



**Important Notice:**

"Number of employees" figure was updated as a result of a change, made by a bank and "Number of branches" figure was updated as a result of changes, made by two banks. (April 8, 2010).

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

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## The Banking System in Turkey

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

#### December 2009

#### Number of Banks and Branches

The number of banks operating in Turkey was 49 at the end of December 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 \*

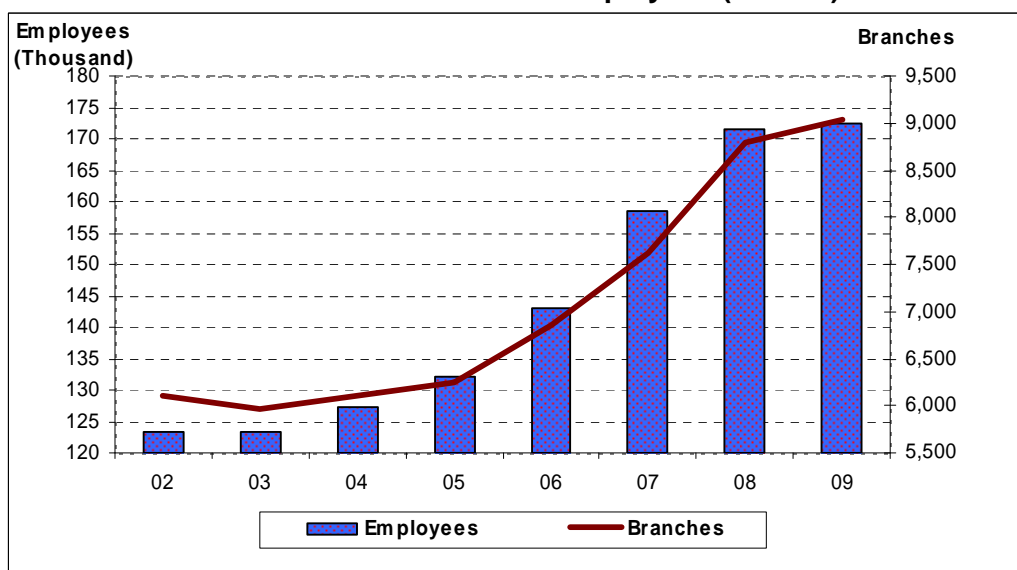
	December 2008		September 2009		December 2009	
	Banks	Branches	Banks	Branches	Banks	Branches
<b>Deposit banks</b>	<b>32</b>	<b>8,741</b>	<b>32</b>	<b>8,848</b>	<b>32</b>	<b>8,983</b>
State-owned banks	3	2,416	3	2,482	3	2,530
Privately-owned banks	11	4,290	11	4,328	11	4,390
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,034	17	2,037	17	2,062
<b>Development and inv. banks</b>	<b>13</b>	<b>49</b>	<b>13</b>	<b>47</b>	<b>13</b>	<b>44</b>
<b>Total</b>	<b>45</b>	<b>8,790</b>	<b>45</b>	<b>8,895</b>	<b>45</b>	<b>9,027</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 at a slower pace in October-December 2009 period. The total number of branches in the deposit banks and development and investment banks increased by 237 to 9,027 at the end of December 2009 as compared to December 2008 and by 132 as compared to September 2009.

