



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

Report Code : DE13

October 2011



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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

September 2011

1. Number of Banks and Branches

The number of banks operating in Turkey was 48 at the end of September 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.

Number of Banks and Branches in the System *

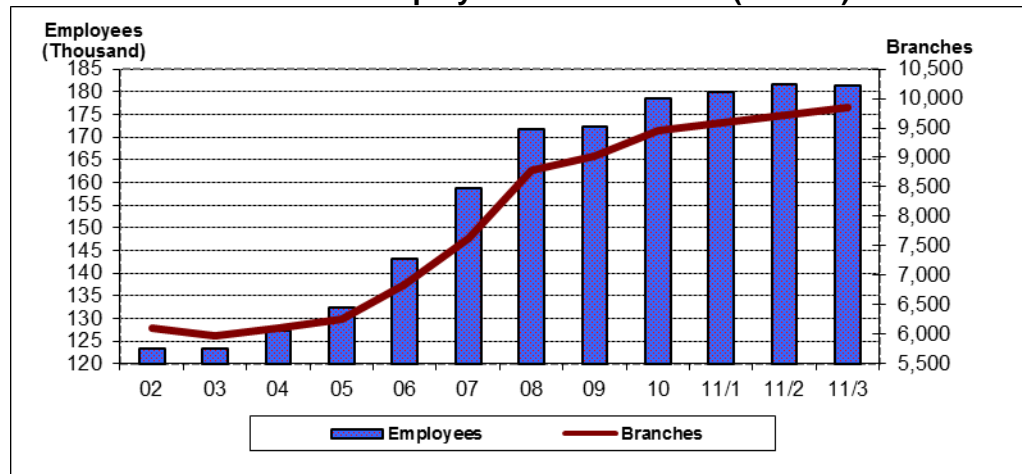
	September 2010		December 2010		June 2011		September 2011	
	Banks	Branches	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	9.294	32	9.423	31	9.669	31	9.798
State-owned banks	3	2.679	3	2.744	3	2.855	3	2.894
Privately-owned banks	11	4.526	11	4.582	11	4.928	11	4.996
Banks in the Fund**	1	1	1	1	1	1	1	1
Foreign banks	17	2.088	17	2.096	16	1.885	16	1.907
Development and inv. banks	13	44	13	42	13	43	13	43
Total	45	9.338	45	9.465	44	9.712	44	9.841

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

** Banks under the Deposit Insurance Fund

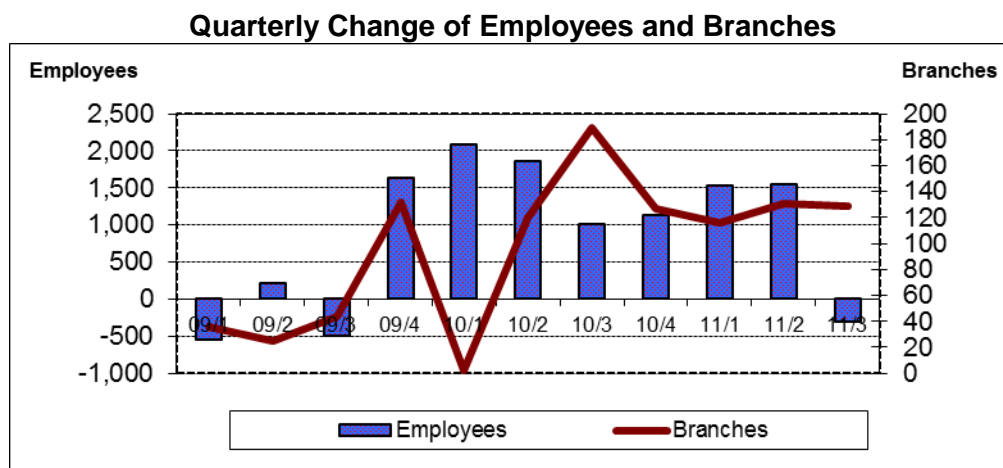
The number of branches continued to increase in July-September 2011 period. The total number of branches in the deposit banks and development and investment banks increased by 503 to 9,841 at the end of September 2011 as compared to September 2010 and by 376 as compared to December 2010.

Number of Employees and Branches (Annual)



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

The number of branches increased by 150 in state-owned deposit banks, 414 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 189 in foreign banks as compared to December 2010.



The number of branches per bank was 316 in deposit banks. The number was 965 in state-owned deposit banks, 454 in privately-owned deposit banks and 119 in foreign banks.

2. Number of employees

As of September 2011, the number of employees in the deposit banks and development and investment banks increased by 3,908 (2 percent) to 181,277, compared to September 2010, by 2,774 (1.6 percent) compared to December 2010 and decreased by 311 compared to June 2011.

