



The Banking System in Turkey
Quarterly Statistics by Banks, Branches and Employees
March 2010

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The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

March 2010

Number of Banks and Branches

The number of banks operating in Turkey was 49 at the end of March 2010 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 *

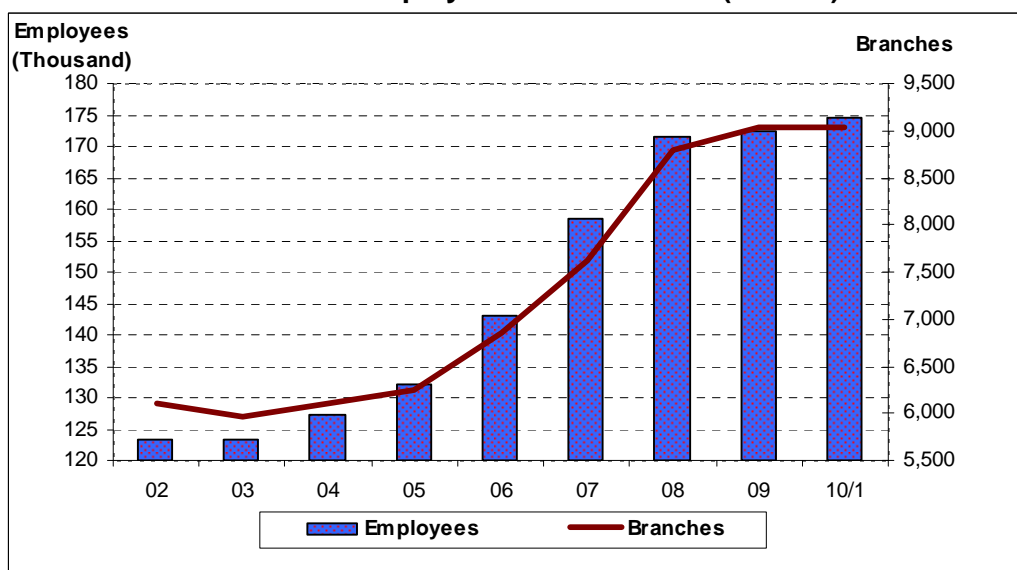
	March 2009		December 2009		March 2010	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	8,776	32	8,983	32	8,984
State-owned banks	3	2,443	3	2,530	3	2,567
Privately-owned banks	11	4,300	11	4,390	11	4,375
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,032	17	2,062	17	2,041
Development and inv. banks	13	50	13	44	13	45
Total	45	8,826	45	9,027	45	9,029

* 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 January-March 2010 period. The total number of branches in the deposit banks and development and investment banks increased by 203 to 9,029 at the end of March 2010 as compared to March 2009 and by 2 as compared to December 2009.

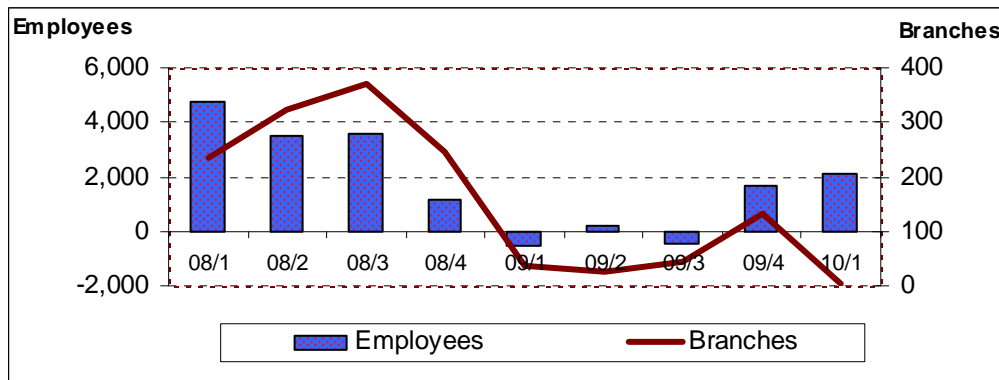
Number of Employees and Branches (Annual)



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

The number of branches increased by 37 in state-owned deposit banks and 1 in development and investment banks as compared to December 2009. On the other hand, the number of branches decreased by 15 in privately-owned deposit banks and 21 in foreign banks.

