



**Internet and Mobile Banking Statistics
December 2012**

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February 2013

Internet and Mobile Banking Statistics ^{1 2} December 2012

Important Notice: The statistics covered in this report were provided from 26 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 13 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 22.6 million as of December 2012. The total number of registered retail customers that logged in at least once in one-year period was 13.9 million.

As of December 2012, the number of active retail customers was 9.6 million. This number shows that 43 percent of the retail customers used internet banking services during October-December 2012 period. The number of active retail customers increased by 1.8 million and 655 thousand as compared to December 2011 and September 2012, respectively.

Number of Customers Using Internet Banking Services

	December 2011 (Thousand)	September 2012 (Thousand)	December 2012 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	7,803	8,975	9,630
Registered (B) <i>(that logged in at least once)</i>	18,106	21,653	22,611
Registered (C) <i>(that logged in at least once in one-year period)</i>	10,389	13,035	13,884
Active (A) / registered (B) (percent)	43	41	43
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	803	886	922
Registered (B) <i>(that logged in at least once)</i>	1,892	2,100	2,193
Registered (C) <i>(that logged in at least once in one-year period)</i>	968	1,081	1,132
Active (A) / registered (B) (percent)	42	42	42
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	8,606	9,861	10,552
Registered (B) <i>(that logged in at least once)</i>	19,998	23,753	24,804
Registered (C) <i>(that logged in at least once in one-year period)</i>	11,358	14,116	15,015
Active (A) / registered (B) (percent)	43	42	43

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

² 3 banks made changes in September 2012 data.

The total number of registered commercial customers that logged in at least once was 2.2 million as of December 2012, where 922 thousand of them (42 percent of total commercial customers) used internet banking services during the October-December 2012 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.1 million.

As of December 2012, 43 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the October-December 2012 period. The number of total active customers increased by 1.9 million and by 691 thousand as compared to December 2011 and September 2012, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 10.2 million with an amount of TRY 89.3 billion during the October-December 2012 period.

As of December 2012, investment funds transactions were the largest in total volume of transactions with TRY 23.6 billion, followed by time deposit accounts, foreign currency transactions and realized share certificate transactions.

Investment Transactions

	September 2012		December 2012		Net Change		Dec. 2012
	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	2,333	20,018	2,527	23,565	194	3,547	9,3
Foreign currency transactions	2,289	17,535	2,222	17,403	-67	-132	7,8
Time deposit accounts	691	19,385	723	22,225	32	2,840	30,7
Realized share certificate transact.	2,689	9,448	3,376	13,671	687	4,223	4,0
Repurchasing agreements	86	3,040	83	3,148	-3	108	37,9
Bonds and bills*	75	821	55	675	-20	-146	12,2
Gold transactions	444	1,932	500	1,595	56	-337	3,1
VOB	520	3,808	729	7,030	209	3,222	9,6
Total	9,127	75,986	10,216	89,311	1,089	13,325	8,7

Repurchasing agreements led to the highest average volume with an amount of TRY 37.9 thousand, followed by time deposit accounts with TRY 30.7 thousand, in the fourth quarter of 2012. The total average volume of investment transactions was TRY 8.7 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 104 million and TRY 393 billion respectively, in the fourth quarter of 2012. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

	December 2011		September 2012		December 2012	
	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	46,424	277,861	49,329	310,125	54,914	332,320
Payments	33,258	14,203	34,129	18,265	36,708	19,970
Credit card transact.	9,057	7,978	9,668	9,471	10,374	10,095
Other fin. transact.	1,709	21,908	2,277	31,050	2,291	30,886
Total	90,448	321,950	95,403	368,911	104,287	393,271

3. Number of Active Internet Banking Customers by Provinces

As of December 2012, 32 percent of active retail customers and 37 percent of active commercial internet banking 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 2.5 million as of December 2012, where 1 million 376 thousand of them (56 percent of total customers) used mobile banking services during the October-December 2012 period. The total number of registered customers that logged in at least once in one-year period was 1.8 million.

