



The Banking System in Turkey
Quarterly Statistics by Banks, Branches and Employees
September 2009

Report Code : DE13

October 2009



Contents

	<u>Page No.</u>
The Banking System in Turkey - Quarterly Statistics by Banks, Branches and Employees.....	i
Changes in The Number of Banks and Branches.....	i
Number of Employees.....	ii
Tables	
Table 1 Number of Branches and Employees by the Banks and Groups, as of September 30, 2009.....	1
Table 2 Bank Employees by Sex and Education, as of September 30, 2009.....	2
Table 3 Number of Branches and Employees (2008 - 2009 September).....	4

The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

September 2009

Number of Banks and Branches

The number of banks operating in Turkey was 49 at the end of September 2009 with 32 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 17 foreign banks.

Number of Banks and Branches in the System *

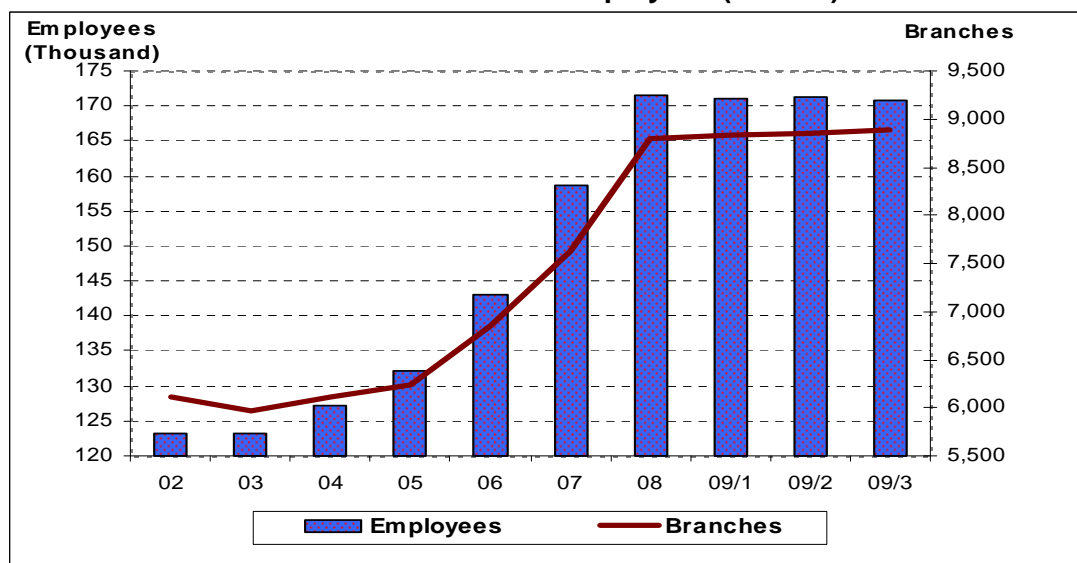
	September 2008		December 2008		September 2009	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	33	8,489	32	8,741	32	8,848
State-owned banks	3	2,393	3	2,416	3	2,482
Privately-owned banks	11	4,145	11	4,290	11	4,328
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	18	1,950	17	2,034	17	2,037
Development and inv. banks	13	55	13	49	13	47
Total	46	8,544	45	8,790	45	8,895

* 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 at a slower pace in July-September 2009 period. The total number of branches in the deposit banks and development and investment banks increased by 351 to 8,895 at the end of September 2009 as compared to September 2008 and by 105 as compared to December 2008.

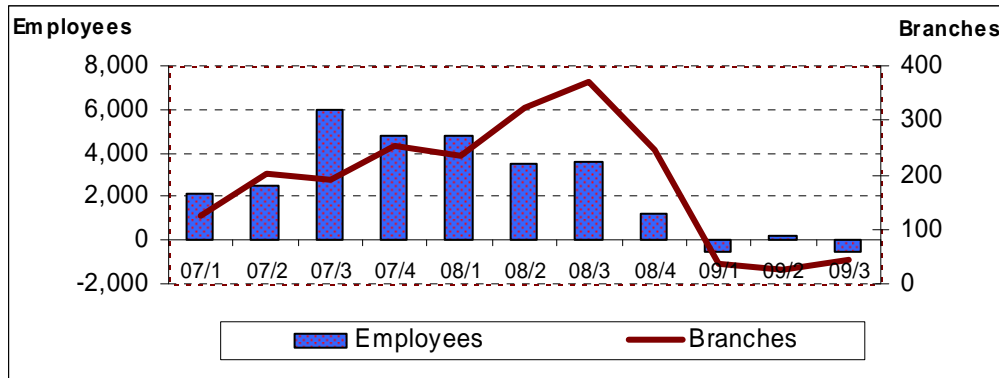
Number of Branches and Employees (Annual)



