

Digital, Internet and Mobile Banking Statistics

June 2018

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July 2018



The Banks Association of Turkey Digital Banking Statistics

I. Number of Customers Using Digital 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 retail customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2017	26,013,066	9,951,932	25,935,401	61,900,399	9,969,841	15,857,632	13,497,958	39,325,431	5,487,121	17,082,799	6,559,167	29,129,087
Sept. 2017	24,250,171	11,723,225	27,671,331	63,644,727	8,535,396	18,375,488	13,578,179	40,489,063	4,864,491	19,100,542	6,687,590	30,652,623
Dec. 2017	24,003,830	13,785,171	29,650,602	67,439,603	7,907,447	21,334,252	13,893,074	43,134,773	4,662,257	21,518,768	7,193,244	33,374,269
March 2018	24,228,965	15,576,213	31,664,719	71,469,897	7,493,468	23,591,827	14,413,435	45,498,730	4,541,259	23,440,985	7,690,854	35,673,098
June 2018	24,197,334	17,496,678	33,629,441	75,323,453	7,061,430	26,114,182	14,714,305	47,889,917	4,289,275	26,204,001	7,129,838	37,623,114

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 commercial customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2017	2,006,551	162,419	1,022,827	3,191,797	958,233	223,176	688,239	1,869,648	813,035	272,142	433,125	1,518,302
Sept. 2017	2,069,408	248,822	1,037,290	3,355,520	940,070	248,028	723,905	1,912,003	785,743	302,574	444,984	1,533,301
Dec. 2017	2,043,551	235,257	1,179,904	3,458,712	934,097	313,860	753,588	2,001,545	786,210	345,742	483,467	1,615,419
March 2018	2,081,551	291,128	1,274,363	3,647,042	911,858	386,149	789,607	2,087,614	785,657	406,726	508,794	1,701,177
June 2018	2,096,926	372,955	1,350,611	3,820,492	888,539	461,923	825,469	2,175,931	769,038	480,641	513,938	1,763,617

Period	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			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2017	28,019,617	10,114,351	26,958,228	65,092,196	10,928,074	16,080,808	14,186,197	41,195,079	6,300,156	17,354,941	6,992,292	30,647,389
Sept. 2017	26,319,579	11,972,047	28,708,621	67,000,247	9,475,466	18,623,516	14,302,084	42,401,066	5,650,234	19,403,116	7,132,574	32,185,924
Dec. 2017	26,047,381	14,020,428	30,830,506	70,898,315	8,841,544	21,648,112	14,646,662	45,136,318	5,448,467	21,864,510	7,676,711	34,989,688
March 2018	26,310,516	15,867,341	32,939,082	75,116,939	8,405,326	23,977,976	15,203,042	47,586,344	5,326,916	23,847,711	8,199,648	37,374,275
June 2018	26,294,260	17,869,633	34,980,052	79,143,945	7,949,969	26,576,105	15,539,774	50,065,848	5,058,313	26,684,642	7,643,776	39,386,731

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female				Male				Total			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	June 2017	2,139,042	4,747,219	1,768,049	8,654,309	3,348,079	12,335,580	4,791,118	20,474,778	5,487,121	17,082,799	6,559,167
Sept. 2017	1,715,505	5,347,996	1,825,668	8,889,169	3,148,986	13,752,546	4,861,922	21,763,454	4,864,491	19,100,542	6,687,590	30,652,623
Dec. 2017	1,648,208	6,342,315	1,968,285	9,958,808	3,014,049	15,176,453	5,224,959	23,415,461	4,662,257	21,518,768	7,193,244	33,374,269
March 2018	1,614,265	6,730,740	2,153,807	10,498,811	2,926,994	16,710,245	5,537,047	25,174,287	4,541,259	23,440,985	7,690,854	35,673,098
June 2018	1,556,927	7,561,913	1,985,600	11,104,440	2,732,348	18,642,088	5,144,238	26,518,674	4,289,275	26,204,001	7,129,838	37,623,114

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users						Only mobile banking users					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2017	15,224	502,105	1,376,018	2,823,410	573,136	197,227	61,196	4,487,515	6,309,324	5,513,125	569,335	142,304
Sept. 2017	24,629	443,196	1,131,023	2,536,943	540,037	188,663	87,161	5,019,384	6,937,022	6,221,755	669,076	166,143
Dec. 2017	34,094	386,347	1,032,745	2,405,927	537,981	265,162	118,568	5,773,639	7,541,385	7,051,452	815,171	218,553
March 2018	30,878	377,426	978,838	2,379,351	565,401	209,364	111,803	6,171,804	8,102,586	7,878,996	938,850	236,947
June 2018	27,467	360,305	905,297	2,236,745	544,968	214,494	119,280	6,711,883	8,921,250	9,059,518	1,107,976	284,094

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Period	Both internet and mobile banking users						Total					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2017	16,769	1,175,103	2,442,116	2,561,612	288,389	75,178	93,189	6,164,722	10,127,458	10,898,147	1,430,861	414,709
Sept. 2017	18,051	1,209,960	2,410,034	2,655,797	313,565	80,183	129,841	6,672,540	10,478,079	11,414,495	1,522,679	434,989
Dec. 2017	25,539	1,382,261	2,542,863	2,815,274	339,200	88,106	178,201	7,542,247	11,116,993	12,272,654	1,692,353	571,821
March 2018	26,917	1,465,829	2,671,228	3,042,901	382,614	101,365	169,598	8,015,059	11,752,652	13,301,248	1,886,864	547,677
June 2018	23,234	1,282,215	2,447,007	2,897,671	375,109	104,601	169,981	8,354,402	12,273,555	14,193,934	2,028,053	603,190

