



**The Banking System in Turkey**  
**Quarterly Statistics by Banks, Branches and Employees**  
**June 2011**

Report Code : DE13

July 2011



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## The Banking System in Turkey

### Quarterly Statistics by Banks, Branches and Employees<sup>1</sup>

#### June 2011

#### 1. Number of Banks and Branches

The number of banks operating in Turkey was 48 at the end of June 2011 with 31 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 16 foreign banks. Fortis Bank A.Ş., which was operating in foreign banks group as of December 2010, was taken over by Türk Ekonomi Bankası A.Ş. together with all assets and liabilities in 25 January 2011. The previous name "Millennium Bank A.Ş." was changed as "Fibabanka A.Ş." in May 11, 2011.

#### Number of Banks and Branches in the System \*

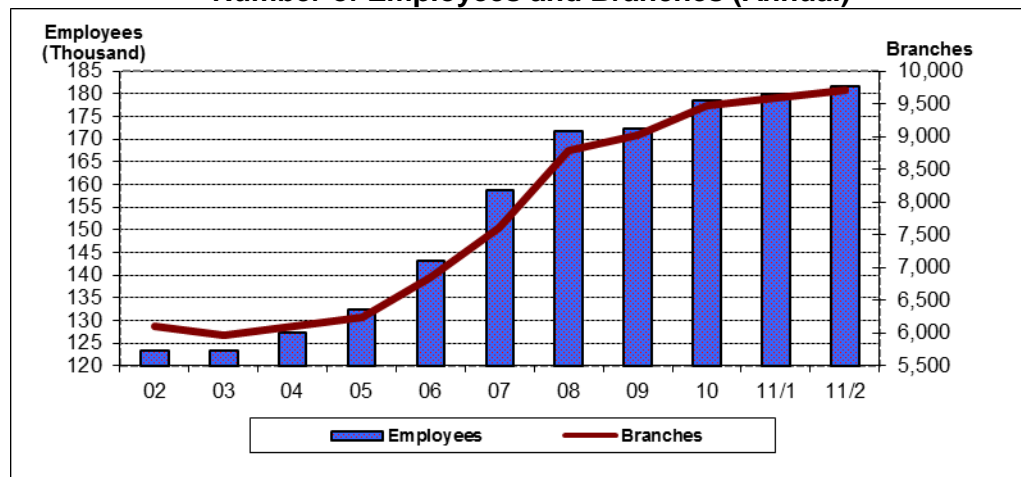
	June 2010		December 2010		June 2011	
	Banks	Branches	Banks	Branches	Banks	Branches
<b>Deposit banks</b>	<b>32</b>	<b>9,105</b>	<b>32</b>	<b>9,423</b>	<b>31</b>	<b>9,669</b>
State-owned banks	3	2,623	3	2,744	3	2,855
Privately-owned banks	11	4,442	11	4,582	11	4,928
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,039	17	2,096	16	1,885
<b>Development and inv. banks</b>	<b>13</b>	<b>44</b>	<b>13</b>	<b>42</b>	<b>13</b>	<b>43</b>
<b>Total</b>	<b>45</b>	<b>9,149</b>	<b>45</b>	<b>9,465</b>	<b>44</b>	<b>9,712</b>

\* Branches in foreign countries and Turkish Republic of Northern Cyprus are included.

