



**Internet and Mobile Banking Statistics
March 2011**

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Internet and Mobile Banking Statistics ¹

March 2011

Important Notice: As of March 2011, the number of banks those supplying internet banking services to their customers and providing statistics covered in this report was decreased from 26 to 25 banks, due to the reason that Fortis Bank A.Ş. was taken over by Türk Ekonomi Bankası A.Ş. in 25 January 2011. Starting from this period, internet banking statistics for retail and commercial customers, the number of active customers by provinces and mobile banking statistics are also provided in this report. Ten banks are supplying mobile banking services to their customers.

I. Internet Banking Statistics

1. Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 16.3 million as of March 2011. The total number of registered retail customers that logged in at least once in one-year period was 8.5 million.

In the first quarter of 2011, the number of active retail customers was 6.5 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 1,105 thousand and 466 thousand as compared to March 2010 and December 2010, respectively.

Number of Customers Using Internet Banking Services

	March 2010 (Thousand)	December 2010 (Thousand)	March 2011 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5,399	6,038	6,505
Registered (B) <i>(that logged in at least once)</i>	13,407	15,609	16,253
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,059	7,975	8,498
Active (A) / registered (B) (percent)	40	39	40
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	607	655	723
Registered (B) <i>(that logged in at least once)</i>	1,536	1,614	1,697
Registered (C) <i>(that logged in at least once in one-year period)</i>	709	814	860
Active (A) / registered (B) (percent)	39	41	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	6,006	6,694	7,227
Registered (B) <i>(that logged in at least once)</i>	14,943	17,223	17,950
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,768	8,789	9,358
Active (A) / registered (B) (percent)	40	39	40

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

The total number of registered commercial customers that logged in at least once was 1.7 million as of March 2011, where 723 thousand of them (43 percent of total commercial customers) used internet banking services during the first quarter of 2011. The total number of registered commercial customers that logged in at least once in one-year period was 860 thousand.

As of March 2011, 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 1,221 thousand and by 534 thousand as compared to March 2010 and December 2010, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11 million with an amount of TRY 92.6 billion in the first quarter of 2011.

As of March 2011, realized share certificate transactions were the largest in total volume of transactions with TRY 26 billion, followed by investment funds transactions, foreign currency transactions and time deposit accounts.

Investment Transactions

	December 2010		March 2011		Net Change		March 2011
	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	2,670	18,492	2,675	20,191	5	1,699	7.5
Foreign currency transactions	2,225	14,701	1,930	17,173	-295	2,472	8.9
Time deposit accounts	527	11,859	557	14,142	30	2,282	25.4
Realized share certificate transact.	3,846	22,463	5,203	26,008	1,357	3,546	5.0
Repurchasing agreements	134	4,832	140	5,664	6	832	40.4
Bonds and bills*	81	995	85	1,220	4	224	14.3
Gold transactions	68	161	230	778	161	617	3.4
VOB			211	7,396	-	-	35.0
Total	9,551	73,504	11,031	92,572	1,269	11,672	8.4

*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 40.4 thousand, followed by time deposit transactions with TRY 25.4 thousand, in the first quarter of 2011. The total average volume of investment transactions was TRY 8.4 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 78 million and TRY 269 billion respectively, in the first quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

	March 2010		December 2010		March 2011	
	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*	35,421	138,850	39,868	181,110	39,877	230,080
Payments*	24,986	6,610	26,186	8,535	28,588	11,494
Credit card transact.	6,949	4,877	8,203	6,199	8,160	6,373
Other fin. transact.	1,635	12,553	1,745	19,401	1,823	21,228
Total	68,990	162,889	76,002	215,244	78,448	269,175

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

3. Number of Active Internet Banking Customers by Provinces

As of March 2011, 39 percent of active commercial internet banking customers and 35 percent of active retail customers are in İstanbul. It is followed by Ankara and İzmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 913 thousand as of March 2011, where 230 thousand of them (25 percent of total customers) used mobile banking services during the first quarter of 2011. The total number of registered customers that logged in at least once in one-year period was 398 thousand.

The total number of investment transactions performed by using mobile banking services was 138 thousand with an amount of TRY 735 million in the first quarter of 2011.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 1 million and TRY 1.1 billion respectively, in the first quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 88 percent of whole financial transactions.

