



Digital, Internet and Mobile Banking Statistics

December 2017

Report Code: DE22

January 2018



The Banks Association of Turkey Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active retail customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2016												
March 2017	26,270,908	9,086,637	24,481,287	59,838,832	9,062,411	12,798,952	13,707,772	35,569,135	5,758,314	14,955,503	6,817,603	27,531,420
June 2017	26,013,066	9,951,932	25,935,401	61,900,399	9,969,841	15,857,632	13,497,958	39,325,431	5,487,121	17,082,799	6,559,167	29,129,087
Sept. 2017	24,250,171	11,723,225	27,671,331	63,644,727	8,535,396	18,375,488	13,578,179	40,489,063	4,864,491	19,100,542	6,687,590	30,652,623
Dec. 2017	24,003,830	13,785,171	29,650,602	67,439,603	7,907,447	21,334,252	13,893,074	43,134,773	4,662,257	21,518,768	7,193,244	33,374,269

Period	Commercial											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active commercial customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2016												
March 2017	2,074,070	131,900	944,317	3,150,287	958,035	184,467	658,482	1,800,984	839,926	236,390	409,603	1,485,919
June 2017	2,006,551	162,419	1,022,827	3,191,797	958,233	223,176	688,239	1,869,648	813,035	272,142	433,125	1,518,302
Sept. 2017	2,069,408	248,822	1,037,290	3,355,520	940,070	248,028	723,905	1,912,003	785,743	302,574	444,984	1,533,301
Dec. 2017	2,043,551	235,257	1,179,904	3,458,712	934,097	313,860	753,588	2,001,545	786,210	345,742	483,467	1,615,419

Period	Total											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2016												
March 2017	28,344,978	9,218,537	25,425,604	62,989,119	10,020,446	12,983,419	14,366,254	37,370,119	6,598,240	15,191,893	7,227,206	29,017,339
June 2017	28,019,617	10,114,351	26,958,228	65,092,196	10,928,074	16,080,808	14,186,197	41,195,079	6,300,156	17,354,941	6,992,292	30,647,389
Sept. 2017	26,319,579	11,972,047	28,708,621	67,000,247	9,475,466	18,623,516	14,302,084	42,401,066	5,650,234	19,403,116	7,132,574	32,185,924
Dec. 2017	26,047,381	14,020,428	30,830,506	70,898,315	8,841,544	21,648,112	14,646,662	45,136,318	5,448,467	21,864,510	7,676,711	34,989,688

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female				Male				Total			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	Dec. 2016											
March 2017	2,048,314	4,346,969	1,943,371	8,338,654	3,710,000	10,608,534	4,874,232	19,192,766	5,758,314	14,955,503	6,817,603	27,531,420
June 2017	2,139,042	4,747,219	1,768,049	8,654,309	3,348,079	12,335,580	4,791,118	20,474,778	5,487,121	17,082,799	6,559,167	29,129,087
Sept. 2017	1,715,505	5,347,996	1,825,668	8,889,169	3,148,986	13,752,546	4,861,922	21,763,454	4,864,491	19,100,542	6,687,590	30,652,623
Dec. 2017	1,648,208	6,342,315	1,968,285	9,958,808	3,014,049	15,176,453	5,224,959	23,415,461	4,662,257	21,518,768	7,193,244	33,374,269

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users						Only mobile banking users					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
	Dec. 2016											
March 2017	13,277	532,069	1,452,106	2,960,710	591,736	208,415	52,653	4,003,969	5,677,368	4,628,820	475,114	117,579
June 2017	15,224	502,105	1,376,018	2,823,410	573,136	197,227	61,196	4,487,515	6,309,324	5,513,125	569,335	142,304
Sept. 2017	24,629	443,196	1,131,023	2,536,943	540,037	188,663	87,161	5,019,384	6,937,022	6,221,755	669,076	166,143
Dec. 2017	34,094	386,347	1,032,745	2,405,927	537,981	265,162	118,568	5,773,639	7,541,385	7,051,452	815,171	218,553

continued...

Period	Both internet and mobile banking users						Total					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
	Dec. 2016											
March 2017	15,317	1,231,279	2,546,764	2,647,323	295,814	81,106	81,247	5,767,318	9,676,238	10,236,854	1,362,664	407,100
June 2017	16,769	1,175,103	2,442,116	2,561,612	288,389	75,178	93,189	6,164,722	10,127,458	10,898,147	1,430,861	414,709
Sept. 2017	18,051	1,209,960	2,410,034	2,655,797	313,565	80,183	129,841	6,672,540	10,478,079	11,414,495	1,522,679	434,989
Dec. 2017	25,539	1,382,261	2,542,863	2,815,274	339,200	88,106	178,201	7,542,247	11,116,993	12,272,654	1,692,353	571,821

