



Internet Banking Statistics December 2009

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January 2010

Internet Banking Statistics^{1, 2, 3} December 2009

Important Notice: The statistics covered in this report were provided from 25(out of 26) banks those supplying internet banking services to their customers. Because the system of one bank was being updated, December 2008, March 2009 and December 2009 reports were consolidated without the data of this bank.

Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 12 million as of December 2009. The total number of registered retail customers that logged in at least once in one-year period was 7 million.

In the last quarter of 2009, the number of active retail customers was 5.3 million. This number shows that 45 percent of the retail customers used internet banking services in the last three-month period. The number of active retail customers increased by 729 thousand and 190 thousand as compared to December 2008 and September 2009, respectively.

Number of Customers Using Internet Banking Services

	December 2008 (Thousand)	September 2009 (Thousand)	December 2009 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	4,614	5,153	5,343
Registered (B) <i>(that logged in at least once)</i>	11,222	11,746	11,960
Registered (C) <i>(that logged in at least once in one-year period)</i>	5,947	6,811	7,012
Active (A) / registered (B) (percent)	41	44	45
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	555	600	606
Registered (B) <i>(that logged in at least once)</i>	1,359	1,440	1,402
Registered (C) <i>(that logged in at least once in one-year period)</i>	688	702	685
Active (A) / registered (B) (percent)	41	42	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5,169	5,753	5,949
Registered (B) <i>(that logged in at least once)</i>	12,581	13,187	13,362
Registered (C) <i>(that logged in at least once in one-year period)</i>	6,634	7,513	7,697
Active (A) / registered (B) (percent)	41	44	45

The total number of registered commercial customers that logged in at least once was 1.4 million as of December 2009, where 606 thousand of them (43 percent of total commercial customers) used internet banking services during the last quarter of 2009. The total number of registered commercial customers that logged in at least once in one-year period was 685 thousand.

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

² Because the system of one bank was being updated, December 2008, March 2009 and December 2009 reports were consolidated without the data of this bank.

³ September 2009 report was updated with the data of two banks.

As of December 2009, 45 percent of the total number of registered customers (retail and commercial) that logged in at least once was used internet banking services at least once. The number of total active customers increased by 780 thousand and by 195 thousand as compared to December 2008 and September 2009, respectively.

Investment Transactions

The total number of investment transactions performed by using internet banking services was 11.2 million with an amount of TRY 67.4 billion in the last quarter of 2009.

As of December 2009, investment funds were the largest in total volume of transactions with TRY 20.4 billion, followed by realized share certificate transactions, foreign currency transactions and time deposit accounts.

Investment Transactions

	September 2009		December 2009		Net Change		December 2009
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Average Volume of transact. (Thousand TRY)
Investment funds	3,966	18,949	3,859	20,447	-107	1,498	5.3
Foreign currency transactions	2,140	18,355	2,046	15,954	-94	-2,401	7.8
Time deposit accounts	419	6,325	407	6,647	-12	321	16.3
Realized share certificate transact.	3,555	15,457	4,637	18,436	1,082	2,979	4.0
Repurchasing agreements	121	4,244	127	4,409	6	166	34.8
Bonds and bills	135	1,395	125	1,259	-10	-136	10.1
Gold transactions	58	131	85	291	27	160	3.4
Total	10,394	64,855	11,287	67,441	893	2,586	6.0

Repurchasing agreements led to the highest average volume with an amount of TRY 34.8 thousand, followed by time deposit transactions with TRY 16.3 thousand, in the last quarter of 2009. The total average volume of investment transactions was TRY 6 thousand in the same period.

Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 70,9 million and TRY 171 billion respectively, in the last quarter of 2009. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

	December 2008		September 2009		December 2009	
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)
Money transfers	29,718	115,218	34,707	133,913	37,309	145,164
Payments	20,578	4,626	25,308	5,367	24,581	5,901
Credit card transact.	6,050	4,165	6,574	4,742	7,048	4,859
Other fin. transact.	1,596	12,671	1,882	13,071	1,968	15,050
Total	57,942	136,680	68,471	157,093	70,906	170,974

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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
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**	11,746,113	6,810,632	5,153,036	1,440,403	702,414	600,240	13,186,516	7,513,046	5,753,276
Dec. 2009*	11,959,640	7,012,289	5,343,098	1,402,286	684,906	605,623	13,361,926	7,697,195	5,948,721

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
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**	337	536	846	1,336	244,398	247,453
Dec. 2009*	409	319	866	1,538	249,187	252,319

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		
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**	17,790	9,661	423	10,083	6,603	178	6,781	16,864	52	34,707
Dec. 2009*	19,212	9,981	393	10,375	7,511	170	7,681	18,056	41	37,309

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients					
		TC	FC	Total	TC	FC	Total	Total		
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**	55,361	52,727	5,859	58,586	17,355	1,924	19,278	77,864	688	133,913
Dec. 2009*	60,343	54,796	8,191	62,987	19,065	2,017	21,082	84,069	752	145,164

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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**	17,949	2,852	845	396	3,267	25,308
Dec. 2009*	16,867	2,581	972	465	3,696	24,581

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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**	1,245	3,057	564	295	207	5,367
Dec. 2009*	1,307	3,386	633	372	203	5,901

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**September 2009 report was updated with the data of two banks.

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II.3. Investment transactions

Period	Number of transactions (Thousand)									<i>continued below...</i>	
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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**	1,255	2,711	3,966	656	1,416	68	2,140	252	167	419	
Dec. 2009*	1,249	2,610	3,859	626	1,354	66	2,046	244	163	407	

Period	Number of transactions (Thousand)							<i>investment transactions continued...</i>	
	Share certificate transactions		Repurch. agreement	Bonds and bills			Gold transact.	Total	
	Ordered	Realized		Buy	Sell	Total			
Dec. 2008*	5,095	1,751	212	172	55	227	51	9,248	
March 2009*	6,164	1,985	192	146	47	193	51	8,887	
June 2009	9,976	3,690	156	116	53	169	86	11,145	
Sept. 2009**	8,726	3,555	121	90	44	135	58	10,394	
Dec. 2009*	9,302	4,637	127	87	38	125	85	11,287	

Period	Volume of transactions (Million TRY)									<i>continued below...</i>	
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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**	9,104	9,845	18,949	3,176	7,802	7,376	18,355	4,027	2,298	6,325	
Dec. 2009*	10,061	10,386	20,447	3,038	7,841	5,075	15,954	4,417	2,230	6,647	

Period	Volume of transactions (Million TRY)							<i>investment transactions continued...</i>	
	Share certificate transactions		Repurch. agreement	Bonds and bills			Gold transact.	Total	
	Ordered	Realized		Buy	Sell	Total			
Dec. 2008*	9,638	4,559	6,493	2,159	311	2,470	165	64,660	
March 2009*	12,988	5,612	6,086	1,972	234	2,207	171	62,855	
June 2009	29,007	13,817	5,348	1,539	296	1,836	276	68,121	
Sept. 2009**	29,748	15,457	4,244	1,165	230	1,395	131	64,855	
Dec. 2009*	30,140	18,436	4,409	1,072	187	1,259	291	67,441	

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
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**	445	5,672	457	6,574	262	3,967	514	4,742
Dec. 2009*	448	6,121	478	7,048	211	4,128	519	4,859

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2008*	1,596	12,671
March 2009*	1,811	11,098
June 2009	1,937	12,416
Sept. 2009**	1,882	13,071
Dec. 2009*	1,968	15,050

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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.