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

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 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
March 2011	16,252,954	8,497,721	6,504,651	1,696,649	860,142	722,811	17,949,603	9,357,863	7,227,462

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
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
March 2011	357	619	972	825	333,361	336,134

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			
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
March 2011	21,482	9,913	401	10,313	7,830	174	8,004	18,317	77	39,877

	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 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	
March 2011	116,785	65,148	18,964	84,112	25,252	2,992	28,243	112,356	939	230,080	

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2011	17,096	4,003	1,108	688	5,692	28,588

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2011	2,112	7,195	928	603	655	11,494

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Internet Banking Statistics (Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2010	1,133	2,638	3,771	618	1,194	120	1,932	265	164	429	122
June 2010	1,139	2,666	3,805	695	1,350	73	2,118	288	185	474	129
Sept. 2010	997	2,569	3,566	688	1,335	95	2,117	308	180	488	125
Dec. 2010	1,021	1,649	2,670	649	1,412	164	2,225	327	200	527	134
March 2011	1,011	1,664	2,675	671	1,195	64	1,930	340	217	557	140

Period	Number of transactions (Thousand) investment transactions continued...										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2010	10,269	5,458	57	34	91	58	0	58	0	0	11,863
June 2010	7,705	4,537	84	35	119	53	0	53	0	0	11,235
Sept. 2010	7,116	2,771	68	33	101	59	0	59	0	0	9,227
Dec. 2010	8,171	3,846	52	29	81	68	0	68	0	0	9,551
March 2011	11,936	5,203	59	26	85	123	107	230	338	211	11,031

Period	Volume of transactions (Million TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2010	8,801	9,633	18,434	2,994	6,972	3,872	13,838	4,717	2,712	7,430	4,188
June 2010	8,933	10,037	18,971	3,475	8,379	5,552	17,407	5,249	2,955	8,203	4,402
Sept. 2010	8,151	9,551	17,702	3,683	7,944	3,599	15,226	8,896	3,193	12,089	4,537
Dec. 2010	9,272	9,220	18,492	3,335	9,220	2,147	14,701	8,038	3,821	11,859	4,832
March 2011	10,328	9,863	20,191	4,561	10,166	2,446	17,173	9,594	4,548	14,142	5,664

Period	Volume of transactions (Million TRY) investment transactions continued...										
	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2010	37,941	25,145	1,184	182	1,366	150	0	150	0	0	70,552
June 2010	31,314	22,669	1,216	175	1,391	142	0	142	0	0	73,185
Sept. 2010	22,286	13,448	986	144	1,130	140	0	140	0	0	64,273
Dec. 2010	28,098	22,463	864	131	995	161	0	161	0	0	73,504
March 2011	38,663	26,008	1,059	161	1,220	391	387	778	6,960	7,396	92,572

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 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
Dec. 2010	451	6,984	767	8,203	200	5,157	842	6,199
March 2011	421	7,164	576	8,160	277	5,381	715	6,373

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2010	1,635	12,553
June 2010	1,836	15,353
Sept. 2010	1,714	12,979
Dec. 2010	1,745	19,401
March 2011	1,823	21,228

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	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 2011	16,252,954	8,497,721	6,504,651

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
March 2011	356	618	907	729	280,567	283,178

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 2011	14,056	5,851	112	5,963	4,668	53	4,720	10,683	55	24,794

	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 2011	31,763	10,383	2,193	12,576	6,044	318	6,362	18,938	266	50,967

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	13,440	2,790	845	658	5,150	22,883

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	949	668	440	455	271	2,783

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	877	1,496	2,373	488	852	38	1,377	331	214	545	116

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	11,897	5,191	59	25	84	122	106	228	324	198	10,113

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	4,794	5,333	10,128	1,704	3,925	886	6,515	8,651	3,689	12,340	3,020

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	38,034	25,743	1,028	149	1,177	384	381	765	6,868	3,399	63,087

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 2011	419	6,867	402	7,688	275	4,618	342	5,235

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	1,455	2,751

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Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	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 2011	1,696,649	860,142	722,811

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
March 2011	1	1	65	96	52,794	52,956