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2017	51,948,467	23,467,799	12,046,288	3,029,378	1,646,472	1,246,160	54,977,845	25,114,271	13,292,448
Sept. 2017	51,921,502	22,113,575	11,552,081	3,106,698	1,663,975	1,230,727	55,028,200	23,777,550	12,782,808
Dec. 2017	53,654,432	21,800,521	11,855,501	3,223,455	1,687,685	1,269,677	56,877,887	23,488,206	13,125,178
March 2018	55,893,684	21,906,903	12,232,113	3,355,914	1,701,465	1,294,451	59,249,598	23,608,368	13,526,564
June 2018	57,826,775	21,775,735	11,419,113	3,447,537	1,714,008	1,282,976	61,274,312	23,489,743	12,702,089

II. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2017	376	1,356	1,891	900	784,857	789,379
Sept. 2017	392	1,350	1,741	859	826,166	830,508
Dec. 2017	550	1,231	1,541	919	851,792	856,033
March 2018	500	820	1,534	904	899,083	902,841
June 2018	477	710	1,601	711	774,950	778,448

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2017	35,295	5,502	94	5,596	26,815	707	27,522	33,118	296	66	362	68,776
Sept. 2017	32,992	5,291	93	5,384	25,270	711	25,981	31,365	295	64	359	64,716
Dec. 2017	36,936	6,350	101	6,451	26,549	704	27,253	33,704	355	94	449	71,089
March 2018	37,572	6,734	103	6,837	24,612	708	25,320	32,157	288	94	382	70,111
June 2018	35,457	6,849	120	6,968	21,858	764	22,622	29,591	300	72	373	65,420

Period	EFT	Volume of transactions (Million TRY)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 2017	399,927	134,449	21,175	155,624	180,196	28,340	208,536	364,160	20,630	114	20,744	784,831
Sept. 2017	390,400	147,162	23,364	170,525	181,554	28,766	210,320	380,845	22,592	149	22,742	793,987
Dec. 2017	476,141	170,641	20,917	191,558	227,717	32,134	259,851	451,409	27,534	2,369	29,902	957,452
March 2018	481,120	168,702	24,843	193,546	221,335	30,576	251,911	445,457	25,444	3,645	29,089	955,666
June 2018	469,430	189,029	26,696	215,725	213,705	35,343	249,048	464,773	30,150	4,107	34,257	968,459

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	20,687	6,445	2,469	2,277	269	166	1,906	1,473	2,312	38,004
Sept. 2017	19,681	6,678	2,174	2,171	1,553	359	1,593	1,326	3,186	38,721
Dec. 2017	21,177	6,575	2,742	2,166	239	211	2,747	1,849	2,541	40,246
March 2018	23,641	6,833	2,497	2,003	1,715	256	2,627	1,558	2,903	44,034
June 2018	20,804	6,608	2,444	1,880	221	197	2,552	1,235	2,852	38,793

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	9,032	22,528	6,364	4,801	95	31	104	142	2,999	46,096
Sept. 2017	9,795	24,307	5,641	4,952	625	34	93	137	3,218	48,803
Dec. 2017	11,527	26,555	8,480	5,462	88	42	135	196	4,638	57,123
March 2018	10,232	26,708	7,660	5,016	774	45	129	170	4,711	55,444
June 2018	10,537	26,862	7,697	5,261	95	41	136	150	5,569	56,348

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

III.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	
June 2017	578	1,018	1,597	1,269	1,641	137	3,048	576	345	921	101
Sept. 2017	531	948	1,479	1,028	1,659	101	2,788	493	316	809	95
Dec. 2017	576	968	1,544	1,203	1,745	100	3,047	556	355	911	111
March 2018	581	946	1,527	1,044	1,622	106	2,772	528	323	850	102
June 2018	587	968	1,555	1,504	1,816	107	3,426	549	380	928	103

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	7,970	5,032	36	24	60	277	151	428	137	219	11,404
Sept. 2017	6,758	4,986	30	26	56	154	151	305	150	222	10,740
Dec. 2017	7,976	6,075	43	35	79	201	125	327	236	333	12,426
March 2018	6,015	6,405	50	45	95	221	153	373	152	225	12,351
June 2018	4,909	5,650	72	67	139	377	206	583	249	287	12,672

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	
June 2017	15,728	15,758	31,486	20,065	25,722	7,571	53,357	29,788	16,071	45,859	5,528
Sept. 2017	14,790	15,135	29,925	16,748	26,816	7,677	51,240	26,180	14,686	40,866	4,928
Dec. 2017	16,859	17,576	34,435	22,055	33,251	8,859	64,165	29,321	18,444	47,765	5,680
March 2018	17,717	17,467	35,184	18,513	31,286	7,262	57,061	26,869	15,979	42,848	5,080
June 2018	19,500	20,734	40,234	32,025	41,344	9,060	82,429	30,299	21,409	51,708	5,789

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	53,114	43,233	794	519	1,313	1,645	1,179	2,825	236,535	29,400	213,000
Sept. 2017	37,740	44,911	903	669	1,573	830	1,269	2,098	179,578	26,076	201,619
Dec. 2017	45,674	54,731	1,198	877	2,075	1,252	1,116	2,368	255,891	37,503	248,721
March 2018	45,899	55,637	1,821	1,440	3,261	1,127	1,371	2,499	336,761	31,823	233,392
June 2018	32,421	47,708	3,450	3,059	6,509	3,274	2,460	5,734	741,334	46,357	286,468

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2017	392	355	9,137	697	10,581	452	860	17,767	1,806	20,885
Sept. 2017	259	345	7,706	645	8,954	290	733	16,479	1,767	19,269
Dec. 2017	308	371	8,080	645	9,404	361	891	17,922	1,736	20,909
March 2018	308	298	8,080	619	9,305	380	952	18,237	1,679	21,248
June 2018	273	329	7,765	557	8,925	367	987	18,847	1,636	21,838

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2017	3,034	55,811
Sept. 2017	2,997	49,595
Dec. 2017	3,399	32,328
March 2018	3,370	28,388
June 2018	3,361	32,766