The total number of investment transactions performed by using mobile banking services was 796 thousand with an amount of TRY 3.5 million as of December 2012.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 7.5 million and TRY 8.1 billion respectively, in the fourth quarter of 2012. The total volume of money orders, EFT and foreign currency transfers was 80 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
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	20,508,749	11,828,470	8,604,566	2,048,629	1,049,752	863,263	22,557,378	12,878,222	9,467,829
Sept. 2012	21,653,109	13,034,921	8,975,124	2,099,931	1,081,022	886,324	23,753,040	14,115,943	9,861,448
Dec. 2012	22,610,971	13,883,544	9,629,597	2,192,771	1,131,488	922,167	24,803,742	15,015,032	10,551,764

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2011	347	777	1,551	928	533,621	537,224
March 2012	495	716	1,973	912	588,499	592,596
June 2012	603	1,086	1,832	829	584,290	588,640
Sept. 2012	277	764	1,944	872	608,603	612,460
Dec. 2012	225	702	2,453	938	643,123	647,442

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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	28,080	5,422	64	5,487	16,810	633	17,443	22,929	85	51,095
Sept. 2012	27,228	5,339	73	5,412	15,952	641	16,593	22,006	96	49,329
Dec. 2012	30,114	5,920	70	5,990	18,069	628	18,697	24,688	113	54,914

	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		
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	144,413	59,313	7,344	66,657	67,694	12,679	80,374	147,031	5,631	297,076
Sept. 2012	151,741	62,173	6,293	68,466	67,317	11,993	79,310	147,775	10,609	310,125
Dec. 2012	168,799	65,972	6,166	72,137	74,152	12,992	87,144	159,281	4,240	332,320

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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	20,382	4,379	1,242	1,098	6,347	33,448
Sept. 2012	20,334	4,848	1,386	1,142	6,420	34,129
Dec. 2012	21,982	4,258	1,691	1,331	7,445	36,708

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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	2,702	8,214	1,379	1,008	981	14,284
Sept. 2012	3,042	10,224	1,519	1,986	1,494	18,265
Dec. 2012	3,877	10,211	1,894	2,417	1,572	19,970

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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	
Dec. 2011	903	1,580	2,483	850	1,448	84	2,382	370	221	591	116
March 2012	870	1,463	2,333	881	1,397	80	2,359	417	233	650	108
June 2012	921	1,627	2,548	805	1,479	75	2,359	437	253	690	95
Sept. 2012	854	1,479	2,333	747	1,471	71	2,289	435	256	691	86
Dec. 2012	899	1,628	2,527	733	1,422	67	2,222	456	266	723	83

	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	
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	11,544
June 2012	8,572	4,610	59	31	90	321	224	545	254	728	11,666
Sept. 2012	6,280	2,689	42	33	75	201	243	444	178	520	9,127
Dec. 2012	7,099	3,376	31	24	55	310	190	500	223	729	10,216

	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	
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	6,308	8,647	2,589	17,544	9,439	5,102	14,540	3,496
June 2012	10,251	10,381	20,632	6,161	9,768	2,256	18,185	10,823	5,081	15,904	3,160
Sept. 2012	10,053	9,965	20,018	5,357	10,285	1,893	17,535	13,175	6,210	19,385	3,040
Dec. 2012	11,253	12,312	23,565	5,393	10,101	1,909	17,403	15,215	7,010	22,225	3,148

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	
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	791	706	1,497	5,310	6,957	84,305
June 2012	26,443	19,392	778	188	966	840	782	1,622	5,469	6,628	86,488
Sept. 2012	17,720	9,448	552	269	821	724	1,208	1,932	2,186	3,808	75,986
Dec. 2012	21,490	13,671	500	175	675	997	598	1,595	8,407	7,030	89,311

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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	567	8,532	887	9,987	437	7,590	1,355	9,383
Sept. 2012	459	8,338	870	9,668	381	7,718	1,372	9,471
Dec. 2012	518	8,943	913	10,374	441	8,191	1,463	10,095

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2011	1,709	21,908
March 2012	2,201	24,042
June 2012	2,695	29,602
Sept. 2012	2,277	31,050
Dec. 2012	2,291	30,886

* 3 Banks made changes in September 2012 data.

