



Internet and Mobile Banking Statistics

September 2015

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November 2015



Internet and Mobile Banking Statistics ^{1, 2} September 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 September 2015. The total number of registered retail customers that logged in at least once in one-year period was 22.9 million.

As of September 2015, the number of active retail customers was 15 million. This number shows that 37 percent of the retail customers used internet banking services during July-September 2015 period. The number of active retail customers increased by 2.4 million and 533 thousand as compared to September 2014 and June 2015, respectively.

Number of Customers Using Internet Banking Services

	September 2014 (Thousand)	June 2015 (Thousand)	September 2015 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	12,588	14,466	14,999
Registered (B) <i>(that logged in at least once)</i>	32,303	40,320	40,564
Registered (C) <i>(that logged in at least once in one-year period)</i>	18,580	21,977	22,867
Active (A) / registered (B) (percent)	39	36	37
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	1,095	1,191	1,211
Registered (B) <i>(that logged in at least once)</i>	2,225	2,729	2,810
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,341	1,495	1,523
Active (A) / registered (B) (percent)	49	44	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	13,683	15,658	16,210
Registered (B) <i>(that logged in at least once)</i>	34,529	43,049	43,374
Registered (C) <i>(that logged in at least once in one-year period)</i>	19,921	23,472	24,391
Active (A) / registered (B) (percent)	40	36	37

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

² The data of March and June 2015 was revised by 2 banks.

The total number of registered commercial customers that logged in at least once was 2.8 million as of September 2015, where 1.2 million of them (43 percent of total commercial customers) used internet banking services during the July-September 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 September 2015, 37 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the July-September 2015 period. The number of total active customers increased by 2.5 million and by 553 thousand as compared to September 2014 and June 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 132 million and TRY 770 billion respectively, in the third quarter of 2015. The total volume of money orders, EFT and foreign currency transfers was 70 percent of whole financial transactions.

Financial Transactions

	September 2014		June 2015		September 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	61,450	467,637	63,860	516,836	61,530	541,350
Payments	42,800	26,889	50,263	33,092	45,167	35,352
Investment transact.	9,697	112,318	11,305	156,299	9,964	145,089
Credit card transact.	11,056	14,950	11,862	17,792	11,688	17,691
Other fin. transact.	2,772	30,635	3,471	30,610	3,301	30,851
Total	127,775	652,429	140,760	753,630	131,649	770,333

2.2. Investment Transactions

The total number of investment transactions performed by using internet banking services was 10 million with an amount of TRY 145 billion during the July-September 2015 period.

As of September 2015, foreign currency transactions were the largest in total volume of transactions with TRY 46 billion, followed by time deposit accounts transactions, investment funds and realized share certificate transactions.

Investment Transactions

	June 2015		September 2015		Net Change		September 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	2,018	26,636	1,848	26,547	-170	-89	14.4
Foreign currency transactions	3,340	42,564	3,285	45,680	-55	3,116	13.9
Time deposit accounts	965	40,529	945	41,061	-20	532	43.5
Realized share certificate transact.	4,467	31,366	3,312	17,976	-1,155	-13,391	5.4
Repurchasing agreements	113	5,538	102	5,080	-11	-459	49.9
Bonds and bills	61	819	59	808	-2	-11	13.7
Gold transactions	216	1,125	282	1,778	66	653	6.3
VIOB	126	6,721	132	6,160	6	-560	46.7
Total	11,305	155,299	9,964	145,089	-1,341	-10,210	14.6

Repurchasing agreements led to the highest average volume with an amount of TRY 50 thousand, followed by VIOB transactions with TRY 47 thousand, in the third quarter of 2015. The total average volume of time deposit accounts was TRY 44 thousand in the same period.

2. Number of Active Internet Banking Customers by Provinces

As of September 2015, 28 percent of active retail customers and 34 percent of active commercial internet banking customers are in İstanbul. It is followed by Ankara and İzmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 17 million as of September 2015, where 10.4 million of them (63 percent of total customers) used mobile banking services during the July-September 2015 period. The total number of registered customers that logged in at least once in one-year period was 13.6 million.

The total number of investment transactions performed by using mobile banking services was 4.5 million with an amount of TRY 48 billion as of September 2015.