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 2016	51,482,322	27,547,115	19,077,203	2,901,106	1,657,391	1,321,424	54,383,428	29,204,506	20,398,627
March 2017	50,752,195	22,770,183	12,575,917	3,018,387	1,616,517	1,249,529	53,770,582	24,386,700	13,825,446
June 2017	51,948,467	23,467,799	12,046,288	3,029,378	1,646,472	1,246,160	54,977,845	25,114,271	13,292,448
Sept. 2017	51,921,502	22,113,575	11,552,081	3,106,698	1,663,975	1,230,727	55,028,200	23,777,550	12,782,808
Dec. 2017	53,654,432	21,800,521	11,855,501	3,223,455	1,687,685	1,269,677	56,877,887	23,488,206	13,125,178

II. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2016	290	1,051	2,813	1,011	857,378	862,543
March 2017	355	899	2,684	984	917,456	922,378
June 2017	376	1,356	1,891	900	784,857	789,379
Sept. 2017	392	1,350	1,741	859	826,166	830,508
Dec. 2017	550	1,231	1,541	919	851,792	856,033

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2016	40,148	6,274	170	6,444	29,478	685	30,163	36,608			335	77,091
March 2017	35,403	5,689	89	5,778	25,876	673	26,549	32,327	254	66	319	68,049
June 2017	35,295	5,502	94	5,596	26,815	707	27,522	33,118	296	66	362	68,776
Sept. 2017	32,992	5,291	93	5,384	25,270	711	25,981	31,365	295	64	359	64,716
Dec. 2017	36,936	6,350	101	6,451	26,549	704	27,253	33,704	355	94	449	71,089

Period	EFT	Volume of transactions (Million TRY)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2016	386,400	128,822	33,643	162,465	181,592	22,109	203,701	366,167			21,084	773,651
March 2017	370,666	131,295	23,201	154,496	170,678	23,713	194,391	348,887	17,760	491	18,251	737,804
June 2017	399,927	134,449	21,175	155,624	180,196	28,340	208,536	364,160	20,630	114	20,744	784,831
Sept. 2017	390,400	147,162	23,364	170,525	181,554	28,766	210,320	380,845	22,592	149	22,742	793,987
Dec. 2017	476,141	170,641	20,917	191,558	227,717	32,134	259,851	451,409	27,534	2,369	29,902	957,452

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	26,359	6,532	2,158	2,939					6,457	44,445
March 2017	22,144	7,114	2,721	2,484	2,329	447	1,648	1,799	1,846	42,533
June 2017	20,687	6,445	2,469	2,277	269	166	1,906	1,473	2,312	38,004
Sept. 2017	19,681	6,678	2,174	2,171	1,553	359	1,593	1,326	3,186	38,721
Dec. 2017	21,177	6,575	2,742	2,166	239	211	2,747	1,849	2,541	40,246

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	9,942	21,481	4,723	4,278					2,475	42,900
March 2017	8,165	21,289	4,856	4,226	817	44	101	164	2,474	42,138
June 2017	9,032	22,528	6,364	4,801	95	31	104	142	2,999	46,096
Sept. 2017	9,795	24,307	5,641	4,952	625	34	93	137	3,218	48,803
Dec. 2017	11,527	26,555	8,480	5,462	88	42	135	196	4,638	57,123

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	626	1,105	1,731	1,330	1,829	89	3,247	652	394	1,045	110
March 2017	633	1,080	1,712	1,647	1,694	104	3,445	639	388	1,027	114
June 2017	578	1,018	1,597	1,269	1,641	137	3,048	576	345	921	101
Sept. 2017	531	948	1,479	1,028	1,659	101	2,788	493	316	809	95
Dec. 2017	576	968	1,544	1,203	1,745	100	3,047	556	355	911	111

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	6,466	4,289	23	15	38	279	159	438	156	213	11,111
March 2017	8,456	5,129	33	16	49	252	211	464	129	208	12,149
June 2017	7,970	5,032	36	24	60	277	151	428	137	219	11,404
Sept. 2017	6,758	4,986	30	26	56	154	151	305	150	222	10,740
Dec. 2017	7,976	6,075	43	35	79	201	125	327	236	333	12,426

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	14,615	14,934	29,549	18,822	27,685	7,615	54,122	33,853	18,171	52,024	5,938
March 2017	15,406	15,661	31,067	25,205	27,083	8,225	60,513	33,401	18,649	52,050	6,205
June 2017	15,728	15,758	31,486	20,065	25,722	7,571	53,357	29,788	16,071	45,859	5,528
Sept. 2017	14,790	15,135	29,925	16,748	26,816	7,677	51,240	26,180	14,686	40,866	4,928
Dec. 2017	16,859	17,576	34,435	22,055	33,251	8,859	64,165	29,321	18,444	47,765	5,680

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	31,526	28,365	361	157	518	2,209	1,569	3,778	3,984	11,487	185,780
March 2017	46,040	38,101	498	198	696	1,950	2,685	4,635	138,368	28,811	222,079
June 2017	53,114	43,233	794	519	1,313	1,645	1,179	2,825	236,535	29,400	213,000
Sept. 2017	37,740	44,911	903	669	1,573	830	1,269	2,098	179,578	26,076	201,619
Dec. 2017	45,674	54,731	1,198	877	2,075	1,252	1,116	2,368	255,891	37,503	248,721

