



Internet Banking Statistics September 2009

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October 2009

Internet Banking Statistics September 2009

Important Notice: The statistics covered in this report were provided from 24(out of 26) banks those supplying internet banking services to their customers. Because the systems of two banks were being updated, September 2009 report was consolidated without the data of these banks.

The Banks Association of Turkey

Internet Banking Statistics

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2008	10,951,231	5,742,251	4,443,703	1,323,155	668,840	539,587	12,274,386	6,411,091	4,983,290
Dec. 2008*	11,222,126	5,946,652	4,613,670	1,358,545	687,737	555,459	12,580,671	6,634,389	5,169,129
March 2009*	11,792,975	6,343,912	4,838,001	1,458,623	709,764	580,766	13,251,598	7,053,676	5,418,767
June 2009	12,540,061	6,676,472	5,001,219	1,508,642	719,878	591,336	14,048,703	7,396,350	5,592,555
Sept. 2009**	11,479,293	6,711,651	5,098,186	1,420,873	692,921	593,170	12,900,166	7,404,572	5,691,356

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 2008	207	189	542	889	196,342	198,170
Dec. 2008*	136	196	595	937	228,564	230,428
March 2009*	341	306	757	1,154	260,062	262,620
June 2009	347	382	781	1,143	242,970	245,623
Sept. 2009**	310	454	846	1,334	242,875	245,819

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients					
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	Total		
Sept. 2008	16,173	8,183	435	8,618	6,072	215	6,287	14,904	37	31,114
Dec. 2008*	15,767	7,951	374	8,325	5,432	159	5,591	13,916	35	29,718
March 2009*	16,005	9,051	454	9,505	5,622	140	5,762	15,267	41	31,313
June 2009	17,588	9,667	387	10,054	6,770	176	6,946	17,000	44	34,632
Sept. 2009**	17,506	9,613	422	10,035	6,523	177	6,700	16,735	51	34,292

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Sept. 2008	56,164	43,309	7,205	50,514	17,965	2,192	20,157	70,671	573	127,408
Dec. 2008*	50,257	39,584	7,440	47,024	15,444	1,858	17,302	64,326	635	115,218
March 2009*	48,653	48,291	7,339	55,630	14,190	1,573	15,763	71,393	672	120,719
June 2009	52,074	52,633	6,025	58,658	16,739	1,810	18,549	77,207	666	129,948
Sept. 2009**	54,170	52,609	5,853	58,462	17,046	1,894	18,939	77,401	686	132,257

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2008	12,316	2,837	789	292	2,594	18,828
Dec. 2008*	14,423	2,283	861	290	2,721	20,578
March 2009*	15,789	3,069	769	300	3,335	23,263
June 2009	16,985	2,462	836	378	3,290	23,952
Sept. 2009**	17,845	2,836	842	396	3,257	25,176

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2008	889	2,904	564	218	144	4,720
Dec. 2008*	1,025	2,680	572	220	129	4,626
March 2009*	1,273	2,601	490	227	180	4,772
June 2009	1,307	2,643	535	280	167	4,933
Sept. 2009**	1,234	3,049	560	295	197	5,336

* Because the system of one bank was being updated, December 2008 and March 2009 reports were consolidated without the data of this bank.

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II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total
Sept. 2008	1,280	2,531	3,811	665	1,436	58	2,159	215	149	364
Dec. 2008*	1,440	2,734	4,174	734	1,524	71	2,329	275	228	503
March 2009*	1,327	2,631	3,959	662	1,300	93	2,056	259	194	452
June 2009	1,433	2,900	4,333	759	1,412	82	2,253	273	185	458
Sept. 2009**	1,253	2,706	3,958	647	1,401	68	2,116	234	154	387

Period	Number of transactions (Thousand) investment transactions continued...						
	Share certificate transactions		Repurch. agreement	Bonds and bills			Gold transact.
	Ordered	Realized		Buy	Sell	Total	
Sept. 2008	3,756	2,093	176	175	58	233	63
Dec. 2008*	5,095	1,751	212	172	55	227	51
March 2009*	6,164	1,985	192	146	47	193	51
June 2009	9,976	3,690	156	116	53	169	86
Sept. 2009**	8,691	3,520	118	90	44	135	58

