



**Internet and Mobile Banking Statistics  
June 2012**

Report Code : DE22

July 2012

## **Internet and Mobile Banking Statistics**

### **June 2012**

**Important Notice:** The statistics covered in this report were provided from 24(out of 25) banks those supplying internet banking services to their customers.

Also, mobile banking statistics of 11(out of 12) banks are included in this report, because the systems of one bank were being updated.

Because the systems of one bank were being updated, June 2012 report was consolidated without the data of this bank.

# 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 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
Dec. 2011	18,105,703	10,389,383	7,802,990	1,892,315	968,458	803,155	19,998,018	11,357,841	8,606,145
March 2012	19,322,391	11,304,237	8,484,760	1,965,621	1,008,506	844,170	21,288,012	12,312,743	9,328,930
June 2012*	19,193,309	11,108,152	8,128,493	1,917,342	967,393	794,955	21,110,651	12,075,545	8,923,448

### 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 2011	324	613	886	763	354,469	357,054
Sept. 2011	310	578	981	825	458,281	460,976
Dec. 2011	347	777	1,551	928	533,621	537,224
March 2012	495	716	1,973	912	588,499	592,596
June 2012*	595	1,028	1,718	777	554,239	558,357

### 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		
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
Dec. 2011	24,768	4,585	52	4,636	16,334	597	16,931	21,567	89	46,424
March 2012	26,251	4,891	50	4,941	16,387	588	16,975	21,916	71	48,238
June 2012*	26,720	5,146	60	5,206	16,439	625	17,064	22,270	83	49,073

	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		
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
Dec. 2011	136,716	44,873	5,454	50,327	70,198	14,353	84,551	134,878	6,267	277,861
March 2012	131,848	50,405	6,321	56,727	67,686	13,385	81,071	137,797	5,402	275,048
June 2012*	136,680	58,081	7,204	65,285	66,334	12,505	78,840	144,124	5,616	286,420

#### II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2011	20,406	3,821	1,272	976	6,783	33,258
March 2012	20,135	5,158	1,199	1,010	6,804	34,305
June 2012*	19,648	4,349	1,211	1,008	6,044	32,260

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2011	2,570	8,560	1,212	877	983	14,203
March 2012	2,717	7,820	1,235	917	953	13,641
June 2012*	2,634	8,144	1,341	948	963	14,031

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

# The Banks Association of Turkey

## 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 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
Dec. 2011	903	1,580	2,483	850	1,448	84	2,382	370	221	591	116
March 2012	870	1,463	2,333	886	1,397	80	2,364	417	233	650	108
June 2012*	912	1,614	2,526	782	1,445	73	2,300	431	246	677	80

	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	
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
Dec. 2011	9,229	4,957	64	31	95	268	211	478	368	330	11,432
March 2012	9,847	5,289	68	33	101	261	182	442	286	263	11,550
June 2012*	8,572	4,610	59	30	89	315	219	535	254	728	11,545

	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 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
Dec. 2011	10,446	10,556	21,002	7,449	14,085	2,634	24,169	9,493	5,415	14,908	4,234
March 2012	9,587	9,299	18,886	7,459	8,647	2,589	18,695	9,439	5,102	14,540	3,496
June 2012*	10,172	10,305	20,477	5,098	9,462	2,227	16,787	10,717	4,849	15,566	2,786

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 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
Dec. 2011	21,353	17,686	1,036	199	1,235	1,610	1,159	2,769	6,613	3,920	89,922
March 2012	29,251	20,285	880	219	1,099	876	706	1,582	5,310	6,957	85,540
June 2012*	26,443	19,392	775	182	957	824	770	1,594	5,469	6,628	84,187

### 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 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
Dec. 2011	506	7,790	761	9,057	331	6,611	1,036	7,978
March 2012	568	8,118	819	9,505	394	6,791	1,107	8,293
June 2012*	545	8,167	822	9,534	423	7,264	1,230	8,917

### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2011	1,951	23,468
Sept. 2011	1,961	26,490
Dec. 2011	1,709	21,908
March 2012	2,201	24,042
June 2012*	2,693	29,599

