



**Internet and Mobile Banking Statistics
December 2011**

Report Code : DE22

January 2012

Internet and Mobile Banking Statistics ¹ December 2011

Important Notice: The statistics covered in this report were provided from 25 banks those supplying internet banking services to their customers. Internet banking statistics for retail and commercial customers, the number of active customers by provinces and mobile banking statistics of eleven banks are included in this report.

I. Internet Banking Statistics

1. Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 18.1 million as of December 2011. The total number of registered retail customers that logged in at least once in one-year period was 10.4 million.

In the last quarter of 2011, the number of active retail customers was 7.8 million. This number shows that 43 percent of the retail customers used internet banking services in the last three-month period. The number of active retail customers increased by 1.8 million and 738 thousand as compared to December 2010 and September 2011, respectively.

Number of Customers Using Internet Banking Services

	December 2010 (Thousand)	September 2011 (Thousand)	December 2011 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	6,038	7,065	7,803
Registered (B) <i>(that logged in at least once)</i>	15,609	17,242	18,106
Registered (C) <i>(that logged in at least once in one-year period)</i>	7,975	9,323	10,389
Active (A) / registered (B) (percent)	39	41	43
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	655	763	803
Registered (B) <i>(that logged in at least once)</i>	1,614	1,786	1,892
Registered (C) <i>(that logged in at least once in one-year period)</i>	814	915	968
Active (A) / registered (B) (percent)	41	43	42
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	6,694	7,828	8,606
Registered (B) <i>(that logged in at least once)</i>	17,223	19,028	19,998
Registered (C) <i>(that logged in at least once in one-year period)</i>	8,789	10,238	11,358
Active (A) / registered (B) (percent)	39	41	43

The total number of registered commercial customers that logged in at least once was 1.9 million as of December 2011, where 803 thousand of them (42 percent of total commercial customers) used internet banking services during the last quarter of 2011. The total number of registered commercial customers that logged in at least once in one-year period was 968 thousand.

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

As of December 2011, 43 percent of the total number of registered customers (retail and commercial) are active customers, and they logged in at least once in the last quarter of 2011. The number of total active customers increased by 1.9 million and by 778 thousand as compared to December 2010 and September 2011, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11.4 million with an amount of TRY 89.9 billion in the last quarter of 2011.

As of December 2011, foreign currency transactions were the largest in total volume of transactions with TRY 24.2 billion, followed by investment funds transactions, realized share certificate transactions and time deposit accounts.

Investment Transactions

	September 2011		December 2011		Net Change		Dec. 2011
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Average Volume of transact. (Thousand TRY)
Investment funds	2,719	22,147	2,483	21,002	-235	-1,145	8.5
Foreign currency transactions	2,549	25,569	2,382	24,169	-167	-1,401	10.1
Time deposit accounts	612	15,733	591	14,908	-21	-825	25.2
Realized share certificate transact.	5,327	21,080	4,957	17,686	-370	-3,394	3.6
Repurchasing agreements	117	4,573	116	4,234	-1	-339	36.6
Bonds and bills*	82	983	95	1,235	14	252	13
Gold transactions	615	4,120	478	2,769	-137	-1,351	5.8
VOB	355	3,946	330	3,920	-25	-26	11.9
Total	12,374	98,151	11,432	89,922	-942	-8,229	7.9

Repurchasing agreements led to the highest average volume with an amount of TRY 36.6 thousand, followed by time deposit transactions with TRY 25.2 thousand, in the last quarter of 2011. The total average volume of investment transactions was TRY 7.9 thousand in the same period.

2.2. Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 90 million and TRY 322 billion respectively, in the last quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

Financial Transactions

	December 2010		September 2011		December 2011	
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)
Money transfers*	39,868	181,110	42,150	260,551	46,424	277,861
Payments*	26,186	8,535	29,079	13,733	33,258	14,203
Credit card transact.	8,203	6,199	8,680	7,611	9,057	7,978
Other fin. transact.	1,745	19,401	1,961	26,490	1,709	21,908
Total	76,002	215,244	81,870	308,386	90,448	321,949

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

3. Number of Active Internet Banking Customers by Provinces

As of December 2011, 38 percent of active commercial internet banking customers and 33 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 1,274 thousand as of December 2011, where 446 thousand of them (35 percent of total customers) used mobile banking services during the last quarter of 2011. The total number of registered customers that logged in at least once in one-year period was 643 thousand.