Quarterly Change of Employees and Branches



The number of branches per bank was 281 in deposit banks. The number was 856 in state-owned deposit banks, 398 in privately-owned deposit banks and 120 in foreign banks.

Number of employees has reached a historically record level in this quarter.

As of March 2010, the number of employees in the deposit banks and development and investment banks increased by 3,445 (2 percent) to 174,493, compared to March 2009 and by 2,091 (1.2 percent) compared to December 2009. With this result, the historical highest level of 173,988 employees, which took place in December 1999, was exceeded in this quarter.

The number of employees increased by 850 in state-owned deposit banks, 826 in privately-owned deposit banks, 382 in foreign banks and 38 in development and investment banks. On the other hand, the number of employees decreased by 5 in bank in the Fund.

Number of Employees

	March 2009	December 2009	March 2010
Deposit banks	165,768	167,063	169,116
State-owned banks	43,561	44,856	45,706
Privately-owned banks	81,975	82,270	83,096
Banks in the Fund*	269	261	256
Foreign banks	39,963	39,676	40,058
Development and investment banks	5,280	5,339	5,377
Total	171,048	172,402	174,493

* Banks under the Deposit Insurance Fund

As of March 2010, 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 5,285 in deposit banks, 15,235 in state-owned banks, 7,554 in privately-owned banks and 2,356 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,977	37,984	120,972	8,183	169,116
State-owned banks	767	11,863	30,354	2,722	45,706
Privately-owned banks	570	15,666	63,461	3,399	83,096
Banks in the Fund*	19	125	105	7	256
Foreign banks	621	10,330	27,052	2,055	40,058
Development and inv. banks	445	968	3,328	636	5,377
Total	2,422	38,952	124,300	8,819	174,493

* 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, 72 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 80 percent in private banks, 73 percent in foreign banks and 74 percent in development and investment banks.

Bank Employees by Sex

	March 2009			December 2009			March 2010		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	82,855	82,913	165,768	82,720	84,343	167,063	83,618	85,498	169,116
State-owned banks	27,146	16,415	43,561	27,298	17,558	44,856	27,656	18,050	45,706
Privately-owned banks	37,293	44,682	81,975	37,422	44,848	82,270	37,727	45,369	83,096
Banks in the Fund	167	102	269	161	100	261	159	97	256
Foreign banks	18,249	21,714	39,963	17,839	21,837	39,676	18,076	21,982	40,058
Development and inv. banks	3,599	1,681	5,280	3,639	1,700	5,339	3,647	1,730	5,377
Total	86,454	84,594	171,048	86,359	86,043	172,402	87,265	87,228	174,493

* Banks under the Deposit Insurance Fund

As of March 2010, regarding the distribution of bank employees by sex, 50 percent of the employees was female. This ratio was 40 percent in state-owned deposit banks, 55 percent in private and foreign banks, 38 percent in the bank in the Fund and 32 percent in development and investment banks.

