

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

September 2015

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

The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

September 2015

1. Number of Banks and Branches

The number of banks operating in Turkey was 52 at the end of September 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.

Number of Banks and Branches in the System*

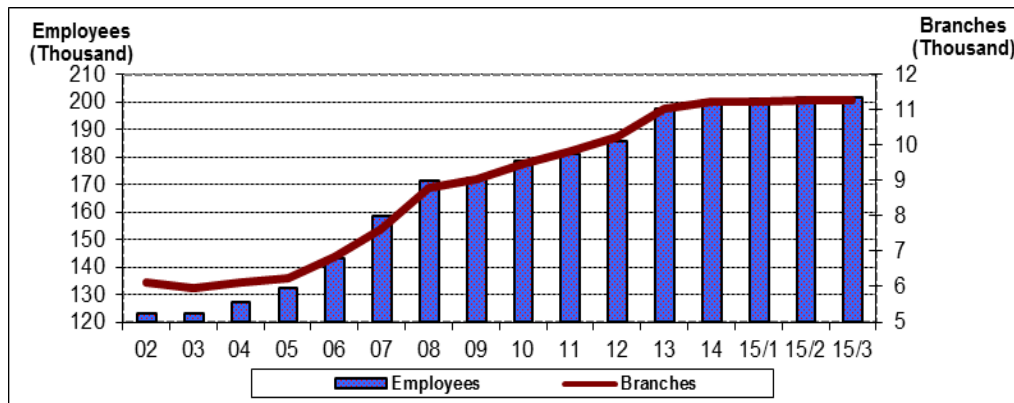
	September 2014		December 2014		September 2015	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	33	11,148	34	11,182	34	11,239
State-owned banks	3	3,456	3	3,500	3	3,647
Privately-owned banks	11	5,426	11	5,455	10	5,355
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	18	2,265	19	2,226	20	2,236
Development and inv. banks	13	41	13	41	13	41
Total	46	11,189	47	11,223	47	11,280

* 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 57 to 11,280 at the end of September 2015 as compared to December 2014 and by 91, as compared to September 2014.

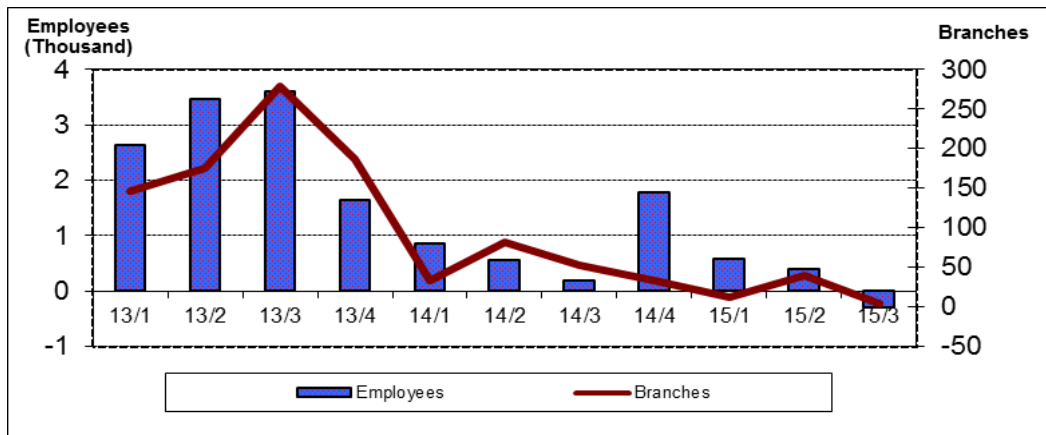
Number of Employees and Branches (Annual)



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

As of September 2015, the number of branches increased by 147 in state-owned deposit banks, 10 in foreign banks whereas decreased by 100 in privately-owned deposit banks.

Quarterly Change of Employees and Branches



The number of branches per bank was 331 in deposit banks. The number was 1,216 in state-owned deposit banks, 536 in privately-owned deposit banks and 112 in foreign banks.