The total number of investment transactions performed by using mobile banking services was 376 thousand with an amount of TRY 1,494 million in the last quarter of 2011.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 2.2 million and TRY 2.5 billion respectively, in the last quarter of 2011. The total volume of money orders, EFT and foreign currency transfers was 86 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. 2010	15,608,554	7,974,788	6,038,342	1,614,365	813,721	655,490	17,222,919	8,788,509	6,693,832
March 2011	16,252,954	8,497,721	6,504,651	1,696,649	860,142	722,811	17,949,603	9,357,863	7,227,462
June 2011	16,696,199	8,764,170	6,720,661	1,767,095	887,371	751,120	18,463,294	9,651,541	7,471,781
Sept. 2011	17,241,675	9,322,922	7,065,324	1,786,253	914,775	763,010	19,027,928	10,237,697	7,828,334
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

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. 2010	434	534	1,014	1,034	251,847	254,864
March 2011	357	619	972	825	333,361	336,134
June 2011	324	613	886	763	354,469	357,054
Sept. 2011	310	578	981	825	458,281	460,976
Dec. 2011	347	777	1,551	928	533,621	537,224

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)								Foreign currency transfers	Total
		Money orders							Total		
		Among own accounts			To other recipients						
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Dec. 2010	21,248	10,170	437	10,607	7,752	185	7,937	18,544	76	39,868	
March 2011	21,482	9,913	401	10,313	7,830	174	8,004	18,317	77	39,877	
June 2011	22,662	10,179	457	10,636	8,249	181	8,430	19,066	83	41,811	
Sept. 2011	23,015	3,772	40	3,812	14,624	615	15,239	19,051	84	42,150	
Dec. 2011	24,768	4,585	52	4,636	16,334	597	16,931	21,567	89	46,424	

Period	EFT	Volume of transactions (Million TRY)									
		Money orders							Total	Foreign currency transfers	Total
		Among own accounts			To other recipients						
		TC	FC	Total	TC	FC	Total				
Dec. 2010	80,692	62,971	10,206	73,177	23,658	2,714	26,372	99,549	870	181,110	
March 2011	116,785	65,148	18,964	84,112	25,252	2,992	28,243	112,356	939	230,080	
June 2011	115,167	75,789	14,376	90,165	29,027	3,583	32,610	122,775	3,722	241,664	
Sept. 2011	125,565	46,828	5,082	51,910	65,467	13,657	79,123	131,034	3,953	260,551	
Dec. 2011	136,716	44,873	5,454	50,327	70,198	14,353	84,551	134,878	6,267	277,861	

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2010	15,838	2,957	1,088	606	5,697	26,186
March 2011	17,096	4,003	1,108	688	5,692	28,588
June 2011	16,820	3,822	1,248	729	5,191	27,810
Sept. 2011	17,185	4,513	1,319	807	5,255	29,079
Dec. 2011	20,406	3,821	1,272	976	6,783	33,258

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2010	1,744	4,978	852	530	431	8,535
March 2011	2,112	7,195	928	603	655	11,494
June 2011	2,099	6,844	1,150	776	800	11,669
Sept. 2011	2,055	8,494	1,230	893	1,060	13,733
Dec. 2011	2,570	8,560	1,212	877	983	14,203

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2010	1,021	1,649	2,670	649	1,412	164	2,225	327	200	527	134
March 2011	1,011	1,664	2,675	671	1,195	64	1,930	340	217	557	140
June 2011	992	1,623	2,615	670	1,334	62	2,066	366	224	590	122
Sept. 2011	1,019	1,700	2,719	939	1,528	82	2,549	362	250	612	117
Dec. 2011	903	1,580	2,483	850	1,448	84	2,382	370	221	591	116

investment transactions continued...

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2010	8,171	3,846	52	29	81	68	0	68	0	0	9,551
March 2011	11,936	5,203	59	26	85	123	107	230	338	211	11,031
June 2011	9,505	5,521	59	27	87	97	66	163	317	235	11,398
Sept. 2011	8,108	5,327	48	34	82	339	276	615	368	355	12,374
Dec. 2011	9,229	4,957	64	31	95	268	211	478	368	330	11,432

investment transactions continued...

