



The Banking System in Turkey
Quarterly Statistics by Banks, Branches and Employees
March 2012

Report Code : DE13

April 2012



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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

March 2012

1. Number of Banks and Branches

The number of banks operating in Turkey was 48 at the end of March 2012 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.

Number of Banks and Branches in the System *

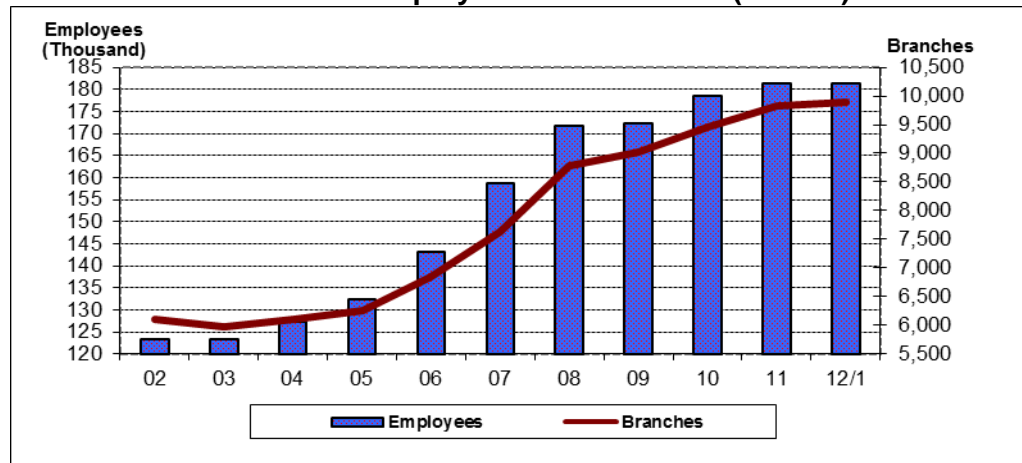
	March 2011		December 2011		March 2012	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	31	9,539	31	9,792	31	9,844
State-owned banks	3	2,793	3	2,909	3	2,936
Privately-owned banks	11	4,896	11	4,944	11	4,969
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	16	1,849	16	1,938	16	1,938
Development and inv. banks	13	42	13	42	13	42
Total	44	9,581	44	9,834	44	9,886

* 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 305 to 9,886 at the end of March 2012 as compared to March 2011 and by 52 as compared to December 2011.

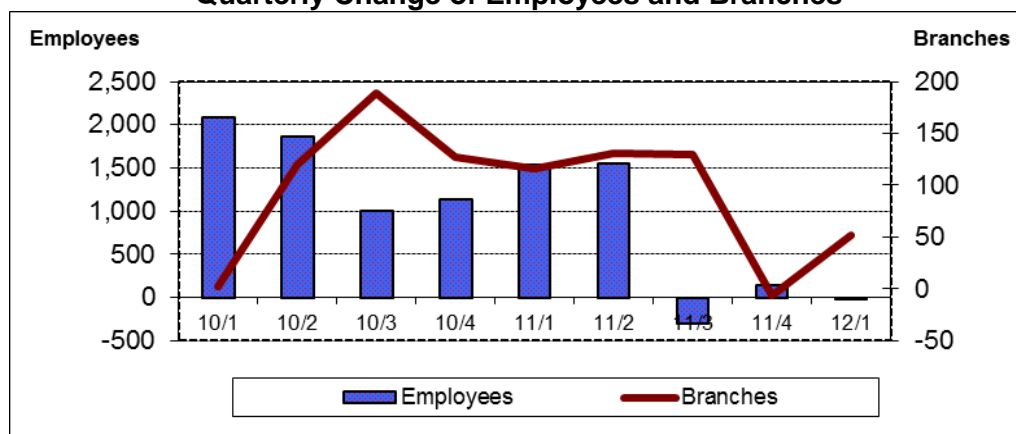
Number of Employees and Branches (Annual)



The number of branches increased by 27 in state-owned deposit banks and 25 in privately-owned deposit banks.

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

Quarterly Change of Employees and Branches



The number of branches per bank was 318 in deposit banks. The number was 979 in state-owned deposit banks, 452 in privately-owned deposit banks and 121 in foreign banks.

2. Number of employees

As of March 2012, the number of employees in the deposit banks and development and investment banks increased by 1,377 (1 percent) to 181,415, compared to March 2010 and decreased by 3 compared to December 2011.

As of March 2012, the number of employees increased 223 in privately-owned deposit banks as compared to December 2011. On the other hand, the number of employees decreased by 45 in state-owned deposit banks, 130 in foreign banks, 7 in bank in the Fund and 44 in development and investment banks.