The number of employees increased by 1,983 in state-owned deposit banks and 5,521 in privately-owned deposit banks. On the other hand, the number of employees decreased by 4,596 in foreign banks, 9 in bank in the Fund and 125 in development and investment banks.

Number of Employees

	September 2010	December 2010	June 2011	September 2011
Deposit banks	171,975	173,133	176,353	176,032
State-owned banks	47,128	47,235	49,423	49,218
Privately-owned banks	83,629	83,633	88,951	89,154
Banks in the Fund*	255	252	245	243
Foreign banks	40,963	42,013	37,734	37,417
Development and investment banks	5,394	5,370	5,235	5,245
Total	177,369	178,503	181,588	181,277

* Banks under the Deposit Insurance Fund

As of September 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 5,678 in deposit banks, 16,406 in state-owned banks, 8,105 in privately-owned banks and 2,339 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,622	34,580	130,269	9,561	176,032
State-owned banks	611	10,147	35,154	3,306	49,218
Privately-owned banks	497	15,492	69,100	4,065	89,154
Banks in the Fund*	18	113	104	8	243
Foreign banks	496	8,828	25,911	2,182	37,417
Development and inv. banks	331	786	3,416	712	5,245
Total	1,953	35,366	133,685	10,273	181,277

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 19 percent high-school graduates, 74 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 79 percent in development and investment banks.

Bank Employees by Sex

	December 2010			June 2011			September 2011		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	85,856	87,277	173,133	87,491	88,862	176,353	87,471	88,561	176,032
State-owned banks	28,282	18,953	47,235	29,292	20,131	49,423	29,261	19,957	49,218
Privately-owned banks	38,418	45,215	83,633	41,022	47,929	88,951	41,111	48,043	89,154
Banks in the Fund	162	90	252	158	87	245	157	86	243
Foreign banks	18,994	23,019	42,013	17,019	20,715	37,734	16,492	20,475	37,417
Development and inv. banks	3,631	1,739	5,370	3,485	1,750	5,235	3,476	1,769	5,245
Total	89,487	89,016	178,503	90,976	90,612	181,588	90,947	90,330	181,277

* Banks under the Deposit Insurance Fund

As of September 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, 35 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 September 30, 2011

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	44	9,841	181,277	Foreign Banks	16	1,907	37,417
Deposit Banks	31	9,798	176,032	Arap Türk Bankası A.Ş.		6	250
State-owned Banks	3	2,894	49,218	Bank Mellat		3	53
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,446	23,153	Citibank A.Ş.		37	2,212
Türkiye Halk Bankası A.Ş.		770	13,750	Denizbank A.Ş.		553	9,576
Türkiye Vakıflar Bankası T.A.O.		678	12,315	Deutsche Bank A.Ş.		1	103
Privately-owned Banks	11	4,996	89,154	Eurobank Tekfen A.Ş.		59	945
Adabank A.Ş.		1	43	Fibabanka A.Ş.		20	431
Akbank T.A.Ş.		916	15,513	Finans Bank A.Ş.		519	11,221
Alternatif Bank A.Ş.		63	1,189	Habib Bank Limited		1	16
Anadolubank A.Ş.		88	1,904	HSBC Bank A.Ş.		333	6,254
Şekerbank T.A.Ş.		266	3,468	ING Bank A.Ş.		327	5,363
Tekstil Bankası A.Ş.		44	882	JPMorgan Chase Bank N.A.		1	52
Turkish Bank A.Ş.		21	281	Société Générale (SA)		16	287
Türk Ekonomi Bankası A.Ş.		602	9,598	The Royal Bank of Scotland N.V.		3	115
Türkiye Garanti Bankası A.Ş.		907	16,784	Turkland Bank A.Ş.		27	497
Türkiye İş Bankası A.Ş.		1,194	24,788	WestLB AG		1	42
Yapı ve Kredi Bankası A.Ş.		894	14,704	Development and Investment Banks	13	43	5,245
Banks Under the Depo. Insurance Fund	1	1	243	Aktif Yatırım Bankası A.Ş.		7	374
Birleşik Fon Bankası A.Ş.		1	243	BankPozitif Kredi ve Kalkınma Bankası A.Ş.		2	266
				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	2,776
				İMKB Takas ve Saklama Bankası A.Ş.		1	213
				Merrill Lynch Yatırım Bank A.Ş.		1	35
				Nurol Yatırım Bankası A.Ş.		2	43
				Taib Yatırımbank A.Ş.		1	15
				Türk Eximbank		2	396
				Türkiye Kalkınma Bankası A.Ş.		1	709
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	353

