



Important Notice:

Number of employees figure of December 2014 was updated by 6 banks (April 3, 2015).

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

Report Code : DE13

April 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 December 31, 2014.....	1
Table 2 Bank Employees by Sex and Education, as of December 31, 2014.....	2
Table 3 Number of Branches and Employees (2013 - 2014 December).....	4

The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

December 2014

1. Number of Banks and Branches

The number of banks operating in Turkey was 51 at the end of December 2014 with 34 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 19 foreign banks. Rabobank A.Ş. has taken permission to make banking operations in the "foreign banks founded in Turkey" group, on the 4th of September, 2014 and started its operations on the 3rd of November, 2014.

Number of Banks and Branches in the System*

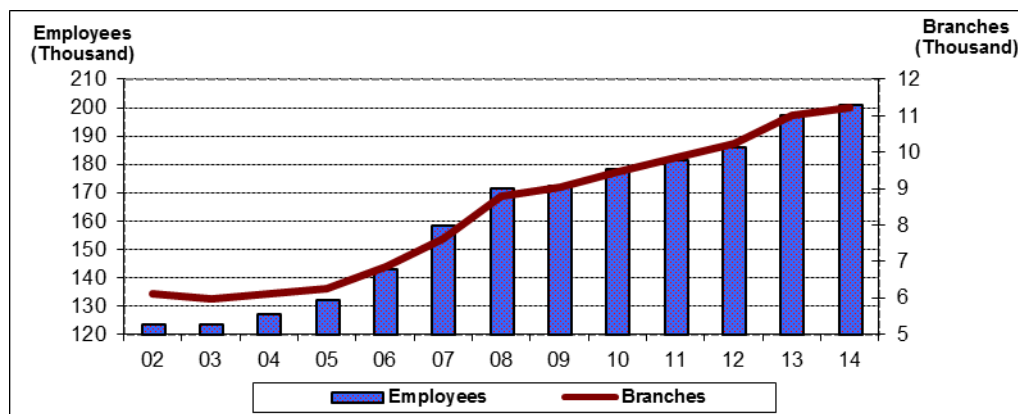
	December 2013		September 2014		December 2014	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	10,981	33	11,148	34	11,182
State-owned banks	3	3,397	3	3,456	3	3,500
Privately-owned banks	11	5,339	11	5,426	11	5,455
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,244	18	2,265	19	2,226
Development and inv. banks	13	40	13	41	13	41
Total	45	11,021	46	11,189	47	11,223

* 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 34 to 11,223 at the end of December 2014 as compared to September 2014, and by 202, as compared to December 2013.

Number of Employees and Branches (Annual)

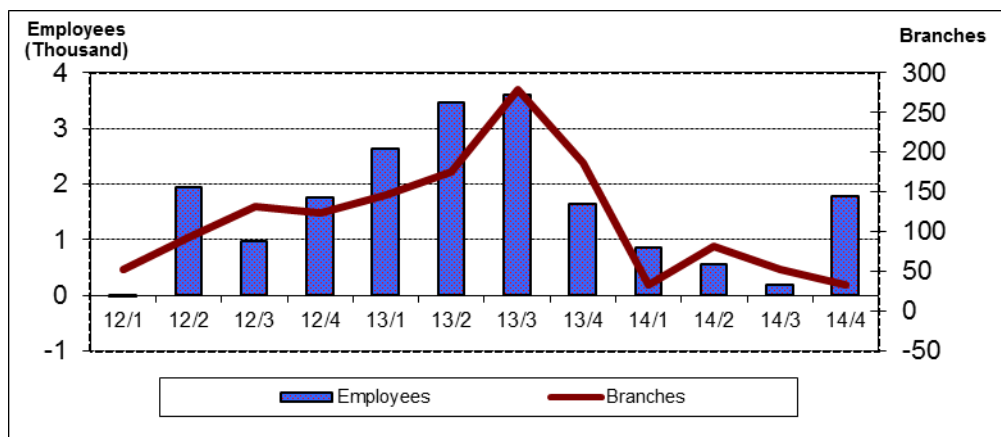


¹ -The deposit banks and development and investment banks are included.

