



Important Notice:

"Number of employees" figure was updated as a result of a change, made by a bank. (October 21, 2010).

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

Report Code : DE13

October 2010



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, 2010.....	1
Table 2 Bank Employees by Sex and Education, as of September 30, 2010.....	2
Table 3 Number of Branches and Employees (2009 - 2010 September).....	4

The Banking System in Turkey

Quarterly Statistics by Banks, Branches and Employees¹

September 2010

1. Number of Banks and Branches

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

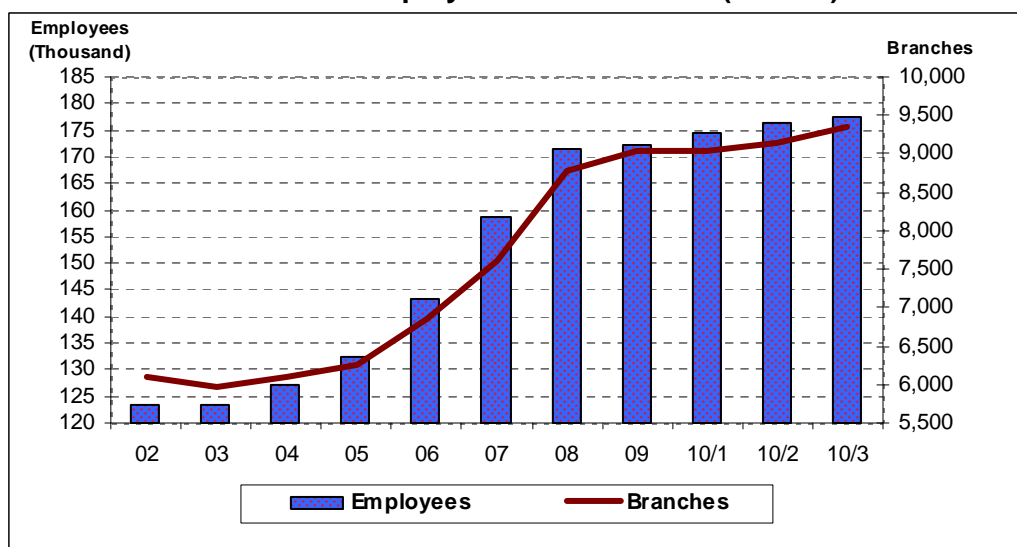
	September 2009		December 2009		September 2010	
	Banks	Branches	Banks	Branches	Banks	Branches
Deposit banks	32	8,848	32	8,983	32	9,294
State-owned banks	3	2,482	3	2,530	3	2,679
Privately-owned banks	11	4,328	11	4,390	11	4,526
Banks in the Fund**	1	1	1	1	1	1
Foreign banks	17	2,037	17	2,062	17	2,088
Development and inv. banks	13	47	13	44	13	44
Total	45	8,895	45	9,027	45	9,338

* 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 in July-September 2010 period. The total number of branches in the deposit banks and development and investment banks increased by 443 to 9,338 at the end of September 2010 as compared to September 2009 and by 311 as compared to December 2009.

Number of Employees and Branches (Annual)

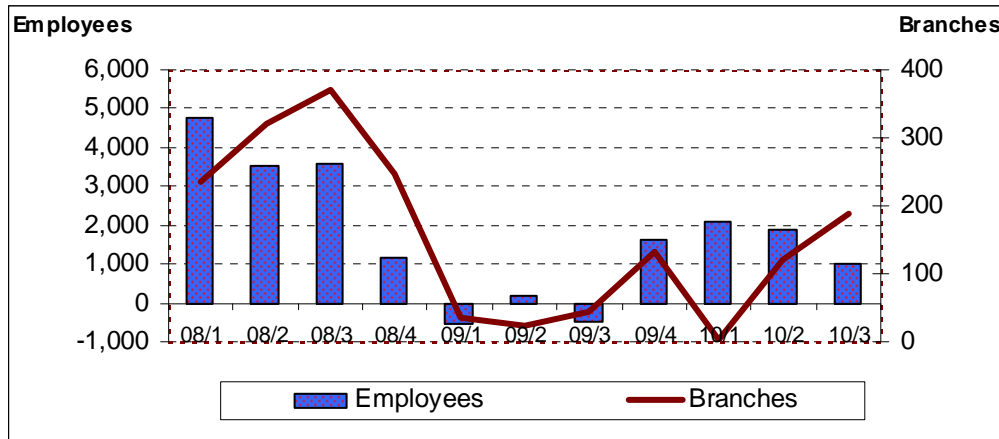


¹ -The deposit banks and development and investment banks are included.

