

Digital, Internet and Mobile Banking Statistics

December 2018

Report Code: DE22

February 2019



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. 2017	24,003,830	13,785,171	29,650,602	67,439,603	7,907,447	21,334,252	13,893,074	43,134,773	4,662,257	21,518,768	7,193,244	33,374,269
March 2018	24,228,965	15,576,213	31,664,719	71,469,897	7,493,468	23,591,827	14,413,435	45,498,730	4,541,259	23,440,985	7,690,854	35,673,098
June 2018	24,197,334	17,496,678	33,629,441	75,323,453	7,061,430	26,114,182	14,714,305	47,889,917	4,289,275	26,204,001	7,129,838	37,623,114
Sept. 2018	23,869,399	19,364,996	35,533,331	78,767,726	6,796,836	28,398,816	15,155,898	50,351,550	4,053,405	28,423,996	7,280,893	39,758,294
Dec. 2018	23,638,784	21,801,764	37,480,053	82,920,601	5,647,881	30,241,165	16,554,809	52,443,855	3,902,629	31,029,892	7,355,463	42,287,984

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. 2017	2,043,551	235,257	1,179,904	3,458,712	934,097	313,860	753,588	2,001,545	786,210	345,742	483,467	1,615,419
March 2018	2,081,551	291,128	1,274,363	3,647,042	911,858	386,149	789,607	2,087,614	785,657	406,726	508,794	1,701,177
June 2018	2,096,926	372,955	1,350,611	3,820,492	888,539	461,923	825,469	2,175,931	769,038	480,641	513,938	1,763,617
Sept. 2018	2,097,026	419,497	1,435,368	3,951,891	867,764	521,701	852,784	2,242,249	742,445	552,247	527,432	1,822,124
Dec. 2018	2,101,889	511,099	1,527,489	4,140,477	852,054	606,096	891,830	2,349,980	727,282	607,989	558,728	1,893,999

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. 2017	26,047,381	14,020,428	30,830,506	70,898,315	8,841,544	21,648,112	14,646,662	45,136,318	5,448,467	21,864,510	7,676,711	34,989,688
March 2018	26,310,516	15,867,341	32,939,082	75,116,939	8,405,326	23,977,976	15,203,042	47,586,344	5,326,916	23,847,711	8,199,648	37,374,275
June 2018	26,294,260	17,869,633	34,980,052	79,143,945	7,949,969	26,576,105	15,539,774	50,065,848	5,058,313	26,684,642	7,643,776	39,386,731
Sept. 2018	25,966,425	19,784,493	36,968,699	82,719,617	7,664,600	28,920,517	16,008,682	52,593,799	4,795,850	28,976,243	7,808,325	41,580,418
Dec. 2018	25,740,673	22,312,863	39,007,542	87,061,078	6,499,935	30,847,261	17,446,639	54,793,835	4,629,911	31,637,881	7,914,191	44,181,983

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. 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
March 2018	1,614,265	6,730,740	2,153,807	10,498,811	2,926,994	16,710,245	5,537,047	25,174,287	4,541,259	23,440,985	7,690,854	35,673,098
June 2018	1,556,927	7,561,913	1,985,600	11,104,440	2,732,348	18,642,088	5,144,238	26,518,674	4,289,275	26,204,001	7,129,838	37,623,114
Sept. 2018	1,483,296	8,377,667	2,041,670	11,902,633	2,570,109	20,046,329	5,239,223	27,855,661	4,053,405	28,423,996	7,280,893	39,758,294
Dec. 2018	1,431,573	9,347,209	2,062,190	12,840,971	2,471,056	21,682,683	5,293,273	29,447,013	3,902,629	31,029,892	7,355,463	42,287,984

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. 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
March 2018	30,878	377,426	978,838	2,379,351	565,401	209,364	111,803	6,171,804	8,102,586	7,878,996	938,850	236,947
June 2018	27,467	360,305	905,297	2,236,745	544,968	214,494	119,280	6,711,883	8,921,250	9,059,518	1,107,976	284,094
Sept. 2018	32,126	340,306	821,739	2,120,358	530,821	208,055	158,027	7,311,011	9,549,951	9,836,945	1,237,672	330,392
Dec. 2018	33,383	298,396	745,990	2,057,029	542,531	225,300	158,961	7,907,579	10,193,855	10,921,510	1,451,986	396,000

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. 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
March 2018	26,917	1,465,829	2,671,228	3,042,901	382,614	101,365	169,598	8,015,059	11,752,652	13,301,248	1,886,864	547,677
June 2018	23,234	1,282,215	2,447,007	2,897,671	375,109	104,601	169,981	8,354,402	12,273,555	14,193,934	2,028,053	603,190
Sept. 2018	27,412	1,319,378	2,429,515	2,989,176	404,847	110,565	217,566	8,970,694	12,801,205	14,946,478	2,173,340	649,011
Dec. 2018	33,735	1,363,820	2,389,351	3,024,684	424,540	119,333	226,079	9,569,794	13,329,196	16,003,223	2,419,057	740,634