The total number and volume of financial transactions performed by using mobile banking services, was 71.2 million and TRY 151 billion, respectively in the third quarter of 2015. The total volume of money orders, EFT and foreign currency transfers was 56 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
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	37,651,356	20,802,140	14,228,690	2,493,392	1,426,728	1,178,005	40,144,748	22,228,868	15,406,695
June 2015	40,319,927	21,976,588	14,466,370	2,728,836	1,495,298	1,191,329	43,048,763	23,471,886	15,657,699
Sept. 2015	40,563,617	22,867,424	14,999,137	2,810,017	1,523,252	1,211,355	43,373,634	24,390,676	16,210,492

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
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	759,803	763,732
Sept. 2015	189	886	2,006	866	724,422	728,369

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				
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	
Sept. 2015	34,855	6,037	83	6,120	19,694	662	20,355	26,475	200	61,530	

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients					
		TC	FC	Total	TC	FC	Total	Total		
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
Sept. 2015	281,309	110,622	8,790	119,412	113,490	18,303	131,792	251,204	8,837	541,350

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2015	26,867	7,291	2,415	2,528	6,065	45,167

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2015	6,807	18,248	4,241	3,827	2,229	35,352

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Internet Banking Statistics
(Consolidated)*

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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	600	365	965	113
Sept. 2015	673	1,175	1,848	1,284	1,911	91	3,285	590	355	945	102

	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	
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	11,305
Sept. 2015	5,321	3,312	38	21	59	143	138	282	173	132	9,964

	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	
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	27,073	13,456	40,529	5,538
Sept. 2015	12,628	13,919	26,547	15,810	25,643	4,227	45,680	27,238	13,823	41,061	5,080

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	
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	155,299
Sept. 2015	22,773	17,976	571	237	808	763	1,015	1,778	3,673	6,160	145,089

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
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
Sept. 2015	689	10,148	850	11,688	963	14,776	1,952	17,691

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2014	2,772	30,635
Dec. 2014	2,890	27,374
March 2015	3,173	28,810
June 2015	3,471	30,610
Sept. 2015	3,301	30,851

*The data of March and June 2015 was revised by 2 banks

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Retail Internet Banking Statistics*

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2014	32,303,465	18,579,576	12,588,096
Dec. 2014	34,047,501	19,614,641	13,181,279
March 2015	37,651,356	20,802,140	14,228,690
June 2015	40,319,927	21,976,588	14,466,370
Sept. 2015	40,563,617	22,867,424	14,999,137

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
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	552,408	556,039
Sept. 2015	188	879	1,829	770	529,815	533,481

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			
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
Sept. 2015	20,693	3,789	30	3,820	10,646	147	10,792	14,612	116	35,421

	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			
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
Sept. 2015	51,686	12,036	582	12,618	25,219	2,192	27,411	40,029	1,338	93,053

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2015	21,561	4,435	1,485	2,348	5,323	35,153

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2015	1,861	1,648	1,303	1,834	525	7,171

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Retail Internet Banking Statistics*

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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	575	357	931	95
Sept. 2015	542	1,000	1,542	856	1,283	40	2,180	564	346	910	85

	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	
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	9,806
Sept. 2015	5,283	3,285	37	20	58	142	136	278	168	126	8,463

	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	
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	22,132	11,800	33,932	3,409
Sept. 2015	4,840	5,940	10,780	9,552	12,718	739	23,009	22,414	11,885	34,299	3,124

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	
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	109,232
Sept. 2015	22,116	17,604	553	225	778	734	980	1,714	3,661	6,105	97,414

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
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
Sept. 2015	671	9,272	534	10,477	894	10,790	751	12,434

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2014	2,302	4,724
Dec. 2014	2,362	4,284
March 2015	2,543	6,164
June 2015	2,763	6,393
Sept. 2015	2,657	6,065

*The data of March and June 2015 was revised by 2 banks

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
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
Sept. 2015	2,810,017	1,523,252	1,211,355

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
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
Sept. 2015	0	7	177	96	194,607	194,887

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			
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
Sept. 2015	14,162	2,247	53	2,300	9,048	515	9,563	11,863	84	26,109