2. Number of employees

As of September 2015, the number of employees in the deposit banks and development and investment banks increased by 719 (0.4 percent) to 201,605, compared to December 2014 and by 2,506 (1.3 percent) compared to September 2014.

The number of employees increased by 1,624 in state-owned deposit banks and 215 in foreign banks whereas decreased by 986 in privately-owned deposit banks and 132 in development and investment banks as compared to December 2014.

Number of Employees

	September 2014	December 2014	September 2015
Deposit banks	193,742	195,363	196,214
State-owned banks	53,793	55,851	57,475
Privately-owned banks	96,219	95,839	94,853
Banks in the Fund*	229	227	225
Foreign banks	43,501	43,446	43,661
Development and investment banks	5,357	5,523	5,391
Total	199,099	200,886	201,605

* Banks under the Deposit Insurance Fund

As of September 2015, 29 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 5,771 in deposit banks, 19,158 in state-owned banks, 9,485 in privately-owned banks and 2,183 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	Under-graduate	Post-graduate	Total
Deposit banks	1,035	29,250	154,014	11,915	196,214
State-owned banks	270	7,075	45,985	4,145	57,475
Privately-owned banks	274	12,428	77,110	5,041	94,853
Banks in the Fund*	17	104	97	7	225
Foreign banks	474	9,643	30,822	2,722	43,661
Development and inv. banks	263	607	3,367	1,154	5,391
Total	1,298	29,857	157,381	13,069	201,605

* 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 undergraduate, and 6 percent had postgraduate degrees.

Considering each group, 87 percent of employees in state-owned and privately-owned deposit banks were undergraduate and postgraduate degrees. This ratio was 77 percent in foreign banks and 84 percent in development and investment banks.

Bank Employees by Gender

	September 2014			December 2014			September 2015		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	94,070	99,672	193,742	94,645	100,718	195,363	94,386	101,828	196,214
State-owned banks	30,163	23,630	53,793	31,065	24,786	55,851	31,802	25,673	57,475
Privately-owned banks	43,829	52,390	96,219	43,675	52,164	95,839	42,610	52,243	94,853
Banks in the Fund	147	82	229	144	83	227	145	80	225
Foreign banks	19,931	23,570	43,501	19,761	23,685	43,446	19,829	23,832	43,661
Development and inv. banks	3,526	1,831	5,357	3,629	1,894	5,523	3,518	1,873	5,391
Total	97,596	101,503	199,099	98,274	102,612	200,886	97,904	103,701	201,605

* Banks under the Deposit Insurance Fund

As of September 2015, 51 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	11,280	201,605	Foreign Banks	20	2,236	43,661
Deposit Banks	34	11,239	196,214	Alternatifbank A.Ş.		60	1,109
State-owned Banks	3	3,647	57,475	Arap Türk Bankası A.Ş.		7	270
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,802	24,892	Bank Mellat		3	50
Türkiye Halk Bankası A.Ş.		936	17,195	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	58
Türkiye Vakıflar Bankası T.A.O.		909	15,388	Burgan Bank A.Ş.		54	1,049
Privately-owned Banks	10	5,355	94,853	Citibank A.Ş.		8	510
Adabank A.Ş.		1	30	Denizbank A.Ş.		715	13,102
Akbank T.A.Ş.		913	14,252	Deutsche Bank A.Ş.		1	126
Anadolubank A.Ş.		108	1,721	Finans Bank A.Ş.		647	13,001
Fibabanka A.Ş.		67	1,281	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		301	4,138	HSBC Bank A.Ş.		291	5,266
Turkish Bank A.Ş.		17	269	ING Bank A.Ş.		311	5,786
Türk Ekonomi Bankası A.Ş.		553	9,985	Intesa Sanpaolo S.p.A.		1	26
Türkiye Garanti Bankası A.Ş.		1,007	19,862	JPMorgan Chase Bank N.A.		1	59
Türkiye İş Bankası A.Ş.		1,373	24,885	Odea Bank A.Ş.		54	1,506
Yapı ve Kredi Bankası A.Ş.		1,015	18,430	Rabobank A.Ş.		1	38
Banks Under the Depo. Insurance Fund	1	1	225	Société Générale (SA)		1	115
Birleşik Fon Bankası A.Ş.		1	225	Tekstil Bankası A.Ş.		44	850
				The Royal Bank of Scotland Plc.		1	63
				Turkland Bank A.Ş.		34	661
				Development and Investment Banks	13	41	5,391
				Aktif Yatırım Bankası A.Ş.		8	676
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	139
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,619
				İstanbul Takas ve Saklama Bankası A.Ş.		1	277
				Merrill Lynch Yatırım Bank A.Ş.		1	40
				Nurol Yatırım Bankası A.Ş.		1	40
				Pasha Yatırım Bankası A.Ş.		1	34
				Standard Chartered Yatırım Bankası Türk A.		1	35
				Türk Eximbank		2	544
				Türkiye Kalkınma Bankası A.Ş.		1	612
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	330