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. 2017	53,654,432	21,800,521	11,855,501	3,223,455	1,687,685	1,269,677	56,877,887	23,488,206	13,125,178
March 2018	55,893,684	21,906,903	12,232,113	3,355,914	1,701,465	1,294,451	59,249,598	23,608,368	13,526,564
June 2018	57,826,775	21,775,735	11,419,113	3,447,537	1,714,008	1,282,976	61,274,312	23,489,743	12,702,089
Sept. 2018	59,402,730	21,952,734	11,334,298	3,532,394	1,720,548	1,269,877	62,935,124	23,673,282	12,604,175
Dec. 2018	61,118,837	22,202,690	11,258,092	3,629,378	1,743,884	1,286,010	64,748,215	23,946,574	12,544,102

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. 2017	550	1,231	1,541	919	851,792	856,033
March 2018	500	820	1,534	904	899,083	902,841
June 2018	477	710	1,601	711	774,950	778,448
Sept. 2018	309	659	1,396	715	847,203	850,283
Dec. 2018	934	696	1,333	762	795,333	799,058

III. Financial transactions

III.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. 2017	36,936	6,350	101	6,451	26,549	704	27,253	33,704	355	94	449	71,089
March 2018	37,572	6,734	103	6,837	24,612	708	25,320	32,157	288	94	382	70,111
June 2018	35,457	6,849	120	6,968	21,858	764	22,622	29,591	300	72	373	65,420
Sept. 2018	33,113	7,045	134	7,179	23,044	717	23,760	30,939	284	66	350	64,402
Dec. 2018	36,309	7,992	134	8,126	25,786	738	26,524	34,650	276	70	346	71,305

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. 2017	476,141	170,641	20,917	191,558	227,717	32,134	259,851	451,409	27,534	2,369	29,902	957,452
March 2018	481,120	168,702	24,843	193,546	221,335	30,576	251,911	445,457	25,444	3,645	29,089	955,666
June 2018	469,430	189,029	26,696	215,725	213,705	35,343	249,048	464,773	30,150	4,107	34,257	968,459
Sept. 2018	474,447	229,269	32,704	261,973	226,532	38,044	264,576	526,549	32,656	3,390	36,046	1,037,042
Dec. 2018	496,083	214,452	31,347	245,798	240,148	36,740	276,888	522,687	31,470	2,865	34,335	1,053,105

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. 2017	21,177	6,575	2,742	2,166	239	211	2,747	1,849	2,541	40,246
March 2018	23,641	6,833	2,497	2,003	1,715	256	2,627	1,558	2,903	44,034
June 2018	20,804	6,608	2,444	1,880	221	197	2,552	1,235	2,852	38,793
Sept. 2018	18,873	6,079	2,446	1,703	1,358	195	2,096	1,197	2,978	36,926
Dec. 2018	19,600	6,285	2,705	1,672	173	283	1,728	1,229	3,026	36,702

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. 2017	11,527	26,555	8,480	5,462	88	42	135	196	4,638	57,123
March 2018	10,232	26,708	7,660	5,016	774	45	129	170	4,711	55,444
June 2018	10,537	26,862	7,697	5,261	95	41	136	150	5,569	56,348
Sept. 2018	10,975	27,977	7,294	4,953	670	40	156	152	6,092	58,310
Dec. 2018	12,301	27,729	8,458	4,781	73	60	117	149	6,521	60,188

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. 2017	576	968	1,544	1,203	1,745	100	3,047	556	355	911	111	
March 2018	581	946	1,527	1,044	1,622	106	2,772	528	323	850	102	
June 2018	587	968	1,555	1,504	1,816	107	3,426	549	380	928	103	
Sept. 2018	544	911	1,456	1,486	2,017	108	3,611	574	415	989	95	
Dec. 2018	528	838	1,366	1,113	1,753	131	2,996	555	350	905	97	

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	
Dec. 2017	8,621	6,519	43	35	79	201	125	327	236	333	12,869
March 2018	6,883	6,996	50	45	95	221	153	373	152	225	12,942
June 2018	5,798	6,261	72	67	139	377	206	583	249	287	13,283
Sept. 2018	5,779	6,593	114	110	224	311	249	560	715	276	13,803
Dec. 2018	6,034	6,787	84	102	186	253	161	414	254	367	13,117

Period	Volume of transactions (Million TRY)										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2017	16,859	17,576	34,435	22,055	33,251	8,859	64,165	29,321	18,444	47,765	5,680
March 2018	17,717	17,467	35,184	18,513	31,286	7,262	57,061	26,869	15,979	42,848	5,080
June 2018	19,500	20,734	40,234	32,025	41,344	9,060	82,429	30,299	21,409	51,708	5,789
Sept. 2018	20,246	21,734	41,980	32,521	49,860	10,077	92,458	33,359	25,948	59,308	5,545
Dec. 2018	17,754	18,124	35,879	22,372	39,706	9,968	72,046	28,968	20,555	49,523	4,262

