



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

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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

March 2015

1. Number of Banks and Branches

The number of banks operating in Turkey was 51 at the end of March 2015 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. The previous name "Taib Yatırım Bank A.Ş." was changed as "Pasha Yatırım Bankası A.Ş." in March 6, 2015.

Number of Banks and Branches in the System*

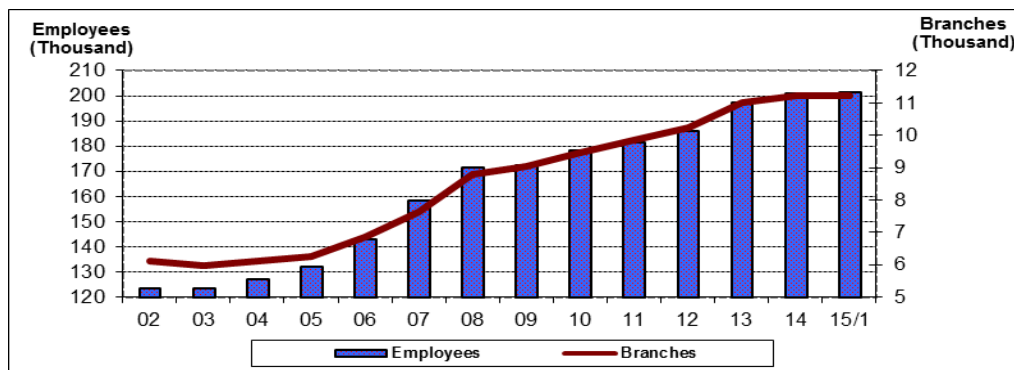
	March 2014		December 2014		March 2015	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	11,014	34	11,182	34	11,195
State-owned banks	3	3,408	3	3,500	3	3,529
Privately-owned banks	11	5,345	11	5,455	11	5,449
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,260	19	2,226	19	2,216
Development and inv. banks	13	41	13	41	13	41
Total	45	11,055	47	11,223	47	11,236

* 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 13 to 11,236 at the end of March 2015 as compared to December 2014 and by 181, as compared to March 2014.

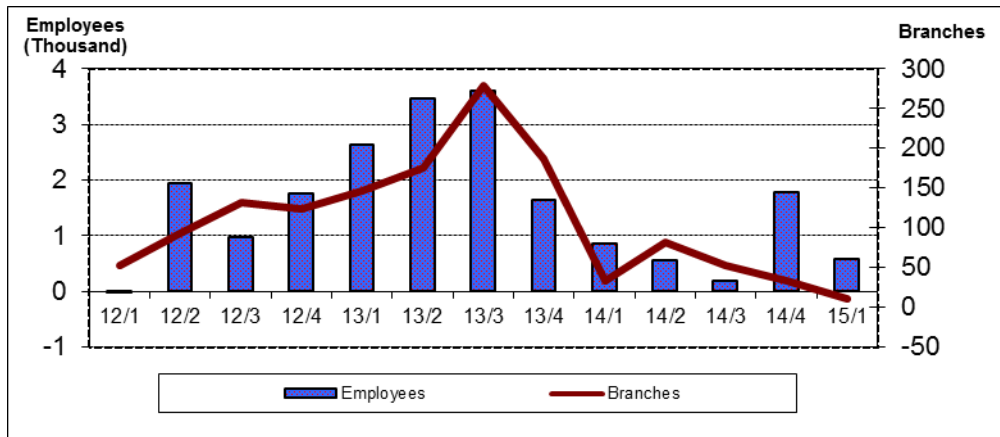
Number of Employees and Branches (Annual)



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

As of March 2015, the number of branches increased by 29 in state-owned deposit banks whereas decreased by 6 in privately-owned deposit banks, 10 in foreign banks as compared to December 2014.

Quarterly Change of Employees and Branches



The number of branches per bank was 329 in deposit banks. The number was 1,176 in state-owned deposit banks, 495 in privately-owned deposit banks and 117 in foreign banks.

2. Number of employees

As of March 2015, the number of employees in the deposit banks and development and investment banks increased by 595 (0.3 percent) to 201,481, compared to December 2014 and by 3,154 (1.6 percent) compared to March 2014.

The number of employees increased by 958 in state-owned deposit banks whereas decreased by 194 in privately-owned deposit banks, 129 in foreign banks and 41 in development and investment banks as compared to December 2014.

