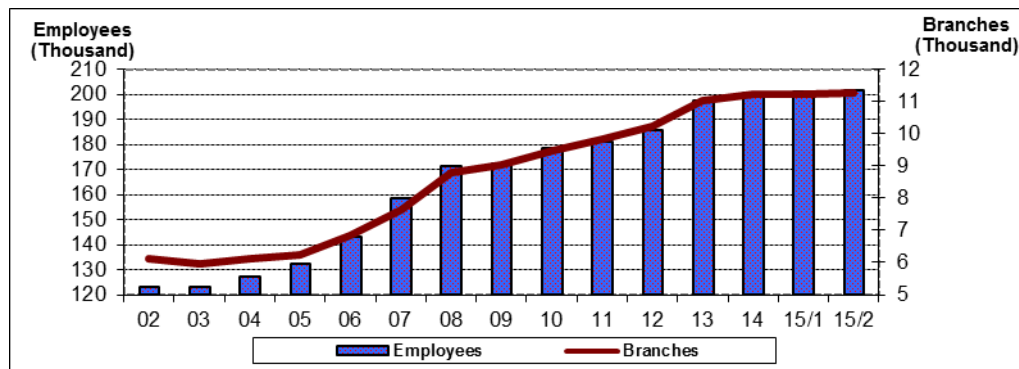
	March 2014		December 2014		March 2015	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	33	11,096	34	11,182	34	11,235
State-owned banks	3	3,431	3	3,500	3	3,575
Privately-owned banks	11	5,395	11	5,455	10	5,394
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	18	2,269	19	2,226	20	2,265
Development and inv. banks	13	41	13	41	13	41
Total	46	11,137	47	11,223	47	11,276

* 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 53 to 11,276 at the end of June 2015 as compared to December 2014 and by 139, as compared to June 2014.

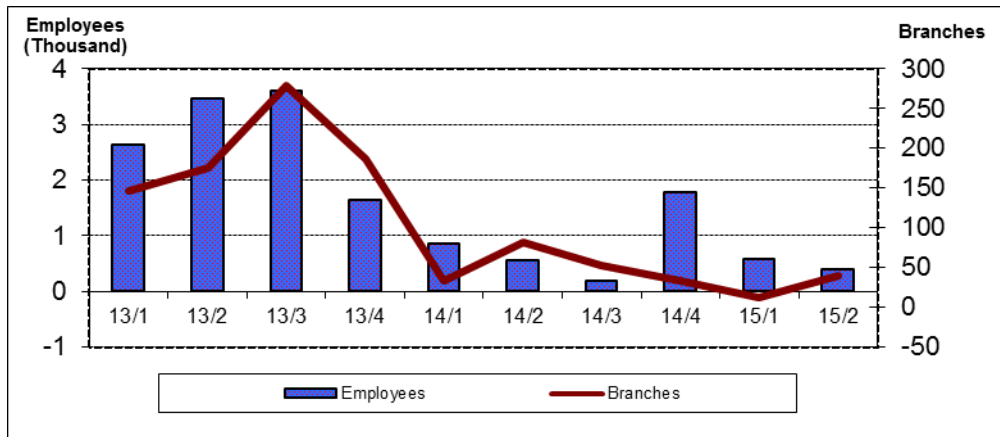
Number of Employees and Branches (Annual)



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

As of June 2015, the number of branches increased by 75 in state-owned deposit banks, 39 in foreign banks whereas decreased by 61 in privately-owned deposit banks-due to the transfer of Tekstil Bankası A.Ş. from privately-owned banks group to foreign banks group- as compared to December 2014.

Quarterly Change of Employees and Branches



The number of branches per bank was 330 in deposit banks. The number was 1,192 in state-owned deposit banks, 539 in privately-owned deposit banks and 113 in foreign banks.

2. Number of employees

As of June 2015, the number of employees in the deposit banks and development and investment banks increased by 1,005 (0.5 percent) to 201,891, compared to December 2014 and by 2,997 (1.5 percent) compared to June 2014.