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2017	141	74	215	2,432
Sept. 2017	145	82	227	3,179
Dec. 2017	147	71	218	2,356
March 2018	135	59	194	2,205
June 2018	116	59	176	2,414

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2017	51,948,467	23,467,799	12,046,288
Sept. 2017	51,921,502	22,113,575	11,552,081
Dec. 2017	53,654,432	21,800,521	11,855,501
March 2018	55,893,684	21,906,903	12,232,113
June 2018	57,826,775	21,775,735	11,419,113

II. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
June 2017	375	1,349	1,646	804	591,221	595,395
Sept. 2017	391	1,343	1,502	763	614,847	618,846
Dec. 2017	549	1,223	1,349	820	629,355	633,295
March 2018	499	812	1,341	803	668,853	672,309
June 2018	475	703	1,408	623	552,638	555,848

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)										Total
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2017	19,085	3,274	43	3,316	11,756	137	11,893	15,210	145	66	211	34,506
Sept. 2017	17,316	3,063	38	3,101	10,011	133	10,143	13,244	140	64	204	30,764
Dec. 2017	19,053	3,892	47	3,939	9,947	134	10,080	14,019	169	63	231	33,303
March 2018	19,656	4,325	53	4,378	8,948	137	9,086	13,464	124	60	184	33,304
June 2018	18,628	4,444	64	4,509	8,528	135	8,663	13,172	125	62	187	31,987

Period	EFT	Volume of transactions (Million TRY)										Total
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 2017	57,510	12,273	1,139	13,412	27,631	2,589	30,220	43,632	3,252	109	3,361	104,502
Sept. 2017	54,521	11,521	943	12,463	26,487	2,578	29,065	41,528	3,075	110	3,185	99,234
Dec. 2017	65,520	15,266	1,427	16,693	30,203	2,913	33,116	49,809	4,788	107	4,895	120,225
March 2018	63,075	16,467	1,474	17,941	27,754	2,674	30,428	48,369	3,318	111	3,429	114,873
June 2018	65,203	20,376	2,279	22,655	28,347	2,879	31,226	53,881	4,151	128	4,278	123,362

III.2. Payments

Period	Number of transactions (Thousand)										Total
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments		
June 2017	15,614	3,684	1,633	2,047	162	102	1,823	1,467	1,045	27,577	
Sept. 2017	14,587	3,994	1,428	1,938	1,094	286	1,497	1,320	1,153	27,296	
Dec. 2017	15,265	3,863	1,842	1,925	144	117	1,551	1,842	830	27,378	
March 2018	14,539	4,326	1,657	1,765	1,229	158	1,399	1,552	961	27,584	
June 2018	13,418	4,069	1,640	1,647	137	104	1,273	1,231	840	24,360	

Period	Volume of transactions (Million TRY)										Total
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments		
June 2017	1,707	1,579	1,617	1,918	39	17	51	141	452	7,520	
Sept. 2017	1,607	2,044	1,432	1,857	346	18	38	136	538	8,017	
Dec. 2017	1,740	1,865	2,130	1,898	36	21	44	194	532	8,460	
March 2018	1,961	2,439	1,919	1,894	434	23	42	168	569	9,449	
June 2018	1,595	2,054	1,977	1,851	38	19	40	149	515	8,238	

The Banks Association of Turkey Retail Internet Banking Statistics

III.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	
June 2017	430	830	1,261	958	1,018	85	2,061	539	331	870	80
Sept. 2017	384	763	1,146	737	1,025	48	1,810	460	303	763	75
Dec. 2017	417	770	1,187	887	1,088	43	2,019	519	340	859	92
March 2018	426	753	1,179	757	975	50	1,782	494	309	803	82
June 2018	429	770	1,199	1,184	1,143	46	2,373	515	364	880	83

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	7,922	4,995	35	24	59	272	148	420	132	212	9,957
Sept. 2017	6,708	4,945	30	25	55	151	148	298	144	214	9,306
Dec. 2017	7,913	6,025	43	35	77	198	122	320	223	319	10,898
March 2018	5,972	6,360	50	44	94	217	149	366	150	221	10,886
June 2018	4,875	5,608	72	66	138	370	202	572	244	281	11,135

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	
June 2017	4,298	5,580	9,877	9,474	8,675	1,047	19,195	23,182	13,728	36,910	2,899
Sept. 2017	3,835	4,964	8,799	6,528	8,394	1,014	15,936	19,992	12,235	32,226	2,523
Dec. 2017	4,678	5,957	10,636	10,362	12,141	969	23,472	22,489	15,306	37,794	3,522
March 2018	4,712	5,599	10,311	7,442	9,891	1,008	18,341	20,375	13,200	33,576	2,751
June 2018	5,704	7,512	13,216	18,077	17,014	1,187	36,277	24,487	18,378	42,865	3,389

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	51,913	42,342	777	505	1,283	1,534	1,110	2,644	229,445	28,681	143,831
Sept. 2017	36,539	44,035	891	655	1,546	771	1,172	1,943	174,240	25,480	132,488
Dec. 2017	44,701	53,649	1,163	867	2,030	1,199	1,020	2,220	248,234	36,665	169,988
March 2018	44,775	54,543	1,801	1,429	3,230	1,068	1,270	2,339	326,762	29,653	154,743
June 2018	31,354	46,668	3,433	3,045	6,479	3,114	2,333	5,447	719,183	42,789	197,131

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2017	379	342	8,257	412	9,390	406	585	11,460	626	13,077
Sept. 2017	245	330	6,840	369	7,784	236	503	10,161	583	11,484
Dec. 2017	292	356	7,101	372	8,121	296	575	10,357	580	11,807
March 2018	291	280	7,131	360	8,062	301	515	10,590	568	11,974
June 2018	258	313	6,823	327	7,721	294	626	10,570	541	12,032

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2017	2,342	5,862
Sept. 2017	2,320	5,168
Dec. 2017	2,641	6,185
March 2018	2,717	6,348
June 2018	2,699	8,338