Number of Employees

	March 2011	December 2011	March 2012
Deposit banks	174,622	176,576	176,617
State-owned banks	47,974	50,239	50,194
Privately-owned banks	88,565	89,047	89,270
Banks in the Fund*	249	243	236
Foreign banks	37,834	37,047	36,917
Development and investment banks	5,416	4,842	4,798
Total	180,038	181,418	181,415

* Banks under the Deposit Insurance Fund

As of March 2012, 28 percent of the total number of employees was employed in state-owned banks, 49 percent in private banks, 20 percent in foreign banks and 3 percent in development and investment banks.

The average number of employees was 5,697 in deposit banks, 16,731 in state-owned banks, 8,115 in privately-owned banks and 2,307 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,515	34,065	131,236	9,801	176,617
State-owned banks	565	9,687	36,501	3,441	50,194
Privately-owned banks	453	15,452	69,250	4,115	89,270
Banks in the Fund*	18	111	100	7	236
Foreign banks	479	8,815	25,385	2,238	36,917
Development and inv. banks	310	713	3,098	677	4,798
Total	1,825	34,778	134,334	10,478	181,415

* 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, 80 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

	March 2011			December 2011			March 2012		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	86,665	87,957	174,622	87,870	88,706	176,576	87,988	88,629	176,617
State-owned banks	28,750	19,224	47,974	29,818	20,421	50,239	29,753	20,441	50,194
Privately-owned banks	40,789	47,776	88,565	41,058	47,989	89,047	41,184	48,086	89,270
Banks in the Fund	159	90	249	157	86	243	153	83	236
Foreign banks	16,967	20,867	37,834	16,837	20,210	37,047	16,898	20,019	36,917
Development and inv. banks	3,652	1,764	5,416	3,215	1,627	4,842	4,842	1,625	4,798
Total	90,317	89,721	180,038	91,085	90,333	181,418	91,161	90,254	181,415

* Banks under the Deposit Insurance Fund

As of March 2012, 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, 54 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 March 31, 2012

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	44	9,886	181,415	Foreign Banks	16	1,938	36,917
Deposit Banks	31	9,844	176,617	Arap Türk Bankası A.Ş.		7	264
State-owned Banks	3	2,936	50,194	Bank Mellat		3	58
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,462	24,456	Citibank A.Ş.		37	2,240
Türkiye Halk Bankası A.Ş.		784	13,513	Denizbank A.Ş.		589	9,791
Türkiye Vakıflar Bankası T.A.O.		690	12,225	Deutsche Bank A.Ş.		1	108
Privately-owned Banks	11	4,969	89,270	Eurobank Tekfen A.Ş.		60	947
Adabank A.Ş.		1	42	Fibabanka A.Ş.		22	477
Akbank T.A.Ş.		936	15,472	Finans Bank A.Ş.		522	10,904
Alternatif Bank A.Ş.		63	1,178	Habib Bank Limited		1	16
Anadolubank A.Ş.		88	1,910	HSBC Bank A.Ş.		329	6,015
Şekerbank T.A.Ş.		272	3,543	ING Bank A.Ş.		319	5,105
Tekstil Bankası A.Ş.		44	844	JPMorgan Chase Bank N.A.		1	55
Turkish Bank A.Ş.		20	288	Société Générale (SA)		16	298
Türk Ekonomi Bankası A.Ş.		508	9,273	The Royal Bank of Scotland N.V.		3	104
Türkiye Garanti Bankası A.Ş.		920	16,990	Turkland Bank A.Ş.		27	494
Türkiye İş Bankası A.Ş.		1,209	24,764	WestLB AG		1	41
Yapı ve Kredi Bankası A.Ş.		908	14,966	Development and Investment Banks	13	42	4,798
Banks Under the Depo. Insurance Fund	1	1	236	Aktif Yatırım Bankası A.Ş.		7	381
Birleşik Fon Bankası A.Ş.		1	236	BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	127
				Credit Agricole Yatırım Bankası Türk A.Ş.		1	16
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	27
				İller Bankası		19	2,480
				İMKB Takas ve Saklama Bankası A.Ş.		1	216
				Merrill Lynch Yatırım Bank A.Ş.		1	34
				Nurol Yatırım Bankası A.Ş.		2	43
				Taib Yatırımbank A.Ş.		1	14
				Türk Eximbank		2	391
				Türkiye Kalkınma Bankası A.Ş.		1	703
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	347

* 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 Sex and Education, as of March 31, 2012