	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			
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
Sept. 2015	229,623	98,586	8,208	106,794	88,271	16,111	104,381	211,175	7,498	448,296

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2015	5,306	2,856	930	180	742	10,014

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2015	4,945	16,600	2,939	1,993	1,704	28,181

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	
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
Sept. 2015	131	175	306	428	627	50	1,105	26	9	35	17

	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	
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
Sept. 2015	38	27	1	1	1	2	2	4	6	6	1,500

	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	
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
Sept. 2015	7,787	7,979	15,766	6,258	12,924	3,488	22,670	4,823	1,939	6,762	1,955

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	
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
Sept. 2015	657	371	18	12	30	30	35	64	13	55	47,675

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
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
Sept. 2015	18	876	316	1,211	69	3,986	1,201	5,257

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2014	470	25,911
Dec. 2014	528	23,090
March 2015	629	22,646
June 2015	708	24,217
Sept. 2015	645	24,786

*The data of March and June 2015 was revised by 2 banks

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of September 30, 2015

No	Regions and Provinces	No. of active retail customers
1	Istanbul	4,239,652
2	Ankara	1,453,187
3	Izmir	921,625
4	Bursa	526,824
5	Antalya	491,268
6	Uşak	397,298
7	Kocaeli (İzmit)	394,325
8	Adana	335,429
9	Konya	280,614
10	İçel (Mersin)	239,178
11	Gaziantep	236,245
12	Muğla	216,724
13	Kayseri	197,874
14	Balıkesir	190,694
15	Tekirdağ	189,309
16	Manisa	181,159
17	Hatay (Antakya)	179,274
18	Amasya	178,020
19	Eskişehir	176,639
20	Samsun	176,108
21	Denizli	165,821
22	Aydın	159,335
23	Sakarya	153,866
24	Diyarbakır	141,284
25	Van	121,955
26	Kahramanmaraş	105,148
27	Trabzon	102,362
28	Zonguldak	99,838
29	Şanlıurfa	98,425
30	Çanakkale	98,367
31	Kastamonu	92,819
32	Sivas	89,386
33	Afyonkarahisar	88,306
34	Malatya	83,459
35	Ordu	81,080
36	Kütahya	77,513
37	Elazığ	76,384
38	Çorum	75,877
39	Düzce	75,249
40	Tokat	73,558
41	Edirne	71,851
42	Isparta	70,574
43	Kırklareli	70,554
44	Erzurum	70,474
45	Yozgat	62,087
46	Rize	59,661
47	Yalova	58,632
48	Nevşehir	55,994
49	Giresun	55,659
50	Mardin	52,926
51	Kars	51,178
52	Bitlis	49,939
53	Bolu	49,204
54	Osmaniye	49,080
55	Adıyaman	49,031
56	Batman	45,847
57	Aksaray	44,649
58	Bilecik	43,671
59	Erzincan	42,543
60	Burdur	41,908
61	Niğde	41,098
62	Şırnak	40,594
63	Kırşehir	40,292
64	Karabük	40,179
65	Muş	37,054
66	Kırıkkale	35,834
67	Karaman	34,589
68	Artvin	34,565
69	Sinop	30,401
70	Bartın	29,376
71	Gümüşhane	29,021
72	Kilis	28,939
73	Ağrı	27,944
74	İğdır	26,848
75	Çankırı	26,633
76	Siirt	24,841
77	Tunceli	21,748
78	Bingöl	20,592
79	Hakkari	14,019
80	Ardahan	13,898
81	Bayburt	9,653
	Turkish Republic of Northern Cyprus	30,978
	Foreign Countries	3,101
	Total	14,999,137