The number of employees increased by 1,352 in state-owned deposit banks and 376 in foreign banks whereas decreased by 679 in privately-owned deposit banks-due to the transfer of Tekstil Bankası A.Ş. from privately-owned banks group to foreign banks group- and 42 in development and investment banks as compared to December 2014.

Number of Employees

	June 2014	December 2014	June 2015
Deposit banks	193,552	195,363	196,410
State-owned banks	53,539	55,851	57,203
Privately-owned banks	95,774	95,839	95,160
Banks in the Fund*	227	227	225
Foreign banks	44,012	43,446	43,822
Development and investment banks	5,342	5,523	5,481
Total	198,894	200,886	201,891

* Banks under the Deposit Insurance Fund

As of June 2015, 28 percent of the total number of employees was employed in state-owned banks, 47 percent in private banks, 22 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5,777 in deposit banks, 19,068 in state-owned banks, 9,516 in privately-owned banks and 2,191 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,068	29,881	153,585	11,876	196,410
State-owned banks	278	7,241	45,580	4,104	57,203
Privately-owned banks	278	12,716	77,139	5,027	95,160
Banks in the Fund*	17	105	96	7	225
Foreign banks	495	9,819	30,770	2,738	43,822
Development and inv. banks	271	621	3,426	1,163	5,481
Total	1,339	30,502	157,011	13,039	201,891

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 15 percent high-school graduates, 78 percent university graduates, and 6 percent had post-graduates degrees.

Considering each group, 87 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 86 percent in private banks, 76 percent in foreign banks and 84 percent in development and investment banks.

Bank Employees by Gender

	June 2014			December 2014			June 2015		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	93,457	100,095	193,552	94,645	100,718	195,363	94,291	102,119	196,410
State-owned banks	29,719	23,820	53,539	31,065	24,786	55,851	31,689	25,514	57,203
Privately-owned banks	43,458	52,316	95,774	43,675	52,164	95,839	42,560	52,600	95,160
Banks in the Fund	147	80	227	144	83	227	145	80	225
Foreign banks	20,133	23,879	44,012	19,761	23,685	43,446	19,897	23,925	43,822
Development and inv. banks	3,542	1,800	5,342	3,629	1,894	5,523	3,573	1,908	5,481
Total	96,999	101,895	198,894	98,274	102,612	200,886	97,864	104,027	201,891

* Banks under the Deposit Insurance Fund

As of June 2015, 52 percent of the employees was female, regarding the distribution of bank employees by gender. This ratio was 45 percent in state-owned deposit banks, 55 percent in privately-owned banks, 55 percent in foreign banks, 36 percent in the bank in the Fund and 35 percent in development and investment banks.