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	1,538	287	1,825	22,650	12,128	34,778	61,835	72,499	134,334	5,138	5,340	10,478	91,161	90,254	181,415
Deposit Banks	1,244	271	1,515	22,079	11,986	34,065	59,919	71,317	131,236	4,746	5,055	9,801	87,988	88,629	176,617
State-owned Banks	545	20	565	7,050	2,637	9,687	20,460	16,041	36,501	1,698	1,743	3,441	29,753	20,441	50,194
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	220	11	231	3,658	729	4,387	11,085	6,793	17,878	982	978	1,960	15,945	8,511	24,456
Türkiye Halk Bankası A.Ş.	93	4	97	2,257	1,004	3,261	5,011	4,264	9,275	446	434	880	7,807	5,706	13,513
Türkiye Vakıflar Bankası T.A.O.	232	5	237	1,135	904	2,039	4,364	4,984	9,348	270	331	601	6,001	6,224	12,225
Privately-owned Banks	425	28	453	9,766	5,686	15,452	29,022	40,228	69,250	1,971	2,144	4,115	41,184	48,086	89,270
Adabank A.Ş.	2	0	2	11	7	18	8	13	21	1	0	1	22	20	42
Akbank T.A.Ş.	67	0	67	1,677	366	2,043	5,400	7,111	12,511	437	414	851	7,581	7,891	15,472
Alternatif Bank A.Ş.	22	3	25	144	40	184	382	468	850	66	53	119	614	564	1,178
Anadolubank A.Ş.	5	1	6	257	129	386	693	731	1,424	40	54	94	995	915	1,910
Şekerbank T.A.Ş.	38	6	44	270	238	508	1,289	1,552	2,841	80	70	150	1,677	1,866	3,543
Tekstil Bankası A.Ş.	20	1	21	107	47	154	247	369	616	24	29	53	398	446	844
Turkish Bank A.Ş.	19	2	21	35	27	62	78	100	178	17	10	27	149	139	288
Türk Ekonomi Bankası A.Ş.	37	7	44	1,166	583	1,749	2,907	4,066	6,973	265	242	507	4,375	4,898	9,273
Türkiye Garanti Bankası A.Ş.	61	5	66	1,843	738	2,581	5,083	8,514	13,597	333	413	746	7,320	9,670	16,990
Türkiye İş Bankası A.Ş.	132	1	133	3,020	2,089	5,109	8,837	9,840	18,677	390	455	845	12,379	12,385	24,764
Yapı ve Kredi Bankası A.Ş.	22	2	24	1,236	1,422	2,658	4,098	7,464	11,562	318	404	722	5,674	9,292	14,966
Banks Under Depo. Insurance Fund	14	4	18	80	31	111	53	47	100	6	1	7	153	83	236
Birleşik Fon Bankası A.Ş.	14	4	18	80	31	111	53	47	100	6	1	7	153	83	236

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	260	219	479	5,183	3,632	8,815	10,384	15,001	25,385	1,071	1,167	2,238	16,898	20,019	36,917
Arap Türk Bankası A.Ş.	13	3	16	50	25	75	74	74	148	12	13	25	149	115	264
Bank Mellat	3	0	3	10	0	10	31	11	42	3	0	3	47	11	58
Citibank A.Ş.	4	3	7	42	40	82	827	1,142	1,969	75	107	182	948	1,292	2,240
Denizbank A.Ş.	158	209	367	2,082	2,019	4,101	2,326	2,565	4,891	197	235	432	4,763	5,028	9,791
Deutsche Bank A.Ş.	1	0	1	4	0	4	32	36	68	24	11	35	61	47	108
Eurobank Tekfen A.Ş.	10	0	10	55	56	111	327	414	741	48	37	85	440	507	947
Fibabanka A.Ş.	7	2	9	51	30	81	145	185	330	30	27	57	233	244	477
Finans Bank A.Ş.	18	1	19	1,610	811	2,421	2,973	4,933	7,906	256	302	558	4,857	6,047	10,904
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	685	347	1,032	1,681	2,927	4,608	171	204	375	2,537	3,478	6,015
ING Bank A.Ş.	25	0	25	459	234	693	1,663	2,369	4,032	172	183	355	2,319	2,786	5,105
JPMorgan Chase Bank N.A.	1	1	2	3	3	6	13	17	30	12	5	17	29	26	55
Société Générale (SA)	7	0	7	41	24	65	117	87	204	14	8	22	179	119	298
The Royal Bank of Scotland N.V.	0	0	0	6	2	8	27	34	61	22	13	35	55	49	104
Turkland Bank A.Ş.	10	0	10	80	38	118	141	182	323	26	17	43	257	237	494
WestLB AG	1	0	1	1	3	4	4	20	24	8	4	12	14	27	41
Development and Investment Banks	294	16	310	571	142	713	1,916	1,182	3,098	392	285	677	3,173	1,625	4,798
Aktif Yatırım Bankası A.Ş.	3	0	3	22	15	37	170	120	290	33	18	51	228	153	381
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	0	3	3	7	10	51	53	104	8	2	10	65	62	127
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	2	2	1	7	8	1	5	6	2	14	16
Diler Yatırım Bankası A.Ş.	1	0	1	5	0	5	6	5	11	1	1	2	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	9	21	1	0	1	17	10	27
İller Bankası	202	13	215	378	68	446	1,108	481	1,589	148	82	230	1,836	644	2,480
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	31	3	34	73	51	124	31	26	57	136	80	216
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	9	9	18	9	6	15	19	15	34
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	17	12	29	3	4	7	25	18	43
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	4	5	9	3	1	4	8	6	14
Türk Eximbank	22	0	22	32	13	45	110	123	233	39	52	91	203	188	391
Türkiye Kalkınma Bankası A.Ş.	43	0	43	66	21	87	269	192	461	73	39	112	451	252	703
Türkiye Sınai Kalkınma Bankası A.Ş.	19	3	22	23	10	33	86	115	201	42	49	91	170	177	347

