



## **Internet Banking Statistics December 2010**

Report Code : DE22

January 2011

## Internet Banking Statistics <sup>1</sup> December 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 15.6 million as of December 2010. The total number of registered retail customers that logged in at least once in one-year period was 8 million.

In the last quarter of 2010, the number of active retail customers was 6 million. This number shows that 39 percent of the retail customers used internet banking services in the last three-month period. The number of active retail customers increased by 670 thousand and 323 thousand as compared to December 2009 and September 2010, respectively.

#### Number of Customers Using Internet Banking Services

	December 2009 (Thousand)	September 2010 (Thousand)	December 2010 (Thousand)
<b>Number of retail customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5.369	5,716	6.038
Registered (B) <i>(that logged in at least once)</i>	12.165	14,828	15.609
Registered (C) <i>(that logged in at least once in one-year period)</i>	7.064	7,725	7.975
<b>Active (A) / registered (B) (percent)</b>	<b>44</b>	<b>39</b>	<b>39</b>
<b>Number of commercial customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	606	637	655
Registered (B) <i>(that logged in at least once)</i>	1.402	1,572	1.614
Registered (C) <i>(that logged in at least once in one-year period)</i>	685	787	814
<b>Active (A) / registered (B) (percent)</b>	<b>43</b>	<b>41</b>	<b>41</b>
<b>Number of total customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5.974	6,353	6.694
Registered (B) <i>(that logged in at least once)</i>	13.568	16,400	17.223
Registered (C) <i>(that logged in at least once in one-year period)</i>	7.749	8,512	8.789
<b>Active (A) / registered (B) (percent)</b>	<b>44</b>	<b>39</b>	<b>39</b>

The total number of registered commercial customers that logged in at least once was 1.6 million as of December 2010, where 655 thousand of them (41 percent of total commercial customers) used internet banking services during the last quarter of 2010. The total number of registered commercial customers that logged in at least once in one-year period was 814 thousand.

<sup>1</sup> The deposit banks and development and investment banks are included.

As of December 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 720 thousand and by 341 thousand as compared to December 2009 and September 2010, respectively.

## 2. Internet Transactions

### 2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 9.6 million with an amount of TRY 73.5 billion in the last quarter of 2010.

As of December 2010, realized share certificate transactions were the largest in total volume of transactions with TRY 22.5 billion, followed by investment funds transactions, foreign currency transactions and time deposit accounts.

#### Investment Transactions

	September 2010		December 2010		Net Change		Dec. 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	3,566	17,702	2,670	18,492	-896	790	6.9
Foreign currency transactions	2,117	15,226	2,225	14,701	108	-525	6.6
Time deposit accounts	488	12,089	527	11,859	40	-230	22.5
Realized share certificate transact.	2,771	13,448	3,846	22,463	1,075	9,015	5.8
Repurchasing agreements	125	4,537	134	4,832	9	295	36.1
Bonds and bills*	101	1,130	81	995	-20	-135	12.2
Gold transactions	59	140	68	161	10	21	2.4
<b>Total</b>	<b>9,227</b>	<b>64,273</b>	<b>9,551</b>	<b>73,504</b>	<b>325</b>	<b>9,231</b>	<b>7.7</b>

\*One bank's data is missing in "bond and bills transactions", as of December 2010.

Repurchasing agreements led to the highest average volume with an amount of TRY 36.1 thousand, followed by time deposit transactions with TRY 22.5 thousand, in the last quarter of 2010. The total average volume of investment transactions was TRY 7.7 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 76 million and TRY 215 billion respectively, in the last quarter of 2010. The total volume of money orders, EFT and foreign currency transfers was 84 percent of whole financial transactions.

### Financial Transactions

	December 2009		September 2010		December 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*	37,346	145,241	36,889	163,582	39,868	181,110
Payments*	24,581	5,901	21,981	7,525	26,186	8,535
Credit card transact.	7,048	4,859	7,690	5,806	8,203	6,199
Other fin. transact.	1,971	15,052	1,714	12,979	1,745	19,401
<b>Total</b>	<b>70,946</b>	<b>171,053</b>	<b>68,274</b>	<b>189,892</b>	<b>76,002</b>	<b>215,244</b>

\* One bank's data is missing in "FC money orders among own accounts(volume)", and "loan payments transactions" as of December 2010.

