



Internet Banking Statistics March 2010

Report Code : DE22

April 2010

Internet Banking Statistics^{1, 2, 3} March 2010

Important Notice: The statistics covered in this report were provided from 26 banks those supplying internet banking services to their customers. Because the system of one bank was being updated, March 2009 report was 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 13 million as of March 2010. The total number of registered retail customers that logged in at least once in one-year period was 7 million.

In the first quarter of 2010, the number of active retail customers was 5.4 million. This number shows that 40 percent of the retail customers used internet banking services in the first three-month period. The number of active retail customers increased by 561 thousand and 31 thousand as compared to March 2009 and December 2009, respectively.

Number of Customers Using Internet Banking Services

| | March 2009 (Thousand) | December 2009 (Thousand) | March 2010 (Thousand) |
|--|-----------------------------|--------------------------------|-----------------------------|
| Number of retail customers | | | |
| Active (A) <i>(that logged in at least once in the related three-month period)</i> | 4,838 | 5,369 | 5,399 |
| Registered (B) <i>(that logged in at least once)</i> | 11,793 | 12,165 | 13,407 |
| Registered (C) <i>(that logged in at least once in one-year period)</i> | 6,344 | 7,064 | 7,059 |
| Active (A) / registered (B) (percent) | 41 | 44 | 40 |
| Number of commercial customers | | | |
| Active (A) <i>(that logged in at least once in the related three-month period)</i> | 581 | 606 | 607 |
| Registered (B) <i>(that logged in at least once)</i> | 1,459 | 1,402 | 1,536 |
| Registered (C) <i>(that logged in at least once in one-year period)</i> | 710 | 685 | 709 |
| Active (A) / registered (B) (percent) | 40 | 43 | 39 |
| Number of total customers | | | |
| Active (A) <i>(that logged in at least once in the related three-month period)</i> | 5,419 | 5,974 | 6,006 |
| Registered (B) <i>(that logged in at least once)</i> | 13,252 | 13,568 | 14,943 |
| Registered (C) <i>(that logged in at least once in one-year period)</i> | 7,054 | 7,749 | 7,768 |
| Active (A) / registered (B) (percent) | 41 | 44 | 40 |

The total number of registered commercial customers that logged in at least once was 1.5 million as of March 2010, where 607 thousand of them (39 percent of total commercial customers) used internet banking services during the first quarter of 2010. The total number of registered commercial customers that logged in at least once in one-year period was 709 thousand.

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

² Because the system of one bank was being updated, March 2009 report was consolidated without the data of this bank.

³ December 2009 report was updated with the data of one bank.

As of March 2010, 40 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 587 thousand and by 32 thousand as compared to March 2009 and December 2009, respectively.

Investment Transactions

The total number of investment transactions performed by using internet banking services was 11.8 million with an amount of TRY 70.5 billion in the first quarter of 2010.

As of March 2010, realized share certificate transactions were the largest in total volume of transactions with TRY 25.1 billion, followed by investment funds, foreign currency transactions and time deposit accounts.

Investment Transactions

| | December 2009 | | March 2010 | | Net Change | | March 2010 |
|---|--------------------------------|-----------------------------------|--------------------------------|-----------------------------------|--------------------------------|-----------------------------------|--|
| | 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 | 3,860 | 20,447 | 3,771 | 18,434 | -89 | -2,012 | 4.9 |
| Foreign currency transactions | 2,052 | 15,963 | 1,932 | 13,838 | -120 | -2,126 | 7.2 |
| Time deposit accounts | 408 | 6,661 | 429 | 7,430 | 21 | 769 | 17.3 |
| Realized share certificate transact.(*) | 4,258 | 18,851 | 5,458 | 25,145 | 1,200 | 6,294 | 4.6 |
| Repurchasing agreements | 127 | 4,409 | 122 | 4,188 | -5 | -221 | 34.3 |
| Bonds and bills | 125 | 1,259 | 91 | 1,366 | -34 | 108 | 15.0 |
| Gold transactions | 85 | 291 | 58 | 150 | -26 | -140 | 2.6 |
| Total | 10,915 | 67,880 | 11,863 | 70,552 | 948 | 2,671 | 5.9 |

**As of December 2009, the number and the volume of share certificate transactions were updated with the data of one bank.*

Repurchasing agreements led to the highest average volume with an amount of TRY 34.3 thousand, followed by time deposit transactions with TRY 17.3 thousand, in the first quarter of 2010. The total average volume of investment transactions was TRY 5.9 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 69 million and TRY 163 billion respectively, in the first quarter of 2010. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

| | March 2009 | | December 2009 | | March 2010 | |
|-----------------------|---|--|---|--|---|--|
| | 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 | 31,313 | 120,719 | 37,346 | 145,241 | 35,421 | 138,850 |
| Payments | 23,263 | 4,772 | 24,581 | 5,901 | 24,986 | 6,610 |
| Credit card transact. | 6,264 | 4,199 | 7,048 | 4,859 | 6,949 | 4,877 |
| Other fin. transact. | 1,811 | 11,098 | 1,971 | 15,052 | 1,635 | 12,553 |
| Total | 62,650 | 140,788 | 70,946 | 171,053 | 68,990 | 162,889 |

