



Internet and Mobile Banking Statistics June 2015

Report Code : DE22

September 2015

Internet and Mobile Banking Statistics ¹

June 2015

The statistics covered in this report were provided from 28 banks those supplying internet banking services and 19 banks supplying mobile banking services to their customers. In addition to the internet banking and mobile banking statistics in terms of retail and commercial customers, the number of active customers by provinces are also 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 40.6 million as of June 2015. The total number of registered retail customers that logged in at least once in one-year period was 22.7 million.

As of June 2015, the number of active retail customers was 14.4 million. This number shows that 35 percent of the retail customers used internet banking services during April-June 2015 period. The number of active retail customers increased by 2.3 million and 246 thousand as compared to June 2014 and March 2015, respectively.

Number of Customers Using Internet Banking Services

	June 2014 (Thousand)	March 2015 (Thousand)	June 2015 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	12,134	14,152	14,398
Registered (B) <i>(that logged in at least once)</i>	29,669	37,411	40,601
Registered (C) <i>(that logged in at least once in one-year period)</i>	17,807	20,738	22,738
Active (A) / registered (B) (percent)	41	38	35
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	1,090	1,178	1,191
Registered (B) <i>(that logged in at least once)</i>	2,152	2,493	2,729
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,311	1,426	1,495
Active (A) / registered (B) (percent)	51	47	44
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	13,224	15,330	15,590
Registered (B) <i>(that logged in at least once)</i>	31,822	39,904	43,330
Registered (C) <i>(that logged in at least once in one-year period)</i>	19,118	22,164	24,233
Active (A) / registered (B) (percent)	42	38	36

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

The total number of registered commercial customers that logged in at least once was 2.7 million as of June 2015, where 1.2 million of them (44 percent of total commercial customers) used internet banking services during the April-June 2015 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.5 million.

As of June 2015, 36 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the April-June 2015 period. The number of total active customers increased by 2.4 million and by 260 thousand as compared to June 2014 and March 2015, respectively.

2. Internet Banking Transactions

2.1. Financial Transactions

The total number and volume of financial transactions performed by using internet banking services, was 141 million and TRY 754 billion respectively, in the second quarter of 2015. The total volume of money orders, EFT and foreign currency transfers was 69 percent of whole financial transactions.

Financial Transactions

	June 2014		March 2015		June 2015	
	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	62,995	439,562	62,253	468,889	63,860	516,836
Payments	42,836	26,002	51,622	31,959	50,263	33,092
Investment transact.	10,271	109,059	11,670	147,816	11,425	156,190
Credit card transact.	11,307	14,346	11,678	16,575	11,862	17,792
Other fin. transact.	2,511	31,655	3,173	28,810	3,250	29,720
Total	129,920	620,623	140,396	694,049	140,760	753,630

2.2. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11.4 million with an amount of TRY 156 billion during the April-June 2015 period.

As of June 2015, foreign currency transactions were the largest in total volume of transactions with TRY 43 billion, followed by time deposit accounts transactions, realized share certificate transactions and investment funds.

Investment Transactions

	March 2015		June 2015		Net Change		June 2015
	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	2,241	27,646	2,018	26,636	-222	-1,010	13.2
Foreign currency transactions	2,944	36,301	3,340	42,564	396	6,263	12.7
Time deposit accounts	1,005	35,802	1,085	41,420	81	5,618	38.2
Realized share certificate transact.	4,686	30,699	4,467	31,366	-220	667	7.0
Repurchasing agreements	125	5,965	113	5,538	-12	-427	49.1
Bonds and bills	55	615	61	819	6	205	13.5
Gold transactions	350	2,526	216	1,125	-134	-1,401	5.2
VOB	265	8,262	126	6,721	-139	-1,541	53.4
Total	11,670	147,816	11,425	156,190	-245	8,374	13.7

VOB transactions led to the highest average volume with an amount of TRY 53 thousand, followed by repurchasing agreements with TRY 49 thousand, in the second quarter of 2015. The total average volume of time deposit accounts was TRY 38 thousand in the same period.

2. Number of Active Internet Banking Customers by Provinces

As of June 2015, 29 percent of active retail customers and 35 percent of active commercial internet banking 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 15 million as of June 2015, where 9.1 million of them (61 percent of total customers) used mobile banking services during the April-June 2015 period. The total number of registered customers that logged in at least once in one-year period was 12.2 million.