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	410,934
2	Ankara	115,218
3	Izmir	82,509
4	Bursa	47,165
5	Antalya	44,905
6	Kocaeli (İzmit)	31,103
7	Adana	25,889
8	Konya	25,755
9	İçel (Mersin)	21,445
10	Gaziantep	20,525
11	Uşak	19,011
12	Muğla	18,056
13	Kayseri	16,696
14	Denizli	16,277
15	Hatay (Antakya)	14,274
16	Samsun	13,389
17	Tekirdağ	12,402
18	Balıkesir	12,391
19	Amasya	12,227
20	Sakarya	11,965
21	Aydın	11,668
22	Eskişehir	11,617
23	Manisa	11,604
24	Trabzon	8,390
25	Diyarbakır	8,366
26	Van	7,720
27	Kahramanmaraş	6,934
28	Şanlıurfa	6,725
29	Çanakkale	6,644
30	Zonguldak	6,381
31	Afyonkarahisar	6,176
32	Ordu	5,561
33	Çorum	5,546
34	Kastamonu	5,330
35	Elazığ	5,094
36	Kütahya	5,054
37	Malatya	4,981
38	Düzce	4,921
39	Mardin	4,317
40	Sivas	4,201
41	Tokat	4,142
42	Rize	4,015
43	Bolu	3,990
44	Edirne	3,979
45	Isparta	3,911
46	Nevşehir	3,868
47	Yalova	3,812
48	Erzurum	3,700
49	Giresun	3,697
50	Kırklareli	3,602
51	Yozgat	3,341
52	Osmaniye	3,276
53	Bitlis	3,203
54	Aksaray	3,157
55	Batman	3,086
56	Burdur	2,950
57	Karabük	2,854
58	Niğde	2,539
59	Erzincan	2,533
60	Kars	2,494
61	Adıyaman	2,475
62	Karaman	2,354
63	Bilecik	2,352
64	Artvin	2,326
65	Kırşehir	2,029
66	Şırnak	1,883
67	Kırıkkale	1,841
68	Bartın	1,788
69	Muş	1,705
70	Sinop	1,667
71	Ağrı	1,551
72	Çankırı	1,517
73	Siirt	1,285
74	İğdır	1,212
75	Gümüşhane	1,179
76	Bingöl	1,016
77	Kilis	893
78	Tunceli	644
79	Hakkari	560
80	Ardahan	448
81	Bayburt	293
	Turkish Republic of Northern Cyprus	2,806
	Foreign Countries	27
	Total	1,211,359

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
Sept. 2014							8,852,586	7,115,281	5,643,390
Dec. 2014							10,752,733	8,743,309	6,711,360
March 2015	12,443,529	10,252,200	7,928,280	388,025	338,171	255,967	12,831,554	10,590,371	8,184,247
June 2015	14,203,372	11,565,383	8,831,163	464,610	404,307	294,854	14,667,982	11,969,690	9,126,017
Sept. 2015	16,078,726	13,104,657	10,078,480	549,833	471,586	356,046	16,628,559	13,576,243	10,434,526

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
Sept. 2014	358	494	288	91	401,700	402,929
Dec. 2014	58	497	723	78	466,620	467,976
March 2015	85	849	920	90	672,341	674,285
June 2015	66	626	956	247	726,593	728,488
Sept. 2015	175	1,306	1,108	363	814,684	817,635

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			
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	2	21,657
June 2015	12,040	3,259	15	3,274	10,741	83	10,825	14,099	2	26,141
Sept. 2015	14,092	3,646	19	3,664	11,826	101	11,926	15,591	3	29,686

	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			
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	58	58,170
June 2015	38,405	7,501	245	7,746	22,513	1,424	23,937	31,683	94	70,182
Sept. 2015	46,703	9,034	350	9,384	26,601	1,829	28,430	37,814	121	84,638

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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	6,398	18,978
June 2015	12,351	722	82	1,698	5,817	20,670
Sept. 2015	14,343	775	117	2,024	6,818	24,077

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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	357	2,629
June 2015	1,068	203	61	1,241	333	2,905
Sept. 2015	1,178	354	92	1,455	404	3,483

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	
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
Sept. 2015	258	513	771	582	1,173	14	1,770	240	152	393	6

	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	
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
Sept. 2015	2,414	1,412	8	6	14	65	67	132	30	21	4,518

	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	
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
Sept. 2015	2,528	2,830	5,358	6,750	10,910	321	17,982	7,950	4,881	12,831	237

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	
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
Sept. 2015	15,261	7,040	76	43	119	298	380	678	1,203	3,932	48,177

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
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	423	8,398	540	9,361	295	6,796	692	7,784
Sept. 2015	488	9,659	556	10,704	372	8,237	637	9,247