- Number of employees figure of December 2014 was updated by 6 banks (April 3, 2015).

The number of branches increased by 103 in state-owned deposit banks, 116 in privately-owned deposit banks and 1 in development and investment banks whereas decreased by 18 in foreign banks as compared to December 2013.

Quarterly Change of Employees and Branches



The number of branches per bank was 329 in deposit banks. The number was 1,167 in state-owned deposit banks, 496 in privately-owned deposit banks and 117 in foreign banks.

2. Number of employees

As of December 2014, the number of employees in the deposit banks and development and investment banks increased by 1,787 (0.9 percent) to 200,886 compared to September 2014 and by 3,421 (1.7 percent) compared to December 2013.

The number of employees increased by 2,474 in privately-owned deposit banks, 1,385 in state-owned deposit banks and 277 in development and investment banks whereas decreased by 713 in foreign banks and 2 in bank in the Fund, as compared to December 2013.

Number of Employees

	December 2013	September 2014	December 2014
Deposit banks	192,219	193,742	195,363
State-owned banks	54,466	53,793	55,851
Privately-owned banks	93,365	96,219	95,839
Banks in the Fund*	229	229	227
Foreign banks	44,159	43,501	43,446
Development and investment banks	5,246	5,357	5,523
Total	197,465	199,099	200,886

* Banks under the Deposit Insurance Fund

As of December 2014, 28 percent of the total number of employees was employed in state-owned banks, 48 percent in private banks, 21 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5,746 in deposit banks, 18,617 in state-owned banks, 8,713 in privately-owned banks and 2,287 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,179	31,938	150,632	11,614	195,363
State-owned banks	311	7,682	43,881	3,977	55,851
Privately-owned banks	352	14,235	76,300	4,952	95,839
Banks in the Fund*	18	105	97	7	227
Foreign banks	498	9,916	30,354	2,678	43,446
Development and inv. banks	270	647	3,464	1,142	5,523
Total	1,449	32,585	154,096	12,756	200,886

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 16 percent high-school graduates, 77 percent university graduates, and 6 percent had post-graduates degrees.

Considering each group, 86 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 85 percent in private banks, 76 percent in foreign banks and 83 percent in development and investment banks.

Bank Employees by Gender

	December 2013			September 2014			December 2014		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	93,433	98,786	192,219	94,070	99,672	193,742	94,645	100,718	195,363
State-owned banks	30,461	24,005	54,466	30,163	23,630	53,793	31,065	24,786	55,851
Privately-owned banks	42,583	50,782	93,365	43,829	52,390	96,219	43,675	52,164	95,839
Banks in the Fund	148	81	229	147	82	229	144	83	227
Foreign banks	20,241	23,918	44,159	19,931	23,570	43,501	19,761	23,685	43,446
Development and inv. banks	3,490	1,756	5,246	3,526	1,831	5,357	3,629	1,894	5,523
Total	96,923	100,542	197,465	97,596	101,503	199,099	98,274	102,612	200,886

* Banks under the Deposit Insurance Fund

As of December 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, 55 percent in foreign banks, 37 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 December 31, 2014