Table 1 Number of Banks, Branches and Employees, as of June 30, 2015

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	11,276	201,891	Foreign Banks	20	2,265	43,822
Deposit Banks	34	11,235	196,410	Alternatifbank A.Ş.		64	1,095
State-owned Banks	3	3,575	57,203	Arap Türk Bankası A.Ş.		7	289
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,760	24,609	Bank Mellat		3	48
Türkiye Halk Bankası A.Ş.		912	17,270	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	62
Türkiye Vakıflar Bankası T.A.O.		903	15,324	Burgan Bank A.Ş.		59	1,060
Privately-owned Banks	10	5,394	95,160	Citibank A.Ş.		8	504
Adabank A.Ş.		1	31	Denizbank A.Ş.		724	13,077
Akbank T.A.Ş.		950	14,712	Deutsche Bank A.Ş.		1	123
Anadolubank A.Ş.		108	1,743	Finans Bank A.Ş.		654	12,884
Fibabanka A.Ş.		68	1,285	Habib Bank Limited		1	17
Şekerbank T.A.Ş.		312	4,252	HSBC Bank A.Ş.		291	5,479
Turkish Bank A.Ş.		18	268	ING Bank A.Ş.		316	5,882
Türk Ekonomi Bankası A.Ş.		551	10,078	Intesa Sanpaolo S.p.A.		1	23
Türkiye Garanti Bankası A.Ş.		1,006	19,643	JPMorgan Chase Bank N.A.		1	61
Türkiye İş Bankası A.Ş.		1,367	24,704	Odea Bank A.Ş.		53	1,504
Yapı ve Kredi Bankası A.Ş.		1,013	18,444	Rabobank A.Ş.		1	34
Banks Under the Depo. Insurance Fund	1	1	225	Société Générale (SA)		1	113
Birleşik Fon Bankası A.Ş.		1	225	Tekstil Bankası A.Ş.		44	845
				The Royal Bank of Scotland Plc.		1	66
				Turkland Bank A.Ş.		34	656
				Development and Investment Banks	13	41	5,481
				Aktif Yatırım Bankası A.Ş.		8	734
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	143
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,641
				İstanbul Takas ve Saklama Bankası A.Ş.		1	275
				Merrill Lynch Yatırım Bank A.Ş.		1	42
				Nuroİ Yatırım Bankası A.Ş.		1	41
				Pasha Yatırım Bankası A.Ş.		1	35
				Standard Chartered Yatırım Bankası Türk A.		1	36
				Türk Eximbank		2	543
				Türkiye Kalkınma Bankası A.Ş.		1	620
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	325

* 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, 2015

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	1,103	236	1,339	19,298	11,204	30,502	70,994	86,017	157,011	6,469	6,570	13,039	97,864	104,027	201,891
Deposit Banks	855	213	1,068	18,795	11,086	29,881	68,854	84,731	153,585	5,787	6,089	11,876	94,291	102,119	196,410
State-owned Banks	268	10	278	5,038	2,203	7,241	24,316	21,264	45,580	2,067	2,037	4,104	31,689	25,514	57,203
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	4	54	1,972	732	2,704	11,574	8,142	19,716	1,099	1,036	2,135	14,695	9,914	24,609
Türkiye Halk Bankası A.Ş.	71	2	73	2,160	814	2,974	7,013	6,162	13,175	537	511	1,048	9,781	7,489	17,270
Türkiye Vakıflar Bankası T.A.O.	147	4	151	906	657	1,563	5,729	6,960	12,689	431	490	921	7,213	8,111	15,324
Privately-owned Banks	258	20	278	7,936	4,780	12,716	31,992	45,147	77,139	2,374	2,653	5,027	42,560	52,600	95,160
Adabank A.Ş.	1	0	1	5	4	9	9	12	21	0	0	0	15	16	31
Akbank T.A.Ş.	38	0	38	504	273	777	5,562	7,209	12,771	536	590	1,126	6,640	8,072	14,712
Anadolubank A.Ş.	3	1	4	225	86	311	707	630	1,337	38	53	91	973	770	1,743
Fibabanka A.Ş.	8	1	9	152	59	211	420	544	964	47	54	101	627	658	1,285
Şekerbank T.A.Ş.	23	2	25	246	195	441	1,725	1,885	3,610	91	85	176	2,085	2,167	4,252
Turkish Bank A.Ş.	14	0	14	27	22	49	74	102	176	18	11	29	133	135	268
Türk Ekonomi Bankası A.Ş.	25	7	32	1,036	562	1,598	3,348	4,517	7,865	303	280	583	4,712	5,366	10,078
Türkiye Garanti Bankası A.Ş.	33	2	35	1,916	687	2,603	6,093	9,949	16,042	430	533	963	8,472	11,171	19,643
Türkiye İş Bankası A.Ş.	95	2	97	2,775	1,721	4,496	8,735	10,389	19,124	466	521	987	12,071	12,633	24,704
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,050	1,171	2,221	5,319	9,910	15,229	445	526	971	6,832	11,612	18,444
Banks Under Depo. Insurance Fund	13	4	17	74	31	105	54	42	96	4	3	7	145	80	225
Birleşik Fon Bankası A.Ş.	13	4	17	74	31	105	54	42	96	4	3	7	145	80	225

