



Important Notice:

"Number of employees" figure was updated as a result of a change, made by a bank. (November 13,

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

Report Code : DE13

October 2012



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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees^{1 2}

September 2012

1. Number of Banks and Branches

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

Odea Bank A.Ş. was started its operations on the 2nd of October, 2012, and its figures are not included in this report.

Number of Banks and Branches in the System *

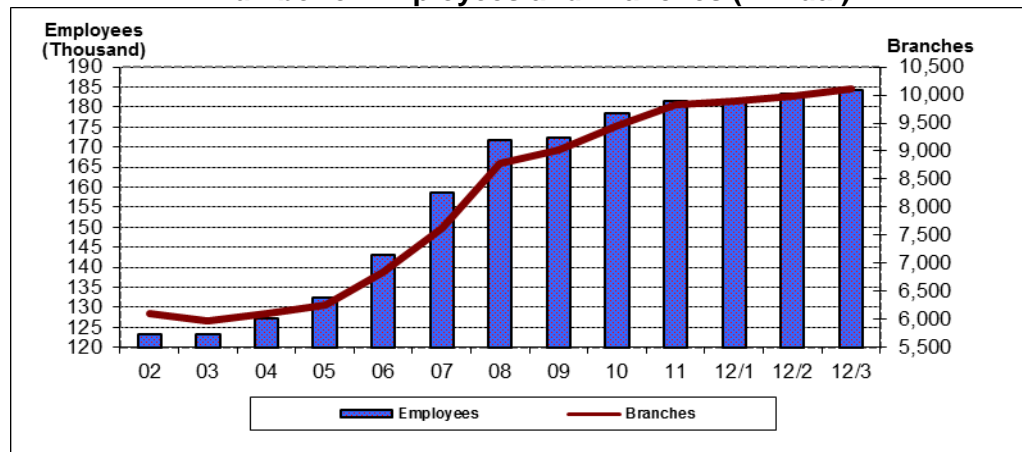
	September 2011		December 2011		September 2012	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	31	9,798	31	9,792	31	10,069
State-owned banks	3	2,894	3	2,909	3	3,058
Privately-owned banks	11	4,996	11	4,944	11	5,045
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	16	1,907	16	1,938	16	1,965
Development and inv. banks	13	43	13	42	13	42
Total	44	9,841	44	9,834	44	10,111

* 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 270 to 10,111 at the end of September 2012 as compared to September 2011 and by 277 as compared to December 2011.

Number of Employees and Branches (Annual)

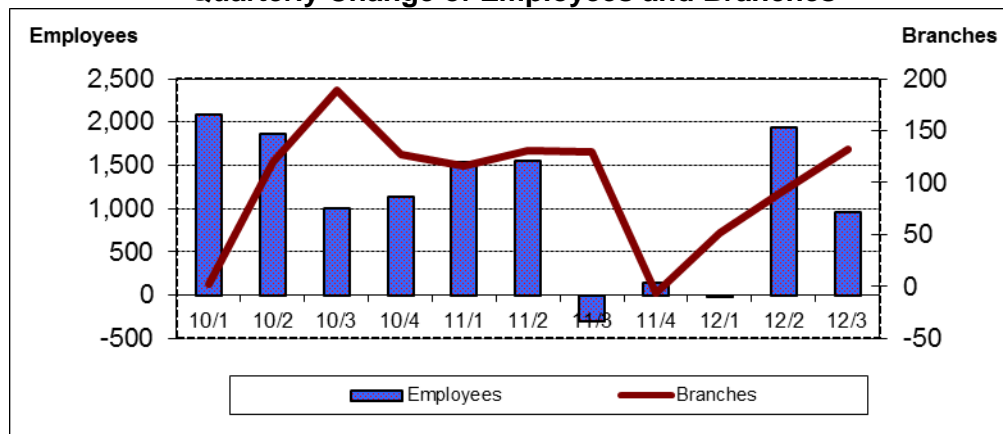


¹ -The deposit banks and development and investment banks are included.

² -"Number of employees" figure was updated as a result of a change, made by a bank. (November 13, 2012)

The number of branches increased by 149 in state-owned deposit banks, 101 in privately-owned deposit banks and 27 in foreign banks as compared to December 2011.

Quarterly Change of Employees and Branches



The number of branches per bank was 325 in deposit banks. The number was 1,019 in state-owned deposit banks, 459 in privately-owned deposit banks and 123 in foreign banks.

2. Number of employees

As of September 2012, the number of employees in the deposit banks and development and investment banks increased by 3,055 (1.7 percent) to 184,332, compared to September 2011 and by 2,914 (1.6 percent) compared to December 2011.

As of September 2012, the number of employees increased by 675 in state-owned deposit banks, 1,242 in privately-owned deposit banks, 1,006 in foreign banks and 9 in development and investment banks, as compared to December 2011. On the other hand, the number of employees decreased by 18 in bank in the Fund.