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

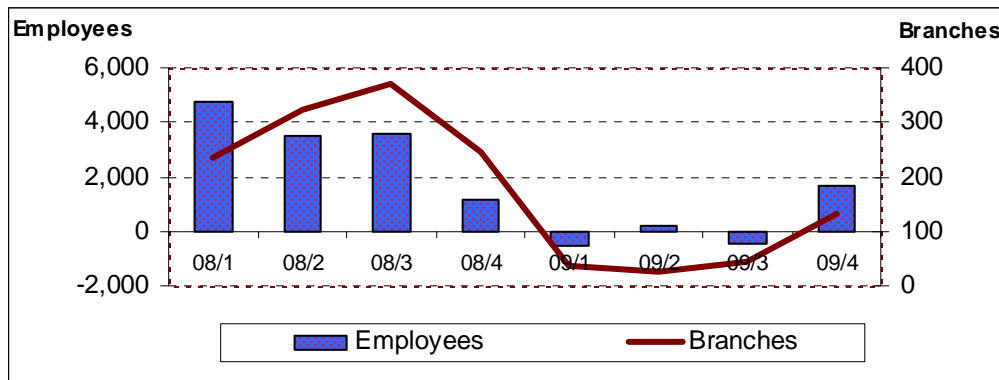


<sup>1</sup> -The deposit banks and development and investment banks are included.

- "Number of employees" figure was updated as a result of a change, made by a bank and "Number of branches" figure was updated as a result of changes, made by two banks. (April 8, 2010).

The number of branches increased by 114 in state-owned deposit banks, 100 in privately-owned deposit banks and 28 in foreign banks as compared to December 2008. On the other hand, the number of branches decreased by 5 in development and investment banks.

#### Quarterly Change of Branches and Employees



The number of branches per bank was 281 in deposit banks. The number was 843 in state-owned deposit banks, 399 in privately-owned deposit banks and 121 in foreign banks.

#### Number of Employees

As of December 2009, the number of employees in the deposit banks and development and investment banks increased by 804 (0.4 percent) to 172,402, compared to December 2008 and decreased by 1,641 (1 percent) compared to September 2009. The number of employees increased by 1,523 in state-owned deposit banks, 112 in privately-owned deposit banks and 66 in development and investment banks. On the other hand, the number of employees decreased by 6 in bank in the Fund and 891 in foreign banks.

#### Number of Employees

	December 2008	September 2009	December 2009
<b>Deposit banks</b>	<b>166,325</b>	<b>165,483</b>	<b>167,063</b>
State-owned banks	43,333	43,428	44,856
Privately-owned banks	82,158	82,281	82,270
Banks in the Fund*	267	265	261
Foreign banks	40,567	39,509	39,676
<b>Development and investment banks</b>	<b>5,273</b>	<b>5,278</b>	<b>5,339</b>
<b>Total</b>	<b>171,598</b>	<b>170,761</b>	<b>172,402</b>

\* Banks under the Deposit Insurance Fund

As of December 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 5,221 in deposit banks, 14,952 in state-owned banks, 7,479 in privately-owned banks and 2,334 in foreign banks.

### Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
<b>Deposit banks</b>	<b>2,097</b>	<b>38,468</b>	<b>118,723</b>	<b>7,775</b>	<b>167,063</b>
State-owned banks	810	12,025	29,514	2,507	44,856
Privately-owned banks	632	15,942	62,407	3,289	82,270
Banks in the Fund*	20	127	107	7	261
Foreign banks	635	10,374	26,695	1,972	39,676
<b>Development and inv. banks</b>	<b>458</b>	<b>973</b>	<b>3,292</b>	<b>616</b>	<b>5,339</b>
<b>Total</b>	<b>2,555</b>	<b>39,441</b>	<b>122,015</b>	<b>8,391</b>	<b>172,402</b>

\* 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 80 percent in private banks, 72 percent in foreign banks and 73 percent in development and investment banks.

