



**Internet and Mobile Banking Statistics
March 2012**

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April 2012

Internet and Mobile Banking Statistics ¹

March 2012

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 twelve 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 19.3 million as of March 2012. The total number of registered retail customers that logged in at least once in one-year period was 11.3 million.

In the first quarter of 2012, the number of active retail customers was 8.5 million. This number shows that 44 percent of the retail customers used internet banking services in the first three-month period. The number of active retail customers increased by 2 million and 682 thousand as compared to March 2011 and December 2011, respectively.

Number of Customers Using Internet Banking Services

	March 2011 (Thousand)	December 2011 (Thousand)	March 2012 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	6,505	7,803	8,485
Registered (B) <i>(that logged in at least once)</i>	16,253	18,106	19,322
Registered (C) <i>(that logged in at least once in one-year period)</i>	8,498	10,389	11,304
Active (A) / registered (B) (percent)	40	43	44
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	723	803	844
Registered (B) <i>(that logged in at least once)</i>	1,697	1,892	1,966
Registered (C) <i>(that logged in at least once in one-year period)</i>	860	968	1,009
Active (A) / registered (B) (percent)	43	42	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	7,227	8,606	9,329
Registered (B) <i>(that logged in at least once)</i>	17,950	19,998	21,288
Registered (C) <i>(that logged in at least once in one-year period)</i>	9,358	11,358	12,313
Active (A) / registered (B) (percent)	40	43	44

The total number of registered commercial customers that logged in at least once was 2 million as of March 2012, where 844 thousand of them (43 percent of total commercial customers) used internet banking services during the first quarter of 2012. The total number of registered commercial customers that logged in at least once in one-year period was 1 million.

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

As of March 2012, 44 percent of the total number of registered customers (retail and commercial) are active customers, and they logged in at least once in the first quarter of 2012. The number of total active customers increased by 2.1 million and by 723 thousand as compared to March 2011 and December 2011, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11.6 million with an amount of TRY 85.5 billion in the first quarter of 2012.

As of March 2012, realized share certificate transactions were the largest in total volume of transactions with TRY 20.3 billion, followed by investment funds transactions, foreign currency transactions and time deposit accounts.

Investment Transactions

	December 2011		March 2012		Net Change		March 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	2,483	21,002	2,333	18,886	-150	-2,116	8.1
Foreign currency transactions	2,382	24,169	2,364	18,695	-18	-5,474	7.9
Time deposit accounts	591	14,908	650	14,540	59	-368	22.4
Realized share certificate transact.	4,957	17,686	5,289	20,285	332	2,600	3.8
Repurchasing agreements	116	4,234	108	3,496	-8	-737	32.5
Bonds and bills*	95	1,235	101	1,099	6	-136	10.9
Gold transactions	478	2,769	442	1,582	-36	-1,187	3.6
VOB	330	3,920	263	6,957	-67	3,037	26.5
Total	11,432	89,922	11,550	85,540	117	-4,382	7.4

Repurchasing agreements led to the highest average volume with an amount of TRY 32.5 thousand, followed by VOB transactions with TRY 26.5 thousand, in the first quarter of 2012. The total average volume of investment transactions was TRY 7.4 thousand in the same period.

2.2. Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 94 million and TRY 321 billion respectively, in the first quarter of 2012. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

Financial Transactions

	March 2011		December 2011		March 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	39,877	230,080	46,424	277,861	48,238	275,048
Payments	28,588	11,494	33,258	14,203	34,305	13,641
Credit card transact.	8,160	6,373	9,057	7,978	9,505	8,293
Other fin. transact.	1,823	21,228	1,709	21,908	2,201	24,042
Total	78,448	269,175	90,448	321,949	94,249	321,023

3. Number of Active Internet Banking Customers by Provinces

As of March 2012, 38 percent of active commercial internet banking customers and 32 percent of active retail customers are in İstanbul. It is followed by Ankara and Izmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 1,445 thousand as of March 2012, where 555 thousand of them (38 percent of total customers) used mobile banking services during the first quarter of 2012. The total number of registered customers that logged in at least once in one-year period was 779 thousand.

The total number of investment transactions performed by using mobile banking services was 433 thousand with an amount of TRY 1,838 million in the first quarter of 2012.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 2.6 million and TRY 2.9 billion respectively, in the first quarter of 2012. The total volume of money orders, EFT and foreign currency transfers was 87 percent of whole financial transactions.