Table 1 Number of Banks, Branches and Employees, as of March 31, 2010

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	45	9,029	174,493	Foreign Banks	17	2,041	40,058
Deposit Banks	32	8,984	169,116	Arap Türk Bankası A.Ş.		6	243
State-owned Banks	3	2,567	45,706	Bank Mellat		3	51
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,340	22,330	Citibank A.Ş.		38	1,951
Türkiye Halk Bankası A.Ş.		680	12,998	Denizbank A.Ş.		450	7,983
Türkiye Vakıflar Bankası T.A.O.		547	10,378	Deutsche Bank A.Ş.		1	96
Privately-owned Banks	11	4,375	83,096	Eurobank Tekfen A.Ş.		46	772
Adabank A.Ş.		1	47	Finans Bank A.Ş.		461	10,354
Akbank T.A.Ş.		856	14,726	Fortis Bank A.Ş.		294	5,002
Alternatif Bank A.Ş.		47	1,009	Habib Bank Limited		1	16
Anadolubank A.Ş.		86	1,897	HSBC Bank A.Ş.		336	6,395
Şekerbank T.A.Ş.		256	3,669	ING Bank A.Ş.		334	5,924
Tekstil Bankası A.Ş.		44	903	JPMorgan Chase Bank N.A.		1	49
Turkish Bank A.Ş.		23	268	Millennium Bank A.Ş.		18	295
Türk Ekonomi Bankası A.Ş.		334	5,872	Société Générale (SA)		16	245
Türkiye Garanti Bankası A.Ş.		791	17,245	The Royal Bank of Scotland N.V.		8	157
Türkiye İş Bankası A.Ş.		1,099	23,040	Turkland Bank A.Ş.		27	483
Yapı ve Kredi Bankası A.Ş.		838	14,420	WestLB AG		1	42
Banks Under the Depo. Insurance Fund	1	1	256	Development and Investment Banks	13	45	5,377
Birleşik Fon Bankası A.Ş.		1	256	Aktif Yatırım Bankası A.Ş.		6	244
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	298
				Credit Agricole Yatırım Bankası Türk A.Ş.		1	20
				Diler Yatırım Bankası A.Ş.		1	19
				GSD Yatırım Bankası A.Ş.		1	29
				İller Bankası		19	3,024
				İMKB Takas ve Saklama Bankası A.Ş.		1	206
				Merrill Lynch Yatırım Bank A.Ş.		1	33
				Nurol Yatırım Bankası A.Ş.		3	47
				Taib Yatırımbank A.Ş.		1	17
				Türk Eximbank		2	378
				Türkiye Kalkınma Bankası A.Ş.		1	732
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	330

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

Table 2 Bank Employees by Sex and Education, as of March 31, 2010

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	2,076	346	2,422	24,750	14,202	38,952	56,122	68,178	124,300	4,317	4,502	8,819	87,265	87,228	174,493
Deposit Banks	1,666	311	1,977	23,993	13,991	37,984	54,022	66,950	120,972	3,937	4,246	8,183	83,618	85,498	169,116
State-owned Banks	737	30	767	8,396	3,467	11,863	17,197	13,157	30,354	1,326	1,396	2,722	27,656	18,050	45,706
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	294	13	307	4,649	928	5,577	9,209	5,603	14,812	800	834	1,634	14,952	7,378	22,330
Türkiye Halk Bankası A.Ş.	157	5	162	2,292	1,179	3,471	4,655	4,040	8,695	344	326	670	7,448	5,550	12,998
Türkiye Vakıflar Bankası T.A.O.	286	12	298	1,455	1,360	2,815	3,333	3,514	6,847	182	236	418	5,256	5,122	10,378
Privately-owned Banks	544	26	570	9,479	6,187	15,666	26,084	37,377	63,461	1,620	1,779	3,399	37,727	45,369	83,096
Adabank A.Ş.	2	0	2	12	10	22	10	12	22	1	0	1	25	22	47
Akbank T.A.Ş.	84	0	84	1,639	464	2,103	5,098	6,727	11,825	363	351	714	7,184	7,542	14,726
Alternatif Bank A.Ş.	27	3	30	151	54	205	307	378	685	55	34	89	540	469	1,009
Anadolubank A.Ş.	6	1	7	265	135	400	650	752	1,402	40	48	88	961	936	1,897
Şekerbank T.A.Ş.	53	6	59	329	319	648	1,243	1,593	2,836	59	67	126	1,684	1,985	3,669
Tekstil Bankası A.Ş.	30	1	31	151	65	216	246	366	612	23	21	44	450	453	903
Turkish Bank A.Ş.	23	5	28	39	26	65	71	84	155	13	7	20	146	122	268
Türk Ekonomi Bankası A.Ş.	23	0	23	678	299	977	1,990	2,514	4,504	191	177	368	2,882	2,990	5,872
Türkiye Garanti Bankası A.Ş.	81	6	87	1,863	917	2,780	5,111	8,623	13,734	276	368	644	7,331	9,914	17,245
Türkiye İş Bankası A.Ş.	192	1	193	3,022	2,326	5,348	7,614	9,204	16,818	324	357	681	11,152	11,888	23,040
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,330	1,572	2,902	3,744	7,124	10,868	275	349	624	5,372	9,048	14,420
Banks Under Depo. Insurance Fund	15	4	19	84	41	125	54	51	105	6	1	7	159	97	256
Birleşik Fon Bankası A.Ş.	15	4	19	84	41	125	54	51	105	6	1	7	159	97	256