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		
March 2011	7,427	4,061	288	4,350	3,162	122	3,284	7,634	22	15,083

	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 2011	85,022	54,765	16,771	71,536	19,208	2,674	21,882	93,418	673	179,113

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	3,657	1,213	263	30	542	5,704

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	1,164	6,527	488	148	384	8,711

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Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	134	169	303	184	343	26	553	9	3	12	24

	investment transactions continued...										Number of transactions (Thousand)									
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total									
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized										
March 2011	39	11	1	0	1	1	0	1	13	13	918									

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	5,534	4,529	10,063	2,858	6,241	1,560	10,659	943	859	1,802	2,644

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	629	265	31	12	42	8	6	13	92	83	25,571

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 2011	2	297	173	472	2	763	373	1,138

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	368	18,478

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Mobile Banking Statistics

I. Number of Mobile Customers Using Internet Banking Services

Period	Mobile		
	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 2011	912,788	398,275	230,353

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
March 2011	4	92	0	0	675	772

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 2011	324	37	0	37	124	190	315	352	0	676

	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 2011	512	51	1	52	416	65	480	532	0	1,044

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	73	0	0	0	127	200

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	5	0	0	0	6	11

The Banks Association of Turkey

Mobile Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	13	28	42	6	16	0	22	2	2	4	0

	investment transactions continued...										Number of transactions (Thousand)				
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total				
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized					
March 2011	75	69	0	0	1	0	0	0	0	0	138				

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	73	75	148	23	63	44	130	21	26	48	8

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	211	351	3	1	4	0	22	22	0	24	735

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 2011	7	125	0	133	2	68	0	70

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	38	65

Number of Active Internet Banking Customers by Provinces, as of March 31, 2011*

No	Regions and Provinces	No. of active retail customers
1	Istanbul	2,260,778
2	Ankara	720,942
3	İzmir	438,567
4	Bursa	229,005
5	Antalya	213,631
6	Kocaeli (İzmit)	172,533
7	Konya	125,360
8	Adana	119,503
9	Muğla	98,299
10	İçel (Mersin)	94,550
11	Gaziantep	79,668
12	Balıkesir	78,077
13	Kayseri	77,085
14	Denizli	75,997
15	Eskişehir	72,531
16	Hatay (Antakya)	70,597
17	Tekirdağ	67,235
18	Aydın	66,563
19	Sakarya	65,958
20	Manisa	65,851
21	Samsun	63,180
22	Diyarbakır	49,047
23	Trabzon	44,747
24	Zonguldak	43,334
25	Kahramanmaraş	40,991
26	Çanakkale	38,550
27	Şanlıurfa	38,179
28	Erzurum	37,475
29	Kütahya	35,134
30	Afyonkarahisar	34,380
31	Isparta	32,836
32	Malatya	32,365
33	Sivas	31,003
34	Edirne	28,681
35	Ordu	27,867
36	Van	26,819
37	Tokat	26,652
38	Elazığ	24,865
39	Çorum	24,690
40	Kırklareli	23,065
41	Bolu	22,942
42	Kastamonu	21,869
43	Mardin	21,487
44	Rize	21,301
45	Düzce	20,913
46	Uşak	19,567
47	Giresun	19,136
48	Amasya	18,201
49	Yozgat	17,959
50	Şırnak	17,547
51	Nevşehir	16,922
52	Aksaray	16,875
53	Yalova	16,824
54	Adıyaman	16,712
55	Burdur	16,691
56	Niğde	16,685
57	Karabük	16,583
58	Batman	15,658
59	Bilecik	15,526
60	Osmaniye	15,301
61	Kırıkkale	14,546
62	Karaman	12,995
63	Ağrı	12,922
64	Erzincan	11,951
65	Kars	11,227
66	Bartın	11,054
67	Sinop	10,526
68	Siirt	10,478
69	Artvin	10,419
70	Muş	9,627
71	Bitlis	9,339
72	Kırşehir	9,057
73	Çankırı	9,046
74	Hakkari	8,722
75	Tunceli	7,839
76	Bingöl	7,202
77	İğdır	5,463
78	Gümüşhane	5,291
79	Kilis	4,421
80	Ardahan	4,083
81	Bayburt	3,162
	The Republic of Northern Cyprus	16,739
	Foreing Countries	95
	Total	6,467,493