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
Dec. 2011	18,105,703	10,389,383	7,802,990
March 2012	19,322,391	11,304,237	8,484,760
June 2012	20,508,749	11,828,470	8,604,566
Sept. 2012	21,653,109	13,034,921	8,975,124
Dec. 2012	22,610,971	13,883,544	9,629,597

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
Dec. 2011	346	777	1,429	841	447,637	451,030
March 2012	494	716	1,842	814	504,227	508,093
June 2012	602	1,086	1,703	740	483,844	487,975
Sept. 2012	276	764	1,833	792	503,353	507,019
Dec. 2012	224	702	2,333	856	526,123	530,238

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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	18,034	3,629	21	3,650	9,280	168	9,448	13,098	59	31,191
Sept. 2012	17,063	3,468	24	3,492	8,676	167	8,842	12,335	48	29,446
Dec. 2012	19,011	3,854	24	3,878	10,138	168	10,306	14,184	70	33,264

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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	29,124	6,723	263	6,986	15,292	1,661	16,953	23,939	552	53,615
Sept. 2012	29,019	6,539	321	6,860	15,390	1,791	17,181	24,041	452	53,513
Dec. 2012	32,540	7,436	351	7,787	17,754	2,010	19,763	27,550	508	60,598

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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	18,000	2,842	921	1,043	6,047	28,853
Sept. 2012	17,793	3,217	1,047	1,071	5,836	28,964
Dec. 2012	18,975	2,751	1,290	1,251	6,941	31,209

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2011	1,143	594	521	616	353	3,227
March 2012	1,406	902	524	645	340	3,817
June 2012	1,204	680	581	693	323	3,481
Sept. 2012	1,173	943	666	1,074	347	4,203
Dec. 2012	1,330	721	831	1,222	392	4,495

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Retail 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	
Dec. 2011	742	1,399	2,141	639	1,030	50	1,720	360	217	578	96
March 2012	723	1,294	2,017	661	974	47	1,682	408	229	637	89
June 2012	768	1,456	2,224	579	1,011	41	1,632	427	249	677	79
Sept. 2012	707	1,314	2,021	525	983	37	1,545	424	252	677	70
Dec. 2012	748	1,436	2,184	505	947	32	1,484	443	262	706	68

	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	
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	10,496
June 2012	8,543	4,602	58	30	89	319	223	542	246	719	10,562
Sept. 2012	6,255	2,683	41	32	74	199	240	440	169	510	8,020
Dec. 2012	7,061	3,364	31	23	54	307	189	496	210	712	9,066

	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	
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	3,092	3,716	833	7,640	8,690	4,480	13,170	1,916
June 2012	4,203	5,237	9,440	2,760	4,031	496	7,287	10,055	4,817	14,872	1,611
Sept. 2012	4,119	4,826	8,945	2,050	4,074	461	6,585	12,161	5,850	18,011	1,548
Dec. 2012	4,561	5,532	10,093	1,914	3,720	432	6,066	14,008	6,586	20,594	1,594

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	
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	60,454
June 2012	25,898	19,167	751	179	929	821	765	1,586	5,426	6,591	61,483
Sept. 2012	17,386	9,310	529	257	786	706	1,176	1,883	2,128	3,751	50,819
Dec. 2012	20,864	13,415	489	166	656	977	586	1,563	8,302	6,892	60,874

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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	564	8,161	621	9,346	429	6,302	622	7,354
Sept. 2012	455	7,951	592	8,998	370	6,329	620	7,319
Dec. 2012	513	8,511	617	9,641	429	6,669	649	7,747

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2011	1,548	3,780
March 2012	2,042	5,623
June 2012	2,382	6,195
Sept. 2012	1,959	4,975
Dec. 2012	1,788	4,425

* 3 Banks made changes in September 2012 data.