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

The number of branches increased by 66 in state-owned deposit banks, 38 in privately-owned deposit banks and 3 in foreign banks as compared to December 2008. On the other hand, the number of branches decreased by 2 in development and investment banks.

Quarterly Change of Branches and Employees



The number of branches per bank was 277 in deposit banks. The number was 827 in state-owned deposit banks, 393 in privately-owned deposit banks and 120 in foreign banks.

Number of Employees

As of September 2009, the number of employees in the deposit banks and development and investment banks increased by 336 (0.2 percent) to 170,761, compared to September 2008 and decreased by 837 (0.5 percent) compared to December 2008. The number of employees increased by 95 in state-owned deposit banks, 123 in privately-owned deposit banks and 5 in development and investment banks. On the other hand, the number of employees decreased by 2 in bank in the Fund and 1,058 in foreign banks.

Number of Employees

	September 2008	December 2008	September 2009
Deposit banks	165,087	166,325	165,483
State-owned banks	41,607	43,333	43,428
Privately-owned banks	82,531	82,158	82,281
Banks in the Fund*	272	267	265
Foreign banks	40,677	40,567	39,509
Development and investment banks	5,338	5,273	5,278
Total	170,425	171,598	170,761

* Banks under the Deposit Insurance Fund

As of September 2009, 26 percent of the total number of employees was employed in state-owned banks, 48 percent in private banks, 23 percent in foreign banks and 3 percent in development and investment banks. The average number of employees was 5,171 in deposit banks, 14,476 in state-owned banks, 7,480 in privately-owned banks and 2,324 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,983	38,767	117,266	7,467	165,483
State-owned banks	682	12,013	28,400	2,333	43,428
Privately-owned banks	642	16,603	61,855	3,181	82,281
Banks in the Fund*	20	130	107	8	265
Foreign banks	639	10,021	26,904	1,945	39,509
Development and inv. banks	468	984	3,267	559	5,278
Total	2,451	39,751	120,533	8,026	170,761

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 23 percent high-school graduates, 71 percent university graduates, and 5 percent had post-graduates degrees.

Considering each group, 71 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 79 percent in private banks, 73 percent in foreign banks and 72 percent in development and investment banks.

Bank Employees by Sex

	September 2008			December 2008			September 2009		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	82,464	82,623	165,087	83,235	83,090	166,325	82,231	83,252	165,483
State-owned banks	26,086	15,521	41,607	27,087	16,246	43,333	26,718	16,710	43,428
Privately-owned banks	37,563	44,968	82,531	37,471	44,687	82,158	37,468	44,813	82,281
Banks in the Fund	169	103	272	167	100	267	165	100	265
Foreign banks	18,646	22,031	40,677	18,510	22,057	40,567	17,880	21,629	39,509
Development and inv. banks	3,612	1,726	5,338	3,593	1,680	5,273	3,608	1,670	5,278
Total	86,076	84,349	170,425	86,828	84,770	171,598	85,839	84,922	170,761

* Banks under the Deposit Insurance Fund

As of September 2009, regarding the distribution of bank employees by sex, 50 percent of the employees was female. This ratio was 38 percent in state-owned deposit banks, 55 percent in private banks, 38 percent in the bank in the Fund, 55 percent in foreign banks and, 32 percent in development and investment banks.