\*\* Banks under the Deposit Insurance Fund

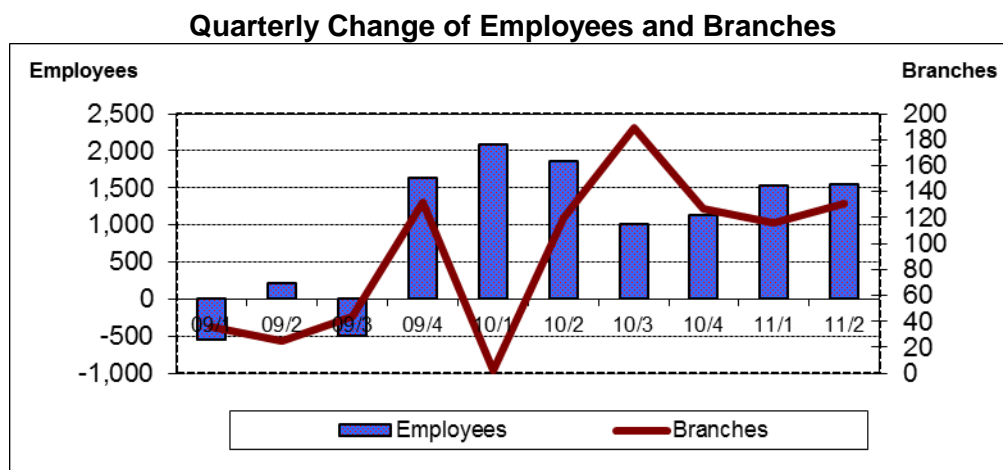
The number of branches continued to increase in April-June 2011 period. The total number of branches in the deposit banks and development and investment banks increased by 563 to 9,712 at the end of June 2011 as compared to June 2010 and by 247 as compared to December 2010.

#### Number of Employees and Branches (Annual)



<sup>1</sup> -The deposit banks and development and investment banks are included.

The number of branches increased by 111 in state-owned deposit banks, 346 in privately-owned deposit banks, due to the transfer of Fortis Bank A.Ş. to Türk Ekonomi Bankası A.Ş., the number of branches decreased by 211 in foreign banks as compared to December 2010.



The number of branches per bank was 312 in deposit banks. The number was 952 in state-owned deposit banks, 448 in privately-owned deposit banks and 118 in foreign banks.

## 2. Number of employees

As of June 2011, the number of employees in the deposit banks and development and investment banks increased by 5,227 (3 percent) to 181,588, compared to June 2010 and by 3,085 (1.7 percent) compared to December 2010.

The number of employees increased by 2,188 in state-owned deposit banks and 5,318 in privately-owned deposit banks. On the other hand, the number of employees decreased by 4,279 in foreign banks, 7 in bank in the Fund and 135 in development and investment banks.

### Number of Employees

	June 2010	December 2010	June 2011
<b>Deposit banks</b>	<b>170,994</b>	<b>173,133</b>	<b>176,353</b>
State-owned banks	46,220	47,235	49,423
Privately-owned banks	83,936	83,633	88,951
Banks in the Fund*	254	252	245
Foreign banks	40,584	42,013	37,734
<b>Development and investment banks</b>	<b>5,367</b>	<b>5,370</b>	<b>5,235</b>
<b>Total</b>	<b>176,361</b>	<b>178,503</b>	<b>181,588</b>

\* Banks under the Deposit Insurance Fund

As of June 2011, 27 percent of the total number of employees was employed in state-owned banks, 49 percent in private banks, 21 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5,689 in deposit banks, 16,474 in state-owned banks, 8,086 in privately-owned banks and 2,358 in foreign banks.

### Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
<b>Deposit banks</b>	<b>1,678</b>	<b>35,037</b>	<b>130,213</b>	<b>9,425</b>	<b>176,353</b>
State-owned banks	636	10,051	35,476	3,260	49,423
Privately-owned banks	528	15,793	68,621	4,009	88,951
Banks in the Fund*	18	117	103	7	245
Foreign banks	496	9,076	26,013	2,149	37,734
<b>Development and inv. banks</b>	<b>345</b>	<b>833</b>	<b>3,369</b>	<b>688</b>	<b>5,235</b>
<b>Total</b>	<b>2,023</b>	<b>35,870</b>	<b>133,582</b>	<b>10,113</b>	<b>181,588</b>

\* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 20 percent high-school graduates, 73 percent university graduates, and 6 percent had post-graduates degrees.

Considering each group, 78 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 82 percent in private banks, 75 percent in foreign banks and 77 percent in development and investment banks.