- "Number of employees" figure was updated as a result of a change, made by a bank. (October 21, 2010).

The number of branches increased by 149 in state-owned deposit banks, 136 in privately-owned deposit banks and 26 in foreign banks as compared to December 2009.

Quarterly Change of Employees and Branches



The number of branches per bank was 290 in deposit banks. The number was 893 in state-owned deposit banks, 411 in privately-owned deposit banks and 123 in foreign banks.

2. Number of employees

As of September 2010, the number of employees in the deposit banks and development and investment banks increased by 6,608 (4 percent) to 177,369, compared to September 2009 and by 4,967 (3 percent) compared to December 2009.

The number of employees increased by 2,272 in state-owned deposit banks, 1,359 in privately-owned deposit banks, 1,287 in foreign banks and 55 in development and investment banks. On the other hand, the number of employees decreased by 6 in bank in the Fund.

Number of Employees

	September 2009	December 2009	September 2010
Deposit banks	165,483	167,063	171,975
State-owned banks	43,428	44,856	47,128
Privately-owned banks	82,281	82,270	83,629
Banks in the Fund*	265	261	255
Foreign banks	39,509	39,676	40,963
Development and investment banks	5,278	5,339	5,394
Total	170,761	172,402	177,369

* Banks under the Deposit Insurance Fund

As of September 2010, 27 percent of the total number of employees was employed in state-owned banks, 47 percent in private banks, 23 percent in foreign banks and 3 percent in development and investment banks. The average number of employees was 5,374 in deposit banks, 15,709 in state-owned banks, 7,603 in privately-owned banks and 2,410 in foreign banks.

Education Level of Bank Employees

	Primary school	Secondary school	University graduates	Post-graduates	Total
Deposit banks	1,789	36,884	124,492	8,810	171,975
State-owned banks	650	11,252	32,238	2,988	47,128
Privately-owned banks	545	15,295	64,200	3,589	83,629
Banks in the Fund*	19	120	108	8	255
Foreign banks	575	10,217	27,946	2,225	40,963
Development and inv. banks	437	938	3,362	657	5,394
Total	2,226	37,822	127,854	9,467	177,369

* Banks under the Deposit Insurance Fund

Regarding the education level of bank employees, 1 percent of the employees were primary-school graduates, 22 percent high-school graduates, 72 percent university graduates, and 5 percent had post-graduates degrees.

Considering each group, 75 percent of employees in state-owned deposit banks were university graduates and post-graduates. This ratio was 81 percent in private banks, 74 percent in foreign banks and 75 percent in development and investment banks.

Bank Employees by Sex

	September 2009			December 2009			September 2010		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit banks	82,231	83,252	165,483	82,720	84,343	167,063	85,376	86,599	171,975
State-owned banks	26,718	16,710	43,428	27,298	17,558	44,856	28,281	18,847	47,128
Privately-owned banks	37,468	44,813	82,281	37,422	44,848	82,270	38,400	45,229	83,629
Banks in the Fund	165	100	265	161	100	261	163	92	255
Foreign banks	17,880	21,629	39,509	17,839	21,837	39,676	18,532	22,431	40,963
Development and inv. banks	3,608	1,670	5,278	3,639	1,700	5,339	3,658	1,736	5,394
Total	85,839	84,922	170,761	86,359	86,043	172,402	89,034	88,335	177,369

* Banks under the Deposit Insurance Fund

As of September 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, 54 percent in privately-owned banks, 55 percent in foreign banks, 36 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 September 30, 2010