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

# The Banks Association of Turkey

## 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
June 2011	16,696,199	8,764,170	6,720,661
Sept. 2011	17,241,675	9,322,922	7,065,324
Dec. 2011	18,105,703	10,389,383	7,802,990
March 2012	19,322,391	11,304,237	8,484,760
June 2012*	19,193,309	11,108,152	8,128,493

### 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
June 2011	324	612	818	673	295,683	298,111
Sept. 2011	310	578	917	741	386,228	388,773
Dec. 2011	346	777	1,429	841	447,637	451,030
March 2012	494	716	1,842	814	504,227	508,093
June 2012*	594	1,027	1,608	693	460,564	464,487

### 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 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
Dec. 2011	15,699	3,228	22	3,250	8,753	163	8,916	12,166	47	27,911
March 2012	16,924	3,530	22	3,551	8,959	155	9,114	12,666	46	29,635
June 2012*	17,356	3,464	20	3,484	9,074	166	9,240	12,724	58	30,138

	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 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
Dec. 2011	24,752	6,036	295	6,332	14,731	1,880	16,611	22,942	467	48,162
March 2012	25,878	6,167	293	6,461	13,995	1,543	15,537	21,998	405	48,281
June 2012*	28,011	6,471	244	6,715	15,054	1,640	16,694	23,408	542	51,961

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2011	12,894	2,458	691	685	4,825	21,553
Sept. 2011	13,876	3,057	985	755	4,782	23,455
Dec. 2011	17,878	2,497	943	927	6,429	28,674
March 2012	17,925	3,617	881	960	6,381	29,765
June 2012*	17,363	2,832	894	960	5,751	27,799

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2011	828	597	444	473	273	2,615
Sept. 2011	831	814	539	509	478	3,171
Dec. 2011	1,143	594	521	616	353	3,227
March 2012	1,406	902	524	645	340	3,817
June 2012*	1,154	675	555	653	306	3,343

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

## The Banks Association of Turkey

### Retail Internet Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
Dec. 2011	742	1,399	2,141	639	1,030	50	1,720	360	217	578	96
March 2012	723	1,294	2,017	667	974	47	1,688	408	229	637	89
June 2012*	761	1,446	2,207	564	992	40	1,596	421	242	663	66

	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	
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
Dec. 2011	9,195	4,948	64	30	94	265	209	474	350	314	10,364
March 2012	9,811	5,279	67	33	99	259	180	439	276	254	10,501
June 2012*	8,543	4,602	58	30	88	313	218	531	246	719	10,473

	Volume of transactions (Million TRY)										<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	
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
Dec. 2011	4,193	5,154	9,347	4,262	6,232	888	11,382	8,723	4,394	13,118	2,428
March 2012	3,849	4,405	8,255	4,243	3,716	833	8,791	8,690	4,480	13,170	1,916
June 2012*	4,172	5,204	9,376	1,972	3,921	482	6,375	9,949	4,585	14,534	1,431

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	
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
Dec. 2011	20,883	17,479	1,011	191	1,202	1,570	1,127	2,697	6,425	3,831	61,485
March 2012	28,650	20,046	853	207	1,060	775	687	1,462	5,220	6,906	61,605
June 2012*	25,898	19,167	748	173	921	805	753	1,558	5,426	6,591	59,953

#### 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 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
Dec. 2011	503	7,425	559	8,487	326	5,582	541	6,448
March 2012	564	7,728	616	8,908	388	5,612	587	6,586
June 2012*	542	7,820	584	8,945	415	6,041	558	7,014

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2011	1,575	5,662
Sept. 2011	1,540	4,331
Dec. 2011	1,548	3,780
March 2012	2,042	5,623
June 2012*	2,379	6,193

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

# The Banks Association of Turkey

## 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
June 2011	1,767,095	887,371	751,120
Sept. 2011	1,786,253	914,775	763,010
Dec. 2011	1,892,315	968,458	803,155
March 2012	1,965,621	1,008,506	844,170
June 2012*	1,917,342	967,393	794,955