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	279,222
2	Ankara	69,581
3	İzmir	54,206
4	Bursa	29,248
5	Antalya	28,194
6	Kocaeli (İzmit)	18,209
7	Konya	15,500
8	Adana	15,263
9	İçel (Mersin)	12,685
10	Muğla	10,989
11	Gaziantep	10,541
12	Denizli	9,898
13	Kayseri	9,477
14	Hatay (Antakya)	7,833
15	Samsun	7,470
16	Aydın	7,388
17	Balıkesir	7,207
18	Eskişehir	7,003
19	Sakarya	6,982
20	Tekirdağ	6,820
21	Manisa	6,542
22	Trabzon	5,098
23	Zonguldak	4,264
24	Kahramanmaraş	3,678
25	Afyonkarahisar	3,607
26	Çanakkale	3,497
27	Kütahya	3,345
28	Diyarbakır	3,305
29	Şanlıurfa	3,194
30	Ordu	2,921
31	Çorum	2,890
32	Isparta	2,588
33	Düzce	2,451
34	Malatya	2,436
35	Rize	2,419
36	Edirne	2,331
37	Bolu	2,324
38	Sivas	2,150
39	Erzurum	2,150
40	Kastamonu	2,096
41	Elazığ	2,009
42	Tokat	1,992
43	Burdur	1,946
44	Kırklareli	1,936
45	Giresun	1,918
46	Uşak	1,902
47	Aksaray	1,768
48	Mardin	1,762
49	Nevşehir	1,681
50	Yozgat	1,672
51	Karabük	1,636
52	Yalova	1,616
53	Osmaniye	1,592
54	Niğde	1,589
55	Amasya	1,575
56	Batman	1,411
57	Karaman	1,383
58	Van	1,281
59	Kırıkkale	1,136
60	Adıyaman	1,127
61	Bilecik	1,122
62	Bartın	1,077
63	Artvin	950
64	Sinop	899
65	Erzincan	830
66	Şırnak	828
67	Çankırı	798
68	Kırşehir	728
69	Siirt	523
70	Ağrı	510
71	Muş	472
72	Kars	380
73	Bitlis	348
74	İğdır	345
75	Gümüşhane	317
76	Bingöl	278
77	Kilis	246
78	Hakkari	208
79	Bayburt	148
80	Tunceli	105
81	Ardahan	102
	The Republic of Northern Cyprus	1,131
	Foreing Countries	18
	Total	722,297

*As of March 2011, one bank can not distribute the number of active internet banking customers by provinces.

List of participating banks in internet banking statistics

- 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 HSBC Bank A.Ş.
- 11 ING Bank A.Ş.
- 12 Millennium Bank A.Ş.
- 13 Şekerbank T.A.Ş.
- 14 Tekstil Bankası A.Ş.
- 15 The Royal Bank of Scotland N.V.
- 16 Turkish Bank A.Ş.
- 17 Turkland Bank A.Ş.
- 18 Türk Ekonomi Bankası A.Ş.
- 19 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 20 Türkiye Garanti Bankası A.Ş.
- 21 Türkiye Halk Bankası A.Ş.
- 22 Türkiye İş Bankası A.Ş.
- 23 Türkiye Sınai Kalkınma Bankası A.Ş.
- 24 Türkiye Vakıflar Bankası A.Ş.
- 25 Yapı ve Kredi Bankası A.Ş.

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Denizbank A.Ş.
- 4 Finans Bank A.Ş.
- 5 Şekerbank T.A.Ş.
- 6 Türk Ekonomi Bankası A.Ş.
- 7 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 8 Türkiye Garanti Bankası A.Ş.
- 9 Türkiye İş Bankası A.Ş.
- 10 Yapı ve Kredi Bankası A.Ş.

Glossary of Internet Banking Statistics

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 (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VOB transactions
 - VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
 - VOB transactions realized

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, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, vb.

Glossary of Mobile Banking Statistics

I. Number of Customers Using Mobile Banking Services

1. Number of registered 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 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 (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VOB transactions
 - VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
 - VOB transactions realized

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, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, vb.