### Bank Employees by Sex

	June 2010			December 2010			June 2011		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Deposit banks</b>	<b>84,829</b>	<b>86,165</b>	<b>170,994</b>	<b>85,856</b>	<b>87,277</b>	<b>173,133</b>	<b>87,491</b>	<b>88,862</b>	<b>176,353</b>
State-owned banks	27,845	18,375	46,220	28,282	18,953	47,235	29,292	20,131	49,423
Privately-owned banks	38,444	45,492	83,936	38,418	45,215	83,633	41,022	47,929	88,951
Banks in the Fund	162	92	254	162	90	252	158	87	245
Foreign banks	18,378	22,206	40,584	18,994	23,019	42,013	17,019	20,715	37,734
<b>Development and inv. banks</b>	<b>3,646</b>	<b>1,721</b>	<b>5,367</b>	<b>3,631</b>	<b>1,739</b>	<b>5,370</b>	<b>3,485</b>	<b>1,750</b>	<b>5,235</b>
<b>Total</b>	<b>88,475</b>	<b>87,886</b>	<b>176,361</b>	<b>89,487</b>	<b>89,016</b>	<b>178,503</b>	<b>90,976</b>	<b>90,612</b>	<b>181,588</b>

\* Banks under the Deposit Insurance Fund

As of June 2011, regarding the distribution of bank employees by sex, 50 percent of the employees was female. This ratio was 41 percent in state-owned deposit banks, 54 percent in privately-owned banks, 55 percent in foreign banks, 36 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 June 30, 2011**

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
<b>Sector Total</b>	<b>44</b>	<b>9,712</b>	<b>181,588</b>	<b>Foreign Banks</b>	<b>16</b>	<b>1,885</b>	<b>37,734</b>
<b>Deposit Banks</b>	<b>31</b>	<b>9,669</b>	<b>176,353</b>	Arap Türk Bankası A.Ş.		6	250
<b>State-owned Banks</b>	<b>3</b>	<b>2,855</b>	<b>49,423</b>	Bank Mellat		3	56
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,428	23,595	Citibank A.Ş.		37	2,216
Türkiye Halk Bankası A.Ş.		756	13,382	Denizbank A.Ş.		540	9,208
Türkiye Vakıflar Bankası T.A.O.		671	12,446	Deutsche Bank A.Ş.		1	100
<b>Privately-owned Banks</b>	<b>11</b>	<b>4,928</b>	<b>88,951</b>	Eurobank Tekfen A.Ş.		57	946
Adabank A.Ş.		1	44	Fibabanka A.Ş.		20	380
Akbank T.A.Ş.		905	15,517	Finans Bank A.Ş.		512	11,580
Alternatif Bank A.Ş.		57	1,110	Habib Bank Limited		1	16
Anadolubank A.Ş.		86	1,901	HSBC Bank A.Ş.		333	6,483
Şekerbank T.A.Ş.		266	3,475	ING Bank A.Ş.		327	5,500
Tekstil Bankası A.Ş.		44	886	JPMorgan Chase Bank N.A.		1	48
Turkish Bank A.Ş.		21	273	Société Générale (SA)		16	292
Türk Ekonomi Bankası A.Ş.		602	9,597	The Royal Bank of Scotland N.V.		3	122
Türkiye Garanti Bankası A.Ş.		890	16,912	Turkland Bank A.Ş.		27	495
Türkiye İş Bankası A.Ş.		1,169	24,689	WestLB AG		1	42
Yapı ve Kredi Bankası A.Ş.		887	14,547	<b>Development and Investment Banks</b>	<b>13</b>	<b>43</b>	<b>5,235</b>
<b>Banks Under the Depo. Insurance Fund</b>	<b>1</b>	<b>1</b>	<b>245</b>	Aktif Yatırım Bankası A.Ş.		7	380
Birleşik Fon Bankası A.Ş.		1	245	BankPozitif Kredi ve Kalkınma Bankası A.Ş.		2	275
				Credit Agricole Yatırım Bankası Türk A.Ş.		1	18
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	28
				İller Bankası		19	2,751
				İMKB Takas ve Saklama Bankası A.Ş.		1	216
				Merrill Lynch Yatırım Bank A.Ş.		1	35
				Nurol Yatırım Bankası A.Ş.		2	45
				Taib Yatırımbank A.Ş.		1	17
				Türk Eximbank		2	401
				Türkiye Kalkınma Bankası A.Ş.		1	699
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	351

\* Branches in foreign countries and Turkish Republic of Northern Cyprus are included.