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	11,223	200,886	Foreign Banks	19	2,226	43,446
Deposit Banks	34	11,182	195,363	Alternatifbank A.Ş.		73	1,231
State-owned Banks	3	3,500	55,851	Arap Türk Bankası A.Ş.		7	282
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,707	23,617	Bank Mellat		3	48
Türkiye Halk Bankası A.Ş.		900	17,314	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	58
Türkiye Vakıflar Bankası T.A.O.		893	14,920	Burgan Bank A.Ş.		58	1,046
Privately-owned Banks	11	5,455	95,839	Citibank A.Ş.		8	469
Adabank A.Ş.		1	31	Denizbank A.Ş.		716	13,189
Akbank T.A.Ş.		991	16,305	Deutsche Bank A.Ş.		1	115
Anadolubank A.Ş.		108	1,761	Finans Bank A.Ş.		658	12,830
Fibabanka A.Ş.		67	1,222	Habib Bank Limited		1	17
Şekerbank T.A.Ş.		312	4,460	HSBC Bank A.Ş.		298	5,659
Tekstil Bankası A.Ş.		44	852	ING Bank A.Ş.		316	6,156
Turkish Bank A.Ş.		18	265	Intesa Sanpaolo S.p.A.		1	19
Türk Ekonomi Bankası A.Ş.		551	10,142	JPMorgan Chase Bank N.A.		1	64
Türkiye Garanti Bankası A.Ş.		1,002	19,036	Odea Bank A.Ş.		48	1,388
Türkiye İş Bankası A.Ş.		1,358	24,308	Rabobank A.Ş.		1	32
Yapı ve Kredi Bankası A.Ş.		1,003	17,457	Société Générale (SA)		1	126
Banks Under the Depo. Insurance Fund	1	1	227	The Royal Bank of Scotland Plc.		1	76
Birleşik Fon Bankası A.Ş.		1	227	Turkland Bank A.Ş.		33	641
				Development and Investment Banks	13	41	5,523
				Aktif Yatırım Bankası A.Ş.		8	784
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	128
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,676
				İstanbul Takas ve Saklama Bankası A.Ş.		1	257
				Merrill Lynch Yatırım Bank A.Ş.		1	43
				Nurol Yatırım Bankası A.Ş.		1	39
				Standard Chartered Yatırım Bankası Türk A.		1	31
				Taib Yatırımbank A.Ş.		1	26
				Türk Eximbank		2	524
				Türkiye Kalkınma Bankası A.Ş.		1	635
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	334

* 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, 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	1,201	248	1,449	20,956	11,629	32,585	69,782	84,314	154,096	6,335	6,421	12,756	98,274	102,612	200,886
Deposit Banks	949	230	1,179	20,426	11,512	31,938	67,612	83,020	150,632	5,658	5,956	11,614	94,645	100,718	195,363
State-owned Banks	301	10	311	5,363	2,319	7,682	23,411	20,470	43,881	1,990	1,987	3,977	31,065	24,786	55,851
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	61	4	65	2,221	788	3,009	10,873	7,572	18,445	1,080	1,018	2,098	14,235	9,382	23,617
Türkiye Halk Bankası A.Ş.	77	2	79	2,196	822	3,018	7,108	6,084	13,192	522	503	1,025	9,903	7,411	17,314
Türkiye Vakıflar Bankası T.A.O.	163	4	167	946	709	1,655	5,430	6,814	12,244	388	466	854	6,927	7,993	14,920
Privately-owned Banks	328	24	352	9,233	5,002	14,235	31,770	44,530	76,300	2,344	2,608	4,952	43,675	52,164	95,839
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	1,633	313	1,946	5,756	7,440	13,196	526	578	1,104	7,974	8,331	16,305
Anadolubank A.Ş.	4	1	5	238	87	325	710	633	1,343	42	46	88	994	767	1,761
Fibabanka A.Ş.	9	1	10	144	54	198	422	498	920	44	50	94	619	603	1,222
Şekerbank T.A.Ş.	24	2	26	271	211	482	1,789	1,976	3,765	94	93	187	2,178	2,282	4,460
Tekstil Bankası A.Ş.	21	3	24	106	33	139	244	377	621	32	36	68	403	449	852
Turkish Bank A.Ş.	16	0	16	28	22	50	69	99	168	19	12	31	132	133	265
Türk Ekonomi Bankası A.Ş.	27	7	34	1,066	581	1,647	3,354	4,533	7,887	306	268	574	4,753	5,389	10,142
Türkiye Garanti Bankası A.Ş.	50	3	53	1,870	718	2,588	5,880	9,593	15,473	403	519	922	8,203	10,833	19,036
Türkiye İş Bankası A.Ş.	99	2	101	2,783	1,761	4,544	8,554	10,146	18,700	454	509	963	11,890	12,418	24,308
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,089	1,218	2,307	4,983	9,223	14,206	424	497	921	6,514	10,943	17,457
Banks Under Depo. Insurance Fund	14	4	18	74	31	105	52	45	97	4	3	7	144	83	227
Birleşik Fon Bankası A.Ş.	14	4	18	74	31	105	52	45	97	4	3	7	144	83	227