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2017	138	74	212	1,720
Sept. 2017	143	82	225	1,764
Dec. 2017	144	71	215	1,792
March 2018	131	59	190	1,583
June 2018	114	59	173	1,894

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2017	3,029,378	1,646,472	1,246,160
Sept. 2017	3,106,698	1,663,975	1,230,727
Dec. 2017	3,223,455	1,687,685	1,269,677
March 2018	3,355,914	1,701,465	1,294,451
June 2018	3,447,537	1,714,008	1,282,976

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2017	1	7	244	96	193,636	193,984
Sept. 2017	1	7	239	96	211,319	211,662
Dec. 2017	1	7	193	99	222,437	222,738
March 2018	2	7	192	101	230,230	230,532
June 2018	2	7	193	87	222,312	222,600

II. Financial transactions

II.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2017	16,210	2,228	52	2,280	15,059	569	15,628	17,909	151	0	151	34,270
Sept. 2017	15,676	2,228	55	2,283	15,259	579	15,838	18,121	155	1	156	33,953
Dec. 2017	17,883	2,458	54	2,512	16,603	570	17,173	19,685	186	32	218	37,786
March 2018	17,916	2,408	51	2,459	15,663	571	16,234	18,693	164	34	198	36,807
June 2018	16,829	2,404	56	2,460	13,330	629	13,959	16,419	175	11	185	33,433

Period	Volume of transactions (Million TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 2017	342,418	122,176	20,036	142,212	152,566	25,750	178,316	320,529	17,378	5	17,383	680,329
Sept. 2017	335,879	135,641	22,421	158,062	155,067	26,188	181,255	339,317	19,517	39	19,556	694,753
Dec. 2017	410,621	155,376	19,490	174,865	197,514	29,220	226,734	401,600	22,746	2,261	25,007	837,228
March 2018	418,045	152,235	23,370	175,605	193,581	27,902	221,483	397,088	22,125	3,535	25,660	840,793
June 2018	404,228	168,652	24,418	193,070	185,358	32,464	217,822	410,892	25,999	3,979	29,978	845,098

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	5,073	2,760	837	231	106	65	84	6	1,267	10,427
Sept. 2017	5,095	2,684	746	234	459	73	97	6	2,033	11,425
Dec. 2017	5,911	2,712	901	241	95	94	1,196	7	1,710	12,867
March 2018	9,102	2,507	841	239	486	98	1,228	6	1,943	16,450
June 2018	7,386	2,539	804	233	84	93	1,279	4	2,012	14,433

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	7,325	20,949	4,747	2,883	56	14	54	1	2,548	38,577
Sept. 2017	8,187	22,263	4,209	3,096	279	16	56	1	2,680	40,785
Dec. 2017	9,787	24,691	6,349	3,563	52	21	91	2	4,106	48,663
March 2018	8,271	24,269	5,741	3,122	340	22	87	1	4,142	45,996
June 2018	8,942	24,808	5,720	3,411	57	22	95	1	5,054	48,110

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	
June 2017	148	188	336	311	623	53	987	37	14	51	21
Sept. 2017	148	185	333	291	633	53	977	33	13	46	20
Dec. 2017	159	198	357	315	656	57	1,028	36	16	52	18
March 2018	155	192	348	288	647	56	991	34	14	48	20
June 2018	158	198	356	319	673	60	1,053	33	15	49	20

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	48	37	1	0	1	5	3	8	6	7	1,447
Sept. 2017	50	41	1	1	1	3	3	7	6	7	1,433
Dec. 2017	63	51	1	0	1	4	3	7	12	13	1,528
March 2018	42	46	1	1	1	4	3	8	3	4	1,465
June 2018	34	42	1	1	1	7	4	11	5	5	1,537

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	
June 2017	11,431	10,178	21,609	10,591	17,047	6,524	34,162	6,606	2,343	8,949	2,629
Sept. 2017	10,955	10,171	21,126	10,221	18,422	6,662	35,305	6,188	2,451	8,640	2,406
Dec. 2017	12,181	11,618	23,799	11,692	21,110	7,890	40,693	6,832	3,139	9,971	2,158
March 2018	13,005	11,867	24,873	11,071	21,395	6,253	38,720	6,494	2,778	9,272	2,329
June 2018	13,796	13,222	27,019	13,948	24,330	7,874	46,152	5,812	3,031	8,843	2,399

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	1,202	891	17	14	30	112	69	181	7,090	719	69,169
Sept. 2017	1,201	876	12	14	27	59	97	156	5,338	597	69,131
Dec. 2017	973	1,082	35	10	45	53	96	148	7,658	838	78,734
March 2018	1,123	1,095	20	11	31	59	101	160	9,999	2,171	78,650
June 2018	1,067	1,040	17	13	30	160	127	287	22,151	3,568	89,338

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2017	13	13	880	285	1,191	46	275	6,307	1,180	7,808
Sept. 2017	13	15	866	276	1,170	54	229	6,317	1,184	7,785
Dec. 2017	16	15	979	273	1,283	65	316	7,565	1,156	9,102
March 2018	17	19	948	259	1,243	79	437	7,647	1,111	9,274
June 2018	15	16	943	230	1,204	73	360	8,277	1,095	9,806

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2017	692	49,949
Sept. 2017	677	44,427
Dec. 2017	758	26,144
March 2018	653	22,040
June 2018	662	24,429

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2017	3	0	3	711
Sept. 2017	2	0	2	1,415
Dec. 2017	3	0	3	565
March 2018	4	0	4	623
June 2018	2	0	2	520