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
Dec. 2011	1,892,315	968,458	803,155
March 2012	1,965,621	1,008,506	844,170
June 2012	2,048,629	1,049,752	863,263
Sept. 2012	2,099,931	1,081,022	886,324
Dec. 2012	2,192,771	1,131,488	922,167

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
Dec. 2011	1	0	122	87	85,983	86,194
March 2012	1	1	131	98	84,272	84,503
June 2012	1	0	129	89	100,455	100,674
Sept. 2012	1	0	110	80	105,250	105,441
Dec. 2012	1	1	121	82	117,000	117,204

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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	10,046	1,793	44	1,836	7,530	464	7,995	9,831	26	19,903
Sept. 2012	10,165	1,871	49	1,920	7,277	474	7,751	9,671	47	19,883
Dec. 2012	11,103	2,066	47	2,113	7,932	460	8,391	10,504	42	21,649

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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	115,289	52,590	7,081	59,672	52,402	11,018	63,420	123,092	5,080	243,460
Sept. 2012	122,722	55,633	5,972	61,606	51,926	10,202	62,128	123,734	10,156	256,612
Dec. 2012	136,259	58,536	5,815	64,351	56,398	10,982	67,381	131,731	3,732	271,722

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2011	2,528	1,325	329	49	354	4,584
March 2012	2,210	1,540	318	50	422	4,540
June 2012	2,382	1,537	321	55	300	4,595
Sept. 2012	2,541	1,630	338	72	584	5,165
Dec. 2012	3,007	1,507	401	81	504	5,499

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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	1,498	7,534	798	315	657	10,802
Sept. 2012	1,868	9,281	854	912	1,147	14,062
Dec. 2012	2,547	9,490	1,063	1,195	1,180	15,475

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Commercial Internet Banking Statistics*

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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	153	171	325	225	468	34	727	10	4	13	17
Sept. 2012	147	165	311	222	488	34	745	11	4	15	16
Dec. 2012	151	192	343	228	475	35	739	13	4	17	16

	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	
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	2	4	8	9	1,104
Sept. 2012	25	5	1	1	1	2	2	4	9	9	1,107
Dec. 2012	37	13	0	1	1	3	2	4	13	17	1,149

	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	
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	6,048	5,144	11,192	3,401	5,737	1,760	10,898	768	264	1,032	1,549
Sept. 2012	5,934	5,139	11,073	3,307	6,211	1,433	10,950	1,014	360	1,374	1,491
Dec. 2012	6,692	6,780	13,472	3,479	6,381	1,477	11,337	1,207	424	1,631	1,553

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	
Dec. 2011	470	206	25	8	33	40	32	72	189	89	28,438
March 2012	601	239	28	11	39	16	19	35	90	51	23,850
June 2012	545	225	27	10	36	19	17	36	43	37	25,005
Sept. 2012	335	138	23	11	35	18	31	49	58	57	25,167
Dec. 2012	626	256	11	8	19	20	12	31	104	137	28,438

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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	371	266	641	8	1,288	733	2,029
Sept. 2012	4	387	279	670	10	1,389	753	2,152
Dec. 2012	5	432	296	733	12	1,522	813	2,348

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2011	161	18,127
March 2012	159	18,419
June 2012	314	23,406
Sept. 2012	318	26,076
Dec. 2012	503	26,460

* 3 Banks made changes in September 2012 data.