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	316	179	495	5,747	4,072	9,819	12,492	18,278	30,770	1,342	1,396	2,738	19,897	23,925	43,822
Alternatifbank A.Ş.	17	3	20	124	56	180	344	436	780	69	46	115	554	541	1,095
Arap Türk Bankası A.Ş.	11	1	12	49	12	61	86	86	172	24	20	44	170	119	289
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	8	1	9	15	18	33	15	3	18	40	22	62
Burgan Bank A.Ş.	8	0	8	52	48	100	388	467	855	52	45	97	500	560	1,060
Citibank A.Ş.	0	0	0	27	11	38	179	208	387	28	51	79	234	270	504
Denizbank A.Ş.	145	163	308	2,631	2,550	5,181	3,152	3,835	6,987	278	323	601	6,206	6,871	13,077
Deutsche Bank A.Ş.	0	0	0	2	0	2	41	46	87	21	13	34	64	59	123
Finans Bank A.Ş.	65	6	71	1,715	703	2,418	3,655	6,082	9,737	294	364	658	5,729	7,155	12,884
Habib Bank Limited	2	0	2	4	0	4	4	6	10	0	1	1	10	7	17
HSBC Bank A.Ş.	0	0	0	443	363	806	1,507	2,827	4,334	159	180	339	2,109	3,370	5,479
ING Bank A.Ş.	21	1	22	398	217	615	2,052	2,813	4,865	187	193	380	2,658	3,224	5,882
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	4	6	10	6	6	12	11	12	23
JPMorgan Chase Bank N.A.	5	1	6	0	1	1	19	18	37	10	7	17	34	27	61
Odea Bank A.Ş.	7	1	8	91	17	108	523	697	1,220	93	75	168	714	790	1,504
Rabobank A.Ş.	0	0	0	2	1	3	5	6	11	17	3	20	24	10	34
Société Générale (SA)	7	0	7	7	16	23	32	39	71	10	2	12	56	57	113
Tekstil Bankası A.Ş.	17	3	20	98	33	131	254	368	622	34	38	72	403	442	845
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	18	25	43	13	6	19	35	31	66
Turkland Bank A.Ş.	5	0	5	83	43	126	188	288	476	29	20	49	305	351	656
Development and Investment Banks	248	23	271	503	118	621	2,140	1,286	3,426	682	481	1,163	3,573	1,908	5,481
Aktif Yatırım Bankası A.Ş.	4	0	4	44	21	65	317	238	555	62	48	110	427	307	734
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	7	6	13	71	43	114	10	4	14	90	53	143
Diler Yatırım Bankası A.Ş.	0	0	0	4	0	4	5	9	14	1	1	2	10	10	20
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	9	21	0	0	0	16	10	26
İller Bankası A.Ş.	160	11	171	298	50	348	1,084	456	1,540	361	221	582	1,903	738	2,641
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	20	2	22	105	79	184	35	30	65	163	112	275
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	12	10	22	8	11	19	21	21	42
Nurol Yatırım Bankası A.Ş.	2	1	3	3	1	4	15	10	25	5	4	9	25	16	41
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	17	13	30	4	1	5	21	14	35
Standard Chartered Yatırım Bankası Türk A.	1	2	3	2	6	8	4	11	15	2	8	10	9	27	36
Türk Eximbank	28	6	34	49	10	59	185	125	310	76	64	140	338	205	543
Türkiye Kalkınma Bankası A.Ş.	37	0	37	53	17	70	226	171	397	73	43	116	389	231	620
Türkiye Sınai Kalkınma Bankası A.Ş.	11	2	13	18	4	22	87	112	199	45	46	91	161	164	325

Table 3 Number of Branches and Employees (2014 - 2015 June)

