



Important Notice:

"Number of branches" figure was updated by 2 banks and "Number of employees" figure was updated by 6 banks.

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

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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

December 2013

1. Number of Banks and Branches

The number of banks operating in Turkey was 49 at the end of December 2013 with 32 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 17 foreign banks. Alternatifbank A.Ş. was transferred from "privately-owned deposit banks" group to "foreign banks founded in Turkey" group, at 1 July 2013. Portigon A.G.İstanbul Branch has taken permission to finish its operations and to start liquidation process at 15 August 2013. Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş. has taken permission to make banking operations in the "foreign banks founded in Turkey" group, at September 19, 2013.

Number of Banks and Branches in the System*

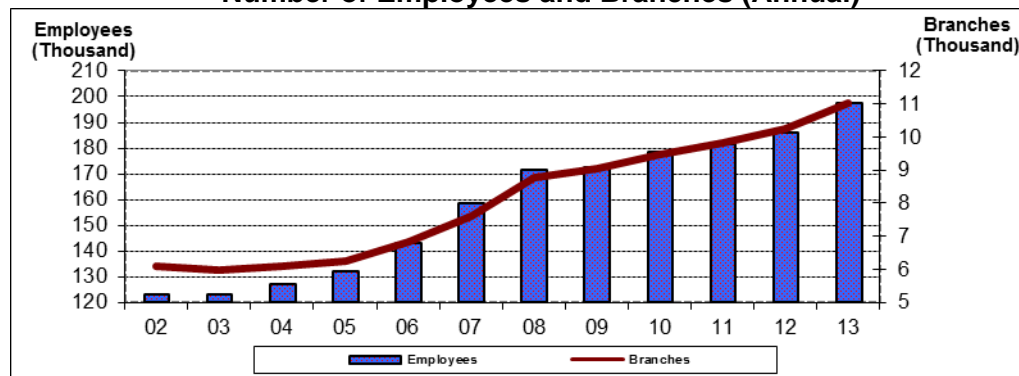
	December 2012		September 2013		December 2013	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	10,192	32	10,793	32	10,981
State-owned banks	3	3,079	3	3,329	3	3,397
Privately-owned banks	12	5,100	11	5,236	11	5,339
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	16	2,012	17	2,227	17	2,244
Development and inv. banks	13	42	13	41	13	40
Total	45	10,234	45	10,834	45	11,021

* 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 187 to 11,021 at the end of December 2013 as compared to September 2013 and by 787, as compared to December 2012.

Number of Employees and Branches (Annual)

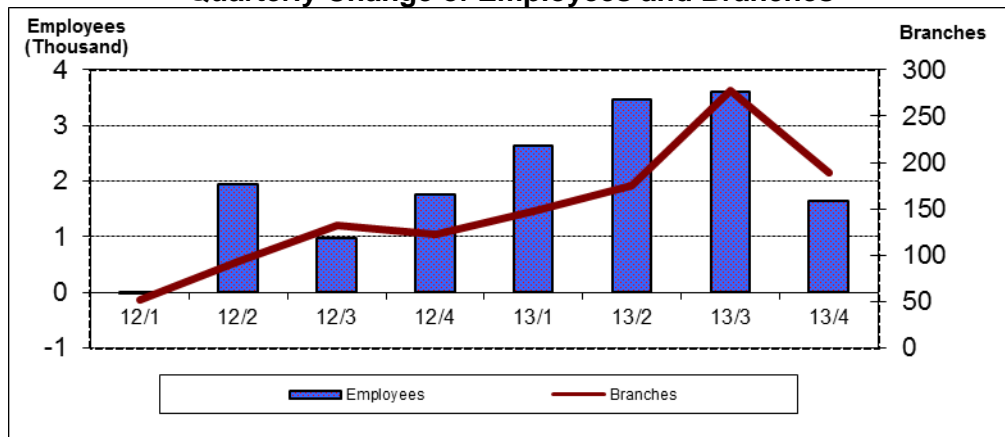


¹ -The deposit banks and development and investment banks are included.

-"Number of branches" figure was updated by 2 banks and "Number of employees" figure was updated by 6 banks.

The number of branches increased by 318 in state-owned deposit banks, 239 in privately-owned deposit banks and 232 in foreign banks as compared to December 2012.

Quarterly Change of Employees and Branches



The number of branches per bank was 343 in deposit banks. The number was 1,132 in state-owned deposit banks, 485 in privately-owned deposit banks and 132 in foreign banks.

2. Number of employees

As of December 2013, the number of employees in the deposit banks and development and investment banks increased by 1,642 (0.8 percent) to 197,465, compared to September 2013 and by 11,367 (6.1 percent) compared to December 2012.