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of Customers Using Mobil Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2017	35,887,333	29,355,590	23,641,966	1,185,246	911,415	705,267	37,072,579	30,267,005	24,347,233
Sept. 2017	39,394,556	31,953,667	25,788,132	1,286,112	971,933	747,558	40,680,668	32,925,600	26,535,690
Dec. 2017	43,435,773	35,227,326	28,712,012	1,415,161	1,067,448	829,209	44,850,934	36,294,774	29,541,221
March 2018	47,240,932	38,005,262	31,131,839	1,565,491	1,175,756	915,520	48,806,423	39,181,018	32,047,359
June 2018	51,126,119	40,828,487	33,333,839	1,723,566	1,287,392	994,579	52,849,685	42,115,879	34,328,418

III. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
June 2017	784	3,470	3,987	1,359	2,005,164	2,014,763
Sept. 2017	725	4,859	4,238	1,319	2,277,627	2,288,768
Dec. 2017	1,008	5,193	4,914	1,642	2,641,013	2,653,770
March 2018	1,381	6,616	5,158	1,762	3,178,885	3,193,801
June 2018	1,738	7,690	4,955	1,708	2,811,008	2,827,099

II. Financial transactions

II.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders**						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2017	39,945	9,840	56	9,896	41,039	293	41,333	51,229	21	0	21	91,195
Sept. 2017	43,084	10,862	63	10,925	42,572	320	42,892	53,817	24	4	28	96,929
Dec. 2017	54,239	13,265	72	13,337	49,489	342	49,831	63,167	27	18	45	117,451
March 2018	56,824	14,542	73	14,616	47,304	418	47,722	62,338	24	27	51	119,213
June 2018	62,736	16,610	96	16,706	51,507	469	51,977	68,682	29	34	63	131,481

Period	Volume of transactions (Million TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 2017	150,606	25,792	1,176	26,968	82,840	6,126	88,966	115,934	0	0	571	267,111
Sept. 2017	167,250	29,117	1,251	30,368	94,220	7,549	101,769	132,137	0	0	630	300,017
Dec. 2017	212,001	35,914	1,632	37,546	113,281	8,644	121,925	159,471	0	0	785	372,258
March 2018	215,842	38,050	1,625	39,675	113,463	8,635	122,097	161,772	0	0	695	378,309
June 2018	251,670	50,900	2,204	53,104	133,700	10,377	144,076	197,180	0	0	976	449,826

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	39,983	801	485	5,739	499	141	7,991	8,945	2,902	67,485
Sept. 2017	42,663	968	591	6,674	2,453	249	9,384	9,904	3,053	75,937
Dec. 2017	51,518	678	752	7,642	522	242	9,969	17,975	1,697	90,996
March 2018	53,774	865	817	8,656	3,144	293	10,013	15,868	2,339	95,769
June 2018	57,211	880	904	12,756	681	248	10,869	13,332	3,461	100,343

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	4,086	802	466	4,647	102	22	291	673	367	11,456
Sept. 2017	4,389	1,055	559	5,415	667	36	334	789	584	13,827
Dec. 2017	5,332	957	808	6,309	112	42	352	1,472	442	15,827
March 2018	6,571	1,054	909	7,662	975	48	364	1,282	657	19,521
June 2018	6,303	1,219	1,030	8,599	154	45	394	1,245	1,016	20,005

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

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	
June 2017	474	961	1,435	1,773	2,806	59	4,638	814	602	1,415	12
Sept. 2017	538	1,126	1,664	1,506	3,113	63	4,683	845	650	1,495	14
Dec. 2017	592	1,101	1,693	2,103	3,531	51	5,684	1,038	766	1,803	6
March 2018	677	1,220	1,897	1,851	3,587	63	5,501	1,088	775	1,863	18
June 2018	788	1,440	2,228	3,925	5,077	75	9,076	1,331	990	2,321	21

Period	Number of transactions (Thousand) <i>investment transactions continued...</i>										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	5,571	3,687	14	10	24	638	381	1,019	39	64	12,295
Sept. 2017	8,408	5,824	12	11	23	416	481	897	35	74	14,675
Dec. 2017	10,625	7,626	18	13	31	583	415	999	46	103	17,945
March 2018	12,110	9,010	18	14	32	703	574	1,277	54	76	19,674
June 2018	10,212	8,328	25	20	46	1,446	928	2,375	66	93	24,488

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	
June 2017	5,554	6,730	12,285	17,182	19,655	1,259	38,097	25,963	18,529	44,492	447
Sept. 2017	6,648	7,827	14,475	13,109	20,368	1,492	34,970	27,143	19,579	46,722	489
Dec. 2017	7,999	9,019	17,018	22,288	30,633	1,326	54,247	33,480	25,663	59,143	586
March 2018	8,938	9,791	18,730	16,450	27,785	1,586	45,821	32,712	23,862	56,574	560
June 2018	12,386	14,601	26,987	57,133	60,325	1,977	119,435	44,239	36,207	80,447	770

Period	Volume of transactions (Million TRY) <i>investment transactions continued...</i>										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	40,235	24,638	141	75	216	2,488	1,806	4,294	2,360	5,492	129,961
Sept. 2017	89,716	41,276	132	82	215	1,639	2,830	4,469	3,234	7,042	149,657
Dec. 2017	112,360	53,005	194	95	289	2,954	2,492	5,446	3,855	9,782	199,516
March 2018	121,062	59,474	180	106	286	2,979	3,677	6,657	3,973	11,989	200,090
June 2018	104,750	54,464	338	241	579	10,405	8,150	18,555	4,635	14,409	315,645

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2017	1,337	496	25,988	1,141	28,961	586	693	23,397	1,513	26,189
Sept. 2017	1,315	532	28,143	1,004	30,993	670	867	26,826	1,487	29,850
Dec. 2017	1,698	678	31,949	1,131	35,457	845	1,065	29,577	1,660	33,146
March 2018	1,923	793	35,500	1,124	39,339	985	1,288	31,166	1,640	35,079
June 2018	1,877	895	41,817	1,188	45,776	1,008	1,401	37,231	1,826	41,466

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2017	9,379	21,984
Sept. 2017	11,618	21,094
Dec. 2017	17,858	23,177
March 2018	23,188	20,654
June 2018	31,227	30,207