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2016	899		10,874	825	12,598	1,375		16,154	1,933	19,462
March 2017	341	5,005	8,448	943	14,737	341	971	15,778	1,849	18,940
June 2017	392	355	9,137	697	10,581	452	860	17,767	1,806	20,885
Sept. 2017	259	345	7,706	645	8,954	290	733	16,479	1,767	19,269
Dec. 2017	308	371	8,080	645	9,404	361	891	17,922	1,736	20,909

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2016	3,761	56,081
March 2017	2,831	49,442
June 2017	3,034	55,811
Sept. 2017	2,997	49,595
Dec. 2017	3,399	32,328

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2016				
March 2017	146	69	215	1,455
June 2017	141	74	215	2,432
Sept. 2017	145	82	227	3,179
Dec. 2017	147	71	218	2,356

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
Dec. 2016	51,482,322	27,547,115	19,077,203
March 2017	50,752,195	22,770,183	12,575,917
June 2017	51,948,467	23,467,799	12,046,288
Sept. 2017	51,921,502	22,113,575	11,552,081
Dec. 2017	53,654,432	21,800,521	11,855,501

II. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2016	289	1,041	2,507	919	625,130	629,886
March 2017	353	888	2,425	884	699,226	703,777
June 2017	375	1,349	1,646	804	591,221	595,395
Sept. 2017	391	1,343	1,502	763	614,847	618,846
Dec. 2017	549	1,223	1,349	820	629,355	633,295

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2016	22,868	3,926	32	3,958	14,779	145	14,924	18,882			186	41,937
March 2017	19,665	3,428	40	3,469	11,974	134	12,108	15,577	128	63	191	35,433
June 2017	19,085	3,274	43	3,316	11,756	137	11,893	15,210	145	66	211	34,506
Sept. 2017	17,316	3,063	38	3,101	10,011	133	10,143	13,244	140	64	204	30,764
Dec. 2017	19,053	3,892	47	3,939	9,947	134	10,080	14,019	169	63	231	33,303

Period	EFT	Volume of transactions (Million TRY)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2016	62,359	13,382	778	14,160	31,432	2,544	33,976	48,136			3,031	113,526
March 2017	58,422	13,565	1,195	14,760	26,467	2,574	29,041	43,801	3,204	323	3,526	105,750
June 2017	57,510	12,273	1,139	13,412	27,631	2,589	30,220	43,632	3,252	109	3,361	104,502
Sept. 2017	54,521	11,521	943	12,463	26,487	2,578	29,065	41,528	3,075	110	3,185	99,234
Dec. 2017	65,520	15,266	1,427	16,693	30,203	2,913	33,116	49,809	4,788	107	4,895	120,225

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	20,500	3,773	1,347	2,741					5,629	33,991
March 2017	16,595	4,578	1,871	2,269	1,460	356	1,604	1,792	963	31,489
June 2017	15,614	3,684	1,633	2,047	162	102	1,823	1,467	1,045	27,577
Sept. 2017	14,587	3,994	1,428	1,938	1,094	286	1,497	1,320	1,153	27,296
Dec. 2017	15,265	3,863	1,842	1,925	144	117	1,551	1,842	830	27,378

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	2,189	1,608	1,328	2,158					601	7,885
March 2017	2,145	2,124	1,404	2,020	444	26	45	162	492	8,862
June 2017	1,707	1,579	1,617	1,918	39	17	51	141	452	7,520
Sept. 2017	1,607	2,044	1,432	1,857	346	18	38	136	538	8,017
Dec. 2017	1,740	1,865	2,130	1,898	36	21	44	194	532	8,460

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	484	930	1,414	865	1,189	39	2,093	617	381	997	92
March 2017	488	896	1,384	1,209	1,079	52	2,340	604	375	979	93
June 2017	430	830	1,261	958	1,018	85	2,061	539	331	870	80
Sept. 2017	384	763	1,146	737	1,025	48	1,810	460	303	763	75
Dec. 2017	417	770	1,187	887	1,088	43	2,019	519	340	859	92

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	6,419	4,253	23	14	37	275	155	430	97	160	9,476
March 2017	8,402	5,090	33	16	48	248	208	456	125	202	10,592
June 2017	7,922	4,995	35	24	59	272	148	420	132	212	9,957
Sept. 2017	6,708	4,945	30	25	55	151	148	298	144	214	9,306
Dec. 2017	7,913	6,025	43	35	77	198	122	320	223	319	10,898

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	4,878	6,168	11,045	10,371	12,444	739	23,554	27,390	15,892	43,282	3,768
March 2017	5,141	6,389	11,530	15,426	12,169	1,183	28,778	26,884	16,283	43,167	3,715
June 2017	4,298	5,580	9,877	9,474	8,675	1,047	19,195	23,182	13,728	36,910	2,899
Sept. 2017	3,835	4,964	8,799	6,528	8,394	1,014	15,936	19,992	12,235	32,226	2,523
Dec. 2017	4,678	5,957	10,636	10,362	12,141	969	23,472	22,489	15,306	37,794	3,522