The total number of investment transactions performed by using mobile banking services was 4.2 million with an amount of TRY 42 billion as of June 2015.

The total number and volume of financial transactions performed by using mobile banking services, was 65.3 million and TRY 127 billion, respectively, in the first quarter of 2015. The total volume of money orders, EFT and foreign currency transfers was 57 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
June 2014	29,669,291	17,806,595	12,134,311	2,152,471	1,310,916	1,089,624	31,821,762	19,117,511	13,223,935
Sept. 2014	32,303,465	18,579,576	12,588,096	2,225,345	1,340,987	1,094,948	34,528,810	19,920,563	13,683,044
Dec. 2014	34,047,501	19,614,641	13,181,279	2,323,690	1,399,384	1,133,777	36,371,191	21,014,025	14,315,056
March 2015	37,411,096	20,738,040	14,151,774	2,493,392	1,426,728	1,178,005	39,904,488	22,164,768	15,329,779
June 2015	40,601,079	22,737,585	14,398,233	2,728,836	1,495,298	1,191,329	43,329,915	24,232,883	15,589,562

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2014	192	421	1,560	982	838,952	842,107
Sept. 2014	181	470	1,541	1,251	844,587	848,029
Dec. 2014	192	518	2,158	1,147	767,765	771,780
March 2015	196	905	2,257	1,109	850,470	854,937
June 2015	171	885	2,033	840	764,696	768,625

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2014	36,158	6,132	73	6,205	19,817	669	20,485	26,690	147	62,995
Sept. 2014	35,635	5,942	73	6,015	18,995	656	19,652	25,667	148	61,450
Dec. 2014	35,990	6,201	71	6,272	20,222	639	20,861	27,133	159	63,281
March 2015	35,549	6,232	65	6,297	19,646	597	20,243	26,541	163	62,253
June 2015	36,259	6,290	81	6,371	20,371	674	21,046	27,417	184	63,860

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2014	232,071	84,949	5,971	90,920	94,354	16,543	110,897	201,817	5,675	439,562
Sept. 2014	252,179	86,779	6,393	93,172	99,660	17,047	116,708	209,879	5,579	467,637
Dec. 2014	258,780	93,480	6,417	99,897	105,272	18,115	123,387	223,284	6,640	488,705
March 2015	251,623	90,096	6,524	96,620	96,533	16,520	113,053	209,672	7,594	468,889
June 2015	272,085	101,124	8,116	109,240	108,511	19,113	127,624	236,864	7,887	516,836

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	27,538	5,144	1,829	2,040	6,285	42,836
Sept. 2014	26,831	6,193	1,803	2,075	5,897	42,800
Dec. 2014	32,245	5,500	2,095	2,166	6,743	48,748
March 2015	32,675	7,730	2,181	2,341	6,695	51,622
June 2015	33,386	6,346	2,409	2,361	5,761	50,263

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	5,305	13,081	2,688	2,926	2,002	26,002
Sept. 2014	5,380	13,580	2,817	2,932	2,181	26,889
Dec. 2014	6,407	15,416	3,254	3,153	2,160	30,390
March 2015	7,011	15,535	3,576	3,295	2,542	31,959
June 2015	7,150	16,681	3,870	3,544	1,847	33,092

The Banks Association of Turkey

Internet Banking Statistics (Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	760	1,363	2,122	860	1,507	66	2,433	545	328	873	116
Sept. 2014	739	1,377	2,116	782	1,542	63	2,387	525	319	844	112
Dec. 2014	774	1,318	2,092	932	1,519	68	2,519	529	321	850	115
March 2015	817	1,424	2,241	1,237	1,635	72	2,944	643	362	1,005	125
June 2015	751	1,267	2,018	1,454	1,794	92	3,340	648	438	1,085	113

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	6,746	3,559	39	25	64	263	180	444	160	660	10,271
Sept. 2014	5,488	3,054	30	21	51	174	167	341	203	791	9,697
Dec. 2014	6,766	3,938	30	22	52	238	205	442	198	749	10,759
March 2015	7,823	4,686	34	21	55	143	207	350	321	265	11,670
June 2015	6,856	4,467	39	21	61	117	99	216	162	126	11,425

