



**Internet and Mobile Banking Statistics
June 2011**

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July 2011

Internet and Mobile Banking Statistics ¹

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Important Notice: The statistics covered in this report were provided from 25 banks those supplying internet banking services to their customers. 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. Eleven 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 16.7 million as of June 2011. The total number of registered retail customers that logged in at least once in one-year period was 8.8 million.

In the second quarter of 2011, the number of active retail customers was 6.7 million. This number shows that 40 percent of the retail customers used internet banking services in the second three-month period. The number of active retail customers increased by 1,196 thousand and 216 thousand as compared to June 2010 and March 2011, respectively.

Number of Customers Using Internet Banking Services

	June 2010 (Thousand)	March 2011 (Thousand)	June 2011 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5,524	6,505	6,721
Registered (B) <i>(that logged in at least once)</i>	13,621	16,253	16,696
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,248	8,498	8,764
Active (A) / registered (B) (percent)	41	40	40
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	624	723	751
Registered (B) <i>(that logged in at least once)</i>	1,459	1,697	1,767
Registered (C) <i>(that logged in at least once in one-year period)</i>	729	860	887
Active (A) / registered (B) (percent)	43	43	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	6,149	7,227	7,472
Registered (B) <i>(that logged in at least once)</i>	15,080	17,950	18,463
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,978	9,358	9,652
Active (A) / registered (B) (percent)	41	40	40

The total number of registered commercial customers that logged in at least once was 1.8 million as of June 2011, where 751 thousand of them (43 percent of total commercial customers) used internet banking services during the

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

second quarter of 2011. The total number of registered commercial customers that logged in at least once in one-year period was 887 thousand.

As of June 2011, 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 1,323 thousand and by 244 thousand as compared to June 2010 and March 2011, 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 87.5 billion in the second quarter of 2011.

As of June 2011, realized share certificate transactions were the largest in total volume of transactions with TRY 24 billion, followed by investment funds transactions, foreign currency transactions and time deposit accounts.

Investment Transactions

	March 2011		June 2011		Net Change		June 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	2,675	20,191	2,615	20,978	-60	787	8.0
Foreign currency transactions	1,930	17,173	2,066	17,898	136	725	8.7
Time deposit accounts	557	14,142	590	14,693	33	551	24.9
Realized share certificate transact.	5,203	26,008	5,521	24,399	318	-1,609	4.4
Repurchasing agreements	140	5,664	122	4,391	-18	-1,273	35.9
Bonds and bills*	85	1,220	87	1,117	1	-103	12.9
Gold transactions	230	778	163	567	-67	-211	3.5
VOB	211	7,396	235	3,431	24	-3,966	14.6
Total	11,031	92,572	11,398	87,474	366	-5,098	7.7

*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 35.9 thousand, followed by time deposit transactions with TRY 24.9 thousand, in the second quarter of 2011. 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 80 million and TRY 282 billion respectively, in the second quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

	June 2010		March 2011		June 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*	37,383	152,928	39,877	230,080	41,798	239,967
Payments*	20,295	6,838	28,588	11,494	27,810	11,669
Credit card transact.	7,457	5,427	8,160	6,373	8,184	6,630
Other fin. transact.	1,836	15,353	1,823	21,228	1,951	23,468
Total	66,971	180,547	78,448	269,175	79,743	281,735

3. Number of Active Internet Banking Customers by Provinces

As of June 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 992 thousand as of June 2011, where 248 thousand of them (25 percent of total customers) used mobile banking services during the second quarter of 2011. The total number of registered customers that logged in at least once in one-year period was 431 thousand.

The total number of investment transactions performed by using mobile banking services was 143 thousand with an amount of TRY 841 million in the second quarter of 2011.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 1.3 million and TRY 1.5 billion respectively, in the second quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 89 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
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
June 2011	16,696,199	8,764,170	6,720,661	1,767,095	887,371	751,120	18,463,294	9,651,541	7,471,781

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
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
June 2011	324	613	886	763	354,469	357,054

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			
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
June 2011	22,662	10,179	457	10,636	8,249	181	8,430	19,066	70	41,798

	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			
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
June 2011	115,167	75,789	14,376	90,165	29,027	3,583	32,610	122,775	2,025	239,967

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2011	16,820	3,822	1,248	729	5,191	27,810

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2011	2,099	6,844	1,150	776	800	11,669

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Internet Banking Statistics
(Consolidated)

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	
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
June 2011	992	1,623	2,615	670	1,334	62	2,066	366	224	590	122

	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	
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
June 2011	9,505	5,521	59	27	87	97	66	163	317	235	11,398

	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	
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
June 2011	10,681	10,298	20,978	4,194	10,562	3,143	17,898	9,729	4,963	14,693	4,391