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	30,831	27,906	345	146	492	2,125	1,490	3,615	3,536	11,034	124,697
March 2017	45,278	37,437	481	190	671	1,871	2,604	4,476	134,269	28,124	157,898
June 2017	51,913	42,342	777	505	1,283	1,534	1,110	2,644	229,445	28,681	143,831
Sept. 2017	36,539	44,035	891	655	1,546	771	1,172	1,943	174,240	25,480	132,488
Dec. 2017	44,701	53,649	1,163	867	2,030	1,199	1,020	2,220	248,234	36,665	169,988

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2016	869		9,842	529	11,239	1,110		11,741	777	13,629
March 2017	326	4,989	7,610	654	13,578	289	644	10,342	640	11,915
June 2017	379	342	8,257	412	9,390	406	585	11,460	626	13,077
Sept. 2017	245	330	6,840	369	7,784	236	503	10,161	583	11,484
Dec. 2017	292	356	7,101	372	8,121	296	575	10,357	580	11,807

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2016	3,090	6,957
March 2017	2,111	6,419
June 2017	2,342	5,862
Sept. 2017	2,320	5,168
Dec. 2017	2,641	6,185

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2016				
March 2017	145	69	214	1,441
June 2017	138	74	212	1,720
Sept. 2017	143	82	225	1,764
Dec. 2017	144	71	215	1,792

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
Dec. 2016	2,901,106	1,657,391	1,321,424
March 2017	3,018,387	1,616,517	1,249,529
June 2017	3,029,378	1,646,472	1,246,160
Sept. 2017	3,106,698	1,663,975	1,230,727
Dec. 2017	3,223,455	1,687,685	1,269,677

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2016	1	10	306	92	232,248	232,657
March 2017	2	11	259	99	218,230	218,601
June 2017	1	7	244	96	193,636	193,984
Sept. 2017	1	7	239	96	211,319	211,662
Dec. 2017	1	7	193	99	222,437	222,738

II. Financial transactions

II.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2016	17,280	2,348	138	2,486	14,699	540	15,239	17,726			149	35,154
March 2017	15,738	2,260	49	2,310	13,902	539	14,441	16,751	126	2	128	32,617
June 2017	16,210	2,228	52	2,280	15,059	569	15,628	17,909	151	0	151	34,270
Sept. 2017	15,676	2,228	55	2,283	15,259	579	15,838	18,121	155	1	156	33,953
Dec. 2017	17,883	2,458	54	2,512	16,603	570	17,173	19,685	186	32	218	37,786

Period	Volume of transactions (Million TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2016	324,041	115,440	32,865	148,306	150,161	19,565	169,726	318,031			18,053	660,125
March 2017	312,244	117,730	22,006	139,736	144,211	21,139	165,350	305,086	14,556	169	14,724	632,054
June 2017	342,418	122,176	20,036	142,212	152,566	25,750	178,316	320,529	17,378	5	17,383	680,329
Sept. 2017	335,879	135,641	22,421	158,062	155,067	26,188	181,255	339,317	19,517	39	19,556	694,753
Dec. 2017	410,621	155,376	19,490	174,865	197,514	29,220	226,734	401,600	22,746	2,261	25,007	837,228

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	5,859	2,759	811	198					828	10,454
March 2017	5,548	2,536	850	215	869	91	44	8	883	11,044
June 2017	5,073	2,760	837	231	106	65	84	6	1,267	10,427
Sept. 2017	5,095	2,684	746	234	459	73	97	6	2,033	11,425
Dec. 2017	5,911	2,712	901	241	95	94	1,196	7	1,710	12,867

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	7,753	19,872	3,395	2,121					1,875	35,015
March 2017	6,020	19,166	3,452	2,207	373	18	56	1	1,982	33,276
June 2017	7,325	20,949	4,747	2,883	56	14	54	1	2,548	38,577
Sept. 2017	8,187	22,263	4,209	3,096	279	16	56	1	2,680	40,785
Dec. 2017	9,787	24,691	6,349	3,563	52	21	91	2	4,106	48,663

The Banks Association of Turkey
Commercial Internet Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	143	174	317	465	639	50	1,154	35	13	48	19
March 2017	145	184	328	438	615	52	1,105	35	13	48	21
June 2017	148	188	336	311	623	53	987	37	14	51	21
Sept. 2017	148	185	333	291	633	53	977	33	13	46	20
Dec. 2017	159	198	357	315	656	57	1,028	36	16	52	18

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	47	36	0	0	1	4	3	8	59	53	1,636
March 2017	53	39	0	0	1	4	4	8	5	6	1,557
June 2017	48	37	1	0	1	5	3	8	6	7	1,447
Sept. 2017	50	41	1	1	1	3	3	7	6	7	1,433
Dec. 2017	63	51	1	0	1	4	3	7	12	13	1,528

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	9,738	8,766	18,504	8,451	15,241	6,875	30,567	6,463	2,279	8,742	2,170
March 2017	10,265	9,272	19,537	9,779	14,914	7,042	31,735	6,517	2,366	8,883	2,491
June 2017	11,431	10,178	21,609	10,591	17,047	6,524	34,162	6,606	2,343	8,949	2,629
Sept. 2017	10,955	10,171	21,126	10,221	18,422	6,662	35,305	6,188	2,451	8,640	2,406
Dec. 2017	12,181	11,618	23,799	11,692	21,110	7,890	40,693	6,832	3,139	9,971	2,158