Period	Volume of transactions (Million TRY)										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2017	59,630	64,410	1,198	877	2,075	1,252	1,116	2,368	255,891	37,503	258,400
March 2018	58,919	65,399	1,821	1,440	3,261	1,127	1,371	2,499	336,761	31,823	243,154
June 2018	45,552	57,927	3,450	3,059	6,509	3,274	2,460	5,734	741,334	46,357	296,687
Sept. 2018	49,739	68,623	6,024	5,461	11,485	3,103	3,235	6,337	135,165	24,240	309,976
Dec. 2018	44,313	59,441	3,352	2,758	6,110	1,301	1,036	2,336	137,491	24,087	253,684

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. 2017	308	371	8,080	645	9,404	361	891	17,922	1,736	20,909
March 2018	308	298	8,080	619	9,305	380	952	18,237	1,679	21,248
June 2018	273	329	7,765	557	8,925	367	987	18,847	1,636	21,838
Sept. 2018	263	300	7,783	583	8,929	374	921	21,009	1,816	24,119
Dec. 2018	327	268	7,574	525	8,694	495	856	19,998	1,660	23,008

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2017	3,399	32,328
March 2018	3,370	28,388
June 2018	3,361	32,766
Sept. 2018	3,224	31,412
Dec. 2018	3,088	31,978

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2017	147	71	218	2,356
March 2018	135	59	194	2,205
June 2018	116	59	176	2,414
Sept. 2018	109	38	147	1,550
Dec. 2018	91	32	123	1,035

*A bank revised its previous period data.

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. 2017	53,654,432	21,800,521	11,855,501
March 2018	55,893,684	21,906,903	12,232,113
June 2018	57,826,775	21,775,735	11,419,113
Sept. 2018	59,402,730	21,952,734	11,334,298
Dec. 2018	61,118,837	22,202,690	11,258,092

II. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
Dec. 2017	549	1,223	1,349	820	629,355	633,295
March 2018	499	812	1,341	803	668,853	672,309
June 2018	475	703	1,408	623	552,638	555,848
Sept. 2018	308	652	1,218	622	624,374	627,174
Dec. 2018	933	691	1,164	650	548,741	552,179

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. 2017	19,053	3,892	47	3,939	9,947	134	10,080	14,019	169	63	231	33,303
March 2018	19,656	4,325	53	4,378	8,948	137	9,086	13,464	124	60	184	33,304
June 2018	18,628	4,444	64	4,509	8,528	135	8,663	13,172	125	62	187	31,987
Sept. 2018	17,174	4,688	77	4,766	7,802	134	7,936	12,702	116	57	173	30,048
Dec. 2018	18,918	5,368	73	5,442	8,934	133	9,068	14,510	95	59	154	33,582

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. 2017	65,520	15,266	1,427	16,693	30,203	2,913	33,116	49,809	4,788	107	4,895	120,225
March 2018	63,075	16,467	1,474	17,941	27,754	2,674	30,428	48,369	3,318	111	3,429	114,873
June 2018	65,203	20,376	2,279	22,655	28,347	2,879	31,226	53,881	4,151	128	4,278	123,362
Sept. 2018	66,526	23,826	3,288	27,114	29,071	3,357	32,427	59,542	4,410	153	4,563	130,631
Dec. 2018	65,325	19,896	2,493	22,389	29,995	3,120	33,115	55,504	2,423	154	2,577	123,406

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. 2017	15,265	3,863	1,842	1,925	144	117	1,551	1,842	830	27,378
March 2018	14,539	4,326	1,657	1,765	1,229	158	1,399	1,552	961	27,584
June 2018	13,418	4,069	1,640	1,647	137	104	1,273	1,231	840	24,360
Sept. 2018	12,698	3,750	1,650	1,488	928	103	1,118	1,193	877	23,806
Dec. 2018	13,278	3,862	1,838	1,470	112	147	1,017	1,224	798	23,747

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. 2017	1,740	1,865	2,130	1,898	36	21	44	194	532	8,460
March 2018	1,961	2,439	1,919	1,894	434	23	42	168	569	9,449
June 2018	1,595	2,054	1,977	1,851	38	19	40	149	515	8,238
Sept. 2018	1,640	2,308	1,945	1,694	346	20	51	150	540	8,694
Dec. 2018	2,006	2,142	2,202	1,685	33	29	41	147	582	8,868

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. 2017	417	770	1,187	887	1,088	43	2,019	519	340	859	92
March 2018	426	753	1,179	757	975	50	1,782	494	309	803	82
June 2018	429	770	1,199	1,184	1,143	46	2,373	515	364	880	83
Sept. 2018	394	721	1,115	1,189	1,307	46	2,542	541	397	937	78
Dec. 2018	365	644	1,010	803	968	63	1,834	517	330	846	82