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2017	423	142	566	4,366
Sept. 2017	522	252	774	5,222
Dec. 2017	581	252	833	6,136
March 2018	646	208	854	6,934
June 2018	494	232	726	4,286

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2017	35,887,333	29,355,590	23,641,966
Sept. 2017	39,394,556	31,953,667	25,788,132
Dec. 2017	43,435,773	35,227,326	28,712,012
March 2018	47,240,932	38,005,262	31,131,839
June 2018	51,126,119	40,828,487	33,333,839

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2017	783	3,469	3,857	1,338	1,861,753	1,871,200
Sept. 2017	724	4,858	4,098	1,297	2,171,410	2,182,387
Dec. 2017	1,008	5,191	4,773	1,611	2,522,480	2,535,062
March 2018	1,380	6,614	5,002	1,725	3,061,200	3,075,922
June 2018	1,736	7,688	4,788	1,671	2,695,863	2,711,746

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2017	35,595	9,197	53	9,250	37,810	220	38,030	47,280	18	0	19	82,893
Sept. 2017	38,293	10,145	59	10,204	39,062	234	39,296	49,500	20	4	24	87,817
Dec. 2017	48,599	12,446	67	12,514	45,435	249	45,684	58,198	22	18	40	106,837
March 2018	50,826	13,643	69	13,712	43,143	325	43,468	57,180	21	27	48	108,054
June 2018	55,914	15,574	90	15,664	46,833	365	47,198	62,862	26	34	59	118,835

Period	EFT	Volume of transactions (Million TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
June 2017	94,775	18,282	960	19,242	56,447	3,314	59,760	79,003	470	1	471	174,249
Sept. 2017	106,149	20,529	967	21,496	64,758	3,790	68,548	90,044	500	8	507	196,701
Dec. 2017	136,234	25,090	1,115	26,205	76,189	4,258	80,447	106,652	571	31	602	243,488
March 2018	137,120	27,171	1,197	28,367	76,863	4,626	81,488	109,856	526	45	571	247,546
June 2018	158,647	37,784	1,796	39,580	91,149	5,608	96,757	136,337	739	60	799	295,783

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	38,871	623	427	5,735	486	136	7,887	8,944	2,862	65,973
Sept. 2017	41,443	838	529	6,668	2,388	243	9,281	9,904	3,014	74,308
Dec. 2017	50,181	539	663	7,630	507	236	9,794	17,975	1,654	89,178
March 2018	52,321	696	719	8,632	3,042	285	9,909	15,868	2,286	93,758
June 2018	55,682	654	785	12,714	661	239	10,766	13,331	3,398	98,231

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	3,517	314	330	4,640	96	21	226	673	289	10,108
Sept. 2017	3,712	423	415	5,393	633	35	271	789	498	12,170
Dec. 2017	4,586	332	568	6,268	105	41	288	1,472	341	14,002
March 2018	5,736	452	637	7,551	905	47	303	1,282	515	17,428
June 2018	5,384	476	698	8,460	144	43	334	1,245	868	17,651

The Banks Association of Turkey
Retail Mobil 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	
June 2017	452	930	1,381	1,709	2,621	55	4,384	804	597	1,402	11
Sept. 2017	507	1,087	1,594	1,442	2,904	59	4,405	836	645	1,480	12
Dec. 2017	560	1,060	1,619	2,029	3,310	45	5,384	1,027	760	1,787	5
March 2018	639	1,169	1,808	1,769	3,366	57	5,192	1,077	769	1,846	17
June 2018	736	1,373	2,110	3,812	4,780	68	8,659	1,319	982	2,300	19

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	5,567	3,684	14	10	24	636	379	1,015	39	64	11,966
Sept. 2017	8,400	5,819	12	11	23	414	479	893	35	74	14,301
Dec. 2017	10,613	7,618	18	13	31	581	414	995	46	103	17,542
March 2018	12,097	9,000	18	14	32	700	572	1,272	54	76	19,243
June 2018	10,197	8,320	25	20	45	1,441	925	2,365	66	93	23,912

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	
June 2017	4,502	5,718	10,221	15,126	16,266	1,065	32,457	24,884	17,969	42,852	349
Sept. 2017	5,123	6,369	11,493	11,360	16,801	1,266	29,426	26,019	18,972	44,991	374
Dec. 2017	6,327	7,464	13,791	20,056	26,050	903	47,009	32,187	24,971	57,159	463
March 2018	6,963	7,966	14,929	13,949	22,768	1,164	37,881	31,364	23,076	54,440	436
June 2018	9,807	12,156	21,964	52,480	52,995	1,510	106,985	42,614	35,078	77,691	635

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	39,675	24,319	137	72	209	2,444	1,769	4,213	2,360	5,492	120,112
Sept. 2017	88,733	40,680	130	78	208	1,611	2,778	4,389	3,234	7,042	138,603
Dec. 2017	111,062	52,191	192	92	284	2,918	2,461	5,378	3,855	9,782	186,057
March 2018	119,679	58,613	178	101	279	2,940	3,624	6,564	3,973	11,989	185,132
June 2018	103,538	53,693	336	234	570	10,228	8,021	18,249	4,635	14,409	294,196

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2017	1,329	495	25,321	1,024	28,168	566	687	21,373	1,225	23,851
Sept. 2017	1,305	530	27,394	882	30,111	647	858	24,373	1,163	27,042
Dec. 2017	1,688	675	31,126	981	34,469	815	1,025	26,813	1,258	29,912
March 2018	1,908	786	34,559	955	38,207	943	1,193	27,940	1,170	31,247
June 2018	1,859	886	40,710	986	44,441	949	1,267	33,136	1,260	36,613

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2017	9,237	13,896
Sept. 2017	11,468	13,489
Dec. 2017	17,735	18,112
March 2018	23,132	20,087
June 2018	31,161	29,660