### 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
June 2011	0	1	67	90	58,613	58,771
Sept. 2011	0	1	67	84	71,862	72,015
Dec. 2011	1	0	122	87	85,983	86,194
March 2012	1	1	131	98	84,272	84,503
June 2012*	1	0	110	84	93,676	93,870

### 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 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
Dec. 2011	9,069	1,356	30	1,386	7,581	434	8,015	9,401	43	18,512
March 2012	9,327	1,361	29	1,389	7,427	433	7,861	9,250	25	18,603
June 2012*	9,364	1,682	40	1,722	7,365	459	7,823	9,546	26	18,935

	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 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
Dec. 2011	111,963	38,837	5,159	43,996	55,468	12,473	67,940	111,936	5,799	229,699
March 2012	105,970	44,238	6,028	50,266	53,691	11,842	65,534	115,799	4,998	226,767
June 2012*	108,669	51,610	6,960	58,570	51,280	10,866	62,146	120,716	5,074	234,459

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2011	3,925	1,364	294	44	365	5,992
Sept. 2011	3,306	1,456	334	52	474	5,622
Dec. 2011	2,528	1,325	329	49	354	4,584
March 2012	2,210	1,540	318	50	422	4,540
June 2012*	2,285	1,517	317	48	293	4,461

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2011	1,271	6,247	603	303	527	8,951
Sept. 2011	1,225	7,680	691	384	582	10,562
Dec. 2011	1,427	7,967	691	3,175	631	13,890
March 2012	1,311	6,918	712	272	612	9,825
June 2012*	1,480	7,469	786	295	657	10,687

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

## The Banks Association of Turkey

### 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	
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
Dec. 2011	161	181	342	211	417	34	662	10	4	13	19
March 2012	147	169	317	220	423	34	676	10	4	13	19
June 2012*	150	169	319	218	453	33	704	10	4	13	14

	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 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
Dec. 2011	34	9	1	1	1	2	2	4	18	16	1,068
March 2012	35	10	1	1	2	2	2	3	10	9	1,049
June 2012*	30	8	1	1	1	2	1	3	8	9	1,072

	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 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
Dec. 2011	6,253	5,402	11,655	3,187	7,854	1,746	12,787	769	1,021	1,790	1,806
March 2012	5,738	4,894	10,631	3,216	4,931	1,756	9,904	748	622	1,370	1,581
June 2012*	6,000	5,101	11,102	3,126	5,542	1,745	10,412	768	263	1,031	1,355

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 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
Dec. 2011	470	206	25	8	33	40	32	72	189	89	28,438
March 2012	601	239	28	11	39	101	19	120	90	51	23,935
June 2012*	545	225	27	10	36	18	17	35	43	37	24,233

#### 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 2011	2	316	187	505	4	836	411	1,251
Sept. 2011	3	340	196	539	5	1,013	483	1,501
Dec. 2011	3	365	202	570	5	1,030	495	1,530
March 2012	3	390	203	596	6	1,180	521	1,707
June 2012*	3	347	239	589	8	1,224	672	1,903

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2011	376	17,807
Sept. 2011	421	22,159
Dec. 2011	161	18,127
March 2012	159	18,419
June 2012*	314	23,406

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.



Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of June 30, 2012\*

No	Regions and Provinces	No. of active retail customers
1	Istanbul	2,568,056
2	Ankara	902,701
3	İzmir	552,177
4	Bursa	293,154
5	Antalya	270,176
6	Kocaeli (İzmit)	220,165
7	Adana	171,034
8	Konya	165,582
9	İçel (Mersin)	124,924
10	Muğla	124,582
11	Balıkesir	107,289
12	Gaziantep	104,645
13	Kayseri	103,188
14	Eskişehir	100,126
15	Denizli	97,594
16	Hatay (Antakya)	92,666
17	Manisa	91,881
18	Samsun	90,318
19	Tekirdağ	89,057
20	Aydın	87,789
21	Sakarya	85,128
22	Diyarbakır	69,489
23	Trabzon	61,953
24	Zonguldak	55,963
25	Kahramanmaraş	54,638
26	Şanlıurfa	52,901
27	Erzurum	50,323
28	Kütahya	50,291
29	Çanakkale	49,822
30	Afyonkarahisar	46,898
31	Malatya	45,402
32	Isparta	42,781
33	Sivas	41,972
34	Ordu	41,071
35	Tokat	38,942
36	Edirne	37,488
37	Van	37,070
38	Çorum	34,545
39	Elazığ	33,184
40	Rize	32,646
41	Mardin	31,683
42	Kırklareli	30,544
43	Kastamonu	30,001
44	Bolu	29,663
45	Giresun	28,569
46	Amasya	27,668
47	Yozgat	27,356
48	Düzce	26,208
49	Uşak	25,727
50	Şırnak	24,283
51	Burdur	23,841
52	Nevşehir	23,532
53	Niğde	22,966
54	Karabük	22,870
55	Osmaniye	22,587
56	Bilecik	22,537
57	Adıyaman	22,282
58	Aksaray	21,992
59	Yalova	21,908
60	Batman	21,101
61	Kırıkkale	19,505
62	Ağrı	18,759
63	Karaman	18,547
64	Erzincan	16,588
65	Kars	15,872
66	Siirt	15,765
67	Artvin	15,536
68	Bartın	15,238
69	Sinop	15,037
70	Muş	14,715
71	Bitlis	14,434
72	Kırşehir	14,291
73	Hakkari	13,661
74	Çankırı	13,205
75	Bingöl	11,221
76	Tunceli	9,465
77	Gümüşhane	8,374
78	İğdır	8,269
79	Kilis	6,418
80	Ardahan	6,120
81	Bayburt	5,086
	Turkish Republic of Northern Cyprus	25,343
	Foreign Countries	115
	<b>Total</b>	<b>8,128,493</b>

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	302,366
2	Ankara	76,813
3	İzmir	58,409
4	Bursa	32,158
5	Antalya	30,047
6	Kocaeli (İzmit)	19,994
7	Konya	17,410
8	Adana	16,635
9	İçel (Mersin)	14,222
10	Muğla	12,150
11	Gaziantep	11,921
12	Denizli	10,812
13	Kayseri	10,025
14	Hatay (Antakya)	9,098
15	Samsun	8,321
16	Balıkesir	8,147
17	Aydın	7,825
18	Eskişehir	7,784
19	Sakarya	7,714
20	Tekirdağ	7,629
21	Manisa	7,520
22	Trabzon	5,634
23	Zonguldak	4,601
24	Kahramanmaraş	4,354
25	Afyonkarahisar	4,154
26	Çanakkale	4,148
27	Diyarbakır	3,895
28	Şanlıurfa	3,707
29	Kütahya	3,640
30	Ordu	3,402
31	Çorum	3,183
32	Malatya	2,912
33	Isparta	2,893
34	Rize	2,684
35	Edirne	2,637
36	Düzce	2,634
37	Sivas	2,604
38	Bolu	2,592
39	Elazığ	2,391
40	Kastamonu	2,365
41	Erzurum	2,362
42	Mardin	2,350
43	Tokat	2,340
44	Giresun	2,181
45	Kırklareli	2,169
46	Uşak	2,169
47	Burdur	2,088
48	Yozgat	2,073
49	Aksaray	1,991
50	Osmaniye	1,948
51	Nevşehir	1,941
52	Amasya	1,835
53	Karabük	1,812
54	Niğde	1,783
55	Yalova	1,765
56	Batman	1,560
57	Karaman	1,553
58	Van	1,445
59	Bilecik	1,346
60	Adıyaman	1,288
61	Kırıkkale	1,169
62	Artvin	1,142
63	Şırnak	1,101
64	Bartın	1,060
65	Sinop	1,026
66	Erzincan	944
67	Kırşehir	888
68	Çankırı	872
69	Ağrı	670
70	Siirt	636
71	Bitlis	575
72	Muş	569
73	İğdır	491
74	Kars	483
75	Gümüşhane	454
76	Bingöl	447
77	Hakkari	356
78	Kilis	262
79	Bayburt	211
80	Tunceli	157
81	Ardahan	152
	Turkish Republic of Northern Cyprus	1,839
	Foreign Countries	22
	<b>Total</b>	<b>794,955</b>