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. 2017	8,558	6,468	43	35	77	198	122	320	223	319	11,341
March 2018	6,840	6,951	50	44	94	217	149	366	150	221	11,477
June 2018	5,765	6,219	72	66	138	370	202	572	244	281	11,746
Sept. 2018	5,744	6,545	113	109	223	305	245	550	696	271	12,262
Dec. 2018	5,993	6,733	83	102	185	248	158	407	247	358	11,453

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. 2017	4,678	5,957	10,636	10,362	12,141	969	23,472	22,489	15,306	37,794	3,522
March 2018	4,712	5,599	10,311	7,442	9,891	1,008	18,341	20,375	13,200	33,576	2,751
June 2018	5,704	7,512	13,216	18,077	17,014	1,187	36,277	24,487	18,378	42,865	3,389
Sept. 2018	6,083	7,766	13,849	18,619	20,693	1,330	40,642	27,810	22,411	50,221	3,464
Dec. 2018	4,313	5,225	9,537	6,972	8,626	1,383	16,981	23,051	16,397	39,448	2,450

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. 2017	58,656	63,328	1,163	867	2,030	1,199	1,020	2,220	248,234	36,665	179,667
March 2018	57,796	64,303	1,801	1,429	3,230	1,068	1,270	2,339	326,762	29,653	164,503
June 2018	44,507	56,887	3,433	3,045	6,479	3,114	2,333	5,447	719,183	42,789	207,350
Sept. 2018	48,575	65,669	6,003	5,445	11,447	2,950	3,093	6,043	131,189	21,771	213,106
Dec. 2018	43,444	58,444	3,333	2,746	6,079	1,219	960	2,179	133,422	22,283	157,402

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. 2017	293	355	7,101	372	8,121	296	574	10,357	580	11,807
March 2018	292	279	7,131	360	8,062	301	515	10,590	568	11,974
June 2018	259	313	6,823	327	7,721	295	626	10,570	541	12,032
Sept. 2018	249	285	6,494	322	7,350	291	592	10,647	541	12,072
Dec. 2018	309	254	6,582	311	7,455	387	535	10,672	545	12,139

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2017	2,641	6,185
March 2018	2,717	6,348
June 2018	2,699	8,338
Sept. 2018	2,564	8,740
Dec. 2018	2,410	6,615

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2017	144	71	215	1,792
March 2018	131	59	190	1,583
June 2018	114	59	173	1,894
Sept. 2018	107	38	145	1,289
Dec. 2018	89	32	121	836

*A bank revised its previous period data.

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. 2017	3,223,455	1,687,685	1,269,677
March 2018	3,355,914	1,701,465	1,294,451
June 2018	3,447,537	1,714,008	1,282,976
Sept. 2018	3,532,394	1,720,548	1,269,877
Dec. 2018	3,629,378	1,743,884	1,286,010

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. 2017	1	7	193	99	222,437	222,738
March 2018	2	7	192	101	230,230	230,532
June 2018	2	7	193	87	222,312	222,600
Sept. 2018	1	7	177	94	222,830	223,109
Dec. 2018	1	5	168	113	246,592	246,879

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. 2017	17,883	2,458	54	2,512	16,603	570	17,173	19,685	186	32	218	37,786	
March 2018	17,916	2,408	51	2,459	15,663	571	16,234	18,693	164	34	198	36,807	
June 2018	16,829	2,404	56	2,460	13,330	629	13,959	16,419	175	11	185	33,433	
Sept. 2018	15,939	2,357	56	2,413	15,242	583	15,824	18,237	168	9	178	34,354	
Dec. 2018	17,392	2,623	61	2,684	16,852	604	17,456	20,140	182	10	192	37,724	

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. 2017	410,621	155,376	19,490	174,865	197,514	29,220	226,734	401,600	22,746	2,261	25,007	837,228	
March 2018	418,045	152,235	23,370	175,605	193,581	27,902	221,483	397,088	22,125	3,535	25,660	840,793	
June 2018	404,228	168,652	24,418	193,070	185,358	32,464	217,822	410,892	25,999	3,979	29,978	845,098	
Sept. 2018	407,922	205,443	29,415	234,859	197,461	34,687	232,149	467,007	28,245	3,237	31,483	906,412	
Dec. 2018	430,758	194,556	28,854	223,409	210,153	33,620	243,773	467,183	29,047	2,711	31,758	929,699	

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. 2017	5,911	2,712	901	241	95	94	1,196	7	1,710	12,867
March 2018	9,102	2,507	841	239	486	98	1,228	6	1,943	16,450
June 2018	7,386	2,539	804	233	84	93	1,279	4	2,012	14,433
Sept. 2018	6,176	2,330	796	215	430	92	978	4	2,101	13,121
Dec. 2018	6,321	2,423	867	202	61	136	712	4	2,228	12,955

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. 2017	9,787	24,691	6,349	3,563	52	21	91	2	4,106	48,663
March 2018	8,271	24,269	5,741	3,122	340	22	87	1	4,142	45,996
June 2018	8,942	24,808	5,720	3,411	57	22	95	1	5,054	48,110
Sept. 2018	9,336	25,669	5,349	3,260	324	20	105	1	5,552	49,616
Dec. 2018	10,295	25,587	6,255	3,095	40	31	76	2	5,939	51,320