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2017	423	142	565	4,366
Sept. 2017	522	252	774	5,218
Dec. 2017	581	252	833	6,133
March 2018	646	208	854	6,928
June 2018	684	287	971	7,048

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2017	1,185,246	911,415	705,267
Sept. 2017	1,286,112	971,933	747,558
Dec. 2017	1,415,161	1,067,448	829,209
March 2018	1,565,491	1,175,756	915,520
June 2018	1,723,566	1,287,392	994,579

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2017	1	1	130	21	143,410	143,563
Sept. 2017	1	1	140	22	106,218	106,381
Dec. 2017	1	2	141	32	118,534	118,709
March 2018	1	2	155	37	117,685	117,879
June 2018	3	2	166	37	115,145	115,353

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)											
		Money orders							Foreign currency transfers				Total
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
June 2017	4,350	643	3	646	3,229	74	3,303	3,949	3	0	3	8,302	
Sept. 2017	4,791	717	4	721	3,510	86	3,597	4,318	3	0	3	9,112	
Dec. 2017	5,640	819	4	823	4,054	92	4,146	4,970	5	0	5	10,614	
March 2018	5,998	900	5	904	4,161	93	4,254	5,158	3	0	3	11,158	
June 2018	6,822	1,036	6	1,041	4,674	105	4,779	5,820	3	0	4	12,645	

Period	EFT	Volume of transactions (Million TRY)											
		Money orders							Foreign currency transfers				Total
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total						
June 2017	55,830	7,509	216	7,725	26,393	2,812	29,206	36,931	101	0	101	92,862	
Sept. 2017	61,101	8,588	284	8,872	29,463	3,759	33,221	42,093	123	0	123	103,316	
Dec. 2017	75,768	10,824	517	11,341	37,092	4,385	41,478	52,819	182	2	184	128,770	
March 2018	78,722	10,879	428	11,308	36,600	4,009	40,609	51,916	125	0	125	130,763	
June 2018	93,023	13,116	408	13,523	42,550	4,769	47,319	60,843	177	0	177	154,043	

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	1,111	177	58	3	13	5	105	0	40	1,512
Sept. 2017	1,220	131	62	6	64	6	102	0	39	1,629
Dec. 2017	1,337	139	90	12	15	7	175	0	43	1,818
March 2018	1,452	170	98	25	101	8	104	0	52	2,011
June 2018	1,529	226	120	42	20	8	103	0	63	2,112

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2017	569	488	136	7	6	1	65	0	78	1,349
Sept. 2017	676	632	144	21	33	1	62	0	86	1,656
Dec. 2017	746	625	240	41	7	1	64	0	101	1,825
March 2018	835	601	271	112	70	2	60	0	142	2,092
June 2018	919	743	333	139	10	2	59	0	148	2,353

The Banks Association of Turkey
Commercial Mobil 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	
June 2017	22	31	53	64	185	4	254	9	5	14	1
Sept. 2017	30	40	70	64	209	5	278	9	5	15	1
Dec. 2017	32	41	74	74	220	6	300	10	6	16	1
March 2018	38	51	89	82	221	6	309	11	6	17	1
June 2018	51	67	118	113	297	7	417	13	8	21	1

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	5	3	0	0	0	2	2	4	0	0	329
Sept. 2017	7	5	0	0	0	2	2	4	0	0	374
Dec. 2017	11	8	0	0	0	2	2	4	0	0	403
March 2018	13	9	0	0	0	3	2	5	0	0	431
June 2018	15	9	0	0	0	6	4	9	0	0	576

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	
June 2017	1,052	1,012	2,064	2,056	3,389	194	5,639	1,080	560	1,640	98
Sept. 2017	1,525	1,457	2,982	1,750	3,567	227	5,543	1,124	607	1,731	115
Dec. 2017	1,672	1,555	3,226	2,232	4,583	423	7,238	1,292	692	1,985	123
March 2018	1,975	1,825	3,800	2,501	5,018	422	7,940	1,348	786	2,134	124
June 2018	2,579	2,445	5,023	4,653	7,330	467	12,450	1,626	1,130	2,755	135

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2017	559	319	4	3	7	43	37	80	0	0	9,848
Sept. 2017	983	597	3	4	7	28	51	80	0	0	11,054
Dec. 2017	1,298	814	2	3	5	37	31	68	0	0	13,459
March 2018	1,383	861	2	4	6	39	53	93	0	0	14,958
June 2018	1,212	771	3	6	9	177	129	306	0	0	21,449

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2017	8	1	667	117	794	20	6,211	2,024	289	8,543
Sept. 2017	10	2	749	122	883	23	9,031	2,453	323	11,830
Dec. 2017	11	4	824	150	988	30	39,490	2,764	401	42,684
March 2018	15	7	941	170	1,132	42	94,405	3,226	470	98,143
June 2018	18	9	1,107	202	1,335	59	134,011	4,095	565	138,731

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2017	142	8,088
Sept. 2017	150	7,605
Dec. 2017	123	5,065
March 2018	56	567
June 2018	66	546

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2017	0	0	0	0
Sept. 2017	0	0	0	4
Dec. 2017	0	0	0	3
March 2018	0	0	0	6
June 2018	1	0	1	8

List of participating banks in internet banking statistics

Internet Banking Sites Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	www.aktifbank.com.tr - www.passolig.com.tr
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	
5 Arap Türk Bankası A.Ş.	
6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.	www.bankpozitif.com.tr
7 Burgan Bank A.Ş.	
8 Citibank A.Ş.	
9 Denizbank A.Ş.	
10 Fibabanka A.Ş.	
11 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
12 ICBC Turkey Bank A.Ş.	
13 ING Bank A.Ş.	
14 MUFG Bank Turkey A.Ş.	
15 Odea Bank A.Ş.	online.odeabank.com.tr
16 QNB Finansbank A.Ş.	QNB Finansbank İnternet banking and enpara.com
17 Şekerbank T.A.Ş.	
18 Turkish Bank A.Ş.	www.turkishbank.com
19 Turkland Bank A.Ş.	www.tbank.com.tr
20 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
22 Türkiye Garanti Bankası A.Ş.	
23 Türkiye Halk Bankası A.Ş.	
24 Türkiye İş Bankası A.Ş.	İnternet Banking Site
25 Türkiye Sınai Kalkınma Bankası A.Ş.	
26 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr
27 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet , Nuvo İnternet

