



Important Notice:

Mobile banking statistics report was updated as a result of changes, made by a bank. (November 2, 2011).

Internet and Mobile Banking Statistics September 2011

Report Code : DE22

October 2011

Internet and Mobile Banking Statistics ¹ September 2011

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 of eleven banks are included in this report.

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 17.2 million as of September 2011. The total number of registered retail customers that logged in at least once in one-year period was 9.3 million.

In the third quarter of 2011, the number of active retail customers was 7 million. This number shows that 41 percent of the retail customers used internet banking services in the third three-month period. The number of active retail customers increased by 1,350 thousand and 345 thousand as compared to September 2010 and June 2011, respectively.

Number of Customers Using Internet Banking Services

	September 2010 (Thousand)	June 2011 (Thousand)	September 2011 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	5,716	6,721	7,065
Registered (B) <i>(that logged in at least once)</i>	14,828	16,696	17,242
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,725	8,764	9,323
Active (A) / registered (B) (percent)	39	40	41
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	637	751	763
Registered (B) <i>(that logged in at least once)</i>	1,572	1,767	1,786
Registered (C) <i>(that logged in at least once in one-year period)</i>	787	887	915
Active (A) / registered (B) (percent)	41	43	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	6,353	7,472	7,828
Registered (B) <i>(that logged in at least once)</i>	16,400	18,463	19,028
Registered (C) <i>(that logged in at least once in one-year period)</i>	8,512	9,652	10,238
Active (A) / registered (B) (percent)	39	40	41

The total number of registered commercial customers that logged in at least once was 1.8 million as of September 2011, where 763 thousand of them (43 percent of total commercial customers) used internet banking services during the third quarter of 2011. The total number of registered commercial customers that logged in at least once in one-year period was 915 thousand.

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

As of September 2011, 41 percent of the total number of registered customers (retail and commercial) are active customers, and they logged in at least once in the third quarter of 2011. The number of total active customers increased by 1,476 thousand and by 357 thousand as compared to September 2010 and June 2011, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 12 million with an amount of TRY 98.2 billion in the third quarter of 2011.

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

Investment Transactions

	June 2011		September 2011		Net Change		Sept. 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	2,615	20,978	2,719	22,147	104	1,169	8.1
Foreign currency transactions	2,066	17,898	2,549	25,569	483	7,671	10
Time deposit accounts	590	14,693	612	15,733	22	1,041	25.7
Realized share certificate transact.	5,521	24,399	5,327	21,080	-194	-3,319	4
Repurchasing agreements	122	4,391	117	4,573	-5	182	39.1
Bonds and bills*	87	1,117	82	983	-5	-134	12.1
Gold transactions	163	567	615	4,120	452	3,553	6.7
VOB	235	3,431	355	3,946	120	515	11.1
Total	11,398	87,474	12,374	98,151	977	10,677	7.9

Repurchasing agreements led to the highest average volume with an amount of TRY 39.1 thousand, followed by time deposit transactions with TRY 25.7 thousand, in the third quarter of 2011. The total average volume of investment transactions was TRY 7.9 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 82 million and TRY 308 billion respectively, in the third quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 84 percent of whole financial transactions.

Financial Transactions

	September 2010		June 2011		September 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*	36,889	163,582	41,811	241,664	42,150	260,551
Payments*	21,981	7,525	27,810	11,669	29,079	13,733
Credit card transact.	7,690	5,806	8,184	6,630	8,680	7,611
Other fin. transact.	1,714	12,979	1,951	23,468	1,961	26,490
Total	68,274	189,892	79,756	283,433	81,870	308,386

*Number and volume of foreign currency transfers data was updated, made by a bank as of June 2011.

3. Number of Active Internet Banking Customers by Provinces

As of September 2011, 38 percent of active commercial internet banking customers and 34 percent of active retail customers are in İstanbul. It is followed by Ankara and Izmir, in both customer segments.