### Bank Employees by Sex

	December 2008			September 2009			September 2009		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Deposit banks</b>	<b>83,235</b>	<b>83,090</b>	<b>166,325</b>	<b>82,231</b>	<b>83,252</b>	<b>165,483</b>	<b>82,720</b>	<b>84,343</b>	<b>167,063</b>
State-owned banks	27,087	16,246	43,333	26,718	16,710	43,428	27,298	17,558	44,856
Privately-owned banks	37,471	44,687	82,158	37,468	44,813	82,281	37,422	44,848	82,270
Banks in the Fund	167	100	267	165	100	265	161	100	261
Foreign banks	18,510	22,057	40,567	17,880	21,629	39,509	17,839	21,837	39,676
<b>Development and inv. banks</b>	<b>3,593</b>	<b>1,680</b>	<b>5,273</b>	<b>3,608</b>	<b>1,670</b>	<b>5,278</b>	<b>3,639</b>	<b>1,700</b>	<b>5,339</b>
<b>Total</b>	<b>86,828</b>	<b>84,770</b>	<b>171,598</b>	<b>85,839</b>	<b>84,922</b>	<b>170,761</b>	<b>86,359</b>	<b>86,043</b>	<b>172,402</b>

\* Banks under the Deposit Insurance Fund

As of December 2009, regarding the distribution of bank employees by sex, 50 percent of the employees was female. This ratio was 39 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 December 31, 2009**

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
<b>Sector Total</b>	<b>45</b>	<b>9,027</b>	<b>172,402</b>	<b>Foreign Banks</b>	<b>17</b>	<b>2,062</b>	<b>39,676</b>
<b>Deposit Banks</b>	<b>32</b>	<b>8,983</b>	<b>167,063</b>	ABN AMRO Bank N.V.		8	164
<b>State-owned Banks</b>	<b>3</b>	<b>2,530</b>	<b>44,856</b>	Arap Türk Bankası A.Ş.		6	230
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,316	22,198	Bank Mellat		3	51
Türkiye Halk Bankası A.Ş.		669	12,505	Citibank A.Ş.		37	1,851
Türkiye Vakıflar Bankası T.A.O.		545	10,153	Denizbank A.Ş.		450	7,789
<b>Privately-owned Banks</b>	<b>11</b>	<b>4,390</b>	<b>82,270</b>	Deutsche Bank A.Ş.		1	90
Adabank A.Ş.		1	48	Eurobank Tekfen A.Ş.		42	743
Akbank T.A.Ş.		878	14,714	Finans Bank A.Ş.		461	10,107
Alternatif Bank A.Ş.		46	999	Fortis Bank A.Ş.		297	5,007
Anadolubank A.Ş.		86	1,851	Habib Bank Limited		1	16
Şekerbank T.A.Ş.		256	3,938	HSBC Bank A.Ş.		336	6,430
Tekstil Bankası A.Ş.		45	940	ING Bank A.Ş.		359	6,110
Turkish Bank A.Ş.		25	276	JPMorgan Chase Bank N.A.		1	49
Türk Ekonomi Bankası A.Ş.		334	5,871	Millennium Bank A.Ş.		18	303
Türkiye Garanti Bankası A.Ş.		788	16,827	Société Générale (SA)		16	230
Türkiye İş Bankası A.Ş.		1,093	22,473	Turkland Bank A.Ş.		25	464
Yapı ve Kredi Bankası A.Ş.		838	14,333	WestLB AG		1	42
<b>Banks Under the Depo. Insurance Fund</b>	<b>1</b>	<b>1</b>	<b>261</b>	<b>Development and Investment Banks</b>	<b>13</b>	<b>44</b>	<b>5,339</b>
Birleşik Fon Bankası A.Ş.		1	261	Aktif Yatırım Bankası A.Ş.		5	236
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	263
				Calyon Yatırım Bankası Türk A.Ş.		1	19
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	26
				İller Bankası		19	3,042
				İMKB Takas ve Saklama Bankası A.Ş.		1	205
				Merrill Lynch Yatırım Bank A.Ş.		1	33
				Nurol Yatırım Bankası A.Ş.		3	46
				Taib Yatırımbank A.Ş.		1	17
				Türk Eximbank		2	382
				Türkiye Kalkınma Bankası A.Ş.		1	741
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	310