* 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, 2015

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	1,074	224	1,298	18,916	10,941	29,857	71,426	85,955	157,381	6,488	6,581	13,069	97,904	103,701	201,605
Deposit Banks	833	202	1,035	18,425	10,825	29,250	69,312	84,702	154,014	5,816	6,099	11,915	94,386	101,828	196,214
State-owned Banks	261	9	270	4,923	2,152	7,075	24,533	21,452	45,985	2,085	2,060	4,145	31,802	25,673	57,475
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	47	4	51	1,927	710	2,637	11,723	8,348	20,071	1,104	1,029	2,133	14,801	10,091	24,892
Türkiye Halk Bankası A.Ş.	70	1	71	2,113	807	2,920	7,005	6,139	13,144	546	514	1,060	9,734	7,461	17,195
Türkiye Vakıflar Bankası T.A.O.	144	4	148	883	635	1,518	5,805	6,965	12,770	435	517	952	7,267	8,121	15,388
Privately-owned Banks	255	19	274	7,811	4,617	12,428	32,159	44,951	77,110	2,385	2,656	5,041	42,610	52,243	94,853
Adabank A.Ş.	1	0	1	5	4	9	8	12	20	0	0	0	14	16	30
Akbank T.A.Ş.	36	0	36	465	243	708	5,508	6,893	12,401	535	572	1,107	6,544	7,708	14,252
Anadolubank A.Ş.	4	1	5	221	80	301	715	608	1,323	40	52	92	980	741	1,721
Fibabanka A.Ş.	10	1	11	157	62	219	416	536	952	46	53	99	629	652	1,281
Şekerbank T.A.Ş.	23	2	25	236	179	415	1,701	1,824	3,525	89	84	173	2,049	2,089	4,138
Turkish Bank A.Ş.	14	0	14	26	22	48	73	104	177	19	11	30	132	137	269
Türk Ekonomi Bankası A.Ş.	24	7	31	1,022	545	1,567	3,344	4,449	7,793	312	282	594	4,702	5,283	9,985
Türkiye Garanti Bankası A.Ş.	31	1	32	1,894	667	2,561	6,211	10,075	16,286	437	546	983	8,573	11,289	19,862
Türkiye İş Bankası A.Ş.	94	2	96	2,740	1,678	4,418	8,866	10,516	19,382	467	522	989	12,167	12,718	24,885
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,045	1,137	2,182	5,317	9,934	15,251	440	534	974	6,820	11,610	18,430
Banks Under Depo. Insurance Fund	13	4	17	73	31	104	55	42	97	4	3	7	145	80	225
Birleşik Fon Bankası A.Ş.	13	4	17	73	31	104	55	42	97	4	3	7	145	80	225