Table 1 Number of Banks, Branches and Employees, as of September 30, 2009

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	45	8,895	170,761	Foreign Banks	17	2,037	39,509
Deposit Banks	32	8,848	165,483	ABN AMRO Bank N.V.		8	167
State-owned Banks	3	2,482	43,428	Arap Türk Bankası A.Ş.		3	184
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,291	21,347	Bank Mellat		3	49
Türkiye Halk Bankası A.Ş.		651	12,593	Citibank A.Ş.		45	1,892
Türkiye Vakıflar Bankası T.A.O.		540	9,488	Denizbank A.Ş.		421	7,479
Privately-owned Banks	11	4,328	82,281	Deutsche Bank A.Ş.		1	90
Adabank A.Ş.		1	48	Eurobank Tekfen A.Ş.		42	698
Akbank T.A.Ş.		878	14,778	Finans Bank A.Ş.		461	10,017
Alternatif Bank A.Ş.		46	1,004	Fortis Bank A.Ş.		298	5,095
Anadolubank A.Ş.		84	1,775	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		256	3,854	HSBC Bank A.Ş.		334	6,665
Tekstil Bankası A.Ş.		45	997	ING Bank A.Ş.		359	6,060
Turkish Bank A.Ş.		25	290	JPMorgan Chase Bank N.A.		1	48
Türk Ekonomi Bankası A.Ş.		334	5,910	Millennium Bank A.Ş.		18	308
Türkiye Garanti Bankası A.Ş.		742	16,834	Société Générale (SA)		16	237
Türkiye İş Bankası A.Ş.		1,081	22,258	Turkland Bank A.Ş.		25	462
Yapı ve Kredi Bankası A.Ş.		836	14,533	WestLB AG		1	42
Banks Under the Depo. Insurance Fund	1	1	265	Development and Investment Banks	13	47	5,278
Birleşik Fon Bankası A.Ş.		1	265	Aktif Yatırım Bankası A.Ş.		5	219
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		6	255
				Calyon Yatırım Bankası Türk A.Ş.		1	19
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	27
				İller Bankası		19	3,040
				İMKB Takas ve Saklama Bankası A.Ş.		1	198
				Merrill Lynch Yatırım Bank A.Ş.		1	34
				Nurol Yatırım Bankası A.Ş.		3	46
				Taib Yatırımbank A.Ş.		1	16
				Türk Eximbank		2	356
				Türkiye Kalkınma Bankası A.Ş.		2	735
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	314

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

Table 2 Bank Employees by Sex and Education, as of September 30, 2009

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	2,101	350	2,451	25,354	14,397	39,751	54,447	66,086	120,533	3,937	4,089	8,026	85,839	84,922	170,761
Deposit Banks	1,672	311	1,983	24,587	14,180	38,767	52,368	64,898	117,266	3,604	3,863	7,467	82,231	83,252	165,483
State-owned Banks	656	26	682	8,738	3,275	12,013	16,162	12,238	28,400	1,162	1,171	2,333	26,718	16,710	43,428
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	309	15	324	4,913	976	5,889	8,640	5,074	13,714	700	720	1,420	14,562	6,785	21,347
Türkiye Halk Bankası A.Ş.	52	1	53	2,537	1,202	3,739	4,379	3,866	8,245	297	259	556	7,265	5,328	12,593
Türkiye Vakıflar Bankası T.A.O.	295	10	305	1,288	1,097	2,385	3,143	3,298	6,441	165	192	357	4,891	4,597	9,488
Privately-owned Banks	611	31	642	9,933	6,670	16,603	25,400	36,455	61,855	1,524	1,657	3,181	37,468	44,813	82,281
Adabank A.Ş.	2	0	2	12	10	22	11	12	23	1	0	1	26	22	48
Akbank T.A.Ş.	90	0	90	1,660	480	2,140	5,142	6,752	11,894	334	320	654	7,226	7,552	14,778
Alternatif Bank A.Ş.	33	3	36	154	57	211	305	369	674	50	33	83	542	462	1,004
Anadolubank A.Ş.	5	1	6	263	134	397	604	692	1,296	38	38	76	910	865	1,775
Şekerbank T.A.Ş.	83	6	89	718	620	1,338	1,055	1,264	2,319	48	60	108	1,904	1,950	3,854
Tekstil Bankası A.Ş.	36	4	40	164	76	240	269	397	666	28	23	51	497	500	997
Turkish Bank A.Ş.	25	6	31	41	31	72	77	92	169	10	8	18	153	137	290
Türk Ekonomi Bankası A.Ş.	29	0	29	679	296	975	2,025	2,531	4,556	181	169	350	2,914	2,996	5,910
Türkiye Garanti Bankası A.Ş.	83	7	90	1,864	965	2,829	4,950	8,369	13,319	256	340	596	7,153	9,681	16,834
Türkiye İş Bankası A.Ş.	202	1	203	3,011	2,369	5,380	7,176	8,862	16,038	304	333	637	10,693	11,565	22,258
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,367	1,632	2,999	3,786	7,115	10,901	274	333	607	5,450	9,083	14,533
Banks Under Depo. Insurance Fund	16	4	20	86	44	130	56	51	107	7	1	8	165	100	265
Birleşik Fon Bankası A.Ş.	16	4	20	86	44	130	56	51	107	7	1	8	165	100	265