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	11,041	11,910	22,951	7,855	14,009	3,128	24,991	19,116	9,663	28,779	4,965
Sept. 2014	11,477	12,483	23,960	7,748	15,227	2,383	25,358	20,180	10,520	30,700	5,353
Dec. 2014	12,406	13,586	25,993	9,476	15,561	3,344	28,380	21,715	10,811	32,525	5,488
March 2015	13,271	14,374	27,646	13,592	19,237	3,472	36,301	25,052	10,750	35,802	5,965
June 2015	12,619	14,017	26,636	16,621	21,738	4,205	42,564	27,476	13,944	41,420	5,538

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	28,317	18,808	554	253	807	985	825	1,810	3,426	5,948	109,059
Sept. 2014	23,086	18,140	480	178	659	713	753	1,466	3,472	6,682	112,318
Dec. 2014	30,316	25,590	440	216	657	1,173	1,404	2,577	4,200	6,591	127,800
March 2015	34,769	30,699	429	186	615	824	1,702	2,526	4,773	8,262	147,816
June 2015	31,220	31,366	597	222	819	576	550	1,125	3,626	6,721	156,190

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2014	579	9,770	958	11,307	656	11,806	1,884	14,346
Sept. 2014	588	9,580	888	11,056	714	12,325	1,912	14,950
Dec. 2014	701	10,107	903	11,711	840	13,610	1,943	16,393
March 2015	766	10,036	875	11,678	953	13,641	1,981	16,575
June 2015	709	10,221	932	11,862	919	14,581	2,292	17,792

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2014	2,511	31,655
Sept. 2014	2,772	30,635
Dec. 2014	2,890	27,374
March 2015	3,173	28,810
June 2015	3,350	29,720

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 2014	29,669,291	17,806,595	12,134,311
Sept. 2014	32,303,465	18,579,576	12,588,096
Dec. 2014	34,047,501	19,614,641	13,181,279
March 2015	37,411,096	20,738,040	14,151,774
June 2015	40,601,079	22,737,585	14,398,233

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 2014	181	415	1,419	893	667,706	670,614
Sept. 2014	181	463	1,406	1,137	657,691	660,877
Dec. 2014	191	510	1,901	1,039	574,469	578,109
March 2015	195	896	2,086	995	641,435	645,608
June 2015	170	869	1,853	738	557,301	560,931

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2014	21,550	3,946	24	3,970	10,931	160	11,091	15,060	88	36,699
Sept. 2014	21,311	3,766	23	3,789	10,338	154	10,492	14,282	88	35,681
Dec. 2014	21,727	3,958	24	3,982	11,268	152	11,420	15,402	91	37,220
March 2015	21,879	4,056	25	4,081	11,260	141	11,401	15,482	95	37,456
June 2015	21,723	3,986	30	4,016	11,392	152	11,544	15,560	101	37,383

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2014	43,239	9,729	435	10,164	20,918	2,068	22,986	33,150	647	77,036
Sept. 2014	45,854	9,445	284	9,729	21,723	2,170	23,893	33,622	760	80,236
Dec. 2014	47,615	10,246	422	10,667	23,423	2,181	25,604	36,271	792	84,678
March 2015	48,692	10,829	435	11,264	22,561	1,870	24,431	35,695	901	85,288
June 2015	50,974	12,317	753	13,070	24,661	2,075	26,736	39,806	872	91,652

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	22,322	3,066	1,331	1,922	5,734	34,375
Sept. 2014	20,750	3,984	1,311	1,955	5,302	33,302
Dec. 2014	25,422	3,251	1,393	2,071	6,106	38,242
March 2015	25,509	5,149	1,424	2,236	6,032	40,350
June 2015	27,371	3,696	1,480	2,239	5,124	39,911

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	1,982	883	974	1,444	399	5,682
Sept. 2014	1,875	1,349	1,015	1,501	590	6,329
Dec. 2014	2,000	1,029	1,125	1,608	526	6,288
March 2015	2,515	1,810	1,225	1,758	600	7,908
June 2015	2,331	1,205	1,244	1,810	508	7,098

The Banks Association of Turkey

Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	622	1,182	1,805	590	957	27	1,573	527	322	849	96
Sept. 2014	598	1,193	1,791	505	983	26	1,513	506	313	819	92
Dec. 2014	625	1,124	1,749	610	978	29	1,616	508	314	822	95
March 2015	681	1,237	1,919	880	1,113	34	2,027	620	355	975	106
June 2015	615	1,085	1,701	1,017	1,185	49	2,251	623	429	1,052	95