Number of Employees

	March 2014	December 2014	March 2015
Deposit banks	193,029	195,363	195,999
State-owned banks	53,861	55,851	56,809
Privately-owned banks	94,648	95,839	95,645
Banks in the Fund*	227	227	228
Foreign banks	44,293	43,446	43,317
Development and investment banks	5,298	5,523	5,482
Total	198,327	200,886	201,481

* Banks under the Deposit Insurance Fund

As of March 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 5,746 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	1,123	30,389	152,633	11,854	195,999
State-owned banks	291	7,543	44,906	4,069	56,809
Privately-owned banks	328	12,982	77,274	5,061	95,645
Banks in the Fund*	17	108	96	7	228
Foreign banks	487	9,756	30,357	2,717	43,317
Development and inv. banks	275	639	3,424	1,144	5,482
Total	1,398	31,028	156,057	12,998	201,481

* 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, 86 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 83 percent in development and investment banks.

Bank Employees by Gender

	March 2014			December 2014			March 2015		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	93,462	99,567	193,029	94,645	100,718	195,363	94,150	101,849	195,999
State-owned banks	30,058	23,803	53,861	31,065	24,786	55,851	31,544	25,265	56,809
Privately-owned banks	42,954	51,694	94,648	43,675	52,164	95,839	42,812	52,833	95,645
Banks in the Fund	146	81	227	144	83	227	146	82	228
Foreign banks	20,304	23,989	44,293	19,761	23,685	43,446	19,648	23,669	43,317
Development and inv. banks	3,521	1,777	5,298	3,629	1,894	5,523	3,579	1,903	5,482
Total	96,983	101,344	198,327	98,274	102,612	200,886	97,729	103,752	201,481

* Banks under the Deposit Insurance Fund

As of March 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 March 31, 2015

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	47	11,236	201,481	Foreign Banks	19	2,216	43,317
Deposit Banks	34	11,195	195,999	Alternatifbank A.Ş.		64	1,142
State-owned Banks	3	3,529	56,809	Arap Türk Bankası A.Ş.		7	292
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,726	24,496	Bank Mellat		3	48
Türkiye Halk Bankası A.Ş.		903	17,270	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	57
Türkiye Vakıflar Bankası T.A.O.		900	15,043	Burgan Bank A.Ş.		59	1,069
Privately-owned Banks	11	5,449	95,645	Citibank A.Ş.		8	463
Adabank A.Ş.		1	31	Denizbank A.Ş.		715	13,039
Akbank T.A.Ş.		975	14,939	Deutsche Bank A.Ş.		1	118
Anadolubank A.Ş.		108	1,733	Finans Bank A.Ş.		658	12,836
Fibabanka A.Ş.		68	1,226	Habib Bank Limited		1	18
Şekerbank T.A.Ş.		312	4,351	HSBC Bank A.Ş.		291	5,536
Tekstil Bankası A.Ş.		44	856	ING Bank A.Ş.		319	6,265
Turkish Bank A.Ş.		18	270	Intesa Sanpaolo S.p.A.		1	21
Türk Ekonomi Bankası A.Ş.		551	10,168	JPMorgan Chase Bank N.A.		1	65
Türkiye Garanti Bankası A.Ş.		1,003	19,427	Odea Bank A.Ş.		51	1,477
Türkiye İş Bankası A.Ş.		1,362	24,519	Rabobank A.Ş.		1	34
Yapı ve Kredi Bankası A.Ş.		1,007	18,125	Société Générale (SA)		1	115
Banks Under the Depo. Insurance Fund	1	1	228	The Royal Bank of Scotland Plc.		1	73
Birleşik Fon Bankası A.Ş.		1	228	Turkland Bank A.Ş.		33	649
				Development and Investment Banks	13	41	5,482
				Aktif Yatırım Bankası A.Ş.		8	735
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	139
				Diler Yatırım Bankası A.Ş.		1	20
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası A.Ş.		19	2,653
				İstanbul Takas ve Saklama Bankası A.Ş.		1	265
				Merrill Lynch Yatırım Bank A.Ş.		1	43
				Nurol Yatırım Bankası A.Ş.		1	41
				Pasha Yatırım Bankası A.Ş.		1	32
				Standard Chartered Yatırım Bankası Türk A.		1	38
				Türk Eximbank		2	532
				Türkiye Kalkınma Bankası A.Ş.		1	628
				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 March 31, 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	1,152	246	1,398	19,618	11,410	31,028	70,522	85,535	156,057	6,437	6,561	12,998	97,729	103,752	201,481
Deposit Banks	900	223	1,123	19,101	11,288	30,389	68,383	84,250	152,633	5,766	6,088	11,854	94,150	101,849	195,999
State-owned Banks	281	10	291	5,261	2,282	7,543	23,958	20,948	44,906	2,044	2,025	4,069	31,544	25,265	56,809
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	58	4	62	2,155	764	2,919	11,386	7,998	19,384	1,099	1,032	2,131	14,698	9,798	24,496
Türkiye Halk Bankası A.Ş.	73	2	75	2,177	833	3,010	7,034	6,112	13,146	527	512	1,039	9,811	7,459	17,270
Türkiye Vakıflar Bankası T.A.O.	150	4	154	929	685	1,614	5,538	6,838	12,376	418	481	899	7,035	8,008	15,043
Privately-owned Banks	304	24	328	8,086	4,896	12,982	32,029	45,245	77,274	2,393	2,668	5,061	42,812	52,833	95,645
Adabank A.Ş.	1	0	1	5	4	9	9	12	21	0	0	0	15	16	31
Akbank T.A.Ş.	39	0	39	504	292	796	5,606	7,360	12,966	547	591	1,138	6,696	8,243	14,939
Anadolubank A.Ş.	3	1	4	232	84	316	702	623	1,325	38	50	88	975	758	1,733
Fibabanka A.Ş.	8	1	9	154	57	211	412	494	906	48	52	100	622	604	1,226
Şekerbank T.A.Ş.	24	2	26	253	201	454	1,752	1,937	3,689	94	88	182	2,123	2,228	4,351
Tekstil Bankası A.Ş.	21	3	24	105	34	139	247	375	622	33	38	71	406	450	856
Turkish Bank A.Ş.	16	0	16	29	21	50	72	101	173	19	12	31	136	134	270
Türk Ekonomi Bankası A.Ş.	27	7	34	1,055	573	1,628	3,368	4,550	7,918	308	280	588	4,758	5,410	10,168
Türkiye Garanti Bankası A.Ş.	51	3	54	1,879	692	2,571	6,000	9,867	15,867	410	525	935	8,340	11,087	19,427
Türkiye İş Bankası A.Ş.	96	2	98	2,801	1,740	4,541	8,675	10,224	18,899	463	518	981	12,035	12,484	24,519
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,069	1,198	2,267	5,186	9,702	14,888	433	514	947	6,706	11,419	18,125
Banks Under Depo. Insurance Fund	13	4	17	76	32	108	53	43	96	4	3	7	146	82	228
Birleşik Fon Bankası A.Ş.	13	4	17	76	32	108	53	43	96	4	3	7	146	82	228