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	695	458	16	10	26	84	79	163	447	453	61,083
March 2017	762	664	17	8	25	79	81	160	4,099	687	64,181
June 2017	1,202	891	17	14	30	112	69	181	7,090	719	69,169
Sept. 2017	1,201	876	12	14	27	59	97	156	5,338	597	69,131
Dec. 2017	973	1,082	35	10	45	53	96	148	7,658	838	78,734

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2016	30		1,032	296	1,359	265		4,413	1,156	5,833
March 2017	14	16	839	290	1,159	52	327	5,436	1,210	7,024
June 2017	13	13	880	285	1,191	46	275	6,307	1,180	7,808
Sept. 2017	13	15	866	276	1,170	54	229	6,317	1,184	7,785
Dec. 2017	16	15	979	273	1,283	65	316	7,565	1,156	9,102

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2016	671	49,124
March 2017	721	43,022
June 2017	692	49,949
Sept. 2017	677	44,427
Dec. 2017	758	26,144

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2016				
March 2017	1	0	1	14
June 2017	3	0	3	711
Sept. 2017	2	0	2	1,415
Dec. 2017	3	0	3	565

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
Dec. 2016	29,765,385	23,745,060	18,648,593	985,182	749,076	569,005	30,750,567	24,494,136	19,217,598
March 2017	33,567,924	26,506,724	21,773,106	1,076,217	842,949	645,993	34,644,141	27,349,673	22,419,099
June 2017	35,887,333	29,355,590	23,641,966	1,185,246	911,415	705,267	37,072,579	30,267,005	24,347,233
Sept. 2017	39,394,556	31,953,667	25,788,132	1,286,112	971,933	747,558	40,680,668	32,925,600	26,535,690
Dec. 2017	43,435,773	35,227,326	28,712,012	1,415,161	1,067,448	829,209	44,850,934	36,294,774	29,541,221

III. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
Dec. 2016	634	2,941	2,259	854	1,817,078	1,823,767
March 2017	485	3,309	2,840	938	2,105,500	2,113,072
June 2017	784	3,470	3,987	1,359	2,005,164	2,014,763
Sept. 2017	725	4,859	4,238	1,319	2,277,627	2,288,768
Dec. 2017	1,008	5,193	4,914	1,642	2,641,013	2,653,770

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)								SWIFT	Others (Western Union, Moneygram, etc)	Total	Total	
		Money orders**						Total	Total					Total
		Among own accounts			To other recipients									
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total							
Dec. 2016	30,086	7,509	32	7,541	30,359	192	30,551	38,092			15	68,194		
March 2017	35,573	8,683	46	8,729	35,762	240	36,002	44,731	17	1	17	80,322		
June 2017	39,945	9,840	56	9,896	41,039	293	41,333	51,229	21	0	21	91,195		
Sept. 2017	43,084	10,862	63	10,925	42,572	320	42,892	53,817	24	4	28	96,929		
Dec. 2017	54,239	13,265	72	13,337	49,489	342	49,831	63,167	27	18	45	117,451		

Period	EFT	Volume of transactions (Million TRY)								SWIFT	Others (Western Union, Moneygram, etc)	Total	Total	
		Money orders						Total	Total					Total
		Among own accounts			To other recipients									
		TC	FC	Total	TC	FC	Total							
Dec. 2016	110,282	19,583	763	20,345	62,139	3,998	66,137	86,482			447	197,212		
March 2017	126,122	34,266	1,291	35,557	127,893	4,959	132,852	168,409	0	0	447	294,978		
June 2017	150,606	25,792	1,176	26,968	82,840	6,126	88,966	115,934	0	0	571	267,111		
Sept. 2017	167,250	29,117	1,251	30,368	94,220	7,549	101,769	132,137	0	0	630	300,017		
Dec. 2017	212,001	35,914	1,632	37,546	113,281	8,644	121,925	159,471	0	0	785	372,258		

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	32,123	408	326	4,517					15,275	52,648
March 2017	36,180	1,065	440	5,136	2,452	194	6,730	9,922	922	63,041
June 2017	39,983	801	485	5,739	499	141	7,991	8,945	2,902	67,485
Sept. 2017	42,663	968	591	6,674	2,453	249	9,384	9,904	3,053	75,937
Dec. 2017	51,518	678	752	7,642	522	242	9,969	17,975	1,697	90,996

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	3,137	429	310	3,400					987	8,263
March 2017	4,263	846	647	4,090	673	32	195	701	255	11,702
June 2017	4,086	802	466	4,647	102	22	291	673	367	11,456
Sept. 2017	4,389	1,055	559	5,415	667	36	334	789	584	13,827
Dec. 2017	5,332	957	808	6,309	112	42	352	1,472	442	15,827

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	385	789	1,174	1,021	1,909	25	2,955	468	329	796	10
March 2017	443	879	1,322	2,071	2,551	59	4,681	751	561	1,312	12
June 2017	474	961	1,435	1,773	2,806	59	4,638	814	602	1,415	12
Sept. 2017	538	1,126	1,664	1,506	3,113	63	4,683	845	650	1,495	14
Dec. 2017	592	1,101	1,693	2,103	3,531	51	5,684	1,038	766	1,803	6

investment transactions continued...