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	45	9,338	177,369	Foreign Banks	17	2,088	40,963
Deposit Banks	32	9,294	171,975	Arap Türk Bankası A.Ş.		6	255
State-owned Banks	3	2,679	47,128	Bank Mellat		3	50
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,373	22,487	Citibank A.Ş.		38	2,001
Türkiye Halk Bankası A.Ş.		701	13,686	Denizbank A.Ş.		477	8,227
Türkiye Vakıflar Bankası T.A.O.		605	10,955	Deutsche Bank A.Ş.		1	103
Privately-owned Banks	11	4,526	83,629	Eurobank Tekfen A.Ş.		52	847
Adabank A.Ş.		1	46	Finans Bank A.Ş.		486	11,062
Akbank T.A.Ş.		897	15,133	Fortis Bank A.Ş.		294	4,776
Alternatif Bank A.Ş.		49	1,055	Habib Bank Limited		1	16
Anadolubank A.Ş.		86	1,847	HSBC Bank A.Ş.		335	6,511
Şekerbank T.A.Ş.		260	3,543	ING Bank A.Ş.		329	5,828
Tekstil Bankası A.Ş.		44	916	JPMorgan Chase Bank N.A.		1	52
Turkish Bank A.Ş.		23	272	Millennium Bank A.Ş.		18	292
Türk Ekonomi Bankası A.Ş.		335	5,733	Société Générale (SA)		16	254
Türkiye Garanti Bankası A.Ş.		834	17,029	The Royal Bank of Scotland N.V.		3	132
Türkiye İş Bankası A.Ş.		1,135	23,653	Turkland Bank A.Ş.		27	515
Yapı ve Kredi Bankası A.Ş.		862	14,402	WestLB AG		1	42
Banks Under the Depo. Insurance Fund	1	1	255	Development and Investment Banks	13	44	5,394
Birleşik Fon Bankası A.Ş.		1	255	Aktif Yatırım Bankası A.Ş.		6	299
				BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	294
				Credit Agricole Yatırım Bankası Türk A.Ş.		1	21
				Diler Yatırım Bankası A.Ş.		1	18
				GSD Yatırım Bankası A.Ş.		1	29
				İller Bankası		19	2,986
				İMKB Takas ve Saklama Bankası A.Ş.		1	209
				Merrill Lynch Yatırım Bank A.Ş.		1	31
				Nurol Yatırım Bankası A.Ş.		2	48
				Taib Yatırımbank A.Ş.		1	17
				Türk Eximbank		2	366
				Türkiye Kalkınma Bankası A.Ş.		1	724
				Türkiye Sınai Kalkınma Bankası A.Ş.		4	352

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

Table 2 Bank Employees by Sex and Education, as of September 30, 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	1,902	324	2,226	24,141	13,681	37,822	58,322	69,532	127,854	4,669	4,798	9,467	89,034	88,335	177,369
Deposit Banks	1,497	292	1,789	23,401	13,483	36,884	56,204	68,288	124,492	4,274	4,536	8,810	85,376	86,599	171,975
State-owned Banks	629	21	650	7,940	3,312	11,252	18,244	13,994	32,238	1,468	1,520	2,988	28,281	18,847	47,128
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	274	12	286	4,312	857	5,169	9,482	5,840	15,322	849	861	1,710	14,917	7,570	22,487
Türkiye Halk Bankası A.Ş.	80	1	81	2,205	1,144	3,349	5,103	4,337	9,440	412	404	816	7,800	5,886	13,686
Türkiye Vakıflar Bankası T.A.O.	275	8	283	1,423	1,311	2,734	3,659	3,817	7,476	207	255	462	5,564	5,391	10,955
Privately-owned Banks	522	23	545	9,403	5,892	15,295	26,754	37,446	64,200	1,721	1,868	3,589	38,400	45,229	83,629
Adabank A.Ş.	2	0	2	12	9	21	10	12	22	1	0	1	25	21	46
Akbank T.A.Ş.	78	0	78	1,680	448	2,128	5,257	6,898	12,155	390	382	772	7,405	7,728	15,133
Alternatif Bank A.Ş.	25	3	28	146	50	196	330	398	728	60	43	103	561	494	1,055
Anadolubank A.Ş.	2	1	3	262	135	397	644	719	1,363	40	44	84	948	899	1,847
Şekerbank T.A.Ş.	50	6	56	302	301	603	1,212	1,541	2,753	67	64	131	1,631	1,912	3,543
Tekstil Bankası A.Ş.	30	1	31	149	60	209	261	372	633	20	23	43	460	456	916
Turkish Bank A.Ş.	23	2	25	52	42	94	60	72	132	14	7	21	149	123	272
Türk Ekonomi Bankası A.Ş.	22	0	22	655	279	934	1,935	2,473	4,408	196	173	369	2,808	2,925	5,733
Türkiye Garanti Bankası A.Ş.	77	6	83	1,837	831	2,668	5,071	8,540	13,611	292	375	667	7,277	9,752	17,029
Türkiye İş Bankası A.Ş.	190	1	191	3,038	2,249	5,287	8,143	9,296	17,439	352	384	736	11,723	11,930	23,653
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,270	1,488	2,758	3,831	7,125	10,956	289	373	662	5,413	8,989	14,402
Banks Under Depo. Insurance Fund	15	4	19	83	37	120	58	50	108	7	1	8	163	92	255
Birleşik Fon Bankası A.Ş.	15	4	19	83	37	120	58	50	108	7	1	8	163	92	255