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	304	170	474	5,618	4,025	9,643	12,565	18,257	30,822	1,342	1,380	2,722	19,829	23,832	43,661
Alternatifbank A.Ş.	12	3	15	115	55	170	359	444	803	69	52	121	555	554	1,109
Arap Türk Bankası A.Ş.	11	1	12	28	11	39	88	87	175	24	20	44	151	119	270
Bank Mellat	3	0	3	9	0	9	27	7	34	4	0	4	43	7	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	4	1	5	15	20	35	14	3	17	34	24	58
Burgan Bank A.Ş.	8	0	8	50	48	98	373	475	848	49	46	95	480	569	1,049
Citibank A.Ş.	0	0	0	27	9	36	182	205	387	34	53	87	243	267	510
Denizbank A.Ş.	142	155	297	2,611	2,534	5,145	3,188	3,874	7,062	282	316	598	6,223	6,879	13,102
Deutsche Bank A.Ş.	0	0	0	2	0	2	42	48	90	21	13	34	65	61	126
Finans Bank A.Ş.	66	5	71	1,676	695	2,371	3,754	6,122	9,876	311	372	683	5,807	7,194	13,001
Habib Bank Limited	2	0	2	4	0	4	4	5	9	0	1	1	10	6	16
HSBC Bank A.Ş.	0	0	0	431	362	793	1,449	2,759	4,208	123	142	265	2,003	3,263	5,266
ING Bank A.Ş.	19	1	20	390	201	591	2,033	2,759	4,792	192	191	383	2,634	3,152	5,786
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	6	11	8	6	14	14	12	26
JPMorgan Chase Bank N.A.	5	1	6	0	2	2	18	17	35	10	6	16	33	26	59
Odea Bank A.Ş.	6	1	7	83	14	97	526	700	1,226	95	81	176	710	796	1,506
Rabobank A.Ş.	0	0	0	2	1	3	7	6	13	18	4	22	27	11	38
Société Générale (SA)	7	0	7	7	17	24	32	39	71	11	2	13	57	58	115
Tekstil Bankası A.Ş.	16	3	19	94	33	127	256	368	624	36	44	80	402	448	850
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	19	23	42	11	6	17	34	29	63
Turkland Bank A.Ş.	5	0	5	81	42	123	188	293	481	30	22	52	304	357	661
Development and Investment Banks	241	22	263	491	116	607	2,114	1,253	3,367	672	482	1,154	3,518	1,873	5,391
Aktif Yatırım Bankası A.Ş.	4	0	4	45	20	65	302	210	512	52	43	95	403	273	676
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	5	7	12	69	43	112	10	3	13	86	53	139
Diler Yatırım Bankası A.Ş.	0	0	0	3	0	3	5	9	14	1	1	2	9	10	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	1	4	13	9	22	0	0	0	16	10	26
İller Bankası A.Ş.	154	10	164	291	49	340	1,076	450	1,526	364	225	589	1,885	734	2,619
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	20	2	22	106	82	188	32	31	63	161	116	277
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	12	10	22	7	10	17	20	20	40
Nurol Yatırım Bankası A.Ş.	1	1	2	2	1	3	16	10	26	5	4	9	24	16	40
Pasha Yatırım Bankası A.Ş.	0	0	0	1	0	1	13	14	27	5	1	6	19	15	34
Standard Chartered Yatırım Bankası Türk A.	1	2	3	3	5	8	2	12	14	3	7	10	9	26	35
Türk Eximbank	29	6	35	48	10	58	186	120	306	77	68	145	340	204	544
Türkiye Kalkınma Bankası A.Ş.	36	0	36	51	16	67	224	170	394	72	43	115	383	229	612
Türkiye Sınai Kalkınma Bankası A.Ş.	11	2	13	18	5	23	90	114	204	44	46	90	163	167	330