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. 2017	159	198	357	315	656	57	1,028	36	16	52	18
March 2018	155	192	348	288	647	56	991	34	14	48	20
June 2018	158	198	356	319	673	60	1,053	33	15	49	20
Sept. 2018	151	190	341	297	711	61	1,069	33	18	51	17
Dec. 2018	163	193	356	310	784	68	1,163	38	20	58	16

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. 2017	63	51	1	0	1	4	3	7	12	13	1,528
March 2018	42	46	1	1	1	4	3	8	3	4	1,465
June 2018	33	42	1	1	1	7	4	11	5	5	1,537
Sept. 2018	35	47	1	1	1	5	4	10	19	5	1,541
Dec. 2018	41	54	1	0	1	4	3	7	6	8	1,663

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. 2017	12,181	11,618	23,799	11,692	21,110	7,890	40,693	6,832	3,139	9,971	2,158
March 2018	13,005	11,867	24,873	11,071	21,395	6,253	38,720	6,494	2,778	9,272	2,329
June 2018	13,796	13,222	27,019	13,948	24,330	7,874	46,152	5,812	3,031	8,843	2,399
Sept. 2018	14,163	13,968	28,131	13,902	29,167	8,748	51,816	5,549	3,537	9,087	2,082
Dec. 2018	13,442	12,900	26,341	15,400	31,080	8,584	55,065	5,918	4,158	10,076	1,811

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. 2017	973	1,082	35	10	45	53	96	148	7,658	838	78,734
March 2018	1,123	1,096	20	11	31	59	101	160	9,999	2,171	78,651
June 2018	1,044	1,040	17	13	30	160	127	287	22,151	3,568	89,337
Sept. 2018	1,164	2,954	22	16	38	152	142	294	3,976	2,470	96,871
Dec. 2018	869	997	19	13	31	82	76	158	4,069	1,803	96,282

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. 2017	16	15	979	273	1,283	65	316	7,565	1,156	9,102
March 2018	17	19	948	259	1,243	79	437	7,647	1,111	9,274
June 2018	15	16	943	230	1,204	73	360	8,277	1,095	9,806
Sept. 2018	14	14	1,289	261	1,578	83	329	10,361	1,275	12,048
Dec. 2018	17	15	993	214	1,239	108	321	9,326	1,115	10,869

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2017	758	26,144
March 2018	653	22,040
June 2018	662	24,429
Sept. 2018	659	22,671
Dec. 2018	679	25,363

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2017	3	0	3	565
March 2018	4	0	4	623
June 2018	2	0	2	520
Sept. 2018	2	0	2	261
Dec. 2018	2	0	2	199

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. 2017	43,435,773	35,227,326	28,712,012	1,415,161	1,067,448	829,209	44,850,934	36,294,774	29,541,221
March 2018	47,240,932	38,005,262	31,131,839	1,565,491	1,175,756	915,520	48,806,423	39,181,018	32,047,359
June 2018	51,126,119	40,828,487	33,333,839	1,723,566	1,287,392	994,579	52,849,685	42,115,879	34,328,418
Sept. 2018	54,898,327	43,554,714	35,704,889	1,854,865	1,374,485	1,079,679	56,753,192	44,929,199	36,784,568
Dec. 2018	59,281,817	46,795,974	38,385,355	2,038,588	1,497,926	1,166,717	61,320,405	48,293,900	39,552,072

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. 2017	1,008	5,193	4,914	1,642	2,641,013	2,653,770
March 2018	1,381	6,616	5,158	1,762	3,178,885	3,193,801
June 2018	1,738	7,690	4,955	1,708	2,811,008	2,827,099
Sept. 2018	1,921	8,090	6,349	1,962	3,714,318	3,732,642
Dec. 2018	2,462	7,168	6,612	2,346	3,270,748	3,289,337

II. Financial transactions

II.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. 2017	54,239	13,265	72	13,337	49,489	342	49,831	63,167	27	18	45	117,451
March 2018	56,824	14,542	73	14,616	47,304	418	47,722	62,338	24	27	51	119,213
June 2018	62,736	16,610	96	16,706	51,507	469	51,977	68,682	29	34	63	131,481
Sept. 2018	66,466	18,581	131	18,712	54,028	540	54,568	73,280	36	34	70	139,816
Dec. 2018	77,376	21,492	116	21,608	63,759	599	64,359	85,967	37	32	69	163,412

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. 2017	212,001	35,914	1,632	37,546	113,281	8,644	121,925	159,471	0	0	785	372,258
March 2018	215,842	38,050	1,625	39,675	113,463	8,635	122,097	161,772	0	0	695	378,309
June 2018	251,670	50,900	2,204	53,104	133,700	10,377	144,076	197,180	0	0	976	449,826
Sept. 2018	288,866	67,855	3,285	71,140	149,273	13,876	163,149	234,289	0	0	1,489	524,644
Dec. 2018	303,751	68,018	2,558	70,576	162,384	15,069	177,454	248,030	0	0	1,165	552,945