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2014	1,533	1,959
Dec. 2014	1,335	2,671
March 2015	1,351	3,528
June 2015	1,737	4,785
Sept. 2015	2,210	5,535

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
Sept. 2014			
Dec. 2014			
March 2015	12,443,529	10,252,200	7,928,280
June 2015	14,203,372	11,565,383	8,831,163
Sept. 2015	16,078,726	13,104,657	10,078,480

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
Sept. 2014						
Dec. 2014						
March 2015	85	848	903	89	653,016	654,942
June 2015	66	626	932	243	704,457	706,323
Sept. 2015	175	1,306	1,079	359	787,323	790,240

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			
Sept. 2014										
Dec. 2014										
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
Sept. 2015	12,563	3,392	17	3,408	10,641	76	10,717	14,126	2	26,690

	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			
Sept. 2014										
Dec. 2014										
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
Sept. 2015	30,080	6,521	282	6,803	18,301	1,089	19,390	26,193	47	56,320

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2014						
Dec. 2014						
March 2015	10,353	406	50	1,454	6,385	18,648
June 2015	12,070	709	76	1,687	5,791	20,334
Sept. 2015	13,969	750	108	2,021	6,784	23,632

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2014						
Dec. 2014						
March 2015	939	114	36	1,021	346	2,455
June 2015	963	103	48	1,199	311	2,624
Sept. 2015	1,059	219	73	1,447	374	3,173

The Banks Association of Turkey

Retail Mobil Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	250	502	752	566	1,108	13	1,686	239	152	390	5

	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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	2,412	1,411	8	6	14	65	67	132	30	21	4,412

	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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	2,242	2,596	4,838	6,346	9,841	254	16,441	7,709	4,800	12,508	183

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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	15,055	6,992	75	41	116	295	376	671	1,203	3,932	45,681

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
Sept. 2014								
Dec. 2014								
March 2015	400	6,992	475	7,868	263	5,284	502	6,049
June 2015	421	8,254	484	9,160	291	6,468	543	7,301
Sept. 2015	485	9,481	510	10,476	365	7,796	523	8,684

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2014		
Dec. 2014		
March 2015	1,341	1,809
June 2015	1,724	3,400
Sept. 2015	2,189	3,569

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
Sept. 2014			
Dec. 2014			
March 2015	388,025	338,171	255,967
June 2015	464,610	404,307	294,854
Sept. 2015	549,833	471,586	356,046

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
Sept. 2014						
Dec. 2014						
March 2015	0	0	17	1	19,325	19,343
June 2015	0	0	24	4	22,136	22,164
Sept. 2015	0	0	29	4	27,361	27,395

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			
Sept. 2014										
Dec. 2014										
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	1	2,414
Sept. 2015	1,530	254	2	256	1,185	25	1,209	1,465	1	2,996

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients					
		TC	FC	Total	TC	FC	Total	Total		
Sept. 2014										
Dec. 2014										
March 2015	12,145	1,398	47	1,445	5,806	388	6,194	7,638	39	19,822
June 2015	12,895	1,900	52	1,952	6,418	545	6,963	8,915	67	21,877
Sept. 2015	16,623	2,513	68	2,580	8,299	741	9,040	11,621	75	28,318

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2014						
Dec. 2014						
March 2015	298	13	4	2	13	329
June 2015	280	13	6	11	25	336
Sept. 2015	375	25	8	3	34	444

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2014						
Dec. 2014						
March 2015	77	69	11	5	12	174
June 2015	105	99	13	42	22	281
Sept. 2015	119	135	19	7	30	311

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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	8	10	18	16	65	2	83	2	1	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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	2	1	0	0	0	0	0	0	0	0	107

	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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	286	234	520	403	1,070	68	1,541	242	81	323	54

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	
Sept. 2014											
Dec. 2014											
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
Sept. 2015	206	48	1	2	3	3	4	7	0	0	2,496

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
Sept. 2014								
Dec. 2014								
March 2015	1	96	43	140	4	291	115	410
June 2015	2	144	55	201	5	329	149	482
Sept. 2015	3	178	46	227	7	441	114	563

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2014		
Dec. 2014		
March 2015	10	1,719
June 2015	13	1,385
Sept. 2015	22	1,966

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.)

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