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	4,680	2,924	8	9	17	343	223	566	33	41	8,483
March 2017	5,656	3,994	12	9	21	520	416	937	36	54	12,332
June 2017	5,571	3,687	14	10	24	638	381	1,019	39	64	12,295
Sept. 2017	8,408	5,824	12	11	23	416	481	897	35	74	14,675
Dec. 2017	10,625	7,626	18	13	31	583	415	999	46	103	17,945

Volume of transactions (Million TRY)

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2016	4,393	5,219	9,612	12,680	17,708	599	30,987	17,147	12,159	29,306	403
March 2017	5,250	6,210	11,460	26,398	25,632	1,483	53,512	26,421	19,266	45,687	443
June 2017	5,554	6,730	12,285	17,182	19,655	1,259	38,097	25,963	18,529	44,492	447
Sept. 2017	6,648	7,827	14,475	13,109	20,368	1,492	34,970	27,143	19,579	46,722	489
Dec. 2017	7,999	9,019	17,018	22,288	30,633	1,326	54,247	33,480	25,663	59,143	586

investment transactions continued...

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	42,373	14,911	87	59	145	2,222	1,705	3,927	1,693	3,253	92,544
March 2017	45,991	24,754	116	68	184	2,615	2,832	5,447	2,519	4,779	146,267
June 2017	40,235	24,638	141	75	216	2,488	1,806	4,294	2,360	5,492	129,961
Sept. 2017	89,716	41,276	132	82	215	1,639	2,830	4,469	3,234	7,042	149,657
Dec. 2017	112,360	53,005	194	95	289	2,954	2,492	5,446	3,855	9,782	199,516

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2016	1,072		18,434	856	20,362	788		15,969	1,138	17,895
March 2017	888	331	22,304	1,299	24,821	431	519	19,544	1,608	22,102
June 2017	1,337	496	25,988	1,141	28,961	586	693	23,397	1,513	26,189
Sept. 2017	1,315	532	28,143	1,004	30,993	670	867	26,826	1,487	29,850
Dec. 2017	1,698	678	31,949	1,131	35,457	845	1,065	29,577	1,660	33,146

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2016	7,845	14,478
March 2017	8,334	17,266
June 2017	9,379	21,984
Sept. 2017	11,618	21,094
Dec. 2017	17,858	23,177

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2016				
March 2017	331	119	450	3,105
June 2017	423	142	566	4,366
Sept. 2017	522	252	774	5,222
Dec. 2017	581	252	833	6,136

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
Dec. 2016	29,765,385	23,745,060	18,648,593
March 2017	33,567,924	26,506,724	21,773,106
June 2017	35,887,333	29,355,590	23,641,966
Sept. 2017	39,394,556	31,953,667	25,788,132
Dec. 2017	43,435,773	35,227,326	28,712,012

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2016	634	2,940	2,177	838	1,734,791	1,741,381
March 2017	485	3,308	2,748	920	2,012,509	2,019,969
June 2017	783	3,469	3,857	1,338	1,861,753	1,871,200
Sept. 2017	724	4,858	4,098	1,297	2,171,410	2,182,387
Dec. 2017	1,008	5,191	4,773	1,611	2,522,480	2,535,062

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2016	26,626	7,002	29	7,032	27,813	143	27,956	34,988			13	61,626
March 2017	31,736	8,107	43	8,150	33,001	182	33,183	41,333	15	1	16	73,085
June 2017	35,595	9,197	53	9,250	37,810	220	38,030	47,280	18	0	19	82,893
Sept. 2017	38,293	10,145	59	10,204	39,062	234	39,296	49,500	20	4	24	87,817
Dec. 2017	48,599	12,446	67	12,514	45,435	249	45,684	58,198	22	18	40	106,837

Period	EFT	Volume of transactions (Million TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
Dec. 2016	68,596	13,857	563	14,421	41,534	2,270	43,804	58,224			335	127,155
March 2017	79,857	15,960	885	16,845	48,646	2,837	51,483	68,328	374	15	389	148,574
June 2017	94,775	18,282	960	19,242	56,447	3,314	59,760	79,003	470	1	471	174,249
Sept. 2017	106,149	20,529	967	21,496	64,758	3,790	68,548	90,044	500	8	507	196,701
Dec. 2017	136,234	25,090	1,115	26,205	76,189	4,258	80,447	106,652	571	31	602	243,488

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	31,255	369	293	4,513					15,200	51,629
March 2017	35,201	914	388	5,130	2,405	193	6,703	9,922	840	61,695
June 2017	38,871	623	427	5,735	486	136	7,887	8,944	2,862	65,973
Sept. 2017	41,443	838	529	6,668	2,388	243	9,281	9,904	3,014	74,308
Dec. 2017	50,181	539	663	7,630	507	236	9,794	17,975	1,654	89,178