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. 2017	51,518	678	752	7,642	522	242	9,969	17,975	1,697	90,996
March 2018	53,774	865	817	8,656	3,144	293	10,013	15,868	2,339	95,769
June 2018	57,211	880	904	12,756	681	248	10,869	13,332	3,461	100,343
Sept. 2018	62,343	1,098	1,048	10,139	3,346	301	11,627	14,423	3,714	108,039
Dec. 2018	71,198	1,122	1,215	10,705	678	409	11,438	18,460	3,036	118,261

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. 2017	5,332	957	808	6,309	112	42	352	1,472	442	15,827
March 2018	6,571	1,054	909	7,662	975	48	364	1,282	657	19,521
June 2018	6,303	1,219	1,030	8,599	154	45	394	1,245	1,016	20,005
Sept. 2018	6,993	1,535	1,181	9,440	1,050	55	353	1,458	1,165	23,231
Dec. 2018	8,673	1,565	1,394	11,155	177	78	356	1,725	1,035	26,157

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) <i>continued below...</i>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2017	592	1,101	1,693	2,103	3,531	51	5,684	1,038	766	1,803	6
March 2018	677	1,220	1,897	1,851	3,587	63	5,501	1,088	775	1,863	18
June 2018	788	1,440	2,228	3,925	5,077	75	9,076	1,331	990	2,321	21
Sept. 2018	842	1,615	2,457	5,160	7,339	87	12,586	1,710	1,257	2,967	21
Dec. 2018	814	1,475	2,289	3,109	5,976	110	9,195	1,837	1,210	3,047	21

Period	Number of transactions (Thousand) <i>investment transactions continued...</i>										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2017	10,348	7,771	18	13	31	583	415	999	46	103	18,090
March 2018	11,240	9,420	18	14	32	703	574	1,277	54	76	20,085
June 2018	9,886	8,476	25	20	46	1,446	928	2,375	66	93	24,635
Sept. 2018	12,221	10,098	39	26	65	1,438	1,263	2,701	77	102	30,996
Dec. 2018	13,154	10,333	29	23	52	1,176	824	2,000	109	231	27,169

Period	Volume of transactions (Million TRY) <i>continued below...</i>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2017	7,999	9,019	17,018	22,288	30,633	1,326	54,247	33,480	25,663	59,143	586
March 2018	8,938	9,791	18,730	16,450	27,785	1,586	45,821	32,712	23,862	56,574	560
June 2018	12,386	14,601	26,987	57,133	60,325	1,977	119,435	44,239	36,207	80,447	770
Sept. 2018	15,131	18,305	33,436	72,061	88,893	2,295	163,249	58,796	52,315	111,111	791
Dec. 2018	11,287	12,619	23,906	26,309	43,033	2,616	71,958	49,354	41,730	91,084	454

Period	Volume of transactions (Million TRY) <i>investment transactions continued...</i>										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2017	98,385	58,001	194	95	289	2,954	2,492	5,446	3,855	9,782	204,511
March 2018	108,009	66,878	180	106	286	2,979	3,677	6,657	3,973	11,989	207,494
June 2018	91,565	58,592	338	241	579	10,405	8,150	18,555	4,635	14,409	319,772
Sept. 2018	135,345	80,560	531	343	874	11,676	12,632	24,309	5,335	11,616	425,946
Dec. 2018	110,598	65,604	342	189	531	4,912	4,189	9,101	4,713	8,082	270,719

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. 2017	1,698	678	31,949	1,131	35,457	845	1,065	29,577	1,660	33,146
March 2018	1,923	793	35,500	1,124	39,339	985	1,288	31,166	1,640	35,079
June 2018	1,877	895	41,817	1,188	45,776	1,008	1,401	37,231	1,826	41,466
Sept. 2018	2,056	974	44,692	1,596	49,319	1,215	1,817	41,959	3,517	48,508
Dec. 2018	2,486	1,139	46,880	1,291	51,796	1,587	2,047	46,546	2,050	52,229

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2017	17,858	23,177
March 2018	23,188	20,654
June 2018	31,227	30,207
Sept. 2018	32,001	36,819
Dec. 2018	32,140	30,858

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2017	581	252	833	6,136
March 2018	646	208	854	6,934
June 2018	685	287	972	7,056
Sept. 2018	758	269	1,027	7,849
Dec. 2018	710	224	934	6,535

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
Dec. 2017	43,435,773	35,227,326	28,712,012
March 2018	47,240,932	38,005,262	31,131,839
June 2018	51,126,119	40,828,487	33,333,839
Sept. 2018	54,898,327	43,554,714	35,704,889
Dec. 2018	59,281,817	46,795,974	38,385,355