As of December 2013, the number of employees increased by 2,879 in state-owned deposit banks, 2,753 in privately-owned deposit banks, 5,387 in foreign banks and 345 in development and investment banks and, 3 in bank in the Fund, as compared to December 2012.

Number of Employees

	December 2012	September 2013	December 2013
Deposit banks	181,197	190,733	192,219
State-owned banks	51,587	53,647	54,466
Privately-owned banks	90,612	93,069	93,365
Banks in the Fund*	226	224	229
Foreign banks	38,772	43,793	44,159
Development and investment banks	4,901	5,090	5,246
Total	186,098	195,823	197,465

* Banks under the Deposit Insurance Fund

As of December 2013, 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 6.007 in deposit banks, 18,155 in state-owned banks, 8,488 in privately-owned banks and 2.598 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,269	33,347	146,565	11,038	192,219
State-owned banks	352	8,247	42,116	3,751	54,466
Privately-owned banks	382	14,629	73,708	4,646	93,365
Banks in the Fund*	18	108	95	8	229
Foreign banks	517	10,363	30,646	2,633	44,159
Development and inv. banks	284	741	3,322	899	5,246
Total	1,553	34,088	149,887	11,937	197,465

* 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 75 percent in foreign banks and 80 percent in development and investment banks.

Bank Employees by Gender

	December 2012			September 2013			December 2013		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	89,586	91,611	181,197	92,984	97,749	190,733	93,433	98,786	192,219
State-owned banks	30,006	21,581	51,587	30,255	23,392	53,647	30,461	24,005	54,466
Privately-owned banks	41,682	48,930	90,612	42,452	50,617	93,069	42,583	50,782	93,365
Banks in the Fund	145	81	226	144	80	224	148	81	229
Foreign banks	17,753	21,019	38,772	20,133	23,660	43,793	20,241	23,918	44,159
Development and inv. banks	3,262	1,639	4,901	3,395	1,695	5,090	3,490	1,756	5,246
Total	92,848	93,250	186,098	96,379	99,444	195,823	96,923	100,542	197,465

* Banks under the Deposit Insurance Fund

As of December 2013, 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, 35 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 December 31, 2013