II. Mobile Banking Statistics²

The total number of registered customers that logged in at least once was 1,091 thousand as of September 2011, where 321 thousand of them (29 percent of total customers) used mobile banking services during the third quarter of 2011. The total number of registered customers that logged in at least once in one-year period was 501 thousand.

The total number of investment transactions performed by using mobile banking services was 177 thousand with an amount of TRY 1,034 million in the third quarter of 2011.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 1.5 million and TRY 1.8 billion respectively, in the third quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

² Mobile banking statistics report was updated as a result of changes, made by a bank. (November 2, 2011).

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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
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
Sept. 2011	17,241,675	9,322,922	7,065,324	1,786,253	914,775	763,010	19,027,928	10,237,697	7,828,334

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. 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
Sept. 2011	310	578	981	825	458,281	460,976

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. 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	83	41,811
Sept. 2011**	23,015	3,772	40	3,812	14,624	615	15,239	19,051	84	42,150

	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. 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	3,722	241,664
Sept. 2011**	125,565	46,828	5,082	51,910	65,467	13,657	79,123	131,034	3,953	260,551

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2011	17,185	4,513	1,319	807	5,255	29,079

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2011	2,055	8,494	1,230	893	1,060	13,733

*Number and volume of foreign currency transfers data was updated, made by a bank as of June 2011.

**As of September 2011, the number and volume transactions of money orders to other recipients was withdrawn from the number and volume transactions of money orders among own accounts, by a bank.

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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	
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
Sept. 2011	1,019	1,700	2,719	939	1,528	82	2,549	362	250	612	117

	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	
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
Sept. 2011	8,108	5,327	48	34	82	339	276	615	368	355	12,374

	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	
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
Sept. 2011	11,550	10,597	22,147	7,298	15,229	3,042	25,569	9,611	6,123	15,733	4,573

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	
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
Sept. 2011	25,748	21,080	763	220	983	2,158	1,962	4,120	5,743	3,946	98,151

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. 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
Sept. 2011	474	7,620	586	8,680	317	6,434	861	7,611

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2010	1,714	12,979
Dec. 2010	1,745	19,401
March 2011	1,823	21,228
June 2011	1,951	23,468
Sept. 2011	1,961	26,490

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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
Sept. 2011	17,241,675	9,322,922	7,065,324

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
Sept. 2011	310	578	917	741	386,228	388,773

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
Sept. 2011*	14,662	2,487	13	2,500	7,558	165	7,723	10,223	42	24,927

	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
June 2011	22,467	11,232	1,846	13,078	6,711	361	7,072	20,150	369	42,986
Sept. 2011*	23,315	4,781	180	4,961	13,617	1,963	15,580	20,541	399	44,255

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
Sept. 2011	13,876	3,057	985	755	4,782	23,455

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
Sept. 2011	831	814	539	509	478	3,171

**As of September 2011, the number and volume transactions of money orders to other recipients was withdrawn from the number and volume transactions of money orders among own accounts, by a bank.

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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	
Sept. 2011	857	1,505	2,362	753	1,111	51	1,915	352	247	599	96	

	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
June 2011	12,111	5,813	59	27	85	96	66	162	300	218	10,686
Sept. 2011	10,244	5,595	47	33	80	336	273	609	348	336	11,593

	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
Sept. 2011	5,384	6,162	11,546	4,402	7,728	1,361	13,492	8,805	4,858	13,663	2,431

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
Sept. 2011	25,316	22,019	741	210	951	2,103	1,916	4,019	5,573	3,850	71,970

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
Sept. 2011	471	7,279	390	8,139	312	5,419	378	6,109

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
Sept. 2011	1,540	4,331

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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
Sept. 2011	1,786,253	914,775	763,010

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
Sept. 2011	0	1	67	84	71,862	72,015

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	29	15,978
Sept. 2011**	8,341	1,282	27	1,309	6,803	450	7,253	8,562	42	16,945

	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	3,109	198,349
Sept. 2011**	102,428	42,041	4,902	46,943	51,837	11,693	63,530	110,473	4,470	217,371

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
Sept. 2011	3,306	1,456	334	52	474	5,622

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
Sept. 2011	1,225	7,680	691	384	582	10,562

*Number and volume of foreign currency transfers data was updated, made by a bank as of June 2011.