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	331	244	575	5,975	4,242	10,217	11,148	16,798	27,946	1,078	1,147	2,225	18,532	22,431	40,963
"	12	3	15	48	26	74	68	77	145	11	10	21	139	116	255
Bank Mellat	3	0	3	9	1	10	25	11	36	1	0	1	38	12	50
Citibank A.Ş.	4	3	7	46	45	91	705	1,014	1,719	77	107	184	832	1,169	2,001
Denizbank A.Ş.	155	226	381	1,833	1,883	3,716	1,798	1,987	3,785	166	179	345	3,952	4,275	8,227
Deutsche Bank A.Ş.	1	0	1	4	1	5	32	34	66	19	12	31	56	47	103
Eurobank Tekfen A.Ş.	10	0	10	58	59	117	267	380	647	39	34	73	374	473	847
Finans Bank A.Ş.	19	0	19	1,582	949	2,531	2,955	5,027	7,982	250	280	530	4,806	6,256	11,062
Fortis Bank A.Ş.	50	8	58	757	382	1,139	1,278	2,064	3,342	123	114	237	2,208	2,568	4,776
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	27	3	30	760	519	1,279	1,822	3,080	4,902	134	166	300	2,743	3,768	6,511
ING Bank A.Ş.	27	0	27	709	281	990	1,847	2,633	4,480	154	177	331	2,737	3,091	5,828
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	14	18	32	7	4	11	25	27	52
Millennium Bank A.Ş.	1	0	1	38	24	62	71	130	201	10	18	28	120	172	292
Société Générale (SA)	7	0	7	33	24	57	85	71	156	19	15	34	144	110	254
The Royal Bank of Scotland N.V.	0	0	0	5	3	8	24	54	78	34	12	46	63	69	132
Turkland Bank A.Ş.	11	0	11	85	38	123	149	192	341	25	15	40	270	245	515
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
Development and Investment Banks	405	32	437	740	198	938	2,118	1,244	3,362	395	262	657	3,658	1,736	5,394
Aktif Yatırım Bankası A.Ş.	3	0	3	19	14	33	123	97	220	26	17	43	171	128	299
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	24	22	46	109	118	227	10	7	17	147	147	294
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	6	8	4	6	10	6	15	21
Diler Yatırım Bankası A.Ş.	1	0	1	4	0	4	6	6	12	1	0	1	12	6	18
GSD Yatırım Bankası A.Ş.	0	0	0	3	1	4	14	10	24	1	0	1	18	11	29
İller Bankası	297	27	324	518	100	618	1,268	523	1,791	167	86	253	2,250	736	2,986
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	33	4	37	73	53	126	27	18	45	134	75	209
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	6	11	17	10	3	13	17	14	31
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	17	17	34	5	2	7	27	21	48
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	30	1	31	37	15	52	98	100	198	36	49	85	201	165	366
Türkiye Kalkınma Bankası A.Ş.	47	1	48	70	25	95	288	187	475	69	37	106	474	250	724
Türkiye Sınai Kalkınma Bankası A.Ş.	22	3	25	25	12	37	108	112	220	34	36	70	189	163	352