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

**Table 2 Bank Employees by Sex and Education, as of December 31, 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
<b>Sector Total</b>	<b>2,205</b>	<b>350</b>	<b>2,555</b>	<b>25,139</b>	<b>14,302</b>	<b>39,441</b>	<b>54,911</b>	<b>67,104</b>	<b>122,015</b>	<b>4,104</b>	<b>4,287</b>	<b>8,391</b>	<b>86,359</b>	<b>86,043</b>	<b>172,402</b>
<b>Deposit Banks</b>	<b>1,784</b>	<b>313</b>	<b>2,097</b>	<b>24,378</b>	<b>14,090</b>	<b>38,468</b>	<b>52,822</b>	<b>65,901</b>	<b>118,723</b>	<b>3,736</b>	<b>4,039</b>	<b>7,775</b>	<b>82,720</b>	<b>84,343</b>	<b>167,063</b>
<b>State-owned Banks</b>	<b>779</b>	<b>31</b>	<b>810</b>	<b>8,536</b>	<b>3,489</b>	<b>12,025</b>	<b>16,751</b>	<b>12,763</b>	<b>29,514</b>	<b>1,232</b>	<b>1,275</b>	<b>2,507</b>	<b>27,298</b>	<b>17,558</b>	<b>44,856</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	300	14	314	4,768	942	5,710	9,127	5,518	14,645	749	780	1,529	14,944	7,254	22,198
Türkiye Halk Bankası A.Ş.	186	5	191	2,303	1,170	3,473	4,396	3,861	8,257	306	278	584	7,191	5,314	12,505
Türkiye Vakıflar Bankası T.A.O.	293	12	305	1,465	1,377	2,842	3,228	3,384	6,612	177	217	394	5,163	4,990	10,153
<b>Privately-owned Banks</b>	<b>603</b>	<b>29</b>	<b>632</b>	<b>9,696</b>	<b>6,246</b>	<b>15,942</b>	<b>25,564</b>	<b>36,843</b>	<b>62,407</b>	<b>1,559</b>	<b>1,730</b>	<b>3,289</b>	<b>37,422</b>	<b>44,848</b>	<b>82,270</b>
Adabank A.Ş.	2	0	2	12	10	22	11	12	23	1	0	1	26	22	48
Akbank T.A.Ş.	87	0	87	1,653	472	2,125	5,107	6,724	11,831	340	331	671	7,187	7,527	14,714
Alternatif Bank A.Ş.	31	3	34	153	57	210	300	377	677	48	30	78	532	467	999
Anadolubank A.Ş.	6	1	7	265	135	400	634	726	1,360	42	42	84	947	904	1,851
Şekerbank T.A.Ş.	81	6	87	581	323	904	1,242	1,588	2,830	53	64	117	1,957	1,981	3,938
Tekstil Bankası A.Ş.	34	3	37	154	69	223	255	376	631	27	22	49	470	470	940
Turkish Bank A.Ş.	23	6	29	40	29	69	72	89	161	10	7	17	145	131	276
Türk Ekonomi Bankası A.Ş.	26	0	26	666	300	966	2,009	2,508	4,517	186	176	362	2,887	2,984	5,871
Türkiye Garanti Bankası A.Ş.	82	6	88	1,853	919	2,772	4,938	8,396	13,334	261	372	633	7,134	9,693	16,827
Türkiye İş Bankası A.Ş.	198	1	199	2,989	2,342	5,331	7,299	8,983	16,282	313	348	661	10,799	11,674	22,473
Yapı ve Kredi Bankası A.Ş.	33	3	36	1,330	1,590	2,920	3,697	7,064	10,761	278	338	616	5,338	8,995	14,333
<b>Banks Under Depo. Insurance Fund</b>	<b>16</b>	<b>4</b>	<b>20</b>	<b>85</b>	<b>42</b>	<b>127</b>	<b>54</b>	<b>53</b>	<b>107</b>	<b>6</b>	<b>1</b>	<b>7</b>	<b>161</b>	<b>100</b>	<b>261</b>
Birleşik Fon Bankası A.Ş.	16	4	20	85	42	127	54	53	107	6	1	7	161	100	261