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of December 31, 2012

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,047,079
2	Ankara	1,040,017
3	Izmir	643,954
4	Bursa	350,307
5	Antalya	329,206
6	Kocaeli (İzmit)	257,939
7	Adana	205,818
8	Konya	205,159
9	İçel (Mersin)	154,485
10	Muğla	145,490
11	Gaziantep	130,695
12	Kayseri	124,470
13	Balıkesir	124,124
14	Eskişehir	119,048
15	Denizli	115,808
16	Hatay (Antakya)	109,897
17	Samsun	108,202
18	Tekirdağ	108,035
19	Manisa	107,346
20	Aydın	100,835
21	Sakarya	100,029
22	Diyarbakır	86,454
23	Trabzon	73,396
24	Kahramanmaraş	66,688
25	Şanlıurfa	66,303
26	Erzurum	59,567
27	Kütahya	59,340
28	Çanakkale	58,002
29	Malatya	55,817
30	Afyonkarahisar	55,522
31	Zonguldak	54,672
32	Sivas	50,875
33	Isparta	50,401
34	Ordu	46,754
35	Tokat	45,174
36	Van	44,660
37	Edirne	44,503
38	Elazığ	41,776
39	Çorum	40,571
40	Mardin	38,046
41	Rize	37,197
42	Kırklareli	35,715
43	Kastamonu	35,393
44	Bolu	34,892
45	Düzce	33,473
46	Uşak	32,657
47	Giresun	32,120
48	Yozgat	31,577
49	Amasya	30,554
50	Şırnak	30,028
51	Osmaniye	28,242
52	Karabük	27,577
53	Adıyaman	27,532
54	Nevşehir	27,335
55	Batman	27,158
56	Burdur	26,853
57	Aksaray	26,803
58	Niğde	26,482
59	Bilecik	26,188
60	Yalova	25,837
61	Kırıkkale	25,217
62	Karaman	22,742
63	Ağrı	22,184
64	Erzincan	20,723
65	Siirt	19,345
66	Kars	19,019
67	Bartın	18,223
68	Muş	18,210
69	Bitlis	18,045
70	Hakkari	17,371
71	Artvin	17,293
72	Sinop	16,768
73	Kırşehir	16,467
74	Çankırı	14,947
75	Bingöl	13,246
76	Tunceli	10,945
77	İğdır	10,624
78	Gümüşhane	9,722
79	Kilis	7,374
80	Ardahan	7,274
81	Bayburt	6,052
	Turkish Republic of Northern Cyprus	27,552
	Foreign Countries	177
	Total	9,629,597

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	343,218
2	Ankara	88,709
3	Izmir	68,480
4	Bursa	37,783
5	Antalya	36,373
6	Kocaeli (İzmit)	23,691
7	Konya	20,422
8	Adana	19,261
9	İçel (Mersin)	16,404
10	Gaziantep	14,507
11	Muğla	14,479
12	Denizli	12,750
13	Kayseri	12,538
14	Hatay (Antakya)	10,665
15	Samsun	9,606
16	Balıkesir	9,539
17	Aydın	9,386
18	Manisa	9,195
19	Eskişehir	9,143
20	Sakarya	9,109
21	Tekirdağ	8,855
22	Trabzon	6,604
23	Zonguldak	5,249
24	Kahramanmaraş	5,090
25	Diyarbakır	4,771
26	Afyonkarahisar	4,715
27	Şanlıurfa	4,555
28	Çanakkale	4,502
29	Kütahya	4,337
30	Ordu	4,006
31	Çorum	3,687
32	Malatya	3,615
33	Isparta	3,373
34	Düzce	3,347
35	Rize	3,117
36	Edirne	3,082
37	Bolu	2,990
38	Sivas	2,956
39	Elazığ	2,939
40	Erzurum	2,868
41	Uşak	2,814
42	Mardin	2,779
43	Kastamonu	2,736
44	Tokat	2,668
45	Giresun	2,606
46	Kırklareli	2,490
47	Burdur	2,371
48	Aksaray	2,370
49	Osmaniye	2,314
50	Nevşehir	2,292
51	Yozgat	2,281
52	Karabük	2,141
53	Yalova	2,072
54	Niğde	1,984
55	Batman	1,980
56	Amasya	1,945
57	Karaman	1,807
58	Van	1,800
59	Adıyaman	1,587
60	Bilecik	1,558
61	Kırıkkale	1,460
62	Bartın	1,254
63	Şırnak	1,246
64	Sinop	1,244
65	Artvin	1,214
66	Erzincan	1,120
67	Kırşehir	997
68	Çankırı	935
69	Ağrı	797
70	Siirt	797
71	Muş	683
72	Bitlis	678
73	İğdır	574
74	Gümüşhane	522
75	Bingöl	520
76	Kars	509
77	Hakkari	429
78	Kilis	298
79	Bayburt	237
80	Ardahan	196
81	Tunceli	175
	Turkish Republic of Northern Cyprus	1,749
	Foreign Countries	22
	Total	922,167