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

	No.of Branches			No.of Employees		
	2009 Sept.	2009	2010 Sept.	2009 Sept.	2009	2010 Sept.
Sector Total	8,895	9,027	9,338	170,761	172,402	177,369
Deposit Banks	8,848	8,983	9,294	165,483	167,063	171,975
State-owned Banks	2,482	2,530	2,679	43,428	44,856	47,128
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,291	1,316	1,373	21,347	22,198	22,487
Türkiye Halk Bankası A.Ş.	651	669	701	12,593	12,505	13,686
Türkiye Vakıflar Bankası T.A.O.	540	545	605	9,488	10,153	10,955
Privately-owned Banks	4,328	4,390	4,526	82,281	82,270	83,629
Adabank A.Ş.	1	1	1	48	48	46
Akbank T.A.Ş.	878	878	897	14,778	14,714	15,133
Alternatif Bank A.Ş.	46	46	49	1,004	999	1,055
Anadolubank A.Ş.	84	86	86	1,775	1,851	1,847
Şekerbank T.A.Ş.	256	256	260	3,854	3,938	3,543
Tekstil Bankası A.Ş.	45	45	44	997	940	916
Turkish Bank A.Ş.	25	25	23	290	276	272
Türk Ekonomi Bankası A.Ş.	334	334	335	5,910	5,871	5,733
Türkiye Garanti Bankası A.Ş.	742	788	834	16,834	16,827	17,029
Türkiye İş Bankası A.Ş.	1,081	1,093	1,135	22,258	22,473	23,653
Yapı ve Kredi Bankası A.Ş.	836	838	862	14,533	14,333	14,402
Banks Under the Dep.Ins.Fund	1	1	1	265	261	255
Birleşik Fon Bankası A.Ş.	1	1	1	265	261	255
Foreign Banks	2,037	2,062	2,088	39,509	39,676	40,963
Arap Türk Bankası A.Ş.	3	6	6	184	230	255
Bank Mellat	3	3	3	49	51	50
Citibank A.Ş.	45	37	38	1,892	1,851	2,001
Denizbank A.Ş.	421	450	477	7,479	7,789	8,227
Deutsche Bank A.Ş.	1	1	1	90	90	103
Eurobank Tekfen A.Ş.	42	42	52	698	743	847
Finans Bank A.Ş.	461	461	486	10,017	10,107	11,062
Fortis Bank A.Ş.	298	297	294	5,095	5,007	4,776
Habib Bank Limited	1	1	1	16	16	16
HSBC Bank A.Ş.	334	336	335	6,665	6,430	6,511
ING Bank A.Ş.	359	359	329	6,060	6,110	5,828
JPMorgan Chase Bank N.A.	1	1	1	48	49	52
Millennium Bank A.Ş.	18	18	18	308	303	292
Société Générale (SA)	16	16	16	237	230	254
The Royal Bank of Scotland N.V.*	8	8	3	167	164	132
Turkland Bank A.Ş.	25	25	27	462	464	515
WestLB AG	1	1	1	42	42	42
Development and Investment Banks	47	44	44	5,278	5,339	5,394
Aktif Yatırım Bankası A.Ş.	5	5	6	219	236	299
Bank Pozitif Kredi ve Kalkınma Bankası A.Ş.	6	4	4	255	263	294
Credit Agricole Yatırım Bankası Türk A.Ş.**	1	1	1	19	19	21
Diler Yatırım Bankası A.Ş.	1	1	1	19	19	18
GSD Yatırım Bankası A.Ş.	1	1	1	27	26	29
İller Bankası	19	19	19	3,040	3,042	2,986
İMKB Takas ve Saklama Bankası A.Ş.	1	1	1	198	205	209
Merrill Lynch Yatırım Bank A.Ş.	1	1	1	34	33	31
Nurol Yatırım Bankası A.Ş.	3	3	2	46	46	48
Taib Yatırım Bank A.Ş.	1	1	1	16	17	17
Türk Eximbank	2	2	2	356	382	366
Türkiye Kalkınma Bankası A.Ş.	2	1	1	735	741	724
Türkiye Sınai Kalkınma Bankası A.Ş.	4	4	4	314	310	352

*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.