**As of September 2011, the number and volume transactions of money orders to other recipients was withdrawn from the number and volume transactions of money orders among own accounts, by a bank.

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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
Sept. 2011	161	195	356	191	418	30	639	10	3	13	21

	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
June 2011	38	10	1	1	1	1	0	1	17	16	1,018
Sept. 2011	32	12	1	1	1	3	2	5	20	18	1,067

	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
Sept. 2011	6,165	4,434	10,599	2,912	7,500	1,681	12,093	806	1,264	2,070	2,173

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
Sept. 2011	493	233	22	10	32	55	46	101	171	96	27,397

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
Sept. 2011	3	340	196	539	5	1,013	483	1,501

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
Sept. 2011	421	22,159

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

No	Regions and Provinces	No. of active retail customers
1	Istanbul	2,378,172
2	Ankara	793,586
3	Izmir	479,470
4	Bursa	254,688
5	Antalya	238,667
6	Kocaeli (Izmit)	191,257
7	Adana	138,025
8	Konya	137,513
9	Muğla	109,961
10	İçel (Mersin)	106,424
11	Balıkesir	89,451
12	Gaziantep	87,270
13	Kayseri	85,949
14	Eskişehir	85,401
15	Denizli	82,414
16	Hatay (Antakya)	79,043
17	Aydın	74,408
18	Samsun	73,375
19	Manisa	72,936
20	Sakarya	72,650
21	Tekirdağ	72,523
22	Diyarbakır	54,070
23	Trabzon	50,173
24	Zonguldak	46,916
25	Kahramanmaraş	46,424
26	Çanakkale	42,794
27	Şanlıurfa	42,077
28	Erzurum	41,045
29	Kütahya	39,456
30	Afyonkarahisar	38,473
31	Malatya	36,824
32	Isparta	35,588
33	Sivas	33,943
34	Ordu	31,169
35	Edirne	30,791
36	Van	30,173
37	Tokat	29,638
38	Elazığ	28,991
39	Çorum	27,186
40	Mardin	25,855
41	Düzce	25,711
42	Kırklareli	24,805
43	Kastamonu	24,550
44	Bolu	24,278
45	Rize	23,951
46	Uşak	22,427
47	Giresun	21,512
48	Şırnak	20,547
49	Amasya	20,412
50	Yozgat	20,300
51	Karabük	19,175
52	Yalova	18,817
53	Aksaray	18,567
54	Nevşehir	18,567
55	Adıyaman	18,368
56	Niğde	18,365
57	Burdur	18,207
58	Osmaniye	18,014
59	Batman	17,453
60	Bilecik	17,273
61	Kırıkkale	16,137
62	Ağrı	14,850
63	Karaman	14,602
64	Erzincan	13,279
65	Siirt	12,724
66	Kars	12,531
67	Bartın	12,409
68	Sinop	11,377
69	Muş	11,314
70	Bitlis	11,287
71	Hakkari	10,909
72	Artvin	10,603
73	Kırşehir	10,495
74	Çankırı	10,302
75	Tunceli	8,608
76	Bingöl	8,519
77	Gümüşhane	6,132
78	İğdır	6,014
79	Kilis	4,982
80	Ardahan	4,575
81	Bayburt	3,594
	Turkish Republic of Northern Cyprus	23,845
	Foreign Countries	168
	Total	7,065,324