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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
Dec. 2011	1,274,296	642,649	445,723
March 2012	1,444,835	778,603	554,982
June 2012	1,717,298	998,857	693,262
Sept. 2012	2,003,909	1,260,177	889,292
Dec. 2012	2,466,798	1,835,728	1,375,634

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
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	22,471	22,568
Sept. 2012	7	58	59	0	32,001	32,125
Dec. 2012	10	76	73	0	45,544	45,704

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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	824	138	1	139	920	6	926	1,065	0	1,889
Sept. 2012	1,079	226	2	229	1,147	8	1,155	1,384	0	2,463
Dec. 2012	1,542	374	3	377	1,575	9	1,584	1,961	0	3,503

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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	1,614	216	12	229	1,404	66	1,470	1,699	0	3,313
Sept. 2012	2,189	418	35	454	1,845	84	1,928	2,382	0	4,571
Dec. 2012	3,128	671	43	714	2,515	107	2,622	3,335	0	6,464

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2011	168	0	0	0	358	526
March 2012	195	0	0	1	427	623
June 2012	268	0	0	10	471	749
Sept. 2012	643	0	0	25	651	1,319
Dec. 2012	1,089	0	0	36	1,658	2,783

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2011	11	0	0	0	15	27
March 2012	15	0	0	1	19	35
June 2012	19	0	0	8	22	50
Sept. 2012	40	0	0	20	30	90
Dec. 2012	72	0	0	30	115	217

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	
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	53	0	71	5	4	9	0
Sept. 2012	41	103	145	28	85	0	113	7	6	13	1
Dec. 2012	51	128	179	42	111	0	153	13	10	23	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	
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	2	1	3	0	17	501
Sept. 2012	353	209	1	2	3	4	6	9	1	18	510
Dec. 2012	564	395	1	1	2	5	5	10	3	32	796

	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	
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	184	190	375	63	590	0	652	61	58	119	5
Sept. 2012	235	257	492	100	257	1	358	118	94	211	9
Dec. 2012	312	346	658	137	322	1	460	296	187	483	13

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	
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	5	4	9	0	111	2,442
Sept. 2012	1,386	935	7	6	13	13	23	36	45	148	2,201
Dec. 2012	1,548	1,513	5	4	9	19	15	35	174	329	3,501

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2011	15	278	2	295	5	168	2	175
March 2012	21	347	4	372	6	214	4	225
June 2012	22	481	5	509	8	314	7	328
Sept. 2012	27	672	14	713	10	463	15	488
Dec. 2012	39	1,066	21	1,126	15	729	19	763

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2011	55	150
March 2012	61	121
June 2012	68	129
Sept. 2012	82	202
Dec. 2012	112	670

* 3 Banks made changes in September 2012 data.

List of participating banks in internet banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 6 Burgan Bank A.Ş.
- 7 Citibank A.Ş.
- 8 Denizbank A.Ş.
- 9 Fibabanka A.Ş.
- 10 Finans Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 Odea Bank A.Ş.
- 14 Şekerbank T.A.Ş.
- 15 Tekstil Bankası A.Ş.
- 16 The Royal Bank of Scotland Plc.
- 17 Turkish Bank A.Ş.
- 18 Turkland Bank A.Ş.
- 19 Türk Ekonomi Bankası A.Ş.
- 20 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 21 Türkiye Garanti Bankası A.Ş.
- 22 Türkiye Halk Bankası A.Ş.
- 23 Türkiye İş Bankası A.Ş.
- 24 Türkiye Sınai Kalkınma Bankası A.Ş.
- 25 Türkiye Vakıflar Bankası A.Ş.
- 26 Yapı ve Kredi Bankası A.Ş.

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 Halk Bankası A.Ş.
- 10 Türkiye Garanti Bankası A.Ş.
- 11 Türkiye İş Bankası A.Ş.
- 12 Türkiye Vakıflar Bankası T.A.O.
- 13 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.

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