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	45	11,021	197,465	Foreign Banks	17	2,244	44,159
Deposit Banks	32	10,981	192,219	Alternatifbank A.Ş.		73	1,413
State-owned Banks	3	3,397	54,466	Arap Türk Bankası A.Ş.		7	277
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,661	24,725	Bank Mellat		3	50
Türkiye Halk Bankası A.Ş.		877	14,798	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	50
Türkiye Vakıflar Bankası T.A.O.		859	14,943	Burgan Bank A.Ş.		60	980
Privately-owned Banks	11	5,339	93,365	Citibank A.Ş.		8	478
Adabank A.Ş.		1	31	Denizbank A.Ş.		689	12,822
Akbank T.A.Ş.		986	16,249	Deutsche Bank A.Ş.		1	110
Anadolubank A.Ş.		115	2,111	Finans Bank A.Ş.		674	13,967
Fibabanka A.Ş.		62	1,152	Habib Bank Limited		1	17
Şekerbank T.A.Ş.		312	4,150	HSBC Bank A.Ş.		315	6,148
Tekstil Bankası A.Ş.		44	853	ING Bank A.Ş.		330	5,778
Turkish Bank A.Ş.		19	269	JPMorgan Chase Bank N.A.		1	61
Türk Ekonomi Bankası A.Ş.		544	10,001	Odea Bank A.Ş.		37	1,105
Türkiye Garanti Bankası A.Ş.		998	18,737	Société Générale (SA)		16	278
Türkiye İş Bankası A.Ş.		1,309	24,129	The Royal Bank of Scotland Plc.		1	90
Yapı ve Kredi Bankası A.Ş.		949	15,683	Turkland Bank A.Ş.		27	535
Banks Under the Depo. Insurance Fund	1	1	229	Development and Investment Banks	13	40	5,246
Birleşik Fon Bankası A.Ş.		1	229	Aktif Yatırım Bankası A.Ş.		8	623
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	129
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,624
				İstanbul Takas ve Saklama Bankası A.Ş.		1	238
				Merrill Lynch Yatırım Bank A.Ş.		1	42
				Nurol Yatırım Bankası A.Ş.		1	37
				Standard Chartered Yatırım Bankası Türk A.		1	32
				Taib Yatırımbank A.Ş.		1	22
				Türk Eximbank		1	483
				Türkiye Kalkınma Bankası A.Ş.		1	654
				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 December 31, 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	1,289	264	1,553	21,781	12,307	34,088	67,965	81,922	149,887	5,888	6,049	11,937	96,923	100,542	197,465
Deposit Banks	1,022	247	1,269	21,196	12,151	33,347	65,863	80,702	146,565	5,352	5,686	11,038	93,433	98,786	192,219
State-owned Banks	341	11	352	5,685	2,562	8,247	22,576	19,540	42,116	1,859	1,892	3,751	30,461	24,005	54,466
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	87	4	91	2,785	896	3,681	11,216	7,699	18,915	1,039	999	2,038	15,127	9,598	24,725
Türkiye Halk Bankası A.Ş.	59	3	62	1,915	881	2,796	5,937	5,049	10,986	473	481	954	8,384	6,414	14,798
Türkiye Vakıflar Bankası T.A.O.	195	4	199	985	785	1,770	5,423	6,792	12,215	347	412	759	6,950	7,993	14,943
Privately-owned Banks	357	25	382	9,368	5,261	14,629	30,650	43,058	73,708	2,208	2,438	4,646	42,583	50,782	93,365
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	1,605	276	1,881	5,659	7,594	13,253	504	545	1,049	7,834	8,415	16,249
Anadolubank A.Ş.	4	1	5	271	116	387	839	772	1,611	45	63	108	1,159	952	2,111
Fibabanka A.Ş.	9	2	11	131	54	185	414	453	867	45	44	89	599	553	1,152
Şekerbank T.A.Ş.	30	4	34	279	228	507	1,548	1,898	3,446	80	83	163	1,937	2,213	4,150
Tekstil Bankası A.Ş.	28	3	31	99	37	136	258	370	628	26	32	58	411	442	853
Turkish Bank A.Ş.	18	0	18	30	26	56	66	100	166	20	9	29	134	135	269
Türk Ekonomi Bankası A.Ş.	30	7	37	1,117	611	1,728	3,240	4,436	7,676	299	261	560	4,686	5,315	10,001
Türkiye Garanti Bankası A.Ş.	55	3	58	1,895	753	2,648	5,749	9,399	15,148	390	493	883	8,089	10,648	18,737
Türkiye İş Bankası A.Ş.	101	1	102	2,822	1,852	4,674	8,490	9,943	18,433	436	484	920	11,849	12,280	24,129
Yapı ve Kredi Bankası A.Ş.	15	4	19	1,114	1,304	2,418	4,379	8,081	12,460	362	424	786	5,870	9,813	15,683
Banks Under Depo. Insurance Fund	14	4	18	78	30	108	51	44	95	5	3	8	148	81	229
Birleşik Fon Bankası A.Ş.	14	4	18	78	30	108	51	44	95	5	3	8	148	81	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	310	207	517	6,065	4,298	10,363	12,586	18,060	30,646	1,280	1,353	2,633	20,241	23,918	44,159
Alternatifbank A.Ş.	16	3	19	144	82	226	486	557	1,043	68	57	125	714	699	1,413
Arap Türk Bankası A.Ş.	13	2	15	53	22	75	88	71	159	15	13	28	169	108	277
Bank Mellat	3	0	3	9	0	9	28	7	35	3	0	3	43	7	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	3	1	4	11	18	29	14	2	16	29	21	50
Burgan Bank A.Ş.	9	0	9	47	52	99	343	443	786	47	39	86	446	534	980
Citibank A.Ş.	0	0	0	30	11	41	154	192	346	42	49	91	226	252	478
Denizbank A.Ş.	155	192	347	1,855	1,057	2,912	3,840	5,163	9,003	247	313	560	6,097	6,725	12,822
Deutsche Bank A.Ş.	1	0	1	2	0	2	33	37	70	24	13	37	60	50	110
Finans Bank A.Ş.	70	5	75	2,724	2,334	5,058	3,324	4,847	8,171	292	371	663	6,410	7,557	13,967
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	559	385	944	1,752	3,067	4,819	179	206	385	2,490	3,658	6,148
ING Bank A.Ş.	20	0	20	435	257	692	1,890	2,797	4,687	195	184	379	2,540	3,238	5,778
JPMorgan Chase Bank N.A.	3	1	4	4	3	7	15	19	34	11	5	16	33	28	61
Odea Bank A.Ş.	7	4	11	69	28	97	351	509	860	76	61	137	503	602	1,105
Société Générale (SA)	7	0	7	41	27	68	95	82	177	15	11	26	158	120	278
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	28	27	55	21	10	31	53	37	90
Turkland Bank A.Ş.	3	0	3	82	39	121	145	219	364	29	18	47	259	276	535
Development and Investment Banks	267	17	284	585	156	741	2,102	1,220	3,322	536	363	899	3,490	1,756	5,246
Aktif Yatırım Bankası A.Ş.	4	0	4	82	49	131	257	132	389	62	37	99	405	218	623
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	4	7	11	53	50	103	9	4	13	68	61	129
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	9	21	0	0	0	16	10	26
İller Bankası A.Ş.	172	11	183	332	58	390	1,170	503	1,673	244	134	378	1,918	706	2,624
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	27	3	30	86	61	147	31	26	57	147	91	238
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	13	10	23	8	10	18	22	20	42
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	5	5	10	9	23	32
Taib Yatırım Bank A.Ş.	0	0	0	0	1	1	9	9	18	2	1	3	11	11	22
Türk Eximbank	28	2	30	44	8	52	160	133	293	56	52	108	288	195	483
Türkiye Kalkınma Bankası A.Ş.	40	0	40	60	20	80	240	182	422	72	40	112	412	242	654
Türkiye Sınai Kalkınma Bankası A.Ş.	16	2	18	22	5	27	78	100	178	43	50	93	159	157	316