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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 |
| 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** | 12,165,445 | 7,064,266 | 5,368,510 | 1,402,286 | 684,906 | 605,623 | 13,567,731 | 7,749,172 | 5,974,133 |
| March 2010** | 13,406,862 | 7,059,101 | 5,399,441 | 1,536,358 | 708,597 | 606,741 | 14,943,220 | 7,767,698 | 6,006,182 |

III. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | | Total |
|--------------|-----------------------------------|-----------------|------------------------|------------------------|------------------------------|---------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Other non-financial transac. | |
| 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** | 438 | 433 | 866 | 1,538 | 249,963 | 253,238 |
| March 2010** | 352 | 486 | 794 | 913 | 236,971 | 239,516 |

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 | | | | | Total |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | | |
| 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** | 19,237 | 9,989 | 394 | 10,383 | 7,513 | 171 | 7,684 | 18,067 | 42 | 37,346 |
| March 2010** | 18,362 | 9,580 | 358 | 9,938 | 6,907 | 152 | 7,060 | 16,998 | 61 | 35,421 |

| | 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 | | | |
| | | | | | | | | | | |
| 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** | 60,386 | 54,826 | 8,192 | 63,018 | 19,067 | 2,018 | 21,085 | 84,102 | 753 | 145,241 |
| March 2010** | 58,573 | 52,322 | 7,393 | 59,715 | 17,743 | 2,040 | 19,783 | 79,498 | 779 | 138,850 |

II.2. Payments

| Period | Number of transactions (Thousand) | | | | | Total |
|--------------|-----------------------------------|--------------|---------------------------------|---------------|----------------|--------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | |
| 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 |
| March 2010** | 16,209 | 3,526 | 968 | 475 | 3,808 | 24,986 |

| Period | Volume of transactions (Million TRY) | | | | | Total |
|--------------|--------------------------------------|--------------|---------------------------------|---------------|----------------|-------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | |
| 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 |
| March 2010** | 1,474 | 3,904 | 644 | 358 | 231 | 6,610 |

* Because the system of one bank was being updated, March 2009 report was consolidated without the data of this bank.

** December 2009 figures were updated with the data of one 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 |
| 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** | 1,250 | 2,610 | 3,860 | 628 | 1,357 | 66 | 2,052 | 245 | 163 | 408 |
| March 2010** | 1,133 | 2,638 | 3,771 | 618 | 1,194 | 120 | 1,932 | 265 | 164 | 429 |

| investment transactions continued... | | | Number of transactions (Thousand) | | | | | |
|--------------------------------------|--------------------------------|----------|-----------------------------------|-----------------|------|-------|----------------|--------|
| Period | Share certificate transactions | | Repurch. agreement | Bonds and bills | | | Gold transact. | Total |
| | Ordered | Realized | | Buy | Sell | Total | | |
| 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** | 8,675 | 4,258 | 127 | 87 | 38 | 125 | 85 | 10,915 |
| March 2010** | 10,269 | 5,458 | 122 | 57 | 34 | 91 | 58 | 11,863 |

| 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 |
| 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 | 3,042 | 7,847 | 5,075 | 15,963 | 4,432 | 2,230 | 6,661 |
| March 2010** | 8,801 | 9,633 | 18,434 | 2,994 | 6,972 | 3,872 | 13,838 | 4,717 | 2,712 | 7,430 |

| investment transactions continued... | | | Volume of transactions (Million TRY) | | | | | |
|--------------------------------------|--------------------------------|-------------|--------------------------------------|-----------------|------|-------|----------------|--------|
| Period | Share certificate transactions | | Repurch. agreement | Bonds and bills | | | Gold transact. | Total |
| | Ordered*** | Realized*** | | Buy | Sell | Total | | |
| 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** | 30,920 | 18,851 | 4,409 | 1,072 | 187 | 1,259 | 291 | 67,880 |
| March 2010** | 37,941 | 25,145 | 4,188 | 1,184 | 182 | 1,366 | 150 | 70,552 |

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 |
| 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 |
| March 2010** | 437 | 6,045 | 467 | 6,949 | 236 | 4,126 | 514 | 4,877 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|--------------|-------------------------------|----------------------------------|
| March 2009* | 1,811 | 11,098 |
| June 2009 | 1,937 | 12,416 |
| Sept. 2009 | 1,882 | 13,071 |
| Dec. 2009** | 1,971 | 15,052 |
| March 2010** | 1,635 | 12,553 |

* Because the system of one bank was being updated, March 2009 report was consolidated without the data of this bank.

** December 2009 figures were updated with the data of one bank.

*** As of December 2009, the number and the volume of share certificate transactions were updated with the data of one bank.

List of participating banks

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 Anadolubank A.Ş.
- 5 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 6 Citibank A.Ş.
- 7 Denizbank A.Ş.
- 8 Eurobank Tekfen A.Ş.
- 9 Finans Bank A.Ş.
- 10 Fortis Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 Millennium Bank A.Ş.
- 14 Şekerbank T.A.Ş.
- 15 Tekstil Bankası A.Ş.
- 16 The Royal Bank of Scotland N.V.
- 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.

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.