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	370	251	621	6,034	4,296	10,330	10,687	16,365	27,052	985	1,070	2,055	18,076	21,982	40,058
Arap Türk Bankası A.Ş.	15	3	18	47	24	71	65	73	138	7	9	16	134	109	243
Bank Mellat	4	0	4	10	1	11	26	9	35	1	0	1	41	10	51
Citibank A.Ş.	5	3	8	50	48	98	654	1,029	1,683	71	91	162	780	1,171	1,951
Denizbank A.Ş.	157	232	389	1,801	1,889	3,690	1,697	1,897	3,594	148	162	310	3,803	4,180	7,983
Deutsche Bank A.Ş.	1	0	1	2	1	3	31	34	65	17	10	27	51	45	96
Eurobank Tekfen A.Ş.	11	0	11	55	58	113	227	356	583	37	28	65	330	442	772
Finans Bank A.Ş.	22	0	22	1,534	960	2,494	2,688	4,665	7,353	227	258	485	4,471	5,883	10,354
Fortis Bank A.Ş.	67	8	75	793	406	1,199	1,326	2,169	3,495	115	118	233	2,301	2,701	5,002
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	832	531	1,363	1,730	3,000	4,730	116	152	268	2,708	3,687	6,395
ING Bank A.Ş.	30	0	30	748	278	1,026	1,906	2,649	4,555	139	174	313	2,823	3,101	5,924
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	14	17	31	5	4	9	23	26	49
Millennium Bank A.Ş.	5	0	5	33	27	60	70	131	201	11	18	29	119	176	295
Société Générale (SA)	7	0	7	32	22	54	79	71	150	19	15	34	137	108	245
The Royal Bank of Scotland N.V.	0	0	0	5	3	8	32	63	95	40	14	54	77	80	157
Turkland Bank A.Ş.	12	0	12	84	41	125	134	176	310	23	13	36	253	230	483
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
Development and Investment Banks	410	35	445	757	211	968	2,100	1,228	3,328	380	256	636	3,647	1,730	5,377
Aktif Yatırım Bankası A.Ş.	3	0	3	17	11	28	94	84	178	24	11	35	138	106	244
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	25	24	49	109	121	230	11	4	15	149	149	298
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	6	8	3	6	9	5	15	20
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	13	10	23	2	0	2	18	11	29
İller Bankası	306	30	336	529	107	636	1,286	520	1,806	158	88	246	2,279	745	3,024
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	36	4	40	69	56	125	21	19	40	127	79	206
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	2	7	16	17	33	5	2	7	26	21	47
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	31	1	32	39	17	56	102	102	204	36	50	86	208	170	378
Türkiye Kalkınma Bankası A.Ş.	42	1	43	72	29	101	297	187	484	68	36	104	479	253	732
Türkiye Sınai Kalkınma Bankası A.Ş.	22	3	25	25	13	38	91	104	195	35	37	72	173	157	330

Table 3 Number of Branches and Employees (2009 - 2010 March)