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

Table 2 Bank Employees by Sex and Education, as of September 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
Sector Total	1,654	299	1,953	23,006	12,360	35,366	61,231	72,454	133,685	5,056	5,217	10,273	90,947	90,330	181,277
Deposit Banks	1,343	279	1,622	22,384	12,196	34,580	59,108	71,161	130,269	4,636	4,925	9,561	87,471	88,561	176,032
State-owned Banks	590	21	611	7,404	2,743	10,147	19,640	15,514	35,154	1,627	1,679	3,306	29,261	19,957	49,218
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	238	11	249	3,868	766	4,634	10,210	6,176	16,386	946	938	1,884	15,262	7,891	23,153
Türkiye Halk Bankası A.Ş.	105	4	109	2,367	1,041	3,408	5,055	4,317	9,372	435	426	861	7,962	5,788	13,750
Türkiye Vakıflar Bankası T.A.O.	247	6	253	1,169	936	2,105	4,375	5,021	9,396	246	315	561	6,037	6,278	12,315
Privately-owned Banks	467	30	497	9,765	5,727	15,492	28,928	40,172	69,100	1,951	2,114	4,065	41,111	48,043	89,154
Adabank A.Ş.	2	0	2	11	8	19	9	12	21	1	0	1	23	20	43
Akbank T.A.Ş.	69	0	69	1,693	382	2,075	5,413	7,108	12,521	432	416	848	7,607	7,906	15,513
Alternatif Bank A.Ş.	23	3	26	143	43	186	383	471	854	68	55	123	617	572	1,189
Anadolubank A.Ş.	7	1	8	258	132	390	680	730	1,410	44	52	96	989	915	1,904
Şekerbank T.A.Ş.	40	6	46	279	262	541	1,244	1,494	2,738	73	70	143	1,636	1,832	3,468
Tekstil Bankası A.Ş.	24	1	25	130	48	178	255	370	625	28	26	54	437	445	882
Turkish Bank A.Ş.	21	2	23	36	26	62	75	101	176	13	7	20	145	136	281
Türk Ekonomi Bankası A.Ş.	48	7	55	1,231	608	1,839	2,936	4,257	7,193	263	248	511	4,478	5,120	9,598
Türkiye Garanti Bankası A.Ş.	66	6	72	1,849	749	2,598	4,999	8,407	13,406	321	387	708	7,235	9,549	16,784
Türkiye İş Bankası A.Ş.	145	1	146	2,964	2,141	5,105	8,911	9,798	18,709	385	443	828	12,405	12,383	24,788
Yapı ve Kredi Bankası A.Ş.	22	3	25	1,171	1,328	2,499	4,023	7,424	11,447	323	410	733	5,539	9,165	14,704
Banks Under Depo. Insurance Fund	14	4	18	81	32	113	55	49	104	7	1	8	157	86	243
Birleşik Fon Bankası A.Ş.	14	4	18	81	32	113	55	49	104	7	1	8	157	86	243

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	272	224	496	5,134	3,694	8,828	10,485	15,426	25,911	1,051	1,131	2,182	16,942	20,475	37,417
Arap Türk Bankası A.Ş.	13	3	16	47	25	72	67	74	141	11	10	21	138	112	250
Bank Mellat	3	0	3	9	1	10	27	10	37	3	0	3	42	11	53
Citibank A.Ş.	4	3	7	43	40	83	796	1,130	1,926	83	113	196	926	1,286	2,212
Denizbank A.Ş.	167	215	382	2,049	1,996	4,045	2,239	2,503	4,742	192	215	407	4,647	4,929	9,576
Deutsche Bank A.Ş.	1	0	1	4	0	4	28	36	64	23	11	34	56	47	103
Eurobank Tekfen A.Ş.	10	0	10	49	69	118	318	410	728	49	40	89	426	519	945
Fibabanka A.Ş.	8	1	9	45	25	70	122	172	294	32	26	58	207	224	431
Finans Bank A.Ş.	19	1	20	1,625	838	2,463	3,084	5,100	8,184	259	295	554	4,987	6,234	11,221
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	640	374	1,014	1,767	3,133	4,900	146	194	340	2,553	3,701	6,254
ING Bank A.Ş.	26	0	26	485	259	744	1,739	2,508	4,247	165	181	346	2,415	2,948	5,363
JPMorgan Chase Bank N.A.	1	1	2	3	3	6	14	16	30	9	5	14	27	25	52
Société Générale (SA)	7	0	7	44	21	65	107	82	189	16	10	26	174	113	287
The Royal Bank of Scotland N.V.	0	0	0	1	2	3	28	46	74	28	10	38	57	58	115
Turkland Bank A.Ş.	10	0	10	85	38	123	141	181	322	26	16	42	262	235	497
WestLB AG	1	0	1	1	3	4	5	20	25	8	4	12	15	27	42
Development and Investment Banks	311	20	331	622	164	786	2,123	1,293	3,416	420	292	712	3,476	1,769	5,245
Aktif Yatırım Bankası A.Ş.	3	0	3	22	15	37	166	121	287	30	17	47	221	153	374
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	1	5	20	20	40	93	116	209	10	2	12	127	139	266
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	2	2	2	7	9	1	6	7	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	213	15	228	412	77	489	1,266	526	1,792	172	95	267	2,063	713	2,776
İMKB Takas ve Saklama Bankası A.Ş.	2	0	2	30	3	33	74	52	126	28	24	52	134	79	213
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	8	9	17	11	6	17	20	15	35
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	15	14	29	4	3	7	24	19	43
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	4	5	9	4	1	5	9	6	15
Türk Eximbank	23	1	24	33	14	47	110	124	234	39	52	91	205	191	396
Türkiye Kalkınma Bankası A.Ş.	44	0	44	66	22	88	272	191	463	75	39	114	457	252	709
Türkiye Sınai Kalkınma Bankası A.Ş.	21	3	24	23	8	31	94	113	207	45	46	91	183	170	353