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	2,723	155	235	3,391					908	7,412
March 2017	3,794	477	556	4,070	646	32	194	701	116	10,586
June 2017	3,517	314	330	4,640	96	21	226	673	289	10,108
Sept. 2017	3,712	423	415	5,393	633	35	271	789	498	12,170
Dec. 2017	4,586	332	568	6,268	105	41	288	1,472	341	14,002

The Banks Association of Turkey
Retail Mobil Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	370	768	1,137	983	1,781	22	2,786	461	326	787	9
March 2017	426	855	1,281	2,014	2,404	56	4,473	743	558	1,301	10
June 2017	452	930	1,381	1,709	2,621	55	4,384	804	597	1,402	11
Sept. 2017	507	1,087	1,594	1,442	2,904	59	4,405	836	645	1,480	12
Dec. 2017	560	1,060	1,619	2,029	3,310	45	5,384	1,027	760	1,787	5

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	4,676	2,921	8	9	17	341	221	563	33	41	8,261
March 2017	5,650	3,991	12	9	21	519	414	933	36	54	12,063
June 2017	5,567	3,684	14	10	24	636	379	1,015	39	64	11,966
Sept. 2017	8,400	5,819	12	11	23	414	479	893	35	74	14,301
Dec. 2017	10,613	7,618	18	13	31	581	414	995	46	103	17,542

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	3,711	4,571	8,282	11,713	15,448	437	27,597	16,394	11,888	28,283	330
March 2017	4,446	5,439	9,885	24,655	22,690	1,139	48,484	25,505	18,880	44,385	354
June 2017	4,502	5,718	10,221	15,126	16,266	1,065	32,457	24,884	17,969	42,852	349
Sept. 2017	5,123	6,369	11,493	11,360	16,801	1,266	29,426	26,019	18,972	44,991	374
Dec. 2017	6,327	7,464	13,791	20,056	26,050	903	47,009	32,187	24,971	57,159	463

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	41,906	14,787	85	58	143	2,186	1,678	3,864	1,693	3,253	86,539
March 2017	45,353	24,394	115	66	180	2,575	2,784	5,358	2,519	4,779	137,820
June 2017	39,675	24,319	137	72	209	2,444	1,769	4,213	2,360	5,492	120,112
Sept. 2017	88,733	40,680	130	78	208	1,611	2,778	4,389	3,234	7,042	138,603
Dec. 2017	111,062	52,191	192	92	284	2,918	2,461	5,378	3,855	9,782	186,057

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2016	1,065		17,937	764	19,766	768		14,601	915	16,284
March 2017	880	330	21,767	1,204	24,181	409	518	18,056	1,376	20,358
June 2017	1,329	495	25,321	1,024	28,168	566	687	21,373	1,225	23,851
Sept. 2017	1,305	530	27,394	882	30,111	647	858	24,373	1,163	27,042
Dec. 2017	1,688	675	31,126	981	34,469	815	1,025	26,813	1,258	29,912

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2016	7,726	10,972
March 2017	8,187	12,772
June 2017	9,237	13,896
Sept. 2017	11,468	13,489
Dec. 2017	17,735	18,112

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2016				
March 2017	331	119	450	3,105
June 2017	423	142	565	4,366
Sept. 2017	522	252	774	5,218
Dec. 2017	581	252	833	6,133

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
Dec. 2016	985,182	749,076	569,005
March 2017	1,076,217	842,949	645,993
June 2017	1,185,246	911,415	705,267
Sept. 2017	1,286,112	971,933	747,558
Dec. 2017	1,415,161	1,067,448	829,209

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2016	0	1	82	16	82,287	82,386
March 2017	0	1	92	18	92,991	93,103
June 2017	1	1	130	21	143,410	143,563
Sept. 2017	1	1	140	22	106,218	106,381
Dec. 2017	1	2	141	32	118,534	118,709

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)											
		Money orders							Foreign currency transfers			Total	
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
Dec. 2016	3,461	507	3	510	2,546	49	2,594	3,104			3		6,567
March 2017	3,838	576	3	579	2,761	57	2,818	3,398	2	0	2	7,237	
June 2017	4,350	643	3	646	3,229	74	3,303	3,949	3	0	3	8,302	
Sept. 2017	4,791	717	4	721	3,510	86	3,597	4,318	3	0	3	9,112	
Dec. 2017	5,640	819	4	823	4,054	92	4,146	4,970	5	0	5	10,614	

Period	EFT	Volume of transactions (Million TRY)											
		Money orders							Foreign currency transfers			Total	
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC	FC	Total	TC	FC	Total						
Dec. 2016	41,686	5,725	199	5,925	20,606	1,728	22,334	28,258			112		70,057
March 2017	46,265	18,306	406	18,712	79,247	2,122	81,369	100,080	59	0	59	146,404	
June 2017	55,830	7,509	216	7,725	26,393	2,812	29,206	36,931	101	0	101	92,862	
Sept. 2017	61,101	8,588	284	8,872	29,463	3,759	33,221	42,093	123	0	123	103,316	
Dec. 2017	75,768	10,824	517	11,341	37,092	4,385	41,478	52,819	182	2	184	128,770	