**Table 2 Bank Employees by Sex and Education, as of June 30, 2011**

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
<b>Sector Total</b>	<b>1,717</b>	<b>306</b>	<b>2,023</b>	<b>23,159</b>	<b>12,711</b>	<b>35,870</b>	<b>61,116</b>	<b>72,466</b>	<b>133,582</b>	<b>4,984</b>	<b>5,129</b>	<b>10,113</b>	<b>90,976</b>	<b>90,612</b>	<b>181,588</b>
<b>Deposit Banks</b>	<b>1,394</b>	<b>284</b>	<b>1,678</b>	<b>22,502</b>	<b>12,535</b>	<b>35,037</b>	<b>59,024</b>	<b>71,189</b>	<b>130,213</b>	<b>4,571</b>	<b>4,854</b>	<b>9,425</b>	<b>87,491</b>	<b>88,862</b>	<b>176,353</b>
<b>State-owned Banks</b>	<b>614</b>	<b>22</b>	<b>636</b>	<b>7,215</b>	<b>2,836</b>	<b>10,051</b>	<b>19,855</b>	<b>15,621</b>	<b>35,476</b>	<b>1,608</b>	<b>1,652</b>	<b>3,260</b>	<b>29,292</b>	<b>20,131</b>	<b>49,423</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	246	11	257	4,052	795	4,847	10,369	6,272	16,641	922	928	1,850	15,589	8,006	23,595
Türkiye Halk Bankası A.Ş.	113	4	117	1,973	1,074	3,047	5,052	4,312	9,364	432	422	854	7,570	5,812	13,382
Türkiye Vakıflar Bankası T.A.O.	255	7	262	1,190	967	2,157	4,434	5,037	9,471	254	302	556	6,133	6,313	12,446
<b>Privately-owned Banks</b>	<b>497</b>	<b>31</b>	<b>528</b>	<b>9,926</b>	<b>5,867</b>	<b>15,793</b>	<b>28,668</b>	<b>39,953</b>	<b>68,621</b>	<b>1,931</b>	<b>2,078</b>	<b>4,009</b>	<b>41,022</b>	<b>47,929</b>	<b>88,951</b>
Adabank A.Ş.	2	0	2	11	9	20	9	12	21	1	0	1	23	21	44
Akbank T.A.Ş.	73	0	73	1,709	398	2,107	5,409	7,096	12,505	425	407	832	7,616	7,901	15,517
Alternatif Bank A.Ş.	24	3	27	143	46	189	356	432	788	58	48	106	581	529	1,110
Anadolubank A.Ş.	6	1	7	258	133	391	674	731	1,405	43	55	98	981	920	1,901
Şekerbank T.A.Ş.	45	6	51	290	276	566	1,209	1,511	2,720	70	68	138	1,614	1,861	3,475
Tekstil Bankası A.Ş.	25	1	26	138	54	192	263	358	621	24	23	47	450	436	886
Turkish Bank A.Ş.	21	2	23	37	27	64	71	94	165	15	6	21	144	129	273
Türk Ekonomi Bankası A.Ş.	53	8	61	1,276	609	1,885	2,902	4,230	7,132	269	250	519	4,500	5,097	9,597
Türkiye Garanti Bankası A.Ş.	71	6	77	1,860	756	2,616	5,025	8,495	13,520	313	386	699	7,269	9,643	16,912
Türkiye İş Bankası A.Ş.	156	1	157	3,009	2,184	5,193	8,858	9,667	18,525	391	423	814	12,414	12,275	24,689
Yapı ve Kredi Bankası A.Ş.	21	3	24	1,195	1,375	2,570	3,892	7,327	11,219	322	412	734	5,430	9,117	14,547
<b>Banks Under Depo. Insurance Fund</b>	<b>14</b>	<b>4</b>	<b>18</b>	<b>82</b>	<b>35</b>	<b>117</b>	<b>56</b>	<b>47</b>	<b>103</b>	<b>6</b>	<b>1</b>	<b>7</b>	<b>158</b>	<b>87</b>	<b>245</b>
Birleşik Fon Bankası A.Ş.	14	4	18	82	35	117	56	47	103	6	1	7	158	87	245