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>386</b>	<b>249</b>	<b>635</b>	<b>6,061</b>	<b>4,313</b>	<b>10,374</b>	<b>10,453</b>	<b>16,242</b>	<b>26,695</b>	<b>939</b>	<b>1,033</b>	<b>1,972</b>	<b>17,839</b>	<b>21,837</b>	<b>39,676</b>
ABN AMRO Bank N.V.	0	0	0	5	3	8	33	70	103	38	15	53	76	88	164
Arap Türk Bankası A.Ş.	23	3	26	35	19	54	70	72	142	4	4	8	132	98	230
Bank Mellat	4	0	4	10	1	11	26	9	35	1	0	1	41	10	51
Citibank A.Ş.	7	3	10	52	49	101	553	1,019	1,572	69	99	168	681	1,170	1,851
Denizbank A.Ş.	158	230	388	1,794	1,870	3,664	1,610	1,839	3,449	137	151	288	3,699	4,090	7,789
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	56	66	122	204	343	547	40	23	63	311	432	743
Finans Bank A.Ş.	23	0	23	1,549	969	2,518	2,591	4,515	7,106	212	248	460	4,375	5,732	10,107
Fortis Bank A.Ş.	68	8	76	780	416	1,196	1,331	2,181	3,512	113	110	223	2,292	2,715	5,007
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	30	4	34	846	538	1,384	1,741	3,018	4,759	106	147	253	2,723	3,707	6,430
ING Bank A.Ş.	33	0	33	785	280	1,065	1,964	2,736	4,700	141	171	312	2,923	3,187	6,110
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	14	18	32	5	3	8	23	26	49
Millennium Bank A.Ş.	5	0	5	33	30	63	76	128	204	12	19	31	126	177	303
Société Générale (SA)	7	0	7	27	23	50	80	61	141	17	15	32	131	99	230
Turkland Bank A.Ş.	12	0	12	79	42	121	122	173	295	22	14	36	235	229	464
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
<b>Development and Investment Banks</b>	<b>421</b>	<b>37</b>	<b>458</b>	<b>761</b>	<b>212</b>	<b>973</b>	<b>2,089</b>	<b>1,203</b>	<b>3,292</b>	<b>368</b>	<b>248</b>	<b>616</b>	<b>3,639</b>	<b>1,700</b>	<b>5,339</b>
Aktif Yatırım Bankası A.Ş.	4	0	4	16	12	28	91	76	167	25	12	37	136	100	236
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	27	22	49	92	103	195	11	4	15	134	129	263
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	1	4	10	10	20	2	0	2	15	11	26
İller Bankası	315	31	346	532	110	642	1,293	517	1,810	156	88	244	2,296	746	3,042
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	36	4	40	70	58	128	19	17	36	126	79	205
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	8	11	19	11	2	13	20	13	33
Nurol Yatırım Bankası A.Ş.	0	0	0	5	3	8	14	18	32	4	2	6	23	23	46
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	32	1	33	40	17	57	106	107	213	34	45	79	212	170	382
Türkiye Kalkınma Bankası A.Ş.	43	1	44	72	29	101	307	189	496	63	37	100	485	256	741
Türkiye Sınai Kalkınma Bankası A.Ş.	21	4	25	24	11	35	83	99	182	34	34	68	162	148	310