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
Dec. 2017	1,008	5,191	4,773	1,611	2,522,480	2,535,062
March 2018	1,380	6,614	5,002	1,725	3,061,200	3,075,922
June 2018	1,736	7,688	4,788	1,671	2,695,863	2,711,746
Sept. 2018	1,918	8,087	6,155	1,923	3,615,817	3,633,900
Dec. 2018	2,457	7,163	6,421	2,296	3,146,486	3,164,823

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. 2017	48,599	12,446	67	12,514	45,435	249	45,684	58,198	22	18	40	106,837
March 2018	50,826	13,643	69	13,712	43,143	325	43,468	57,180	21	27	48	108,054
June 2018	55,914	15,574	90	15,664	46,833	365	47,198	62,862	26	34	59	118,835
Sept. 2018	59,009	17,389	124	17,513	49,029	424	49,453	66,966	31	34	65	126,040
Dec. 2018	68,701	20,098	110	20,208	58,084	463	58,548	78,756	29	32	62	147,519

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. 2017	136,234	25,090	1,115	26,205	76,189	4,258	80,447	106,652	571	31	602	243,488
March 2018	137,120	27,171	1,197	28,367	76,863	4,626	81,488	109,856	526	45	571	247,546
June 2018	158,647	37,784	1,796	39,580	91,149	5,608	96,757	136,337	739	60	799	295,783
Sept. 2018	184,384	51,337	2,758	54,095	100,440	7,696	108,136	162,231	1,096	74	1,170	347,784
Dec. 2018	187,850	44,165	2,093	46,258	108,664	8,007	116,672	162,930	758	65	824	351,603

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. 2017	50,181	539	663	7,630	507	236	9,794	17,975	1,654	89,178
March 2018	52,321	696	719	8,632	3,042	285	9,909	15,868	2,286	93,758
June 2018	55,682	654	785	12,714	661	239	10,766	13,331	3,398	98,231
Sept. 2018	60,658	829	897	10,060	3,226	290	11,541	14,422	3,638	105,561
Dec. 2018	69,251	834	1,037	10,535	654	393	11,355	18,460	2,963	115,484

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. 2017	4,586	332	568	6,268	105	41	288	1,472	341	14,002
March 2018	5,736	452	637	7,551	905	47	303	1,282	515	17,428
June 2018	5,384	476	698	8,460	144	43	334	1,245	868	17,651
Sept. 2018	6,053	585	790	9,081	978	53	350	1,458	993	20,341
Dec. 2018	7,448	597	948	9,681	159	73	353	1,725	876	21,861

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. 2017	560	1,060	1,619	2,029	3,310	45	5,384	1,027	760	1,787	5
March 2018	639	1,169	1,808	1,769	3,366	57	5,192	1,077	769	1,846	17
June 2018	736	1,373	2,110	3,812	4,780	68	8,659	1,319	982	2,300	19
Sept. 2018	780	1,535	2,315	5,016	6,942	77	12,036	1,694	1,245	2,939	20
Dec. 2018	741	1,389	2,130	2,979	5,549	100	8,628	1,817	1,195	3,012	19

Period	Number of transactions (Thousand)										Total
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2017	10,335	7,761	18	13	31	581	414	995	46	103	17,686
March 2018	11,225	9,409	18	14	32	700	572	1,272	54	76	19,652
June 2018	9,869	8,466	25	20	45	1,441	925	2,365	66	93	24,058
Sept. 2018	12,195	10,085	39	26	64	1,432	1,257	2,689	77	102	30,249
Dec. 2018	13,128	10,321	29	23	52	1,171	820	1,991	109	231	26,384

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. 2017	6,327	7,464	13,791	20,056	26,050	903	47,009	32,187	24,971	57,159	463
March 2018	6,963	7,966	14,929	13,949	22,768	1,164	37,881	31,364	23,076	54,440	436
June 2018	9,807	12,156	21,964	52,480	52,995	1,510	106,985	42,614	35,078	77,691	635
Sept. 2018	11,979	15,384	27,363	66,347	77,563	1,732	145,642	56,783	50,426	107,209	635
Dec. 2018	8,100	9,730	17,830	22,329	33,357	1,976	57,662	47,229	39,874	87,103	319

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. 2017	97,059	57,182	192	92	284	2,918	2,461	5,378	3,855	9,782	191,047
March 2018	106,582	66,011	178	101	279	2,940	3,624	6,564	3,973	11,989	192,530
June 2018	90,320	57,808	336	234	570	10,228	8,021	18,249	4,635	14,409	298,311
Sept. 2018	133,568	79,542	527	336	863	11,486	12,419	23,905	5,335	11,616	396,776
Dec. 2018	109,094	64,781	338	183	521	4,828	4,098	8,926	4,713	8,082	245,224