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
<b>Foreign Banks</b>	<b>269</b>	<b>227</b>	<b>496</b>	<b>5,279</b>	<b>3,797</b>	<b>9,076</b>	<b>10,445</b>	<b>15,568</b>	<b>26,013</b>	<b>1,026</b>	<b>1,123</b>	<b>2,149</b>	<b>17,019</b>	<b>20,715</b>	<b>37,734</b>
Arap Türk Bankası A.Ş.	13	3	16	47	25	72	66	76	142	10	10	20	136	114	250
Bank Mellat	3	0	3	9	1	10	32	10	42	1	0	1	45	11	56
Citibank A.Ş.	4	3	7	45	41	86	806	1,124	1,930	81	112	193	936	1,280	2,216
Denizbank A.Ş.	165	218	383	1,978	1,968	3,946	2,115	2,371	4,486	186	207	393	4,444	4,764	9,208
Deutsche Bank A.Ş.	1	0	1	4	0	4	27	34	61	22	12	34	54	46	100
Eurobank Tekfen A.Ş.	10	0	10	60	61	121	313	413	726	51	38	89	434	512	946
Fibabanka A.Ş.	7	1	8	42	28	70	101	160	261	21	20	41	171	209	380
Finans Bank A.Ş.	19	1	20	1,666	899	2,565	3,160	5,268	8,428	264	303	567	5,109	6,471	11,580
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	0	0	0	787	430	1,217	1,738	3,192	4,930	139	197	336	2,664	3,819	6,483
ING Bank A.Ş.	26	0	26	502	274	776	1,789	2,566	4,355	165	178	343	2,482	3,018	5,500
JPMorgan Chase Bank N.A.	1	1	2	3	3	6	13	15	28	8	4	12	25	23	48
Société Générale (SA)	7	0	7	44	23	67	109	81	190	16	12	28	176	116	292
The Royal Bank of Scotland N.V.	0	0	0	3	2	5	28	49	77	30	10	40	61	61	122
Turkland Bank A.Ş.	10	0	10	84	39	123	140	184	324	23	15	38	257	238	495
WestLB AG	1	0	1	1	3	4	5	20	25	8	4	12	15	27	42
<b>Development and Investment Banks</b>	<b>323</b>	<b>22</b>	<b>345</b>	<b>657</b>	<b>176</b>	<b>833</b>	<b>2,092</b>	<b>1,277</b>	<b>3,369</b>	<b>413</b>	<b>275</b>	<b>688</b>	<b>3,485</b>	<b>1,750</b>	<b>5,235</b>
Aktif Yatırım Bankası A.Ş.	3	0	3	23	16	39	168	123	291	29	18	47	223	157	380
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	0	5	22	19	41	97	120	217	10	2	12	134	141	275
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	2	2	1	7	8	2	6	8	3	15	18
Diler Yatırım Bankası A.Ş.	1	0	1	5	0	5	7	5	12	0	1	1	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	10	22	1	0	1	17	11	28
İller Bankası	219	18	237	437	86	523	1,224	504	1,728	174	89	263	2,054	697	2,751
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	33	3	36	72	54	126	30	23	53	136	80	216
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	8	11	19	11	4	15	20	15	35
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	17	15	32	4	2	6	26	19	45
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	24	1	25	34	15	49	113	125	238	38	51	89	209	192	401
Türkiye Kalkınma Bankası A.Ş.	49	0	49	69	22	91	268	183	451	70	38	108	456	243	699
Türkiye Sınai Kalkınma Bankası A.Ş.	21	3	24	23	10	33	99	116	215	39	40	79	182	169	351