List of participating banks in mobile banking statistics

Applications Included

1 Akbank T.A.Ş.	
2 Alternatifbank A.Ş.	
3 BankPozitif Kredi ve Kalkınma Bankası A.Ş.	
4 Burgan Bank A.Ş.	
5 Citibank A.Ş.	
6 Denizbank A.Ş.	
7 Fibabanka A.Ş.	
8 HSBC Bank A.Ş.	HSBC Mobil Banking
9 ING Bank A.Ş.	
10 Odea Bank A.Ş.	Odeabank mobil application
11 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
12 Şekerbank T.A.Ş.	
13 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
14 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
15 Türkiye Garanti Bankası A.Ş.	
16 Türkiye Halk Bankası A.Ş.	
17 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
18 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
19 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , Borsa Cepte, Yapı Kredi Cüzdan, Nuvo İ

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

a) Total number of retail customers that logged in at least once

1) Only Internet Banking Users: The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once.

2) Only Mobil Banking Users : The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once.

3) Both Internet and Mobile Banking Users: The total number of retail customers who logged in to both internet and mobile banking at least once.

b) Total number of retail customers that logged in at least once in one-year period

1) Only Internet Banking Users: The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

2) Only Mobil Banking Users : The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

3) Both Internet and Mobile Banking Users: The total number of retail customers who logged in to both internet and mobile banking at least once in 1-year period.

2. Number of active retail customers ("active retail customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

1) Only Internet Banking Users: The total number of active retail customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

2) Only Mobil Banking Users: The total number of active retail customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

3) Both Internet and Mobile Banking Users: The total number of active retail customers who used both internet and mobile banking at least once in the related three-month period.

3. Number of registered commercial customers: (The number of users opened on behalf of company will be excluded. The number of company is used)

a) Total number of commercial customers that logged in at least once

1) Only Internet Banking Users: The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once.

2) Only Mobil Banking Users: The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once.

3) Both Internet and Mobile Banking Users: The total number of commercial customers who logged in to both internet and mobile banking at least once.

b) Total number of commercial customers that logged in at least once in one-year period.

1) Only Internet Banking Users: The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

2) Only Mobil Banking Users: The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

3) Both Internet and Mobile Banking Users: The total number of commercial customers who logged in to both internet and mobile banking at least once in 1-year period.

4. Number of active commercial customers ("active commercial customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

1) Only Internet Banking Users: The total number of active commercial customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

2) Only Mobil Banking Users: The total number of active commercial customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

3) Both Internet and Mobile Banking Users: The total number of active commercial customers who logged in to both internet and mobile banking at least once in the related three-month period.

II. Number of Active Retail Digital Banking Customers by Gender

*(**Number of Active Retail Customers:** Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to gender. Customers are grouped by gender according to the last day of the relevant quarter)*

III. Number of Active Retail Digital Banking Customers by Age

*(**Number of Active Retail Customers:** Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to age. Customers are grouped by age according to the last day of the relevant quarter)*

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.

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Glossary of Internet Banking Statistics*

* Transactions realized by the customer by using "the bank's internet banking site" or "the site designed for mobile devices-(that the address are different from internet banking site)" (customer should log-in)

* The customers using other internet banking applications are added to the statistics. If the customer used internet banking site and other internet applications in the same quarter, it is counted as "one" customer.

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 to make internet banking transaction.
- b) Total number of registered customers that logged in at least once in 1-year period to make internet banking transaction.

2. Number of active retail customers: Total number of active retail customers that logged in at least once in the related three-month period (Enough to logged into the internet banking).

3. Number of registered commercial customers:

(The number of users opened on behalf of company will be excluded. The number of company is used)

- a) Total number of registered customers that logged in at least once to make internet banking transaction.
- b) Total number of registered customers that logged in at least once in 1-year period to make internet banking transaction.

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period (Enough to logged into the internet banking).

II. Non-Financial Transactions in the related three-month period

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 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 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. Only the transactions that customer, himself, made from the internet banking, will be reported. Regular and time EFT orders will not be counted.
- 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). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.
 - Money orders to other recipients in the same bank.
- c) **Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.
 - SWIFT
 - Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)

- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions (FX to other FX transactions are counted as 1 transaction)

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) VIOB transactions

- VIOB transactions ordered
- VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) 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, VIOB guarantee deposit/withdrawal transactions etc.)

IV. Product Sales Realized in the Related 3-month Period

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through internet banking channel (except transactions made by credit cards)

2. Insurance sales: Sales of insurance transactions that are issued through internet banking channel.

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.

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Glossary of Mobile Banking Statistics*

* **Transactions made by the customers by downloading "the bank's mobile banking application" or by using "the site designed for mobile devices-that the addresses are different from mobile banking site (customer should log-in)**

The customers using other mobile banking applications are added to the statistics. If the customer used mobile banking site and other mobile applications in the same quarter, it is counted as "one" customer.

I. Number of Customers Using Mobile Banking Services

(The number of users opened on behalf of company will be excluded. The number of "company" will be used. If the bank has customers using two or more mobile applications of the bank, this will be counted as "one".

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 1-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 (Enough to logged into the mobile banking).

3. Number of registered commercial customers:

- a) Total number of registered customers that logged in at least once to make mobile banking transaction.
- b) Total number of registered customers that logged in at least once in 1-year period to make mobile banking

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period (Enough to logged into the mobile banking).

II. Non-Financial Transactions in the related three-month period

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 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 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. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
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