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	
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
June 2011	38,607	24,399	951	166	1,117	295	273	567	5,005	3,431	87,474

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
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
June 2011	430	7,157	597	8,184	245	5,619	766	6,630

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2010	1,836	15,353
Sept. 2010	1,714	12,979
Dec. 2010	1,745	19,401
March 2011	1,823	21,228
June 2011	1,951	23,468

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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
June 2011	16,696,199	8,764,170	6,720,661

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 2011	356	618	907	729	280,567	283,178
June 2011	324	612	818	673	295,683	298,111

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
June 2011	14,614	5,899	126	6,025	4,762	55	4,817	10,842	43	25,498

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients					
		TC	FC	Total	TC	FC	Total	Total		
March 2011	31,763	10,383	2,193	12,576	6,044	318	6,362	18,938	266	50,967
June 2011	22,467	11,232	1,846	13,078	6,711	361	7,072	20,150	369	42,986

II.2. Payments

Period	Number of transactions (Thousand)					
	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
June 2011	12,894	2,458	691	685	4,825	21,553

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	949	668	440	455	271	2,783
June 2011	828	597	444	473	273	2,615

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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
June 2011	835	1,442	2,277	477	933	35	1,445	357	220	577	109

	investment transactions continued...										
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
June 2011	12,111	5,813	59	27	85	96	66	162	300	218	10,686

	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
June 2011	4,513	5,202	9,715	1,677	4,523	1,931	8,131	8,934	4,173	13,106	2,773

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
June 2011	38,085	25,558	925	158	1,083	291	269	561	4,891	3,327	64,255

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
June 2011	428	6,840	410	7,678	241	4,782	354	5,378

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	1,455	2,751
June 2011	1,575	5,662

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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
June 2011	1,767,095	887,371	751,120

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 2011	1	1	65	96	52,794	52,956
June 2011	0	1	67	90	58,613	58,771

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	7,427	4,061	288	4,350	3,162	122	3,284	7,634	22	15,083
June 2011	8,039	1,086	3,215	4,301	3,481	127	3,608	7,909	16	15,964

	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
June 2011	92,628	64,552	12,530	77,082	22,307	3,222	25,529	102,612	1,412	196,652

II.2. Payments

Period	Number of transactions (Thousand)					
	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
June 2011	3,925	1,364	294	44	365	5,992

Period	Volume of transactions (Million TRY)					
	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
June 2011	1,271	6,247	603	303	527	8,951

The Banks Association of Turkey

Commercial 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	134	169	303	184	343	26	553	9	3	12	24
June 2011	156	181	338	192	401	27	620	9	3	13	18

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	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
June 2011	38	10	1	1	1	1	0	1	17	16	1,018

	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
June 2011	6,167	5,094	11,262	2,517	6,039	1,211	9,767	796	790	1,586	1,833

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
June 2011	620	244	26	8	34	3	3	7	114	104	24,836

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
June 2011	2	316	187	505	4	836	411	1,251

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	368	18,478
June 2011	376	17,807

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of June 30, 2011

No	Regions and Provinces	No. of active retail customers
1	Istanbul	2,355,931
2	Ankara	742,141
3	Izmir	452,755
4	Bursa	238,578
5	Antalya	222,773
6	Kocaeli (Izmit)	180,453
7	Konya	130,511
8	Adana	125,571
9	Muğla	101,464
10	İçel (Mersin)	100,974
11	Gaziantep	82,866
12	Balıkesir	82,653
13	Kayseri	80,925
14	Eskişehir	75,959
15	Denizli	75,270
16	Hatay (Antakya)	73,755
17	Tekirdağ	68,540
18	Aydın	68,464
19	Manisa	67,926
20	Sakarya	66,350
21	Samsun	65,930
22	Diyarbakır	50,259
23	Trabzon	46,991
24	Zonguldak	44,921
25	Kahramanmaraş	43,036
26	Çanakkale	39,848
27	Şanlıurfa	39,449
28	Erzurum	38,280
29	Kütahya	36,033
30	Afyonkarahisar	35,676
31	Isparta	33,113
32	Malatya	32,758
33	Sivas	31,791
34	Ordu	29,030
35	Edirne	28,889
36	Tokat	27,490
37	Van	27,399
38	Elazığ	27,271
39	Çorum	25,307
40	Mardin	23,479
41	Kırklareli	23,441
42	Bolu	23,092
43	Kastamonu	22,695
44	Rize	22,026
45	Düzce	21,685
46	Uşak	20,546
47	Amasya	19,488
48	Giresun	19,426
49	Yozgat	18,813
50	Şırnak	18,333
51	Yalova	17,619
52	Karabük	17,585
53	Niğde	17,327
54	Nevşehir	17,309
55	Aksaray	17,297
56	Osmaniye	17,065
57	Adıyaman	17,024
58	Burdur	16,934
59	Batman	16,196
60	Bilecik	15,833
61	Kırıkkale	15,033
62	Karaman	13,676
63	Ağrı	13,558
64	Erzincan	12,359
65	Kars	11,847
66	Bartın	11,514
67	Artvin	10,932
68	Sinop	10,733
69	Siirt	10,707
70	Muş	10,224
71	Bitlis	9,989
72	Kırşehir	9,609
73	Çankırı	9,568
74	Hakkari	9,278
75	Tunceli	7,799
76	Bingöl	7,704
77	Gümüşhane	5,583
78	İğdır	5,515
79	Kilis	4,590
80	Ardahan	4,156
81	Bayburt	3,255
	Turkish Republic of Northern Cyprus	22,415
	Foreign Countries	74
	Total	6,720,661