\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

# 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
June 2011	992,017	430,563	247,910
Sept. 2011	1,091,079	500,875	320,669
Dec. 2011	1,274,296	642,649	445,723
March 2012	1,444,835	778,603	554,982
June 2012*	1,663,375	957,151	669,764

### 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
June 2011	4	9	1	0	1,668	1,682
Sept. 2011	3	8	1	0	2,011	2,023
Dec. 2011	1	71	49	0	13,880	14,002
March 2012	4	81	38	0	16,703	16,826
June 2012*	5	46	45	0	20,243	20,340

### 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 2011	389	49	0	49	404	3	407	456	0	845
Sept. 2011	453	61	0	61	441	4	445	506	0	959
Dec. 2011	608	90	1	91	657	3	660	751	0	1,360
March 2012	666	116	1	117	731	4	735	852	0	1,517
June 2012*	789	130	1	132	913	6	919	1,051	0	1,840

	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 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
Dec. 2011	1,092	137	8	146	962	33	994	1,140	0	2,232
March 2012	1,252	170	9	178	1,059	49	1,108	1,286	0	2,538
June 2012*	1,542	206	12	218	1,390	66	1,457	1,675	0	3,218

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2011	89	0	0	0	135	224
Sept. 2011	82	0	0	0	159	242
Dec. 2011	168	0	0	0	358	526
March 2012	195	0	0	1	427	623
June 2012*	260	0	0	10	462	732

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2011	6	0	0	0	7	13
Sept. 2011	6	0	0	0	8	14
Dec. 2011	11	0	0	0	15	27
March 2012	15	0	0	1	19	35
June 2012*	19	0	0	8	22	49

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## 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	
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
Dec. 2011	23	61	85	15	35	0	50	4	4	7	0
March 2012	24	63	87	22	43	0	65	4	4	7	0
June 2012*	33	84	117	18	51	0	69	4	4	9	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	
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
Dec. 2011	307	227	1	1	2	0	0	1	0	5	376
March 2012	419	265	1	1	2	1	0	1	0	4	433
June 2012*	423	275	2	6	9	1	1	3	0	17	498

	Volume of transactions (Million TRY) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
Dec. 2011	129	139	268	46	151	13	210	44	45	89	13
March 2012	135	142	278	56	147	11	214	44	46	90	4
June 2012*	183	190	373	61	585	0	646	59	54	112	0

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 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
Dec. 2011	856	794	7	3	10	0	110	110	0	0	1,494
March 2012	1,367	1,036	7	4	10	60	1	61	0	144	1,838
June 2012*	1,547	1,159	8	5	13	4	4	7	0	111	2,421

#### 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 2011	9	157	0	166	2	88	0	91
Sept. 2011	10	204	0	214	3	122	0	126
Dec. 2011	15	278	2	295	5	168	2	175
March 2012	21	347	4	372	6	214	4	225
June 2012*	21	471	5	497	7	306	7	320

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2011	39	69
Sept. 2011	51	110
Dec. 2011	55	150
March 2012	61	121
June 2012*	68	129

\*\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

## *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.

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## *List of participating banks in mobile banking statistics\*\**

- 1 Akbank T.A.Ş.
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- 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 Halk Bankası A.Ş.
- 10 Türkiye Garanti Bankası A.Ş.
- 11 Türkiye İş Bankası A.Ş.
- 12 Yapı ve Kredi Bankası A.Ş.

\*\* Because the system of one bank was being updated, June 2012 reports were consolidated without the data of this bank.

# 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.

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## 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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- b) Money orders (Turkish Currency (TC), Foreign Currency\*(FC)) : Money orders within accounts of the same bank.
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- 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.

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