Period	Volume of transactions (Million TRY) continued below...									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total
Sept. 2008	8,510	9,083	17,594	3,091	6,760	4,903	14,754	3,809	1,696	5,506
Dec. 2008*	9,658	10,635	20,293	4,763	11,415	7,300	23,478	4,851	2,351	7,202
March 2009*	9,261	9,688	18,949	4,226	9,525	8,752	22,502	4,852	2,476	7,328
June 2009	10,055	10,857	20,912	4,016	8,275	7,136	19,427	4,458	2,046	6,504
Sept. 2009**	9,086	9,819	18,905	3,134	7,729	7,376	18,239	3,803	2,298	6,101

Period	Volume of transactions (Million TRY) investment transactions continued...						
	Share certificate transactions		Repurch. agreement	Bonds and bills			Gold transact.
	Ordered	Realized		Buy	Sell	Total	
Sept. 2008	8,015	5,847	5,596	2,116	262	2,378	132
Dec. 2008*	9,638	4,559	6,493	2,159	311	2,470	165
March 2009*	12,988	5,612	6,086	1,972	234	2,207	171
June 2009	29,007	13,817	5,348	1,539	296	1,836	276
Sept. 2009**	29,648	15,357	4,152	1,165	230	1,395	131

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Sept. 2008	477	4,873	793	6,143	178	3,470	773	4,421
Dec. 2008*	524	4,782	744	6,050	229	3,243	693	4,165
March 2009*	476	5,002	786	6,264	208	3,264	727	4,199
June 2009	452	5,514	444	6,411	244	3,702	506	4,451
Sept. 2009**	443	5,650	457	6,550	261	3,959	514	4,734

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2008	1,619	14,406
Dec. 2008*	1,596	12,671
March 2009*	1,811	11,098
June 2009	1,937	12,416
Sept. 2009**	1,868	13,017

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List of participating banks ***

- 1 ABN AMRO Bank N.V.
- 2 Akbank T.A.Ş.
- 3 Aktif Yatırım Bankası A.Ş.
- 4 Alternatif Bank A.Ş.
- 5 Anadolubank A.Ş.
- 6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 7 Citibank A.Ş.
- 8 Denizbank A.Ş.
- 9 Eurobank Tekfen A.Ş.
- 10 Finans Bank A.Ş.
- 11 Fortis Bank A.Ş.
- 12 HSBC Bank A.Ş.
- 13 ING Bank A.Ş.
- 14 Millennium Bank A.Ş.
- 15 Şekerbank T.A.Ş.
- 16 Tekstil Bankası A.Ş.
- 17 Turkish Bank A.Ş.
- 18 Turkland Bank A.Ş.
- 19 Türk Ekonomi Bankası A.Ş.
- 20 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 21 Türkiye Garanti Bankası A.Ş.
- 22 Türkiye Halk Bankası A.Ş.
- 23 Türkiye İş Bankası A.Ş.
- 24 Türkiye Sınai Kalkınma Bankası A.Ş.
- 25 Türkiye Vakıflar Bankası A.Ş.
- 26 Yapı ve Kredi Bankası A.Ş.

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Glossary

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in one-year period.

2. Number of active retail customers: Total number of active retail customers that logged in at least once in the related three-month period.

3. Number of registered commercial customers:

- a) Total number of registered customers that logged in at least once
- b) Total number of registered customers that logged in at least once in one-year period.

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period.

II. Non-Financial Transactions in the related three-month period

1. Number credit card of applications in the related three-month period.

2. Number of loan applications in the related three-month period.

3. Regular payment orders : Number of regular EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.

4. Number of invoice payment orders in the related three-month period.

5. Number of other non-financial transactions in the related three-month period: Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand/time deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

- a) EFT : Money transfers to other banks.
- b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.
 - Money orders among own accounts (Except money orders from/to investment accounts)
 - Money orders to other recipients in the same bank.
- c) Foreign currency transfers: Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, etc.
- c) SSK and Bağkur premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (university payments, traffic fine payments, insurance policy payments, leasing payments, OGS payments, KGS payments, donations, chance game payments, cheque payments etc.)

3. Investment Transactions (Number, Volume)

- a) Investment funds (buying/selling transactions by the customer)
 - Buying funds
 - Selling funds
- b) Foreign currency transactions (buying/selling transactions by the customer)
 - Buying FX
 - Selling FX
 - Cross transactions
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume): money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, file transfers, margin trading, short sales and lending and borrowing of securities, vb.