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	869	39	33	4					74	1,019
March 2017	980	151	52	6	47	1	27	0	81	1,346
June 2017	1,111	177	58	3	13	5	105	0	40	1,512
Sept. 2017	1,220	131	62	6	64	6	102	0	39	1,629
Dec. 2017	1,337	139	90	12	15	7	175	0	43	1,818

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2016	414	274	75	9					79	851
March 2017	470	369	90	20	27	0	1	0	139	1,116
June 2017	569	488	136	7	6	1	65	0	78	1,349
Sept. 2017	676	632	144	21	33	1	62	0	86	1,656
Dec. 2017	746	625	240	41	7	1	64	0	101	1,825

The Banks Association of Turkey
Commercial Mobil Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	15	22	37	38	127	3	169	7	2	10	1
March 2017	17	24	41	57	147	4	208	7	4	11	1
June 2017	22	31	53	64	185	4	254	9	5	14	1
Sept. 2017	30	40	70	64	209	5	278	9	5	15	1
Dec. 2017	32	41	74	74	220	6	300	10	6	16	1

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	4	3	0	0	0	2	1	3	0	0	222
March 2017	5	4	0	0	0	2	2	4	0	0	269
June 2017	5	3	0	0	0	2	2	4	0	0	329
Sept. 2017	7	5	0	0	0	2	2	4	0	0	374
Dec. 2017	11	8	0	0	0	2	2	4	0	0	403

Period	Volume of transactions (Million TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2016	681	648	1,329	967	2,260	162	3,390	752	271	1,023	72
March 2017	804	771	1,575	1,742	2,942	344	5,028	915	386	1,301	89
June 2017	1,052	1,012	2,064	2,056	3,389	194	5,639	1,080	560	1,640	98
Sept. 2017	1,525	1,457	2,982	1,750	3,567	227	5,543	1,124	607	1,731	115
Dec. 2017	1,672	1,555	3,226	2,232	4,583	423	7,238	1,292	692	1,985	123

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2016	467	125	1	1	3	36	27	63	0	0	6,005
March 2017	639	360	2	2	4	40	48	89	0	0	8,446
June 2017	559	319	4	3	7	43	37	80	0	0	9,848
Sept. 2017	983	597	3	4	7	28	51	80	0	0	11,054
Dec. 2017	1,298	814	2	3	5	37	31	68	0	0	13,459

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2016	7		497	92	596	20		1,368	222	1,611
March 2017	8	0	537	95	641	22	1,634	1,489	231	3,376
June 2017	8	1	667	117	794	20	6,211	2,024	289	8,543
Sept. 2017	10	2	749	122	883	23	9,031	2,453	323	11,830
Dec. 2017	11	4	824	150	988	30	39,490	2,764	401	42,684

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2016	119	3,506
March 2017	147	4,495
June 2017	142	8,088
Sept. 2017	150	7,605
Dec. 2017	123	5,065

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2016				
March 2017	0	0	0	0
June 2017	0	0	0	0
Sept. 2017	0	0	0	4
Dec. 2017	0	0	0	3

List of participating banks in internet banking statistics

Internet Banking Sites Included

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

List of participating banks in mobile banking statistics

Applications Included

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

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

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

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Turkey.

Glossary of Internet Banking Statistics*

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

3. Number of registered commercial customers:

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

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

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

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

1. Number credit card of applications in the related three-month period (including virtual card applications)
2. Number of loan applications in the related three-month period.
3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
4. Number of invoice payment orders in the related three-month period.
5. **Number of other non-financial transactions in the related three-month period:** Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

- a) **EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from the internet banking, will be reported. Regular and time EFT orders will not be counted.
- b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank - Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.
- Money orders to other recipients in the same bank.
- c) **Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.
- SWIFT
- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

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

- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items 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 (FX to other FX transactions are counted as 1 transaction)
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VIOB transactions
 - VIOB transactions ordered
 - VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Cash advance in installments (Repayments are based on an installment plan)
- c) Payment to own credit card
- d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume):

Money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VIOB guarantee deposit/withdrawal transactions etc.)

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

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

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

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Turkey.

Glossary of Mobile Banking Statistics*

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

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in 1-year period.

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

3. Number of registered commercial customers:

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

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

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

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 4. Number of invoice payment orders in the related three-month period.
- 5. **Number of other non-financial transactions in the related three-month period:** Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

- a) **EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
- b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank
 - Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.
 - Money orders to other recipients in the same bank.
- c) **Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.
 - SWIFT
 - Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

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

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

3. Investment Transactions (Number, Volume)

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using 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 (FX to other FX transactions are counted as 1 transaction)
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VIOB transactions
 - VIOB transactions ordered
 - VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Cash advance in installments (Repayments are based on an installment plan)
- c) Payment to own credit card
- d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume):

Money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VIOB guarantee deposit/withdrawal transactions etc.)

IV. Product Sales Realized in the related three-month period

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through mobile banking channel (except transactions made by credit cards)
2. Insurance sales: Sales of insurance transactions that are issued through mobile banking channel.

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.

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Turkey.