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	389	250	639	5,830	4,191	10,021	10,750	16,154	26,904	911	1,034	1,945	17,880	21,629	39,509
ABN AMRO Bank N.V.	0	0	0	5	3	8	34	71	105	39	15	54	78	89	167
Arap Türk Bankası A.Ş.	22	3	25	29	17	46	55	51	106	3	4	7	109	75	184
Bank Mellat	4	0	4	10	1	11	25	8	33	1	0	1	40	9	49
Citibank A.Ş.	7	3	10	52	50	102	574	1,040	1,614	70	96	166	703	1,189	1,892
Denizbank A.Ş.	157	230	387	1,737	1,826	3,563	1,516	1,744	3,260	133	136	269	3,543	3,936	7,479
Deutsche Bank A.Ş.	1	0	1	2	0	2	30	34	64	13	10	23	46	44	90
Eurobank Tekfen A.Ş.	11	0	11	54	68	122	190	319	509	32	24	56	287	411	698
Finans Bank A.Ş.	22	1	23	1,591	994	2,585	2,627	4,346	6,973	199	237	436	4,439	5,578	10,017
Fortis Bank A.Ş.	68	8	76	794	424	1,218	1,364	2,211	3,575	114	112	226	2,340	2,755	5,095
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	31	4	35	626	417	1,043	2,080	3,216	5,296	113	178	291	2,850	3,815	6,665
ING Bank A.Ş.	36	0	36	784	283	1,067	1,952	2,704	4,656	133	168	301	2,905	3,155	6,060
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	13	18	31	5	3	8	22	26	48
Millennium Bank A.Ş.	6	0	6	30	33	63	77	134	211	11	17	28	124	184	308
Société Générale (SA)	8	0	8	26	23	49	82	64	146	17	17	34	133	104	237
Turkland Bank A.Ş.	12	0	12	82	45	127	122	167	289	20	14	34	236	226	462
WestLB AG	1	0	1	1	3	4	6	22	28	7	2	9	15	27	42
Development and Investment Banks	429	39	468	767	217	984	2,079	1,188	3,267	333	226	559	3,608	1,670	5,278
Aktif Yatırım Bankası A.Ş.	4	0	4	21	15	36	77	67	144	26	9	35	128	91	219
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	0	5	21	21	42	93	100	193	11	4	15	130	125	255
Calyon Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	5	7	3	6	9	5	14	19
Diler Yatırım Bankası A.Ş.	1	0	1	4	0	4	7	6	13	1	0	1	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	2	5	11	9	20	2	0	2	16	11	27
İller Bankası	318	32	350	537	112	649	1,314	528	1,842	128	71	199	2,297	743	3,040
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	38	4	42	65	58	123	16	16	32	120	78	198
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	10	11	21	9	3	12	20	14	34
Nurol Yatırım Bankası A.Ş.	0	0	0	5	3	8	13	18	31	5	2	7	23	23	46
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	3	9	5	1	6	12	4	16
Türk Eximbank	32	1	33	40	17	57	95	94	189	33	44	77	200	156	356
Türkiye Kalkınma Bankası A.Ş.	45	1	46	73	29	102	303	186	489	61	37	98	482	253	735
Türkiye Sınai Kalkınma Bankası A.Ş.	23	5	28	23	11	34	83	103	186	33	33	66	162	152	314