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	185	487	5,678	4,078	9,756	12,343	18,014	30,357	1,325	1,392	2,717	19,648	23,669	43,317
Alternatifbank A.Ş.	14	3	17	131	59	190	371	454	825	62	48	110	578	564	1,142
Arap Türk Bankası A.Ş.	11	1	12	49	12	61	88	87	175	23	21	44	171	121	292
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	3	19	34	23	57
Burgan Bank A.Ş.	8	0	8	49	48	97	389	471	860	55	49	104	501	568	1,069
Citibank A.Ş.	0	0	0	27	13	40	157	185	342	30	51	81	214	249	463
Denizbank A.Ş.	151	171	322	2,597	2,519	5,116	3,142	3,853	6,995	276	330	606	6,166	6,873	13,039
Deutsche Bank A.Ş.	1	0	1	2	0	2	35	45	80	22	13	35	60	58	118
Finans Bank A.Ş.	66	5	71	1,734	724	2,458	3,633	6,007	9,640	297	370	667	5,730	7,106	12,836
Habib Bank Limited	2	0	2	4	0	4	3	6	9	2	1	3	11	7	18
HSBC Bank A.Ş.	0	0	0	452	363	815	1,542	2,824	4,366	166	189	355	2,160	3,376	5,536
ING Bank A.Ş.	19	1	20	421	258	679	2,148	3,020	5,168	195	203	398	2,783	3,482	6,265
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	6	11	4	5	9	10	11	21
JPMorgan Chase Bank N.A.	5	1	6	1	1	2	19	19	38	11	8	19	36	29	65
Odea Bank A.Ş.	8	3	11	101	21	122	530	655	1,185	89	70	159	728	749	1,477
Rabobank A.Ş.	0	0	0	1	1	2	6	6	12	17	3	20	24	10	34
Société Générale (SA)	7	0	7	7	16	23	32	41	73	10	2	12	56	59	115
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	21	25	46	17	6	23	42	31	73
Turkland Bank A.Ş.	5	0	5	85	42	127	183	284	467	30	20	50	303	346	649
Development and Investment Banks	252	23	275	517	122	639	2,139	1,285	3,424	671	473	1,144	3,579	1,903	5,482
Aktif Yatırım Bankası A.Ş.	4	0	4	51	21	72	312	235	547	62	50	112	429	306	735
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	6	9	15	68	42	110	8	4	12	84	55	139
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.	163	11	174	308	51	359	1,091	459	1,550	354	216	570	1,916	737	2,653
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	20	2	22	103	74	177	34	28	62	160	105	265
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	17	9	26	5	3	8	27	14	41
Pasha Yatırım Bankası A.Ş.	0	0	0	1	1	2	14	11	25	4	1	5	19	13	32
Standard Chartered Yatırım Bankası Türk A.	1	2	3	3	5	8	5	13	18	2	7	9	11	27	38
Türk Eximbank	28	6	34	44	10	54	183	125	308	73	63	136	328	204	532
Türkiye Kalkınma Bankası A.Ş.	37	0	37	54	17	71	228	174	402	74	44	118	393	235	628
Türkiye Sınai Kalkınma Bankası A.Ş.	12	2	14	18	4	22	89	114	203	46	45	91	165	165	330