**Table 3 Number of Branches and Employees (2010 - 2011 June)**

	No. of Branches			No. of Employees		
	2010 June	2010	2011 June	2010 June	2010	2011 June
<b>Sector Total</b>	<b>9,149</b>	<b>9,465</b>	<b>9,712</b>	<b>176,361</b>	<b>178,503</b>	<b>181,588</b>
<b>Deposit Banks</b>	<b>9,105</b>	<b>9,423</b>	<b>9,669</b>	<b>170,994</b>	<b>173,133</b>	<b>176,353</b>
<b>State-owned Banks</b>	<b>2,623</b>	<b>2,744</b>	<b>2,855</b>	<b>46,220</b>	<b>47,235</b>	<b>49,423</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,357	1,399	1,428	22,051	22,708	23,595
Türkiye Halk Bankası A.Ş.	690	709	756	13,832	13,450	13,382
Türkiye Vakıflar Bankası T.A.O.	576	636	671	10,337	11,077	12,446
<b>Privately-owned Banks</b>	<b>4,442</b>	<b>4,582</b>	<b>4,928</b>	<b>83,936</b>	<b>83,633</b>	<b>88,951</b>
Adabank A.Ş.	1	1	1	46	46	44
Akbank T.A.Ş.	873	913	905	14,946	15,330	15,517
Alternatif Bank A.Ş.	47	53	57	1,009	1,086	1,110
Anadolubank A.Ş.	86	86	86	1,882	1,834	1,901
Şekerbank T.A.Ş.	260	260	266	3,649	3,485	3,475
Tekstil Bankası A.Ş.	44	44	44	912	903	886
Turkish Bank A.Ş.	23	21	21	269	273	273
Türk Ekonomi Bankası A.Ş.	334	335	602	5,858	5,646	9,597
Türkiye Garanti Bankası A.Ş.	808	859	890	17,262	16,675	16,912
Türkiye İş Bankası A.Ş.	1,119	1,142	1,169	23,665	23,944	24,689
Yapı ve Kredi Bankası A.Ş.	847	868	887	14,438	14,411	14,547
<b>Banks Under the Dep.Ins.Fund</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>254</b>	<b>252</b>	<b>245</b>
Birleşik Fon Bankası A.Ş.	1	1	1	254	252	245
<b>Foreign Banks</b>	<b>2,039</b>	<b>2,096</b>	<b>1,885</b>	<b>40,584</b>	<b>42,013</b>	<b>37,734</b>
Arap Türk Bankası A.Ş.	6	6	6	250	255	250
Bank Mellat	3	3	3	50	51	56
Citibank A.Ş.	38	37	37	1,984	2,116	2,216
Denizbank A.Ş.	451	500	540	8,086	8,573	9,208
Deutsche Bank A.Ş.	1	1	1	98	101	100
Eurobank Tekfen A.Ş.	47	54	57	816	875	946
Fibabanka A.Ş.*	18	18	20	298	292	380
Finans Bank A.Ş.	465	503	512	10,719	11,734	11,580
Fortis Bank A.Ş.**	294	269	-	4,943	4,572	-
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	335	333	333	6,493	6,570	6,483
ING Bank A.Ş.	327	323	327	5,849	5,865	5,500
JPMorgan Chase Bank N.A.	1	1	1	54	53	48
Société Générale (SA)	16	16	16	245	259	292
The Royal Bank of Scotland N.V.	8	3	3	144	129	122
Turkland Bank A.Ş.	27	27	27	497	510	495
WestLB AG	1	1	1	42	42	42
<b>Development and Investment Banks</b>	<b>44</b>	<b>42</b>	<b>43</b>	<b>5,367</b>	<b>5,370</b>	<b>5,235</b>
Aktif Yatırım Bankası A.Ş.	6	6	7	266	316	380
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	4	2	2	285	288	275
Credit Agricole Yatırım Bankası Türk A.Ş.	1	1	1	20	20	18
Diler Yatırım Bankası A.Ş.	1	1	1	18	18	19
GSD Yatırım Bankası A.Ş.	1	1	1	28	28	28
İller Bankası	19	19	19	3,011	2,971	2,751
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	209	211	216
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	32	33	35
Nurol Yatırım Bankası A.Ş.	2	2	2	46	49	45
Taib Yatırım Bank A.Ş.	1	1	1	17	17	17
Türk Eximbank	2	2	2	372	360	401
Türkiye Kalkınma Bankası A.Ş.	1	1	1	732	712	699
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	331	347	351

\*The previous name "Millennium Bank A.Ş." was changed as "Fibabanka A.Ş." in May 11, 2011.

\*\*\*Fortis Bank A.Ş." was taken over by Türk Ekonomi Bankası A.Ş. together with all assets and liabilities in 25 January 2011. Its legal entity was ended in 14 February 2011.