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	6,702	3,539	38	24	62	261	179	440	153	648	9,013
Sept. 2014	5,451	3,032	29	21	50	172	166	338	192	774	8,410
Dec. 2014	6,718	3,910	30	21	51	235	203	438	189	735	9,415
March 2015	7,770	4,653	33	20	53	141	205	346	302	248	10,326
June 2015	6,809	4,435	39	21	59	115	98	213	157	121	9,927

	Volume of transactions (Million TRY) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	4,376	5,391	9,767	2,996	4,733	425	8,153	17,092	8,951	26,043	2,898
Sept. 2014	4,348	5,471	9,819	2,830	5,518	352	8,700	17,992	9,564	27,556	3,072
Dec. 2014	4,773	5,956	10,729	4,030	5,938	512	10,480	18,665	9,860	28,525	3,157
March 2015	5,768	6,649	12,417	7,939	9,526	564	18,029	21,550	9,744	31,294	3,746
June 2015	5,124	6,368	11,493	10,100	10,189	817	21,106	22,536	12,287	34,823	3,409

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	27,645	18,461	536	244	780	962	803	1,765	3,383	5,867	73,734
Sept. 2014	22,534	17,771	410	166	576	692	734	1,426	3,412	6,583	75,503
Dec. 2014	29,565	25,064	421	203	624	1,137	1,361	2,499	4,146	6,506	87,583
March 2015	33,863	30,047	412	174	586	797	1,664	2,460	4,694	8,131	106,709
June 2015	30,393	30,751	579	210	789	559	532	1,091	3,616	6,661	110,122

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2014	569	9,131	631	10,330	625	8,686	770	10,081
Sept. 2014	578	8,941	567	10,085	678	9,060	731	10,469
Dec. 2014	689	9,424	570	10,684	799	9,976	745	11,520
March 2015	753	9,321	563	10,636	905	9,721	735	11,361
June 2015	694	9,460	570	10,724	867	10,507	825	12,198

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2014	2,141	4,209
Sept. 2014	2,302	4,724
Dec. 2014	2,362	4,284
March 2015	2,543	6,164
June 2015	2,642	5,502

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 2014	2,152,471	1,310,916	1,089,624
Sept. 2014	2,225,345	1,340,987	1,094,948
Dec. 2014	2,323,690	1,399,384	1,133,777
March 2015	2,493,392	1,426,728	1,178,005
June 2015	2,728,836	1,495,298	1,191,329

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 2014	11	6	142	89	171,246	171,493
Sept. 2014	1	7	135	114	186,896	187,153
Dec. 2014	1	8	257	109	193,296	193,671
March 2015	1	9	171	114	209,034	209,330
June 2015	0	16	180	102	207,395	207,693

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2014	14,608	2,187	49	2,235	8,885	509	9,394	11,630	59	26,296
Sept. 2014	14,323	2,176	50	2,226	8,657	502	9,159	11,385	60	25,768
Dec. 2014	14,263	2,243	47	2,290	8,954	487	9,440	11,730	68	26,062
March 2015	13,671	2,176	40	2,216	8,386	456	8,842	11,059	68	24,797
June 2015	14,536	2,303	52	2,355	8,979	523	9,501	11,857	83	26,476

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2014	188,832	75,219	5,536	80,756	73,436	14,475	87,911	168,667	5,027	362,526
Sept. 2014	206,325	77,333	6,109	83,443	77,937	14,878	92,815	176,258	4,819	387,402
Dec. 2014	211,165	83,234	5,995	89,229	81,849	15,935	97,784	187,013	5,848	404,026
March 2015	202,931	79,267	6,089	85,356	73,972	14,650	88,622	173,977	6,694	383,601
June 2015	221,110	88,808	7,363	96,170	83,850	17,038	100,888	197,058	7,016	425,184

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	5,216	2,078	498	118	551	8,461
Sept. 2014	6,081	2,209	492	120	595	9,497
Dec. 2014	6,824	2,249	703	95	636	10,506
March 2015	7,167	2,581	757	105	663	11,273
June 2015	6,015	2,649	929	122	637	10,352

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	3,323	12,198	1,714	1,482	1,603	20,320
Sept. 2014	3,505	12,231	1,802	1,431	1,591	20,560
Dec. 2014	4,407	14,387	2,128	1,545	1,634	24,101
March 2015	4,495	13,726	2,351	1,537	1,942	24,051
June 2015	4,819	15,476	2,626	1,733	1,339	25,994