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

	No.of Branches			No.of Employees		
	2014 Sept.	2014 Dec.	2015 Sept.	2014 Sept.	2014 Dec.	2015 Sept.
Sector Total	11,189	11,223	11,280	199,099	200,886	201,605
Deposit Banks	11,148	11,182	11,239	193,742	195,363	196,214
State-owned Banks	3,456	3,500	3,647	53,793	55,851	57,475
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,686	1,707	1,802	24,002	23,617	24,892
Türkiye Halk Bankası A.Ş.	891	900	936	15,070	17,314	17,195
Türkiye Vakıflar Bankası T.A.O.	879	893	909	14,721	14,920	15,388
Privately-owned Banks	5,426	5,455	5,355	96,219	95,839	94,853
Adabank A.Ş.	1	1	1	31	31	30
Akbank T.A.Ş.	999	991	913	16,416	16,305	14,252
Anadolubank A.Ş.	114	108	108	1,848	1,761	1,721
Fibabanka A.Ş.	66	67	67	1,214	1,222	1,281
Şekerbank T.A.Ş.	312	312	301	4,333	4,460	4,138
Tekstil Bankası A.Ş.*	44	44	-	857	852	-
Turkish Bank A.Ş.	19	18	17	268	265	269
Türk Ekonomi Bankası A.Ş.	550	551	553	10,205	10,142	9,985
Türkiye Garanti Bankası A.Ş.	995	1,002	1,007	19,201	19,036	19,862
Türkiye İş Bankası A.Ş.	1,348	1,358	1,373	24,112	24,308	24,885
Yapı ve Kredi Bankası A.Ş.	978	1,003	1,015	17,734	17,457	18,430
Banks Under the Dep.Ins.Fund	1	1	1	229	227	225
Birleşik Fon Bankası A.Ş.	1	1	1	229	227	225
Foreign Banks	2,265	2,226	2,236	43,501	43,446	43,661
Alternatifbank A.Ş.	73	73	60	1,233	1,231	1,109
Arap Türk Bankası A.Ş.	7	7	7	284	282	270
Bank Mellat	3	3	3	47	48	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	57	58	58
Burgan Bank A.Ş.	60	58	54	1,029	1,046	1,049
Citibank A.Ş.	8	8	8	473	469	510
Denizbank A.Ş.	711	716	715	13,084	13,189	13,102
Deutsche Bank A.Ş.	1	1	1	116	115	126
Finans Bank A.Ş.	666	658	647	13,036	12,830	13,001
Habib Bank Limited	1	1	1	17	17	16
HSBC Bank A.Ş.	311	298	291	5,649	5,659	5,266
ING Bank A.Ş.	327	316	311	6,152	6,156	5,786
Intesa Sanpaolo S.p.A.	1	1	1	20	19	26
JPMorgan Chase Bank N.A.	1	1	1	63	64	59
Odea Bank A.Ş.	45	48	54	1,319	1,388	1,506
Rabobank A.Ş.	-	1	1	-	32	38
Société Générale (SA)	16	1	1	241	126	115
Tekstil Bankası A.Ş.*	-	-	44	-	-	850
The Royal Bank of Scotland Plc.	1	1	1	82	76	63
Turkland Bank A.Ş.	32	33	34	599	641	661
Development and Investment Banks	41	41	41	5,357	5,523	5,391
Aktif Yatırım Bankası A.Ş.	8	8	8	723	784	676
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	132	128	139
Diler Yatırım Bankası A.Ş.	1	1	1	20	20	19
GSD Yatırım Bankası A.Ş.	1	1	1	26	26	26
İller Bankası A.Ş.	19	19	19	2,570	2,676	2,619
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	256	257	277
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	45	43	40
Nurol Yatırım Bankası A.Ş.	1	1	1	37	39	40
Pasha Yatırım Bankası A.Ş.	1	1	1	30	26	34
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	32	31	35
Türk Eximbank	2	2	2	518	524	544
Türkiye Kalkınma Bankası A.Ş.	1	1	1	641	635	612
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	327	334	330

*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.