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
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

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2011	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
Dec. 2011	347	777	1,551	928	533,621	537,224
March 2012	495	716	1,973	912	588,499	592,596

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	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
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

	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	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
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

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
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

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

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Internet Banking Statistics
(Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	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
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

	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	11,936	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
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

	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	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
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

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	38,663	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
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

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	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
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

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2011	1,823	21,228
June 2011	1,951	23,468
Sept. 2011	1,961	26,490
Dec. 2011	1,709	21,908
March 2012	2,201	24,042

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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
Dec. 2011	18,105,703	10,389,383	7,802,990
March 2012	19,322,391	11,304,237	8,484,760

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
Dec. 2011	346	777	1,429	841	447,637	451,030
March 2012	494	716	1,842	814	504,227	508,093

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
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

	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
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

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
Dec. 2011	17,878	2,497	943	927	6,429	28,674
March 2012	17,925	3,617	881	960	6,381	29,765

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
Dec. 2011	1,143	594	521	616	353	3,227
March 2012	1,406	902	524	645	340	3,817

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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
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

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

	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	
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
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

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
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

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
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

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
Dec. 2011	1,548	3,780
March 2012	2,042	5,623

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
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
Dec. 2011	1,892,315	968,458	803,155
March 2012	1,965,621	1,008,506	844,170

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
Dec. 2011	1	0	122	87	85,983	86,194
March 2012	1	1	131	98	84,272	84,503

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
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

	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
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

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
Dec. 2011	2,528	1,325	329	49	354	4,584
March 2012	2,210	1,540	318	50	422	4,540

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
Dec. 2011	1,427	7,967	691	3,175	631	13,890
March 2012	1,311	6,918	712	272	612	9,825

The Banks Association of Turkey

Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2011	134	169	303	184	343	26	553	9	3	12	24
June 2011	156	181	338	192	401	27	620	9	3	13	18
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

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	39	11	1	0	1	1	0	1	13	13	918
June 2011	38	10	1	1	1	1	0	1	17	16	1,018
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

	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
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

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
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

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
Dec. 2011	3	365	202	570	5	1,030	495	1,530
March 2012	3	390	203	596	6	1,180	521	1,707

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
Dec. 2011	161	18,127
March 2012	159	18,419

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

No	Regions and Provinces	No. of active retail customers
1	Istanbul	2,755,733
2	Ankara	930,806
3	Izmir	570,375
4	Bursa	308,100
5	Antalya	283,503
6	Kocaeli (Izmit)	229,886
7	Adana	176,013
8	Konya	175,296
9	Muğla	130,617
10	İçel (Mersin)	129,694
11	Gaziantep	112,174
12	Balıkesir	109,807
13	Kayseri	108,612
14	Eskişehir	105,499
15	Denizli	102,149
16	Manisa	94,578
17	Hatay (Antakya)	94,569
18	Samsun	94,103
19	Sakarya	91,350
20	Tekirdağ	91,159
21	Aydın	90,710
22	Diyarbakır	72,964
23	Trabzon	63,738
24	Zonguldak	58,081
25	Kahramanmaraş	57,953
26	Şanlıurfa	54,530
27	Kütahya	51,268
28	Erzurum	51,253
29	Çanakkale	50,947
30	Afyonkarahisar	47,603
31	Malatya	46,757
32	Isparta	43,872
33	Sivas	43,758
34	Ordu	42,404
35	Edirne	38,709
36	Tokat	38,036
37	Van	36,791
38	Çorum	35,803
39	Elazığ	34,420
40	Rize	32,319
41	Kırklareli	31,190
42	Mardin	31,128
43	Kastamonu	31,110
44	Bolu	29,335
45	Düzce	28,149
46	Giresun	28,008
47	Uşak	26,740
48	Yozgat	26,604
49	Amasya	25,673
50	Şırnak	24,211
51	Nevşehir	23,911
52	Karabük	23,731
53	Niğde	22,959
54	Burdur	22,890
55	Aksaray	22,827
56	Bilecik	22,627
57	Adıyaman	22,611
58	Osmaniye	22,604
59	Yalova	22,043
60	Batman	21,814
61	Kırıkkale	20,348
62	Karaman	18,042
63	Ağrı	18,003
64	Erzincan	17,134
65	Bartın	15,883
66	Kars	15,455
67	Siirt	15,007
68	Artvin	14,783
69	Sinop	14,588
70	Muş	13,922
71	Kırşehir	13,915
72	Bitlis	13,803
73	Çankırı	13,077
74	Hakkari	12,830
75	Bingöl	10,667
76	Tunceli	9,315
77	Gümüşhane	8,120
78	İğdır	7,765
79	Kilis	6,242
80	Ardahan	5,854
81	Bayburt	4,804
	Turkish Republic of Northern Cyprus	18,966
	Foreign Countries	133
	Total	8,484,760