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	306	192	498	5,756	4,160	9,916	12,379	17,975	30,354	1,320	1,358	2,678	19,761	23,685	43,446
Alternatifbank A.Ş.	14	3	17	132	59	191	410	495	905	67	51	118	623	608	1,231
Arap Türk Bankası A.Ş.	10	1	11	48	12	60	88	84	172	21	18	39	167	115	282
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.	1	0	1	4	1	5	13	19	32	16	4	20	34	24	58
Burgan Bank A.Ş.	8	0	8	48	48	96	386	461	847	54	41	95	496	550	1,046
Citibank A.Ş.	0	0	0	29	12	41	155	190	345	31	52	83	215	254	469
Denizbank A.Ş.	152	178	330	2,639	2,578	5,217	3,179	3,865	7,044	274	324	598	6,244	6,945	13,189
Deutsche Bank A.Ş.	1	0	1	2	0	2	34	44	78	22	12	34	59	56	115
Finans Bank A.Ş.	69	5	74	1,757	722	2,479	3,654	5,974	9,628	288	361	649	5,768	7,062	12,830
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	471	375	846	1,587	2,869	4,456	169	188	357	2,227	3,432	5,659
ING Bank A.Ş.	19	1	20	417	270	687	2,088	2,969	5,057	198	194	392	2,722	3,434	6,156
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	4	5	9	4	5	9	9	10	19
JPMorgan Chase Bank N.A.	5	1	6	1	2	3	19	19	38	11	6	17	36	28	64
Odea Bank A.Ş.	8	3	11	94	26	120	490	613	1,103	84	70	154	676	712	1,388
Rabobank A.Ş.	0	0	0	1	1	2	6	4	10	17	3	20	24	8	32
Société Générale (SA)	8	0	8	11	13	24	32	50	82	10	2	12	61	65	126
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	24	25	49	17	6	23	45	31	76
Turkland Bank A.Ş.	5	0	5	85	41	126	181	277	458	32	20	52	303	338	641
Development and Investment Banks	252	18	270	530	117	647	2,170	1,294	3,464	677	465	1,142	3,629	1,894	5,523
Aktif Yatırım Bankası A.Ş.	4	0	4	52	21	73	344	241	585	70	52	122	470	314	784
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	7	7	14	66	36	102	7	3	10	82	46	128
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.	163	11	174	314	51	365	1,106	469	1,575	351	211	562	1,934	742	2,676
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	24	2	26	93	70	163	35	29	64	155	102	257
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	12	11	23	8	11	19	21	22	43
Nurol Yatırım Bankası A.Ş.	2	1	3	3	1	4	16	8	24	5	3	8	26	13	39
Standard Chartered Yatırım Bankası Türk A.	1	0	1	1	3	4	2	14	16	3	7	10	7	24	31
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	12	8	20	4	1	5	17	9	26
Türk Eximbank	27	3	30	44	8	52	181	133	314	70	58	128	322	202	524
Türkiye Kalkınma Bankası A.Ş.	37	0	37	55	18	73	232	174	406	76	43	119	400	235	635
Türkiye Sınai Kalkınma Bankası A.Ş.	13	2	15	19	5	24	89	113	202	47	46	93	168	166	334