The Banks Association of Turkey

Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	137	180	318	270	551	39	860	18	6	24	20
Sept. 2014	141	184	326	278	559	37	874	19	6	25	20
Dec. 2014	149	194	344	323	541	39	903	22	7	28	20
March 2015	136	186	322	357	522	38	917	23	7	30	19
June 2015	136	182	318	437	609	43	1,089	25	9	34	18

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	44	20	1	1	1	2	2	4	7	12	1,258
Sept. 2014	36	22	1	1	1	2	1	3	11	16	1,287
Dec. 2014	49	28	1	1	1	2	2	4	9	14	1,344
March 2015	53	33	1	1	1	2	2	3	19	17	1,344
June 2015	46	31	1	1	1	2	1	3	5	5	1,499

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	6,665	6,519	13,184	4,859	9,276	2,702	16,838	2,024	712	2,736	2,067
Sept. 2014	7,128	7,013	14,141	4,918	9,709	2,031	16,658	2,188	956	3,144	2,281
Dec. 2014	7,633	7,630	15,264	5,446	9,622	2,832	17,901	3,050	951	4,000	2,331
March 2015	7,503	7,726	15,229	5,653	9,711	2,908	18,273	3,503	1,006	4,509	2,219
June 2015	7,495	7,649	15,144	6,521	11,549	3,389	21,458	4,941	1,656	6,597	2,129

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	673	348	18	9	27	23	22	45	43	81	35,325
Sept. 2014	552	369	70	13	83	21	19	40	60	99	36,815
Dec. 2014	751	526	19	13	32	36	43	79	54	84	40,217
March 2015	906	653	18	11	29	28	38	66	80	131	41,107
June 2015	827	615	18	12	30	17	17	34	10	60	46,067

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2014	10	638	328	976	31	3,120	1,113	4,265
Sept. 2014	10	639	321	971	36	3,265	1,180	4,481
Dec. 2014	12	682	332	1,027	41	3,634	1,198	4,873
March 2015	13	716	312	1,041	48	3,920	1,246	5,214
June 2015	15	762	362	1,139	53	4,074	1,467	5,595

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2014	370	27,446
Sept. 2014	470	25,911
Dec. 2014	528	23,090
March 2015	629	22,646
June 2015	708	24,217

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of March 31, 2015

No	Regions and Provinces	No. of active retail customers
1	Istanbul	4,366,057
2	Balıkesir	183,189
3	Çanakkale	88,554
4	Edirne	65,425
5	Kırklareli	56,705
6	Tekirdağ	179,930
7	Afyonkarahisar	85,734
8	Aydın	154,716
9	Denizli	173,156
10	İzmir	927,374
11	Kütahya	83,329
12	Manisa	178,210
13	Muğla	211,652
14	Uşak	47,591
15	Bilecik	38,026
16	Bolu	51,610
17	Bursa	528,839
18	Düzce	54,635
19	Eskişehir	184,524
20	Kocaeli (İzmit)	390,802
21	Sakarya	155,678
22	Yalova	40,721
23	Artvin	26,348
24	Giresun	49,471
25	Gümüşhane	16,142
26	Ordu	73,568
27	Rize	56,705
28	Trabzon	110,529
29	Adana	318,209
30	Antalya	502,531
31	Burdur	39,266
32	Hatay (Antakya)	173,444
33	Isparta	77,793
34	İçel (Mersin)	242,584
35	Kahramanmaraş	108,318
36	Osmaniye	45,677
37	Aksaray	46,878
38	Kayseri	197,825
39	Kırıkkale	40,828
40	Kırşehir	27,044
41	Nevşehir	42,962
42	Niğde	42,314
43	Sivas	82,964
44	Yozgat	46,727
45	Ankara	1,499,687
46	Karaman	35,512
47	Konya	312,460
48	Amasya	46,986
49	Bartın	29,048
50	Çankırı	23,840
51	Çorum	64,634
52	Karabük	47,065
53	Kastamonu	55,338
54	Samsun	169,975
55	Sinop	25,383
56	Tokat	67,615
57	Zonguldak	97,258
58	Ağrı	31,451
59	Ardahan	11,557
60	Bayburt	9,980
61	Erzincan	30,983
62	Erzurum	90,328
63	İğdır	16,531
64	Kars	29,057
65	Bingöl	22,030
66	Bitlis	26,404
67	Elazığ	66,481
68	Hakkari	27,397
69	Malatya	88,488
70	Muş	27,026
71	Tunceli	15,183
72	Van	70,356
73	Adıyaman	48,455
74	Batman	43,015
75	Diyarbakır	140,281
76	Gaziantep	226,756
77	Kilis	14,432
78	Mardin	60,429
79	Siirt	27,337
80	Şanlıurfa	108,170
81	Şırnak	43,258
	Turkish Republic of Northern Cyprus	33,290
	Foreign Countries	173
	Total	14,398,233