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2010	9,272	9,220	18,492	3,335	9,220	2,147	14,701	8,038	3,821	11,859	4,832
March 2011	10,328	9,863	20,191	4,561	10,166	2,446	17,173	9,594	4,548	14,142	5,664
June 2011	10,681	10,298	20,978	4,194	10,562	3,143	17,898	9,729	4,963	14,693	4,391
Sept. 2011	11,550	10,597	22,147	7,298	15,229	3,042	25,569	9,611	6,123	15,733	4,573
Dec. 2011	10,446	10,556	21,002	7,449	14,085	2,634	24,169	9,493	5,415	14,908	4,234

investment transactions continued...

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2010	28,098	22,463	864	131	995	161	0	161	0	0	73,504
March 2011	38,663	26,008	1,059	161	1,220	391	387	778	6,960	7,396	92,572
June 2011	38,607	24,399	951	166	1,117	295	273	567	5,005	3,431	87,474
Sept. 2011	25,748	21,080	763	220	983	2,158	1,962	4,120	5,743	3,946	98,151
Dec. 2011	21,353	17,686	1,036	199	1,235	1,610	1,159	2,769	6,613	3,920	89,922

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. 2010	451	6,984	767	8,203	200	5,157	842	6,199
March 2011	421	7,164	576	8,160	277	5,381	715	6,373
June 2011	430	7,157	597	8,184	245	5,619	766	6,630
Sept. 2011	474	7,620	586	8,680	317	6,434	861	7,611
Dec. 2011	506	7,790	761	9,057	331	6,611	1,036	7,978

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2010	1,745	19,401
March 2011	1,823	21,228
June 2011	1,951	23,468
Sept. 2011	1,961	26,490
Dec. 2011	1,709	21,908

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
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

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

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)								Foreign currency transfers	Total
		Money orders							Total		
		Among own accounts			To other recipients						
		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	

Period	EFT	Volume of transactions (Million TRY)								Foreign currency transfers	Total
		Money orders							Total		
		Among own accounts			To other recipients						
		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	

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

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

The Banks Association of Turkey Retail Internet Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand) <i>continued below...</i>										
	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

Period	Number of transactions (Thousand) <i>investment transactions continued...</i>										
	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

Period	Volume of transactions (Million TRY) <i>continued below...</i>										
	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

Period	Volume of transactions (Million TRY) <i>investment transactions continued...</i>										
	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

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

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

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

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

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)							Foreign currency transfers	Total
		Money orders						Total		
		Among own accounts			To other recipients					
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	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

Period	EFT	Volume of transactions (Million TRY)								Foreign currency transfers	Total
		Money orders						Total			
		Among own accounts			To other recipients						
TC	FC	Total	TC	FC	Total	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	

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

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

The Banks Association of Turkey Commercial Internet Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	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

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		
	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

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	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

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		
	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

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

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

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of December 31, 2011

No	Regions and Provinces	No. of active retail customers
1	Istanbul	2,573,736
2	Ankara	855,219
3	Izmir	527,073
4	Bursa	281,780
5	Antalya	278,350
6	Kocaeli (Izmit)	207,185
7	Adana	156,017
8	Konya	155,984
9	Muğla	120,021
10	İçel (Mersin)	118,813
11	Balıkesir	99,837
12	Gaziantep	99,549
13	Kayseri	97,352
14	Eskişehir	94,005
15	Denizli	93,691
16	Hatay (Antakya)	87,418
17	Samsun	86,030
18	Manisa	84,792
19	Aydın	83,744
20	Tekirdağ	83,507
21	Sakarya	80,141
22	Diyarbakır	63,825
23	Trabzon	55,991
24	Zonguldak	52,597
25	Kahramanmaraş	52,233
26	Şanlıurfa	48,430
27	Erzurum	46,967
28	Çanakkale	46,720
29	Kütahya	44,472
30	Afyonkarahisar	43,080
31	Malatya	40,893
32	Isparta	39,361
33	Sivas	38,901
34	Ordu	38,736
35	Edirne	34,868
36	Tokat	34,457
37	Van	32,020
38	Elazığ	31,288
39	Çorum	31,163
40	Kırklareli	29,017
41	Mardin	28,438
42	Rize	28,362
43	Kastamonu	28,051
44	Bolu	26,611
45	Düzce	25,834
46	Giresun	24,789
47	Yozgat	23,937
48	Uşak	23,706
49	Amasya	23,529
50	Şırnak	22,314
51	Niğde	21,477
52	Karabük	21,477
53	Nevşehir	21,293
54	Yalova	20,678
55	Aksaray	20,509
56	Osmaniye	20,323
57	Adıyaman	20,312
58	Burdur	20,268
59	Batman	19,854
60	Bilecik	19,653
61	Kırıkkale	18,366
62	Karaman	16,539
63	Ağrı	15,986
64	Erzincan	14,936
65	Siirt	14,046
66	Bartın	13,927
67	Kars	13,613
68	Sinop	13,418
69	Artvin	13,340
70	Bitlis	12,482
71	Muş	12,459
72	Hakkari	12,027
73	Kırşehir	12,022
74	Çankırı	11,735
75	Bingöl	9,561
76	Tunceli	8,916
77	Gümüşhane	7,193
78	İğdır	6,799
79	Kilis	5,569
80	Ardahan	5,292
81	Bayburt	4,272
	Turkish Republic of Northern Cyprus	24,588
	Foreign Countries	5,226
	Total	7,802,990