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	290,613
2	Ankara	71,225
3	Izmir	56,035
4	Bursa	30,350
5	Antalya	29,457
6	Kocaeli (Izmit)	19,001
7	Konya	16,216
8	Adana	15,807
9	İçel (Mersin)	13,271
10	Muğla	11,495
11	Gaziantep	10,892
12	Denizli	10,369
13	Kayseri	9,792
14	Hatay (Antakya)	8,261
15	Samsun	7,795
16	Aydın	7,669
17	Balıkesir	7,404
18	Eskişehir	7,303
19	Sakarya	7,294
20	Tekirdağ	6,991
21	Manisa	6,891
22	Trabzon	5,229
23	Zonguldak	4,357
24	Kahramanmaraş	3,865
25	Afyonkarahisar	3,746
26	Çanakkale	3,660
27	Diyarbakır	3,514
28	Kütahya	3,508
29	Şanlıurfa	3,308
30	Ordu	3,064
31	Çorum	2,962
32	Isparta	2,606
33	Malatya	2,568
34	Düzce	2,557
35	Rize	2,446
36	Edirne	2,428
37	Bolu	2,421
38	Sivas	2,417
39	Erzurum	2,237
40	Kastamonu	2,132
41	Elazığ	2,127
42	Uşak	2,059
43	Tokat	2,050
44	Giresun	1,996
45	Burdur	1,952
46	Kırklareli	1,936
47	Mardin	1,896
48	Aksaray	1,805
49	Yozgat	1,755
50	Nevşehir	1,729
51	Karabük	1,711
52	Yalova	1,674
53	Osmaniye	1,670
54	Amasya	1,610
55	Niğde	1,602
56	Batman	1,455
57	Karaman	1,422
58	Van	1,326
59	Sinop	1,318
60	Bilecik	1,204
61	Kırıkkale	1,151
62	Adıyaman	1,148
63	Bartın	1,085
64	Artvin	982
65	Şırnak	861
66	Erzincan	860
67	Kırşehir	805
68	Çankırı	792
69	Siirt	678
70	Ağrı	517
71	Muş	496
72	Kars	404
73	Bitlis	383
74	İğdır	378
75	Gümüşhane	337
76	Bingöl	307
77	Kilis	255
78	Hakkari	239
79	Bayburt	175
80	Tunceli	112
81	Ardahan	105
	Turkish Republic of Northern Cyprus	1,579
	Foreign Countries	18
	Total	751,120

The Banks Association of Turkey

Mobile Internet 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
June 2011	992,017	430,563	247,910

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 2011	4	92	0	0	675	772
June 2011	4	9	1	0	1,668	1,682

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
June 2011	389	49	0	49	404	3	407	456	0	845

	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
June 2011	636	76	1	77	547	83	630	707	0	1,343

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	73	0	0	0	127	200
June 2011	89	0	0	0	135	224

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	5	0	0	0	6	11
June 2011	6	0	0	0	7	13

The Banks Association of Turkey

Mobile 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	13	28	42	6	16	0	22	2	2	4	0
June 2011	16	34	50	7	19	0	26	2	3	5	0

	investment transactions continued...										
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
June 2011	44	60	1	1	1	0	0	0	0	0	143

	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
June 2011	89	92	181	25	79	4	108	32	33	65	12

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
June 2011	225	434	6	2	9	31	0	31	0	0	841

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
June 2011	9	157	0	166	2	88	0	91

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	38	65
June 2011	39	69

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 Fibabanka A.Ş.
- 10 Finans Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING 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 ING Bank A.Ş.
- 6 Şekerbank T.A.Ş.
- 7 Türk Ekonomi Bankası A.Ş.
- 8 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 9 Türkiye Garanti Bankası A.Ş.
- 10 Türkiye İş Bankası A.Ş.
- 11 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.

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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.