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	420,227
2	Balıkesir	12,034
3	Çanakkale	6,165
4	Edirne	3,934
5	Kırklareli	3,184
6	Tekirdağ	12,273
7	Afyonkarahisar	6,070
8	Aydın	12,012
9	Denizli	16,810
10	İzmir	84,518
11	Kütahya	5,258
12	Manisa	11,584
13	Muğla	17,922
14	Uşak	4,040
15	Bilecik	2,129
16	Bolu	4,102
17	Bursa	48,597
18	Düzce	4,567
19	Eskişehir	12,318
20	Kocaeli (İzmit)	31,762
21	Sakarya	12,399
22	Yalova	2,627
23	Artvin	1,695
24	Giresun	3,254
25	Gümüşhane	709
26	Ordu	5,310
27	Rize	3,731
28	Trabzon	8,948
29	Adana	25,441
30	Antalya	46,295
31	Burdur	2,966
32	Hatay (Antakya)	14,254
33	Isparta	4,340
34	İçel (Mersin)	22,294
35	Kahramanmaraş	7,301
36	Osmaniye	3,332
37	Aksaray	3,253
38	Kayseri	17,207
39	Kırıkkale	1,957
40	Kırşehir	1,347
41	Nevşehir	3,107
42	Niğde	2,524
43	Sivas	4,150
44	Yozgat	2,698
45	Ankara	120,023
46	Karaman	2,287
47	Konya	27,455
48	Amasya	2,835
49	Bartın	1,749
50	Çankırı	1,286
51	Çorum	5,061
52	Karabük	2,936
53	Kastamonu	3,431
54	Samsun	13,223
55	Sinop	1,587
56	Tokat	3,853
57	Zonguldak	6,523
58	Ağrı	1,310
59	Ardahan	286
60	Bayburt	298
61	Erzincan	1,410
62	Erzurum	4,175
63	İğdır	882
64	Kars	862
65	Bingöl	900
66	Bitlis	1,154
67	Elazığ	4,440
68	Hakkari	642
69	Malatya	5,260
70	Muş	1,038
71	Tunceli	274
72	Van	2,914
73	Adıyaman	2,455
74	Batman	2,939
75	Diyarbakır	8,147
76	Gaziantep	20,940
77	Kilis	553
78	Mardin	4,286
79	Siirt	1,367
80	Şanlıurfa	7,289
81	Şırnak	1,854
	Turkish Republic of Northern Cyprus	2,736
	Foreign Countries	24
	Total	1,191,329

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 2014							7,513,963	6,093,607	4,851,233
Sept. 2014							8,852,586	7,115,281	5,643,390
Dec. 2014							10,752,733	8,743,309	6,711,360
March 2015	12,850,980	10,470,948	7,925,253	388,025	338,171	255,967	13,239,005	10,809,119	8,181,220
June 2015	14,541,483	11,766,909	8,824,198	464,610	404,307	294,854	15,006,093	12,171,216	9,119,052

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2014	343	378	253	36	339,214	340,225
Sept. 2014	358	494	288	91	401,700	402,929
Dec. 2014	58	497	723	78	466,620	467,976
March 2015	85	1,216	920	90	793,536	795,848
June 2015	66	626	956	247	854,885	856,780

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2014	5,368	1,566	4	1,570	4,665	42	4,707	6,278	0	11,646
Sept. 2014	7,124	1,768	5	1,773	5,331	46	5,377	7,150	0	14,274
Dec. 2014	8,199	2,281	7	2,288	6,983	57	7,040	9,328	1	17,528
March 2015	10,143	2,790	10	2,800	8,649	64	8,713	11,512	1	21,656
June 2015	12,040	3,259	15	3,274	10,741	83	10,825	14,099	2	26,140