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

	No.of Branches			No.of Employees		
	2010 Sept.	2010	2011 Sept.	2010 Sept.	2010	2011 Sept.
Sector Total	9,338	9,465	9,841	177,369	178,503	181,277
Deposit Banks	9,294	9,423	9,798	171,975	173,133	176,032
State-owned Banks	2,679	2,744	2,894	47,128	47,235	49,218
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,373	1,399	1,446	22,487	22,708	23,153
Türkiye Halk Bankası A.Ş.	701	709	770	13,686	13,450	13,750
Türkiye Vakıflar Bankası T.A.O.	605	636	678	10,955	11,077	12,315
Privately-owned Banks	4,526	4,582	4,996	83,629	83,633	89,154
Adabank A.Ş.	1	1	1	46	46	43
Akbank T.A.Ş.	897	913	916	15,133	15,330	15,513
Alternatif Bank A.Ş.	49	53	63	1,055	1,086	1,189
Anadolubank A.Ş.	86	86	88	1,847	1,834	1,904
Şekerbank T.A.Ş.	260	260	266	3,543	3,485	3,468
Tekstil Bankası A.Ş.	44	44	44	916	903	882
Turkish Bank A.Ş.	23	21	21	272	273	281
Türk Ekonomi Bankası A.Ş.	335	335	602	5,733	5,646	9,598
Türkiye Garanti Bankası A.Ş.	834	859	907	17,029	16,675	16,784
Türkiye İş Bankası A.Ş.	1,135	1,142	1,194	23,653	23,944	24,788
Yapı ve Kredi Bankası A.Ş.	862	868	894	14,402	14,411	14,704
Banks Under the Dep.Ins.Fund	1	1	1	255	252	243
Birleşik Fon Bankası A.Ş.	1	1	1	255	252	243
Foreign Banks	2,088	2,096	1,907	40,963	42,013	37,417
Arap Türk Bankası A.Ş.	6	6	6	255	255	250
Bank Mellat	3	3	3	50	51	53
Citibank A.Ş.	38	37	37	2,001	2,116	2,212
Denizbank A.Ş.	477	500	553	8,227	8,573	9,576
Deutsche Bank A.Ş.	1	1	1	103	101	103
Eurobank Tekfen A.Ş.	52	54	59	847	875	945
Fibabanka A.Ş.*	18	18	20	292	292	431
Finans Bank A.Ş.	486	503	519	11,062	11,734	11,221
Fortis Bank A.Ş.**	294	269	-	4,776	4,572	-
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	335	333	333	6,511	6,570	6,254
ING Bank A.Ş.	329	323	327	5,828	5,865	5,363
JPMorgan Chase Bank N.A.	1	1	1	52	53	52
Société Générale (SA)	16	16	16	254	259	287
The Royal Bank of Scotland N.V.	3	3	3	132	129	115
Turkland Bank A.Ş.	27	27	27	515	510	497
WestLB AG	1	1	1	42	42	42
Development and Investment Banks	44	42	43	5,394	5,370	5,245
Aktif Yatırım Bankası A.Ş.	6	6	7	299	316	374
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	4	2	2	294	288	266
Credit Agricole Yatırım Bankası Türk A.Ş.	1	1	1	21	20	18
Diler Yatırım Bankası A.Ş.	1	1	1	18	18	19
GSD Yatırım Bankası A.Ş.	1	1	1	29	28	28
İller Bankası	19	19	19	2,986	2,971	2,776
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	209	211	213
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	31	33	35
Nurol Yatırım Bankası A.Ş.	2	2	2	48	49	43
Taib Yatırım Bank A.Ş.	1	1	1	17	17	15
Türk Eximbank	2	2	2	366	360	396
Türkiye Kalkınma Bankası A.Ş.	1	1	1	724	712	709
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	352	347	353

*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.