



Internet Banking Statistics September 2010

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Internet Banking Statistics ¹ September 2010

Important Notice: The statistics covered in this report were provided from 26 banks those supplying internet banking services to their customers.

1. Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 14.8 million as of September 2010. The total number of registered retail customers that logged in at least once in one-year period was 7.7 million.

In the third quarter of 2010, the number of active retail customers was 5.7 million. This number shows that 39 percent of the retail customers used internet banking services in the third three-month period. The number of active retail customers increased by 563 thousand and 191 thousand as compared to September 2009 and June 2010, respectively.

Number of Customers Using Internet Banking Services

	September 2009 (Thousand)	June 2010 (Thousand)	September 2010 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5,153	5,524	5,716
Registered (B) <i>(that logged in at least once)</i>	11,746	13,621	14,828
Registered (C) <i>(that logged in at least once in one-year period)</i>	6,811	7,248	7,725
Active (A) / registered (B) (percent)	44	41	39
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	600	624	637
Registered (B) <i>(that logged in at least once)</i>	1,440	1,459	1,572
Registered (C) <i>(that logged in at least once in one-year period)</i>	702	729	787
Active (A) / registered (B) (percent)	42	43	41
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5,753	6,149	6,353
Registered (B) <i>(that logged in at least once)</i>	13,187	15,080	16,400
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,513	7,978	8,512
Active (A) / registered (B) (percent)	44	41	39

The total number of registered commercial customers that logged in at least once was 1.6 million as of September 2010, where 637 thousand of them (41 percent of total commercial customers) used internet banking services during the third quarter of 2010. The total number of registered commercial customers that logged in at least once in one-year period was 787 thousand.

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

As of September 2010, 39 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 599 thousand and by 204 thousand as compared to September 2009 and June 2010, respectively.

2. Internet Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 9.2 million with an amount of TRY 64.2 billion in the third quarter of 2010.

As of September 2010, investment funds were the largest in total volume of transactions with TRY 17.7 billion, followed by foreign currency transactions, realized share certificate transactions and time deposit accounts.

Investment Transactions

	June 2010		September 2010		Net Change		Sept. 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	3,805	18,971	3,566	17,702	-239	-1,268	5.0
Foreign currency transactions	2,118	17,407	2,117	15,226	-1	-2,181	7.2
Time deposit accounts	474	8,203	488	12,089	14	3,886	24.8
Realized share certificate transact.	4,537	22,669	2,771	13,448	-1,766	-9,221	4.9
Repurchasing agreements	129	4,402	125	4,537	-4	135	36.4
Bonds and bills	119	1,391	101	1,130	-17	-261	11.1
Gold transactions	53	142	59	140	6	-2	2.4
Total	11,235	73,185	9,227	64,273	-2,008	-8,912	7.0

Repurchasing agreements led to the highest average volume with an amount of TRY 36.4 thousand, followed by time deposit transactions with TRY 24.8 thousand, in the third quarter of 2010. The total average volume of investment transactions was TRY 7 thousand in the same period.

2.2. Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 68 million and TRY 190 billion respectively, in the third quarter of 2010. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

Financial Transactions

	September 2009		June 2010		September 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	34,707	133,913	37,383	152,928	36,889	163,582
Payments	25,308	5,367	20,295	6,838	21,981	7,525
Credit card transact.	6,574	4,742	7,457	5,427	7,690	5,806
Other fin. transact.	1,882	13,071	1,836	15,353	1,714	12,979
Total	68,471	157,093	66,971	180,547	68,274	189,892

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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
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
June 2010	13,621,487	7,248,242	5,524,461	1,459,006	729,266	624,371	15,080,493	7,977,508	6,148,832
Sept. 2010	14,827,760	7,725,302	5,715,626	1,571,923	786,972	637,145	16,399,683	8,512,274	6,352,771

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. 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
June 2010	365	351	748	862	248,836	251,162
Sept. 2010	372	555	819	941	253,817	256,506

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			
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
June 2010	19,616	9,654	437	10,090	7,434	174	7,608	17,699	68	37,383
Sept. 2010	19,650	9,450	461	9,912	7,109	149	7,258	17,169	69	36,889

	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. 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
June 2010	67,218	51,793	10,688	62,481	20,085	2,334	22,419	84,900	810	152,928
Sept. 2010	71,830	57,245	10,161	67,406	20,986	2,611	23,597	91,003	748	163,582

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2010	11,623	2,991	1,015	508	4,158	20,295
Sept. 2010	12,723	3,238	1,020	548	4,453	21,981

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2010	1,216	4,304	706	401	212	6,838
Sept. 2010	1,377	4,675	749	463	262	7,525

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Internet Banking Statistics

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. 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
June 2010	1,139	2,666	3,805	695	1,350	73	2,118	288	185	474
Sept. 2010	997	2,569	3,566	688	1,335	95	2,117	308	180	488

investment transactions continued...								
Number of transactions (Thousand)								
Period	Share certificate transactions		Repurch. agreement	Bonds and bills			Gold transact.	Total
	Ordered	Realized		Buy	Sell	Total		
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
June 2010	7,705	4,537	129	84	35	119	53	11,235
Sept. 2010	7,116	2,771	125	68	33	101	59	9,227

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. 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
June 2010	8,933	10,037	18,971	3,475	8,379	5,552	17,407	5,249	2,955	8,203
Sept. 2010	8,151	9,551	17,702	3,683	7,944	3,599	15,226	8,896	3,193	12,089

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		
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
June 2010	31,314	22,669	4,402	1,216	175	1,391	142	73,185
Sept. 2010	22,286	13,448	4,537	986	144	1,130	140	64,273

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. 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
June 2010	450	6,346	660	7,457	240	4,522	665	5,427
Sept. 2010	401	6,593	696	7,690	183	4,935	687	5,806

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2009	1,882	13,071
Dec. 2009	1,971	15,052
March 2010	1,635	12,553
June 2010	1,836	15,353
Sept. 2010	1,714	12,979

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.