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	322,104
2	Ankara	81,245
3	Izmir	62,345
4	Bursa	34,403
5	Antalya	32,512
6	Kocaeli (Izmit)	21,498
7	Konya	18,701
8	Adana	17,392
9	İçel (Mersin)	14,952
10	Muğla	12,969
11	Gaziantep	12,712
12	Denizli	11,713
13	Kayseri	11,239
14	Hatay (Antakya)	9,485
15	Samsun	8,747
16	Aydın	8,528
17	Balıkesir	8,404
18	Sakarya	8,335
19	Eskişehir	8,290
20	Tekirdağ	8,023
21	Manisa	7,916
22	Trabzon	5,972
23	Zonguldak	4,858
24	Kahramanmaraş	4,581
25	Afyonkarahisar	4,249
26	Diyarbakır	4,205
27	Çanakkale	4,106
28	Şanlıurfa	3,960
29	Kütahya	3,821
30	Çorum	3,775
31	Ordu	3,481
32	Malatya	3,054
33	Isparta	2,986
34	Düzce	2,929
35	Rize	2,779
36	Edirne	2,723
37	Sivas	2,668
38	Bolu	2,654
39	Erzurum	2,559
40	Elazığ	2,514
41	Kastamonu	2,488
42	Uşak	2,458
43	Tokat	2,377
44	Mardin	2,285
45	Giresun	2,258
46	Kırklareli	2,183
47	Aksaray	2,129
48	Burdur	2,109
49	Osmaniye	2,035
50	Nevşehir	2,003
51	Yozgat	1,926
52	Karabük	1,926
53	Yalova	1,915
54	Niğde	1,822
55	Amasya	1,767
56	Batman	1,683
57	Karaman	1,649
58	Bilecik	1,425
59	Van	1,388
60	Adıyaman	1,383
61	Kırıkkale	1,327
62	Bartın	1,189
63	Artvin	1,104
64	Sinop	1,092
65	Şırnak	1,048
66	Kırşehir	970
67	Erzincan	969
68	Çankırı	871
69	Ağrı	636
70	Siirt	588
71	Muş	553
72	Bitlis	539
73	İğdır	471
74	Kars	460
75	Gümüşhane	427
76	Bingöl	411
77	Hakkari	346
78	Kilis	260
79	Bayburt	203
80	Tunceli	142
81	Ardahan	135
	Turkish Republic of Northern Cyprus	1,812
	Foreign Countries	21
	Total	844,170

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
Dec. 2011	1,274,296	642,649	445,723
March 2012	1,444,835	778,603	554,982

III. Non-financial transactions

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

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
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

	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
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

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	73	0	0	0	127	200
June 2011	89	0	0	0	135	224
Sept. 2011	82	0	0	0	159	242
Dec. 2011	168	0	0	0	358	526
March 2012	195	0	0	1	427	623

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2011	5	0	0	0	6	11
June 2011	6	0	0	0	7	13
Sept. 2011	6	0	0	0	8	14
Dec. 2011	11	0	0	0	15	27
March 2012	15	0	0	1	19	35

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
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

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	75	69	0	0	1	0	0	0	0	0	138
June 2011	44	60	1	1	1	0	0	0	0	0	143
Sept. 2011	88	68	0	1	1	0	0	0	0	0	177
Dec. 2011	307	227	1	1	2	0	0	0	1	0	376
March 2012	419	265	1	1	2	1	0	1	0	4	433

	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
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

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
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

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
Dec. 2011	15	278	2	295	5	168	2	175
March 2012	21	347	4	372	6	214	4	225

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
Dec. 2011	55	150
March 2012	61	121

List of participating banks in internet banking statistics

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

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Denizbank A.Ş.
- 4 Finans Bank A.Ş.
- 5 ING Bank A.Ş.
- 6 Şekerbank T.A.Ş.
- 7 Türk Ekonomi Bankası A.Ş.
- 8 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 9 Türkiye Halk Bankası A.Ş.
- 10 Türkiye Garanti Bankası A.Ş.
- 11 Türkiye İş Bankası A.Ş.
- 12 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.

This report is prepared from the related statistics of member banks that give internet banking services to the customers. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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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