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

	No. of Branches			No. of Employees		
	2012 Dec.	2013 Sept.	2013 Dec.	2012 Dec.	2013 Sept.	2013 Dec.
Sector Total	10,234	10,834	11,021	186,098	195,823	197,465
Deposit Banks	10,192	10,793	10,981	181,197	190,733	192,219
State-owned Banks	3,079	3,329	3,397	51,587	53,647	54,466
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,514	1,613	1,661	23,153	24,423	24,725
Türkiye Halk Bankası A.Ş.	821	872	877	14,971	14,669	14,798
Türkiye Vakıflar Bankası T.A.O.	744	844	859	13,463	14,555	14,943
Privately-owned Banks	5,100	5,236	5,339	90,612	93,069	93,365
Adabank A.Ş.	1	1	1	32	31	31
Akbank T.A.Ş.	962	975	986	16,315	16,335	16,249
Alternatifbank A.Ş. *	63	-	-	1,230	-	-
Anadolubank A.Ş.	91	111	115	2,024	2,095	2,111
Fibabanka A.Ş.	28	56	62	612	1,103	1,152
Şekerbank T.A.Ş.	272	284	312	3,565	3,931	4,150
Tekstil Bankası A.Ş.	44	44	44	841	849	853
Turkish Bank A.Ş.	19	19	19	276	267	269
Türk Ekonomi Bankası A.Ş.	509	537	544	9,288	10,044	10,001
Türkiye Garanti Bankası A.Ş.	933	974	998	17,285	18,928	18,737
Türkiye İş Bankası A.Ş.	1,250	1,296	1,309	24,411	24,047	24,129
Yapı ve Kredi Bankası A.Ş.	928	939	949	14,733	15,439	15,683
Banks Under the Dep.Ins.Fund	1	1	1	226	224	229
Birleşik Fon Bankası A.Ş.	1	1	1	226	224	229
Foreign Banks	2,012	2,227	2,244	38,772	43,793	44,159
Alternatifbank A.Ş. *	-	73	73	-	1,395	1,413
Arap Türk Bankası A.Ş.	7	7	7	272	275	277
Bank Mellat	3	3	3	57	52	50
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.**	-	-	1	-	-	50
Burgan Bank A.Ş.	60	60	60	976	980	980
Citibank A.Ş.	37	8	8	2,123	494	478
Denizbank A.Ş.	610	680	689	10,280	12,684	12,822
Deutsche Bank A.Ş.	1	1	1	105	112	110
Finans Bank A.Ş.	582	658	674	12,060	13,850	13,967
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	338	335	315	6,170	6,325	6,148
ING Bank A.Ş.	319	331	330	5,319	5,714	5,778
JPMorgan Chase Bank N.A.	1	1	1	56	60	61
Odea Bank A.Ş.	6	24	37	396	906	1,105
Portigon AG***	1	1	-	40	29	-
Société Générale (SA)	16	16	16	282	274	278
The Royal Bank of Scotland Plc.	3	1	1	95	88	90
Turkland Bank A.Ş.	27	27	27	524	538	535
Development and Investment Banks	42	41	40	4,901	5,090	5,246
Aktif Yatırım Bankası A.Ş.	8	8	8	436	562	623
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	129	127	129
Diler Yatırım Bankası A.Ş.	1	1	1	19	19	20
GSD Yatırım Bankası A.Ş.	1	1	1	27	25	26
İller Bankası A.Ş.	19	19	19	2,467	2,531	2,624
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	216	230	238
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	35	39	42
Nurol Yatırım Bankası A.Ş.	2	2	1	47	48	37
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	22	32	32
Taib Yatırım Bank A.Ş.	1	1	1	15	15	22
Türk Eximbank	2	1	1	453	474	483
Türkiye Kalkınma Bankası A.Ş.	1	1	1	690	659	654
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	345	329	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 BRSTB, dated 19 September 2013, which was published in Official Gazette 24 September 2013, Nr:28775.

*** The BRSTB 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.