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

	No. of Branches			No. of Employees		
	2013 Dec.	2014 Sept.	2014 Dec.	2013 Dec.	2014 Sept.	2014 Dec.
Sector Total	11,021	11,189	11,223	197,465	199,099	200,886
Deposit Banks	10,981	11,148	11,182	192,219	193,742	195,363
State-owned Banks	3,397	3,456	3,500	54,466	53,793	55,851
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,661	1,686	1,707	24,725	24,002	23,617
Türkiye Halk Bankası A.Ş.	877	891	900	14,798	15,070	17,314
Türkiye Vakıflar Bankası T.A.O.	859	879	893	14,943	14,721	14,920
Privately-owned Banks	5,339	5,426	5,455	93,365	96,219	95,839
Adabank A.Ş.	1	1	1	31	31	31
Akbank T.A.Ş.	986	999	991	16,249	16,416	16,305
Anadolubank A.Ş.	115	114	108	2,111	1,848	1,761
Fibabanka A.Ş.	62	66	67	1,152	1,214	1,222
Şekerbank T.A.Ş.	312	312	312	4,150	4,333	4,460
Tekstil Bankası A.Ş.	44	44	44	853	857	852
Turkish Bank A.Ş.	19	19	18	269	268	265
Türk Ekonomi Bankası A.Ş.	544	550	551	10,001	10,205	10,142
Türkiye Garanti Bankası A.Ş.	998	995	1,002	18,737	19,201	19,036
Türkiye İş Bankası A.Ş.	1,309	1,348	1,358	24,129	24,112	24,308
Yapı ve Kredi Bankası A.Ş.	949	978	1,003	15,683	17,734	17,457
Banks Under the Dep.Ins.Fund	1	1	1	229	229	227
Birleşik Fon Bankası A.Ş.	1	1	1	229	229	227
Foreign Banks	2,244	2,265	2,226	44,159	43,501	43,446
Alternatifbank A.Ş.	73	73	73	1,413	1,233	1,231
Arap Türk Bankası A.Ş.	7	7	7	277	284	282
Bank Mellat	3	3	3	50	47	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.*	1	1	1	50	57	58
Burgan Bank A.Ş.	60	60	58	980	1,029	1,046
Citibank A.Ş.	8	8	8	478	473	469
Denizbank A.Ş.	689	711	716	12,822	13,084	13,189
Deutsche Bank A.Ş.	1	1	1	110	116	115
Finans Bank A.Ş.	674	666	658	13,967	13,036	12,830
Habib Bank Limited	1	1	1	17	17	17
HSBC Bank A.Ş.	315	311	298	6,148	5,649	5,659
ING Bank A.Ş.	330	327	316	5,778	6,152	6,156
Intesa Sanpaolo S.p.A. **	-	1	1	-	20	19
JPMorgan Chase Bank N.A.	1	1	1	61	63	64
Odea Bank A.Ş.	37	45	48	1,105	1,319	1,388
Rabobank A.Ş.***	-	-	1	-	-	32
Société Générale (SA)	16	16	1	278	241	126
The Royal Bank of Scotland Plc.	1	1	1	90	82	76
Turkland Bank A.Ş.	27	32	33	535	599	641
Development and Investment Banks	40	41	41	5,246	5,357	5,523
Aktif Yatırım Bankası A.Ş.	8	8	8	623	723	784
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	129	132	128
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	2,624	2,570	2,676
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	238	256	257
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	42	45	43
Nurol Yatırım Bankası A.Ş.	1	1	1	37	37	39
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	32	32	31
Taib Yatırım Bank A.Ş.	1	1	1	22	30	26
Türk Eximbank	1	2	2	483	518	524
Türkiye Kalkınma Bankası A.Ş.	1	1	1	654	641	635
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	316	327	334

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

*** Rabobank A.Ş. started its operations in the "foreign banks founded in Turkey" group, by taking operating permission according to the resolution Nr: 5989 of BRBS, dated 4 September 2014, which was published in Official Gazette 9 September 2014, Nr:29114. Rabobank A.Ş. started its operations on the 3th of November, 2014.