Number of Employees

	September 2011	December 2011	September 2012
Deposit banks	176,032	176,576	179,481
State-owned banks	49,218	50,239	50,914
Privately-owned banks	89,154	89,047	90,289
Banks in the Fund*	243	243	225
Foreign banks	37,417	37,047	38,053
Development and investment banks	5,245	4,842	4,851
Total	181,277	181,418	184,332

* Banks under the Deposit Insurance Fund

As of September 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 5,790 in deposit banks, 16,971 in state-owned banks, 8,208 in privately-owned banks and 2,378 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,462	33,266	134,607	10,146	179,481
State-owned banks	511	9,067	37,753	3,583	50,914
Privately-owned banks	426	15,062	70,463	4,338	90,289
Banks in the Fund*	17	107	94	7	225
Foreign banks	508	9,030	26,297	2,218	38,053
Development and inv. banks	300	735	3,123	693	4,851
Total	1,762	34,001	137,730	10,839	184,332

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 18 percent high-school graduates, 75 percent university graduates, and 6 percent had post-graduates degrees.

Considering each group, 81 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 83 percent in private banks, 75 percent in foreign banks and 79 percent in development and investment banks.

Bank Employees by Sex

	September 2011			December 2011			September 2012		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	87,471	88,561	176,032	87,870	88,706	176,576	88,970	90,511	179,481
State-owned banks	29,261	19,957	49,218	29,818	20,421	50,239	29,810	21,104	50,914
Privately-owned banks	41,111	48,043	89,154	41,058	47,989	89,047	41,542	48,747	90,289
Banks in the Fund	157	86	243	157	86	243	145	80	225
Foreign banks	16,492	20,475	37,417	16,837	20,210	37,047	17,473	20,580	38,053
Development and inv. banks	3,476	1,769	5,245	3,215	1,627	4,842	3,212	1,639	4,851
Total	90,947	90,330	181,277	91,085	90,333	181,418	92,182	92,150	184,332

* Banks under the Deposit Insurance Fund

As of September 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, 36 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, 2012

	No. of Banks	No. of Branches*	No. of Employees		No. of Banks	No. of Branches*	No. of Employees
Sector Total	44	10,111	184,332	Foreign Banks	16	1,965	38,053
Deposit Banks	31	10,069	179,481	Arap Türk Bankası A.Ş.		7	271
State-owned Banks	3	3,058	50,914	Bank Mellat		3	58
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,510	23,359	Citibank A.Ş.		37	2,212
Türkiye Halk Bankası A.Ş.		807	14,332	Denizbank A.Ş.		600	10,080
Türkiye Vakıflar Bankası T.A.O.		741	13,223	Deutsche Bank A.Ş.		1	104
Privately-owned Banks	11	5,045	90,289	Eurobank Tekfen A.Ş.		60	984
Adabank A.Ş.		1	42	Fibabanka A.Ş.		27	542
Akbank T.A.Ş.		963	16,436	Finans Bank A.Ş.		530	11,459
Alternatif Bank A.Ş.		63	1,191	Habib Bank Limited		1	17
Anadolubank A.Ş.		88	1,970	HSBC Bank A.Ş.		331	5,994
Şekerbank T.A.Ş.		272	3,517	ING Bank A.Ş.		320	5,333
Tekstil Bankası A.Ş.		44	870	JPMorgan Chase Bank N.A.		1	56
Turkish Bank A.Ş.		20	290	Portigon AG		1	40
Türk Ekonomi Bankası A.Ş.		510	9,205	Société Générale (SA)		16	295
Türkiye Garanti Bankası A.Ş.		928	17,310	The Royal Bank of Scotland N.V.		3	95
Türkiye İş Bankası A.Ş.		1,234	24,504	Turkland Bank A.Ş.		27	513
Yapı ve Kredi Bankası A.Ş.		922	14,954	Development and Investment Banks	13	42	4,851
Banks Under the Depo. Insurance Fund	1	1	225	Aktif Yatırım Bankası A.Ş.		7	413
Birleşik Fon Bankası A.Ş.		1	225	BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	135
				Credit Agricole Yatırım Bankası Türk A.Ş.		1	15
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	27
				İller Bankası		19	2,478
				İMKB Takas ve Saklama Bankası A.Ş.		1	223
				Merrill Lynch Yatırım Bank A.Ş.		1	36
				Nurol Yatırım Bankası A.Ş.		2	45
				Taib Yatırımbank A.Ş.		1	13
				Türk Eximbank		2	409
				Türkiye Kalkınma Bankası A.Ş.		1	695
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	343