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	307,601
2	Ankara	76,793
3	Izmir	59,427
4	Antalya	33,468
5	Bursa	32,437
6	Kocaeli (Izmit)	20,403
7	Konya	17,478
8	Adana	16,602
9	İçel (Mersin)	14,319
10	Muğla	12,637
11	Gaziantep	11,963
12	Denizli	11,109
13	Kayseri	10,492
14	Hatay (Antakya)	8,904
15	Samsun	8,371
16	Aydın	8,156
17	Balıkesir	7,850
18	Sakarya	7,780
19	Eskişehir	7,754
20	Tekirdağ	7,556
21	Manisa	7,504
22	Trabzon	5,610
23	Zonguldak	4,633
24	Kahramanmaraş	4,272
25	Afyonkarahisar	4,038
26	Diyarbakır	3,894
27	Çanakkale	3,876
28	Kütahya	3,643
29	Şanlıurfa	3,596
30	Ordu	3,325
31	Çorum	3,252
32	Isparta	2,828
33	Malatya	2,812
34	Düzce	2,710
35	Edirne	2,595
36	Rize	2,570
37	Bolu	2,510
38	Sivas	2,484
39	Erzurum	2,413
40	Elazığ	2,354
41	Kastamonu	2,322
42	Uşak	2,318
43	Tokat	2,273
44	Kırklareli	2,104
45	Mardin	2,090
46	Giresun	2,083
47	Burdur	2,074
48	Aksaray	1,943
49	Osmaniye	1,881
50	Nevşehir	1,876
51	Karabük	1,832
52	Yozgat	1,807
53	Yalova	1,778
54	Amasya	1,683
55	Niğde	1,679
56	Batman	1,578
57	Karaman	1,529
58	Van	1,314
59	Bilecik	1,304
60	Adıyaman	1,274
61	Kırıkkale	1,204
62	Bartın	1,129
63	Artvin	1,038
64	Sinop	1,007
65	Şırnak	962
66	Erzincan	931
67	Çankırı	854
68	Kırşehir	804
69	Ağrı	619
70	Siirt	558
71	Muş	521
72	Bitlis	480
73	Kars	441
74	İğdır	431
75	Gümüşhane	374
76	Bingöl	347
77	Hakkari	279
78	Kilis	237
79	Bayburt	195
80	Tunceli	121
81	Ardahan	119
	Turkish Republic of Northern Cyprus	1,725
	Foreign Countries	18
	Total	803,155

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

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

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)							Foreign currency transfers	Total
		Money orders						Total		
		Among own accounts			To other recipients					
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	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

Period	EFT	Volume of transactions (Million TRY)							Foreign currency transfers	Total
		Money orders						Total		
		Among own accounts			To other recipients					
TC	FC	Total	TC	FC	Total	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

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

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

The Banks Association of Turkey

Mobile Internet Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	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

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2011	75	69	0	0	1	0	0	0	0	0	138
June 2011	44	60	1	1	1	0	0	0	0	0	143
Sept. 2011	88	68	0	1	1	0	0	0	0	6	177
Dec. 2011	307	227	1	1	2	0	0	1	0	5	376

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	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

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		
	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

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

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

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.
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- 4 Finans Bank A.Ş.
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- 6 Şekerbank T.A.Ş.
- 7 Türk Ekonomi Bankası A.Ş.
- 8 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 9 Türkiye Garanti Bankası A.Ş.
- 10 Türkiye İş Bankası A.Ş.
- 11 Yapı ve Kredi Bankası A.Ş.

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.

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.

This report is prepared from the related statistics of member banks that give mobile 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.