	No.of Branches			No.of Employees		
	2014 June	2014 Dec.	2015 June	2014 June	2014 Dec.	2015 June
Sector Total	11,137	11,223	11,276	198,894	200,886	201,891
Deposit Banks	11,096	11,182	11,235	193,552	195,363	196,410
State-owned Banks	3,431	3,500	3,575	53,539	55,851	57,203
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,674	1,707	1,760	24,161	23,617	24,609
Türkiye Halk Bankası A.Ş.	887	900	912	14,487	17,314	17,270
Türkiye Vakıflar Bankası T.A.O.	870	893	903	14,891	14,920	15,324
Privately-owned Banks	5,395	5,455	5,394	95,774	95,839	95,160
Adabank A.Ş.	1	1	1	31	31	31
Akbank T.A.Ş.	994	991	950	16,365	16,305	14,712
Anadolubank A.Ş.	114	108	108	1,957	1,761	1,743
Fibabanka A.Ş.	63	67	68	1,152	1,222	1,285
Şekerbank T.A.Ş.	312	312	312	4,304	4,460	4,252
Tekstil Bankası A.Ş.*	44	44	-	838	852	-
Turkish Bank A.Ş.	19	18	18	264	265	268
Türk Ekonomi Bankası A.Ş.	547	551	551	10,084	10,142	10,078
Türkiye Garanti Bankası A.Ş.	992	1,002	1,006	19,075	19,036	19,643
Türkiye İş Bankası A.Ş.	1,341	1,358	1,367	23,983	24,308	24,704
Yapı ve Kredi Bankası A.Ş.	968	1,003	1,013	17,721	17,457	18,444
Banks Under the Dep.Ins.Fund	1	1	1	227	227	225
Birleşik Fon Bankası A.Ş.	1	1	1	227	227	225
Foreign Banks	2,269	2,226	2,265	44,012	43,446	43,822
Alternatifbank A.Ş.	73	73	64	1,280	1,231	1,095
Arap Türk Bankası A.Ş.	7	7	7	283	282	289
Bank Mellat	3	3	3	48	48	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	57	58	62
Burgan Bank A.Ş.	60	58	59	954	1,046	1,060
Citibank A.Ş.	8	8	8	462	469	504
Denizbank A.Ş.	709	716	724	13,182	13,189	13,077
Deutsche Bank A.Ş.	1	1	1	113	115	123
Finans Bank A.Ş.	673	658	654	13,759	12,830	12,884
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	311	298	291	5,690	5,659	5,479
ING Bank A.Ş.	327	316	316	5,858	6,156	5,882
Intesa Sanpaolo S.p.A.	1	1	1	20	19	23
JPMorgan Chase Bank N.A.	1	1	1	64	64	61
Odea Bank A.Ş.	45	48	53	1,282	1,388	1,504
Rabobank A.Ş.	-	1	1	-	32	34
Société Générale (SA)	16	1	1	259	126	113
Tekstil Bankası A.Ş.*	-	-	44	-	-	845
The Royal Bank of Scotland Plc.	1	1	1	87	76	66
Turkland Bank A.Ş.	31	33	34	597	641	656
Development and Investment Banks	41	41	41	5,342	5,523	5,481
Aktif Yatırım Bankası A.Ş.	8	8	8	693	784	734
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	133	128	143
Diler Yatırım Bankası A.Ş.	1	1	1	20	20	20
GSD Yatırım Bankası A.Ş.	1	1	1	26	26	26
İller Bankası A.Ş.	19	19	19	2,594	2,676	2,641
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	255	257	275
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	46	43	42
Nurol Yatırım Bankası A.Ş.	1	1	1	36	39	41
Pasha Yatırım Bankası A.Ş.	1	1	1	29	26	35
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	31	31	36
Türk Eximbank	2	2	2	512	524	543
Türkiye Kalkınma Bankası A.Ş.	1	1	1	651	635	620
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	316	334	325

*BRSB gave the permission for the transfer of 75.5 percent shares of Tekstil Bankası A.Ş. to Industrial and Commercial Bank of China Limited by the resolution dated 2 April 2015. The transfer of the shares was approved after the General Meeting held on the May 22, 2015. Thus, the bank transferred to the "Foreign Banks" group.