Table 3 Number of Branches and Employees (2011 - 2012 March)

	No.of Branches			No.of Employees		
	2011 March	2011	2012 March	2011 March	2011	2012 March
Sector Total	9,581	9,834	9,886	180,038	181,418	181,415
Deposit Banks	9,539	9,792	9,844	174,622	176,576	176,617
State-owned Banks	2,793	2,909	2,936	47,974	50,239	50,194
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,408	1,458	1,462	23,695	24,374	24,456
Türkiye Halk Bankası A.Ş.	734	771	784	13,258	13,643	13,513
Türkiye Vakıflar Bankası T.A.O.	651	680	690	11,021	12,222	12,225
Privately-owned Banks	4,896	4,944	4,969	88,565	89,047	89,270
Adabank A.Ş.	1	1	1	46	43	42
Akbank T.A.Ş.	912	927	936	15,400	15,339	15,472
Alternatif Bank A.Ş.	56	63	63	1,093	1,185	1,178
Anadolubank A.Ş.	86	88	88	1,863	1,911	1,910
Şekerbank T.A.Ş.	266	272	272	3,462	3,530	3,543
Tekstil Bankası A.Ş.	44	44	44	900	880	844
Turkish Bank A.Ş.	21	20	20	274	284	288
Türk Ekonomi Bankası A.Ş.	603	507	508	9,945	9,356	9,273
Türkiye Garanti Bankası A.Ş.	880	914	920	16,717	16,773	16,990
Türkiye İş Bankası A.Ş.	1,159	1,201	1,209	24,428	24,887	24,764
Yapı ve Kredi Bankası A.Ş.	868	907	908	14,437	14,859	14,966
Banks Under the Dep.Ins.Fund	1	1	1	249	243	236
Birleşik Fon Bankası A.Ş.	1	1	1	249	243	236
Foreign Banks	1,849	1,938	1,938	37,834	37,047	36,917
Arap Türk Bankası A.Ş.	6	6	7	251	254	264
Bank Mellat	3	3	3	56	55	58
Citibank A.Ş.	37	37	37	2,190	2,233	2,240
Denizbank A.Ş.	512	588	589	8,860	9,772	9,791
Deutsche Bank A.Ş.	1	1	1	99	106	108
Eurobank Tekfen A.Ş.	57	59	60	919	954	947
Fibabanka A.Ş.	18	21	22	319	438	477
Finans Bank A.Ş.	505	522	522	11,853	10,837	10,904
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	334	330	329	6,610	6,155	6,015
ING Bank A.Ş.	327	322	319	5,664	5,232	5,105
JPMorgan Chase Bank N.A.	1	1	1	47	52	55
Société Générale (SA)	16	16	16	274	294	298
The Royal Bank of Scotland N.V.	3	3	3	130	111	104
Turkland Bank A.Ş.	27	27	27	504	496	494
WestLB AG	1	1	1	42	42	41
Development and Investment Banks	42	42	42	5,416	4,842	4,798
Aktif Yatırım Bankası A.Ş.	6	7	7	341	373	381
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	1	283	135	127
Credit Agricole Yatırım Bankası Türk A.Ş.	1	1	1	20	18	16
Diler Yatırım Bankası A.Ş.	1	1	1	18	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	29	26	27
İller Bankası	19	19	19	3,004	2,514	2,480
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	211	209	216
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	30	35	34
Nurol Yatırım Bankası A.Ş.	2	2	2	46	42	43
Taib Yatırım Bank A.Ş.	1	1	1	17	16	14
Türk Eximbank	2	2	2	352	397	391
Türkiye Kalkınma Bankası A.Ş.	1	1	1	705	708	703
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	360	350	347