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2014	13,180	2,750	65	2,815	8,966	585	9,552	12,367	2	25,549
Sept. 2014	18,370	3,384	88	3,472	11,176	753	11,929	15,401	3	33,773
Dec. 2014	23,161	4,310	115	4,425	14,280	969	15,249	19,674	16	42,851
March 2015	32,615	5,807	167	5,974	18,455	1,067	19,522	25,496	24	58,135
June 2015	38,405	7,501	245	7,746	22,513	1,424	23,937	31,683	31	70,120

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	4,661	69	22	679	2,973	8,405
Sept. 2014	6,005	206	30	896	3,326	10,463
Dec. 2014	8,611	97	38	1,155	5,459	15,361
March 2015	10,650	419	54	1,456	6,397	18,977
June 2015	12,351	722	82	1,698	5,813	20,666

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	361	53	14	455	168	1,050
Sept. 2014	457	105	22	609	185	1,379
Dec. 2014	690	92	29	794	328	1,933
March 2015	1,016	183	47	1,025	350	2,621
June 2015	1,068	203	61	1,241	328	2,901

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	145	297	442	164	390	4	558	93	55	147	4
Sept. 2014	164	362	526	175	491	4	670	113	75	187	5
Dec. 2014	190	383	573	221	523	6	751	140	82	221	3
March 2015	238	429	667	388	668	9	1,065	173	106	278	4
June 2015	246	460	706	562	884	15	1,461	199	130	329	4

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	1,297	730	4	3	7	23	19	42	23	93	2,023
Sept. 2014	1,159	623	3	4	7	38	26	64	24	174	2,256
Dec. 2014	2,592	894	4	4	8	61	58	119	24	118	2,687
March 2015	2,599	1,217	5	4	9	48	62	111	17	21	3,373
June 2015	2,769	1,605	6	5	12	44	39	82	22	17	4,217

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
June 2014	1,021	1,138	2,159	777	1,770	71	2,618	2,385	1,445	3,830	102
Sept. 2014	1,233	1,420	2,654	895	2,390	78	3,362	3,606	1,740	5,346	170
Dec. 2014	1,574	1,811	3,384	1,359	2,933	124	4,415	3,787	2,265	6,051	109
March 2015	2,098	2,217	4,315	3,348	5,286	168	8,802	5,336	2,977	8,313	150
June 2015	2,172	2,482	4,654	5,371	6,720	293	12,384	6,288	3,946	10,233	180

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	5,689	4,245	31	17	48	86	71	157	1,091	1,392	14,552
Sept. 2014	5,243	3,925	35	19	54	110	90	200	1,040	1,747	17,458
Dec. 2014	7,606	6,019	46	30	75	251	304	555	1,041	1,353	21,963
March 2015	15,604	7,934	51	29	80	224	398	621	722	1,562	31,778
June 2015	18,908	10,171	64	37	101	166	155	321	993	3,684	41,728

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2014	162	4,118	206	4,485	86	3,147	243	3,476
Sept. 2014	217	4,770	241	5,228	145	3,775	279	4,199
Dec. 2014	307	5,918	339	6,565	193	4,603	390	5,186
March 2015	402	7,089	518	8,009	268	5,575	617	6,460
June 2015	430	8,398	540	9,367	295	6,796	692	7,784

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2014	1,249	1,724
Sept. 2014	1,533	1,959
Dec. 2014	1,335	2,671
March 2015	4,251	2,671
June 2015	4,930	4,218

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 2014	0	0	0
Sept. 2014	0	0	0
Dec. 2014	0	0	0
March 2015	12,850,980	10,470,948	7,925,253
June 2015	14,541,483	11,766,909	8,824,198

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 2014	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0
March 2015	85	1,216	903	89	773,894	776,187
June 2015	66	626	932	243	832,254	834,121

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2014	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0
March 2015	9,212	2,634	9	2,643	7,921	50	7,971	10,614	1	19,826
June 2015	10,831	3,052	14	3,066	9,764	64	9,828	12,894	2	23,727

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2014	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0
March 2015	20,470	4,409	120	4,529	12,649	680	13,329	17,858	20	38,348
June 2015	25,510	5,601	193	5,794	16,096	878	16,974	22,768	27	48,305

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0
March 2015	10,353	406	50	1,454	6,385	18,648
June 2015	12,070	709	76	1,687	5,791	20,334

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0
March 2015	939	114	36	1,021	346	2,455
June 2015	963	103	48	1,199	311	2,624

The Banks Association of Turkey

Retail Mobil Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	233	421	653	378	633	8	1,020	172	105	277	3
June 2015	240	451	691	548	835	14	1,397	198	129	327	4