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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
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
Dec. 2010	15,608,554	7,974,788	6,038,342	1,614,365	813,721	655,490	17,222,919	8,788,509	6,693,832

### 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. 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
Dec. 2010	434	534	1,014	1,034	251,847	254,864

### 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			
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
Dec. 2010	21,248	10,170	437	10,607	7,752	185	7,937	18,544	76	39,868

	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			
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
Dec. 2010	80,692	62,971	10,206	73,177	23,658	2,714	26,372	99,549	870	181,110

\* One of the bank's data is missing in December 2010

#### II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments*	Other payments	Total
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
Dec. 2010	15,838	2,957	1,088	606	5,697	26,186

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments*	Other payments	Total
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
Dec. 2010	1,744	4,978	852	530	431	8,535

\* One of the bank's data is missing in December 2010

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### Internet Banking Statistics

#### II.3. Investment transactions

Period	Number of transactions (Thousand) <span style="float: right;">continued below...</span>									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total
Dec. 2009	1,250	2,610	<b>3,860</b>	628	1,357	66	<b>2,052</b>	245	163	<b>408</b>
March 2010	1,133	2,638	<b>3,771</b>	618	1,194	120	<b>1,932</b>	265	164	<b>429</b>
June 2010	1,139	2,666	<b>3,805</b>	695	1,350	73	<b>2,118</b>	288	185	<b>474</b>
Sept. 2010	997	2,569	<b>3,566</b>	688	1,335	95	<b>2,117</b>	308	180	<b>488</b>
Dec. 2010	1,021	1,649	<b>2,670</b>	649	1,412	164	<b>2,225</b>	327	200	<b>527</b>

investment transactions continued...								
Number of transactions (Thousand)								
Period	Share certificate transactions		Repurch. agreement	Bonds and bills			Gold transact.	Total
	Ordered	Realized		Buy*	Sell*	Total		
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
Dec. 2010	8,171	3,846	134	52	29	81	68	9,551

Period	Volume of transactions (Million TRY) <span style="float: right;">continued below...</span>									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total
Dec. 2009	10,061	10,386	<b>20,447</b>	3,042	7,847	5,075	<b>15,963</b>	4,432	2,230	<b>6,661</b>
March 2010	8,801	9,633	<b>18,434</b>	2,994	6,972	3,872	<b>13,838</b>	4,717	2,712	<b>7,430</b>
June 2010	8,933	10,037	<b>18,971</b>	3,475	8,379	5,552	<b>17,407</b>	5,249	2,955	<b>8,203</b>
Sept. 2010	8,151	9,551	<b>17,702</b>	3,683	7,944	3,599	<b>15,226</b>	8,896	3,193	<b>12,089</b>
Dec. 2010	9,272	9,220	<b>18,492</b>	3,335	9,220	2,147	<b>14,701</b>	8,038	3,821	<b>11,859</b>

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*		
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
Dec. 2010	28,098	22,463	4,832	864	131	995	161	73,504

\* One of the bank's data is missing in December 2010

#### 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. 2009	448	6,121	478	<b>7,048</b>	211	4,128	519	<b>4,859</b>
March 2010	437	6,045	467	<b>6,949</b>	236	4,126	514	<b>4,877</b>
June 2010	450	6,346	660	<b>7,457</b>	240	4,522	665	<b>5,427</b>
Sept. 2010	401	6,593	696	<b>7,690</b>	183	4,935	687	<b>5,806</b>
Dec. 2010	451	6,984	767	<b>8,203</b>	200	5,157	842	<b>6,199</b>

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2009	1,971	15,052
March 2010	1,635	12,553
June 2010	1,836	15,353
Sept. 2010	1,714	12,979
Dec. 2010	1,745	19,401

## *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.