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

	No.of Branches			No.of Employees		
	2008	2009 Sept.	2009	2008	2009 Sept.	2009
<b>Sector Total</b>	<b>8,790</b>	<b>8,895</b>	<b>9,027</b>	<b>171,598</b>	<b>170,761</b>	<b>172,402</b>
<b>Deposit Banks</b>	<b>8,741</b>	<b>8,848</b>	<b>8,983</b>	<b>166,325</b>	<b>165,483</b>	<b>167,063</b>
<b>State-owned Banks</b>	<b>2,416</b>	<b>2,482</b>	<b>2,530</b>	<b>43,333</b>	<b>43,428</b>	<b>44,856</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,269	1,291	1,316	21,299	21,347	22,198
Türkiye Halk Bankası A.Ş.	622	651	669	12,467	12,593	12,505
Türkiye Vakıflar Bankası T.A.O.	525	540	545	9,567	9,488	10,153
<b>Privately-owned Banks</b>	<b>4,290</b>	<b>4,328</b>	<b>4,390</b>	<b>82,158</b>	<b>82,281</b>	<b>82,270</b>
Adabank A.Ş.	1	1	1	47	48	48
Akbank T.A.Ş.	868	878	878	15,127	14,778	14,714
Alternatif Bank A.Ş.	46	46	46	1,006	1,004	999
Anadolubank A.Ş.	77	84	86	1,718	1,775	1,851
Şekerbank T.A.Ş.	250	256	256	4,089	3,854	3,938
Tekstil Bankası A.Ş.	60	45	45	1,410	997	940
Turkish Bank A.Ş.	26	25	25	292	290	276
Türk Ekonomi Bankası A.Ş.	336	334	334	6,400	5,910	5,871
Türkiye Garanti Bankası A.Ş.	726	742	788	16,350	16,834	16,827
Türkiye İş Bankası A.Ş.	1,039	1,081	1,093	20,924	22,258	22,473
Yapı ve Kredi Bankası A.Ş.	861	836	838	14,795	14,533	14,333
<b>Banks Under the Dep.Ins.Fund</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>267</b>	<b>265</b>	<b>261</b>
Birleşik Fon Bankası A.Ş.	1	1	1	267	265	261
<b>Foreign Banks</b>	<b>2,034</b>	<b>2,037</b>	<b>2,062</b>	<b>40,567</b>	<b>39,509</b>	<b>39,676</b>
ABN AMRO Bank N.V.	8	8	8	205	167	164
Arap Türk Bankası A.Ş.	3	3	6	170	184	230
Bank Mellat	3	3	3	50	49	51
Citibank A.Ş.	56	45	37	2,315	1,892	1,851
Denizbank A.Ş.	400	421	450	7,376	7,479	7,789
Deutsche Bank A.Ş.	1	1	1	94	90	90
Eurobank Tekfen A.Ş.	42	42	42	661	698	743
Finans Bank A.Ş.	458	461	461	9,986	10,017	10,107
Fortis Bank A.Ş.	300	298	297	5,378	5,095	5,007
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	335	334	336	6,853	6,665	6,430
ING Bank A.Ş.	366	359	359	6,357	6,060	6,110
JPMorgan Chase Bank N.A.	1	1	1	53	48	49
Millennium Bank A.Ş.	18	18	18	320	308	303
Société Générale (SA)	16	16	16	234	237	230
Turkland Bank A.Ş.	25	25	25	457	462	464
WestLB AG	1	1	1	42	42	42
<b>Development and Investment Banks</b>	<b>49</b>	<b>47</b>	<b>44</b>	<b>5,273</b>	<b>5,278</b>	<b>5,339</b>
Aktif Yatırım Bankası A.Ş.	2	5	5	160	219	236
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	11	6	4	252	255	263
Calyon Yatırım Bankası Türk A.Ş.	1	1	1	22	19	19
Diler Yatırım Bankası A.Ş.	1	1	1	18	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	37	27	26
İller Bankası	19	19	19	3,087	3,040	3,042
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	198	198	205
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	40	34	33
Nurol Yatırım Bankası A.Ş.	3	3	3	49	46	46
Taib Yatırım Bank A.Ş.	1	1	1	19	16	17
Türk Eximbank	2	2	2	376	356	382
Türkiye Kalkınma Bankası A.Ş.	2	2	1	683	735	741
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	332	314	310

\*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 BRSSB dated 13 November 2008.