* 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 September 30, 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	1,483	279	1,762	22,106	11,895	34,001	63,320	74,410	137,730	5,273	5,566	10,839	92,182	92,150	184,332
Deposit Banks	1,198	264	1,462	21,529	11,737	33,266	61,370	73,237	134,607	4,873	5,273	10,146	88,970	90,511	179,481
State-owned Banks	494	17	511	6,575	2,492	9,067	20,975	16,778	37,753	1,766	1,817	3,583	29,810	21,104	50,914
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	194	9	203	3,335	669	4,004	10,609	6,537	17,146	1,010	996	2,006	15,148	8,211	23,359
Türkiye Halk Bankası A.Ş.	83	4	87	2,160	958	3,118	5,571	4,636	10,207	462	458	920	8,276	6,056	14,332
Türkiye Vakıflar Bankası T.A.O.	217	4	221	1,080	865	1,945	4,795	5,605	10,400	294	363	657	6,386	6,837	13,223
Privately-owned Banks	399	27	426	9,594	5,468	15,062	29,494	40,969	70,463	2,055	2,283	4,338	41,542	48,747	90,289
Adabank A.Ş.	2	0	2	10	7	17	9	13	22	1	0	1	22	20	42
Akbank T.A.Ş.	63	0	63	1,677	338	2,015	5,683	7,728	13,411	463	484	947	7,886	8,550	16,436
Alternatif Bank A.Ş.	19	3	22	144	37	181	393	468	861	71	56	127	627	564	1,191
Anadolubank A.Ş.	4	1	5	254	126	380	746	739	1,485	43	57	100	1,047	923	1,970
Şekerbank T.A.Ş.	37	5	42	261	233	494	1,290	1,548	2,838	71	72	143	1,659	1,858	3,517
Tekstil Bankası A.Ş.	20	1	21	103	40	143	263	387	650	23	33	56	409	461	870
Turkish Bank A.Ş.	19	2	21	35	26	61	76	104	180	16	12	28	146	144	290
Türk Ekonomi Bankası A.Ş.	34	7	41	1,127	575	1,702	2,925	4,027	6,952	267	243	510	4,353	4,852	9,205
Türkiye Garanti Bankası A.Ş.	60	4	64	1,827	687	2,514	5,276	8,662	13,938	359	435	794	7,522	9,788	17,310
Türkiye İş Bankası A.Ş.	120	1	121	2,942	2,023	4,965	8,705	9,839	18,544	402	472	874	12,169	12,335	24,504
Yapı ve Kredi Bankası A.Ş.	21	3	24	1,214	1,376	2,590	4,128	7,454	11,582	339	419	758	5,702	9,252	14,954
Banks Under Depo. Insurance Fund	13	4	17	77	30	107	49	45	94	6	1	7	145	80	225
Birleşik Fon Bankası A.Ş.	13	4	17	77	30	107	49	45	94	6	1	7	145	80	225

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	292	216	508	5,283	3,747	9,030	10,852	15,445	26,297	1,046	1,172	2,218	17,473	20,580	38,053
Arap Türk Bankası A.Ş.	12	3	15	54	27	81	74	76	150	12	13	25	152	119	271
Bank Mellat	3	0	3	10	0	10	33	9	42	3	0	3	49	9	58
Citibank A.Ş.	5	3	8	38	39	77	808	1,143	1,951	74	102	176	925	1,287	2,212
Denizbank A.Ş.	155	203	358	2,125	2,049	4,174	2,431	2,669	5,100	196	252	448	4,907	5,173	10,080
Deutsche Bank A.Ş.	1	0	1	3	0	3	30	35	65	22	13	35	56	48	104
Eurobank Tekfen A.Ş.	10	0	10	55	57	112	342	439	781	44	37	81	451	533	984
Fibabanka A.Ş.	9	2	11	58	35	93	164	212	376	35	27	62	266	276	542
Finans Bank A.Ş.	57	4	61	1,674	838	2,512	3,201	5,120	8,321	253	312	565	5,185	6,274	11,459
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	680	386	1,066	1,685	2,920	4,605	143	180	323	2,508	3,486	5,994
ING Bank A.Ş.	20	0	20	453	247	700	1,770	2,473	4,243	181	189	370	2,424	2,909	5,333
JPMorgan Chase Bank N.A.	1	1	2	4	3	7	13	17	30	12	5	17	30	26	56
Portigon AG	1	0	1	1	3	4	4	19	23	8	4	12	14	26	40
Société Générale (SA)	7	0	7	38	23	61	119	86	205	12	10	22	176	119	295
The Royal Bank of Scotland N.V.	0	0	0	5	1	6	26	31	57	21	11	32	52	43	95
Turkland Bank A.Ş.	9	0	9	81	39	120	149	191	340	28	16	44	267	246	513
Development and Investment Banks	285	15	300	577	158	735	1,950	1,173	3,123	400	293	693	3,212	1,639	4,851
Aktif Yatırım Bankası A.Ş.	3	0	3	49	31	80	169	108	277	33	20	53	254	159	413
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	0	3	4	11	15	50	55	105	10	2	12	67	68	135
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	2	2	1	7	8	1	4	5	2	13	15
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	193	13	206	355	68	423	1,134	475	1,609	152	88	240	1,834	644	2,478
İMKB Takas ve Saklama Bankası A.Ş.	2	0	2	29	4	33	78	54	132	30	26	56	139	84	223
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	11	8	19	9	7	16	21	15	36
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	17	13	30	4	4	8	26	19	45
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	3	9	1	2	3	8	5	13
Türk Eximbank	23	0	23	33	13	46	117	127	244	44	52	96	217	192	409
Türkiye Kalkınma Bankası A.Ş.	43	0	43	69	19	88	261	191	452	73	39	112	446	249	695
Türkiye Sınai Kalkınma Bankası A.Ş.	17	2	19	22	7	29	88	118	206	41	48	89	168	175	343