Table 3 Number of Branches and Employees (2008 - 2009 September)

	No.of Branches			No.of Employees		
	2008 Sept.	2008	2009 Sept.	2008 Sept.	2008	2009 Sept.
Sector Total	8,544	8,790	8,895	170,425	171,598	170,761
Deposit Banks	8,489	8,741	8,848	165,087	166,325	165,483
State-owned Banks	2,393	2,416	2,482	41,607	43,333	43,428
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,264	1,269	1,291	20,799	21,299	21,347
Türkiye Halk Bankası A.Ş.	615	622	651	11,208	12,467	12,593
Türkiye Vakıflar Bankası T.A.O.	514	525	540	9,600	9,567	9,488
Privately-owned Banks	4,145	4,290	4,328	82,531	82,158	82,281
Adabank A.Ş.	1	1	1	47	47	48
Akbank T.A.Ş.	841	868	878	15,789	15,127	14,778
Alternatif Bank A.Ş.	46	46	46	995	1,006	1,004
Anadolubank A.Ş.	77	77	84	1,724	1,718	1,775
Şekerbank T.A.Ş.	250	250	256	4,059	4,089	3,854
Tekstil Bankası A.Ş.	61	60	45	1,558	1,410	997
Turkish Bank A.Ş.	22	26	25	275	292	290
Türk Ekonomi Bankası A.Ş.	317	336	334	6,367	6,400	5,910
Türkiye Garanti Bankası A.Ş.	703	726	742	16,378	16,350	16,834
Türkiye İş Bankası A.Ş.	992	1,039	1,081	20,316	20,924	22,258
Yapı ve Kredi Bankası A.Ş.	835	861	836	15,023	14,795	14,533
Banks Under the Dep.Ins.Fund	1	1	1	272	267	265
Birleşik Fon Bankası A.Ş.	1	1	1	272	267	265
Foreign Banks	1,950	2,034	2,037	40,677	40,567	39,509
ABN AMRO Bank N.V.	8	8	8	209	205	167
Arap Türk Bankası A.Ş.	3	3	3	169	170	184
Bank Mellat	3	3	3	51	50	49
Citibank A.Ş.	57	56	45	2,153	2,315	1,892
Denizbank A.Ş.	373	400	421	7,520	7,376	7,479
Deutsche Bank A.Ş.	1	1	1	92	94	90
Eurobank Tekfen A.Ş.	39	42	42	631	661	698
Finans Bank A.Ş.	421	458	461	9,936	9,986	10,017
Fortis Bank A.Ş.	300	300	298	5,390	5,378	5,095
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	321	335	334	7,079	6,853	6,665
ING Bank A.Ş.	361	366	359	6,269	6,357	6,060
JPMorgan Chase Bank N.A.	1	1	1	53	53	48
Millennium Bank A.Ş.	18	18	18	321	320	308
Société Générale (SA)	16	16	16	206	234	237
Turkland Bank A.Ş.	25	25	25	535	457	462
Unicredit Banca di Roma S.p.A.*	1	-	-	5	-	-
WestLB AG	1	1	1	42	42	42
Development and Investment Banks	55	49	47	5,338	5,273	5,278
Aktif Yatırım Bankası A.Ş.	2	2	5	129	160	219
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	15	11	6	333	252	255
Calyon Yatırım Bankası Türk A.Ş.	1	1	1	31	22	19
Diler Yatırım Bankası A.Ş.	1	1	1	18	18	19
GSD Yatırım Bankası A.Ş.	3	1	1	54	37	27
İller Bankası	19	19	19	3,079	3,087	3,040
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	194	198	198
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	41	40	34
Nurol Yatırım Bankası A.Ş.	3	3	3	45	49	46
Taib Yatırım Bank A.Ş.	1	1	1	20	19	16
Türk Eximbank	2	2	2	377	376	356
Türkiye Kalkınma Bankası A.Ş.	2	2	2	689	683	735
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	328	332	314

*The banking license of Unicredit Banca di Roma S.p.A. was revoked and liquidation process was started according to the Resolution Nr.2893 of BRSD dated 13 November 2008.