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	2,596	1,216	5	4	9	48	62	110	17	21	3,310
June 2015	2,767	1,604	6	5	12	44	38	82	22	17	4,134

	Volume of transactions (Million TRY) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	1,913	2,058	3,971	3,131	4,734	139	8,004	5,230	2,954	8,184	95
June 2015	1,970	2,299	4,269	5,038	5,984	246	11,268	6,140	3,909	10,049	135

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	15,384	7,822	51	28	78	222	394	616	722	1,562	30,331
June 2015	18,643	10,074	63	35	99	165	154	319	993	3,684	39,895

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2014	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0
March 2015	400	6,992	475	7,868	263	5,284	502	6,049
June 2015	428	8,254	484	9,166	291	6,468	543	7,301

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2014	0	0
Sept. 2014	0	0
Dec. 2014	0	0
March 2015	4,241	1,809
June 2015	4,918	3,400

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 2014	0	0	0
Sept. 2014	0	0	0
Dec. 2014	0	0	0
March 2015	388,025	338,171	255,967
June 2015	464,610	404,307	294,854

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 2014	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0
March 2015	0	0	17	1	19,642	19,660
June 2015	0	0	24	4	22,631	22,659

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2014	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0
March 2015	931	156	1	157	728	14	742	899	0	1,830
June 2015	1,209	207	2	208	977	19	996	1,205	0	2,413

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2014	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0
March 2015	12,145	1,398	47	1,445	5,806	388	6,194	7,638	4	19,788
June 2015	12,895	1,900	52	1,952	6,418	545	6,963	8,915	4	21,815

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0
March 2015	298	13	4	2	12	328
June 2015	280	13	6	11	21	332

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2014	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0
March 2015	77	69	11	5	4	166
June 2015	105	99	13	42	18	277

The Banks Association of Turkey

Commercial Mobil Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	5	8	13	10	35	1	46	1	0	1	1
June 2015	6	8	14	14	49	1	65	1	0	2	1

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
	June 2014	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	2	1	0	0	0	0	0	0	0	0	63
June 2015	2	1	0	0	0	0	0	0	0	0	83

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	185	159	345	217	553	29	798	106	23	129	55
June 2015	202	183	385	333	736	47	1,117	148	37	185	45

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2014	0	0	0	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0	0	0	0
March 2015	220	113	1	1	2	2	3	5	0	0	1,447
June 2015	264	97	1	1	2	1	1	3	0	0	1,832

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2014	0	0	0	0	0	0	0	0
Sept. 2014	0	0	0	0	0	0	0	0
Dec. 2014	0	0	0	0	0	0	0	0
March 2015	1	96	43	140	4	291	115	410
June 2015	2	144	55	201	5	329	149	482

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2014	0	0
Sept. 2014	0	0
Dec. 2014	0	0
March 2015	10	862
June 2015	12	819

*As of December 2013, the volume of foreign currency arbitrage transactions were updated with the data of one bank.

List of participating banks in internet banking statistics

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

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 5 Citibank A.Ş.
- 6 Denizbank A.Ş.
- 7 Fibabanka A.Ş.
- 8 Finans Bank A.Ş.
- 9 HSBC Bank A.Ş.
- 10 ING Bank A.Ş.
- 11 Odea Bank A.Ş.
- 12 Şekerbank T.A.Ş.
- 13 Türk Ekonomi Bankası A.Ş.
- 14 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 15 Türkiye Garanti Bankası A.Ş.
- 16 Türkiye Halk Bankası A.Ş.
- 17 Türkiye İş Bankası A.Ş.
- 18 Türkiye Vakıflar Bankası T.A.O.
- 19 Yapı ve Kredi Bankası A.Ş.

Glossary of Internet Banking Statistics*

* Transactions realized by the customer while using "internet banking site" of the bank(customer should log-in)

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:

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

- 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 (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-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 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.

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, municipal payments etc.(all of tax payments)

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four items above)

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

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, VOB guarantee deposit/withdrawal transactions etc.)

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

Glossary of Mobile Banking Statistics*

* Transactions made by the customer while using "wap and other mobile banking applications" of bank(customer should log-in)

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 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 (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-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 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.
- 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.

*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, etc.
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four items above)

3. Investment Transactions (Number, Volume)

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using mobile 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
- 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, VOB guarantee deposit/withdrawal transactions etc.)

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.