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

	No. of Branches			No. of Employees		
	2014 March	2014 Dec.	2015 March	2014 March	2014 Dec.	2015 March
Sector Total	11,055	11,223	11,236	198,327	200,886	201,481
Deposit Banks	11,014	11,182	11,195	193,029	195,363	195,999
State-owned Banks	3,408	3,500	3,529	53,861	55,851	56,809
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,667	1,707	1,726	24,528	23,617	24,496
Türkiye Halk Bankası A.Ş.	878	900	903	14,464	17,314	17,270
Türkiye Vakıflar Bankası T.A.O.	863	893	900	14,869	14,920	15,043
Privately-owned Banks	5,345	5,455	5,449	94,648	95,839	95,645
Adabank A.Ş.	1	1	1	31	31	31
Akbank T.A.Ş.	987	991	975	16,359	16,305	14,939
Anadolubank A.Ş.	114	108	108	2,065	1,761	1,733
Fibabanka A.Ş.	63	67	68	1,144	1,222	1,226
Şekerbank T.A.Ş.	312	312	312	4,223	4,460	4,351
Tekstil Bankası A.Ş.	44	44	44	841	852	856
Turkish Bank A.Ş.	19	18	18	269	265	270
Türk Ekonomi Bankası A.Ş.	547	551	551	10,085	10,142	10,168
Türkiye Garanti Bankası A.Ş.	992	1,002	1,003	18,929	19,036	19,427
Türkiye İş Bankası A.Ş.	1,319	1,358	1,362	24,017	24,308	24,519
Yapı ve Kredi Bankası A.Ş.	947	1,003	1,007	16,685	17,457	18,125
Banks Under the Dep.Ins.Fund	1	1	1	227	227	228
Birleşik Fon Bankası A.Ş.	1	1	1	227	227	228
Foreign Banks	2,260	2,226	2,216	44,293	43,446	43,317
Alternatifbank A.Ş.	73	73	64	1,361	1,231	1,142
Arap Türk Bankası A.Ş.	7	7	7	275	282	292
Bank Mellat	3	3	3	48	48	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	1	51	58	57
Burgan Bank A.Ş.	60	58	59	996	1,046	1,069
Citibank A.Ş.	8	8	8	463	469	463
Denizbank A.Ş.	700	716	715	13,066	13,189	13,039
Deutsche Bank A.Ş.	1	1	1	112	115	118
Finans Bank A.Ş.	674	658	658	14,062	12,830	12,836
Habib Bank Limited	1	1	1	17	17	18
HSBC Bank A.Ş.	316	298	291	5,967	5,659	5,536
ING Bank A.Ş.	328	316	319	5,662	6,156	6,265
Intesa Sanpaolo S.p.A.	-	1	1	-	19	21
JPMorgan Chase Bank N.A.	1	1	1	64	64	65
Odea Bank A.Ş.	42	48	51	1,226	1,388	1,477
Rabobank A.Ş.	-	1	1	-	32	34
Société Générale (SA)	16	1	1	268	126	115
The Royal Bank of Scotland Plc.	1	1	1	86	76	73
Turkland Bank A.Ş.	28	33	33	569	641	649
Development and Investment Banks	41	41	41	5,298	5,523	5,482
Aktif Yatırım Bankası A.Ş.	8	8	8	631	784	735
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	1	132	128	139
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	2,616	2,676	2,653
İstanbul Takas ve Saklama Bankası A.Ş.	1	1	1	253	257	265
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	41	43	43
Nurol Yatırım Bankası A.Ş.	1	1	1	38	39	41
Pasha Yatırım Bankası A.Ş.*	1	1	1	27	26	32
Standard Chartered Yatırım Bankası Türk A.Ş.	1	1	1	31	31	38
Türk Eximbank	2	2	2	506	524	532
Türkiye Kalkınma Bankası A.Ş.	1	1	1	655	635	628
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	3	322	334	330

*The shares of "Taib Yatırım Bank A.Ş." were decided to be sold to Azeri Pasha Bank OJSC in December 26, 2014. The previous name "Taib Yatırım Bank A.Ş." was changed as "Pasha Yatırım Bankası A.Ş." in March 6, 2015.