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

	No.of Branches			No.of Employees		
	2011 September	2011	2012 September	2011 September	2011	2012 September
Sector Total	9,841	9,834	10,111	181,277	181,418	184,332
Deposit Banks	9,798	9,792	10,069	176,032	176,576	179,481
State-owned Banks	2,894	2,909	3,058	49,218	50,239	50,914
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,446	1,458	1,510	23,153	24,374	23,359
Türkiye Halk Bankası A.Ş.	770	771	807	13,750	13,643	14,332
Türkiye Vakıflar Bankası T.A.O.	678	680	741	12,315	12,222	13,223
Privately-owned Banks	4,996	4,944	5,045	89,154	89,047	90,289
Adabank A.Ş.	1	1	1	43	43	42
Akbank T.A.Ş.	916	927	963	15,513	15,339	16,436
Alternatif Bank A.Ş.	63	63	63	1,189	1,185	1,191
Anadolubank A.Ş.	88	88	88	1,904	1,911	1,970
Şekerbank T.A.Ş.	266	272	272	3,468	3,530	3,517
Tekstil Bankası A.Ş.	44	44	44	882	880	870
Turkish Bank A.Ş.	21	20	20	281	284	290
Türk Ekonomi Bankası A.Ş.	602	507	510	9,598	9,356	9,205
Türkiye Garanti Bankası A.Ş.	907	914	928	16,784	16,773	17,310
Türkiye İş Bankası A.Ş.	1,194	1,201	1,234	24,788	24,887	24,504
Yapı ve Kredi Bankası A.Ş.	894	907	922	14,704	14,859	14,954
Banks Under the Dep.Ins.Fund	1	1	1	243	243	225
Birleşik Fon Bankası A.Ş.	1	1	1	243	243	225
Foreign Banks	1,907	1,938	1,965	37,417	37,047	38,053
Arap Türk Bankası A.Ş.	6	6	7	250	254	271
Bank Mellat	3	3	3	53	55	58
Citibank A.Ş.	37	37	37	2,212	2,233	2,212
Denizbank A.Ş.	553	588	600	9,576	9,772	10,080
Deutsche Bank A.Ş.	1	1	1	103	106	104
Eurobank Tekfen A.Ş.	59	59	60	945	954	984
Fibabanka A.Ş.	20	21	27	431	438	542
Finans Bank A.Ş.	519	522	530	11,221	10,837	11,459
Habib Bank Limited	1	1	1	16	16	17
HSBC Bank A.Ş.	333	330	331	6,254	6,155	5,994
ING Bank A.Ş.	327	322	320	5,363	5,232	5,333
JPMorgan Chase Bank N.A.	1	1	1	52	52	56
Portigon AG*	1	1	1	42	42	40
Société Générale (SA)	16	16	16	287	294	295
The Royal Bank of Scotland N.V.	3	3	3	115	111	95
Turkland Bank A.Ş.	27	27	27	497	496	513
Development and Investment Banks	43	42	42	5,245	4,842	4,851
Aktif Yatırım Bankası A.Ş.	7	7	7	374	373	413
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	1	266	135	135
Credit Agricole Yatırım Bankası Türk A.Ş.	1	1	1	18	18	15
Diler Yatırım Bankası A.Ş.	1	1	1	19	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	28	26	27
İller Bankası	19	19	19	2,776	2,514	2,478
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	213	209	223
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	35	35	36
Nurol Yatırım Bankası A.Ş.	2	2	2	43	42	45
Taib Yatırım Bank A.Ş.	1	1	1	15	16	13
Türk Eximbank	2	2	2	396	397	409
Türkiye Kalkınma Bankası A.Ş.	1	1	1	709	708	695
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	353	350	343

*The previous name "WestLB AG" was changed as "Portigon AG" in July 31, 2012.