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	292,093
2	Ankara	73,052
3	Izmir	57,102
4	Bursa	30,928
5	Antalya	30,251
6	Kocaeli (Izmit)	19,679
7	Konya	16,638
8	Adana	15,947
9	İçel (Mersin)	13,603
10	Muğla	12,284
11	Gaziantep	11,109
12	Denizli	10,552
13	Kayseri	9,924
14	Hatay (Antakya)	8,360
15	Aydın	7,869
16	Samsun	7,827
17	Balıkesir	7,511
18	Eskişehir	7,343
19	Sakarya	7,253
20	Tekirdağ	7,206
21	Manisa	7,140
22	Trabzon	5,347
23	Zonguldak	4,368
24	Kahramanmaraş	3,989
25	Afyonkarahisar	3,822
26	Çanakkale	3,768
27	Diyarbakır	3,673
28	Kütahya	3,540
29	Şanlıurfa	3,403
30	Ordu	3,116
31	Çorum	2,981
32	Isparta	2,686
33	Malatya	2,629
34	Düzce	2,576
35	Rize	2,462
36	Bolu	2,461
37	Edirne	2,450
38	Erzurum	2,307
39	Sivas	2,299
40	Elazığ	2,218
41	Uşak	2,131
42	Kastamonu	2,117
43	Tokat	2,086
44	Burdur	2,003
45	Giresun	1,971
46	Kırklareli	1,966
47	Artvin	1,957
48	Mardin	1,957
49	Aksaray	1,850
50	Nevşehir	1,793
51	Yalova	1,725
52	Karabük	1,707
53	Yozgat	1,698
54	Osmaniye	1,663
55	Amasya	1,632
56	Niğde	1,603
57	Batman	1,505
58	Karaman	1,447
59	Van	1,404
60	Bilecik	1,200
61	Adıyaman	1,167
62	Kırıkkale	1,126
63	Bartın	1,078
64	Sinop	943
65	Şırnak	895
66	Erzincan	877
67	Çankırı	827
68	Kırşehir	789
69	Siirt	726
70	Ağrı	545
71	Muş	496
72	Bitlis	411
73	İğdır	400
74	Kars	393
75	Gümüşhane	344
76	Bingöl	316
77	Hakkari	249
78	Kilis	237
79	Bayburt	177
80	Tunceli	114
81	Ardahan	103
	Turkish Republic of Northern Cyprus	1,600
	Foreign Countries	16
	Total	763,010

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
Sept. 2011	1,091,079	500,875	320,669

III. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
March 2011	4	92	0	0	675	772
June 2011	4	9	1	0	1,668	1,682
Sept. 2011	3	8	1	0	2,011	2,023

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
Sept. 2011	453	61	0	61	441	4	445	506	0	959

	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
Sept. 2011	788	94	2	95	639	35	674	769	0	1,557

II.2. Payments

Period	Number of transactions (Thousand)					Total
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	
March 2011	73	0	0	0	127	200
June 2011	89	0	0	0	135	224
Sept. 2011	82	0	0	0	159	242

Period	Volume of transactions (Million TRY)					Total
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	
March 2011	5	0	0	0	6	11
June 2011	6	0	0	0	7	13
Sept. 2011	6	0	0	0	8	14

The Banks Association of Turkey

Mobile 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	13	28	42	6	16	0	22	2	2	4	0
June 2011	16	34	50	7	19	0	26	2	3	5	0
Sept. 2011	19	41	60	9	26	0	35	3	3	6	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
June 2011	44	60	1	1	1	0	0	0	0	0	143
Sept. 2011	88	68	0	1	1	0	0	0	0	6	177

	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
Sept. 2011	117	117	234	45	139	5	188	42	43	85	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
Sept. 2011	63	479	3	2	5	31	0	31	0	0	1,034

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
Sept. 2011	10	204	0	214	3	122	0	126

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	38	65
June 2011	39	69
Sept. 2011	51	110

Mobile banking statistics report was updated as a result of changes, made by a bank. (November 2, 2011).

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.
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- 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.

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.