	No.of Branches			No.of Employees		
	2009 March	2009	2010 March	2009 March	2009	2010 March
Sector Total	8,826	9,027	9,029	171,048	172,402	174,493
Deposit Banks	8,776	8,983	8,984	165,768	167,063	169,116
State-owned Banks	2,443	2,530	2,567	43,561	44,856	45,706
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,279	1,316	1,340	21,069	22,198	22,330
Türkiye Halk Bankası A.Ş.	638	669	680	12,900	12,505	12,998
Türkiye Vakıflar Bankası T.A.O.	526	545	547	9,592	10,153	10,378
Privately-owned Banks	4,300	4,390	4,375	81,975	82,270	83,096
Adabank A.Ş.	1	1	1	47	48	47
Akbank T.A.Ş.	875	878	856	15,002	14,714	14,726
Alternatif Bank A.Ş.	46	46	47	1,007	999	1,009
Anadolubank A.Ş.	77	86	86	1,701	1,851	1,897
Şekerbank T.A.Ş.	250	256	256	3,924	3,938	3,669
Tekstil Bankası A.Ş.	55	45	44	1,146	940	903
Turkish Bank A.Ş.	26	25	23	291	276	268
Türk Ekonomi Bankası A.Ş.	335	334	334	6,221	5,871	5,872
Türkiye Garanti Bankası A.Ş.	728	788	791	16,378	16,827	17,245
Türkiye İş Bankası A.Ş.	1,051	1,093	1,099	21,453	22,473	23,040
Yapı ve Kredi Bankası A.Ş.	856	838	838	14,805	14,333	14,420
Banks Under the Dep.Ins.Fund	1	1	1	269	261	256
Birleşik Fon Bankası A.Ş.	1	1	1	269	261	256
Foreign Banks	2,032	2,062	2,041	39,963	39,676	40,058
Arap Türk Bankası A.Ş.	3	6	6	174	230	243
Bank Mellat	3	3	3	51	51	51
Citibank A.Ş.	45	37	38	2,022	1,851	1,951
Denizbank A.Ş.	399	450	450	7,320	7,789	7,983
Deutsche Bank A.Ş.	1	1	1	94	90	96
Eurobank Tekfen A.Ş.	42	42	46	678	743	772
Finans Bank A.Ş.	459	461	461	9,986	10,107	10,354
Fortis Bank A.Ş.	299	297	294	5,326	5,007	5,002
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	337	336	336	6,748	6,430	6,395
ING Bank A.Ş.	374	359	334	6,264	6,110	5,924
JPMorgan Chase Bank N.A.	1	1	1	50	49	49
Millennium Bank A.Ş.	18	18	18	318	303	295
Société Générale (SA)	16	16	16	231	230	245
The Royal Bank of Scotland N.V.*	8	8	8	187	164	157
Turkland Bank A.Ş.	25	25	27	456	464	483
WestLB AG	1	1	1	42	42	42
Development and Investment Banks	50	44	45	5,280	5,339	5,377
Aktif Yatırım Bankası A.Ş.	3	5	6	186	236	244
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	11	4	4	251	263	298
Credit Agricole Yatırım Bankası Türk A.Ş.**	1	1	1	19	19	20
Diler Yatırım Bankası A.Ş.	1	1	1	19	19	19
GSD Yatırım Bankası A.Ş.	1	1	1	30	26	29
İller Bankası	19	19	19	3,051	3,042	3,024
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	201	205	206
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	36	33	33
Nurol Yatırım Bankası A.Ş.	3	3	3	49	46	47
Taib Yatırım Bank A.Ş.	1	1	1	16	17	17
Türk Eximbank	2	2	2	372	382	378
Türkiye Kalkınma Bankası A.Ş.	2	1	1	722	741	732
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	328	310	330

*The previous name "ABN AMRO Bank N.V." was changed as "The Royal Bank of Scotland N.V." in March 19, 2010.

**The previous name "Calyon Yatırım Bankası Türk A.Ş." was changed as "Credit Agricole Yatırım Bankası Türk A.Ş." in March 2, 2010.