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. 2017	1,688	675	31,126	981	34,469	815	1,025	26,813	1,258	29,912
March 2018	1,908	786	34,559	955	38,207	943	1,193	27,940	1,170	31,247
June 2018	1,859	886	40,710	986	44,441	949	1,267	33,136	1,260	36,613
Sept. 2018	2,034	963	43,777	1,013	47,788	1,134	1,666	38,316	1,353	42,468
Dec. 2018	2,459	1,125	45,476	1,043	50,103	1,488	1,854	41,301	1,405	46,049

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2017	17,735	18,112
March 2018	23,132	20,087
June 2018	31,161	29,660
Sept. 2018	31,919	36,029
Dec. 2018	32,036	29,868

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2017	581	252	833	6,133
March 2018	646	208	854	6,928
June 2018	684	287	971	7,048
Sept. 2018	756	269	1,025	7,811
Dec. 2018	708	224	932	6,503

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. 2017	1,415,161	1,067,448	829,209
March 2018	1,565,491	1,175,756	915,520
June 2018	1,723,566	1,287,392	994,579
Sept. 2018	1,854,865	1,374,485	1,079,679
Dec. 2018	2,038,588	1,497,926	1,166,717

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. 2017	1	2	141	32	118,534	118,709
March 2018	1	2	155	37	117,685	117,879
June 2018	3	2	166	37	115,145	115,353
Sept. 2018	3	3	195	40	98,501	98,742
Dec. 2018	5	5	191	50	124,263	124,514

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. 2017	5,640	819	4	823	4,054	92	4,146	4,970	5	0	5	10,614	
March 2018	5,998	900	5	904	4,161	93	4,254	5,158	3	0	3	11,158	
June 2018	6,822	1,036	6	1,041	4,674	105	4,779	5,820	3	0	4	12,645	
Sept. 2018	7,457	1,192	7	1,199	4,998	116	5,115	6,314	5	0	5	13,776	
Dec. 2018	8,675	1,394	6	1,399	5,675	136	5,811	7,210	7	0	7	15,892	

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. 2017	75,768	10,824	517	11,341	37,092	4,385	41,478	52,819	182	2	184	128,770	
March 2018	78,722	10,879	428	11,308	36,600	4,009	40,609	51,916	125	0	125	130,763	
June 2018	93,023	13,116	408	13,523	42,550	4,769	47,319	60,843	177	0	177	154,043	
Sept. 2018	104,482	16,519	527	17,045	48,833	6,181	55,013	72,058	320	0	320	176,860	
Dec. 2018	115,901	23,853	466	24,318	53,720	7,062	60,782	85,100	341	0	341	201,342	

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. 2017	1,337	139	90	12	15	7	175	0	43	1,818
March 2018	1,452	170	98	25	101	8	104	0	52	2,011
June 2018	1,529	226	120	42	20	8	103	0	63	2,112
Sept. 2018	1,685	269	150	80	120	11	86	0	76	2,478
Dec. 2018	1,947	288	178	170	24	16	82	0	73	2,778

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. 2017	746	625	240	41	7	1	64	0	101	1,825
March 2018	835	601	271	112	70	2	60	0	142	2,092
June 2018	919	743	333	139	10	2	59	0	148	2,353
Sept. 2018	940	951	391	359	72	2	3	0	172	2,890
Dec. 2018	1,225	968	446	1,474	18	5	2	0	159	4,296

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. 2017	32	41	74	74	220	6	300	10	6	16	1
March 2018	38	51	89	82	221	6	309	11	6	17	1
June 2018	51	67	118	113	297	7	417	13	8	21	1
Sept. 2018	62	80	142	144	396	9	550	16	12	28	2
Dec. 2018	72	87	159	130	427	11	568	20	15	34	2

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. 2017	13	9	0	0	0	2	2	4	0	0	404
March 2018	15	11	0	0	0	3	2	5	0	0	433
June 2018	16	10	0	0	0	6	4	9	0	0	577
Sept. 2018	26	13	0	0	1	6	5	12	0	0	746
Dec. 2018	26	12	0	0	0	5	4	9	0	0	785

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. 2017	1,672	1,555	3,226	2,232	4,583	423	7,238	1,292	692	1,985	123
March 2018	1,975	1,825	3,800	2,501	5,018	422	7,940	1,348	786	2,134	124
June 2018	2,579	2,445	5,023	4,653	7,330	467	12,450	1,626	1,130	2,755	135
Sept. 2018	3,152	2,920	6,073	5,714	11,330	563	17,607	2,013	1,889	3,902	156
Dec. 2018	3,187	2,889	6,076	3,980	9,676	640	14,296	2,125	1,856	3,981	135

Period	Volume of transactions (Million TRY)										Total
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2017	1,326	819	2	3	5	37	31	68	0	0	13,464
March 2018	1,427	867	2	4	6	39	53	93	0	0	14,964
June 2018	1,245	783	3	6	9	177	129	306	0	0	21,461
Sept. 2018	1,777	1,018	4	7	11	190	213	404	0	0	29,170
Dec. 2018	1,503	823	4	6	10	84	91	175	0	0	25,495

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. 2017	11	4	824	150	988	30	39,490	2,764	401	42,684
March 2018	15	7	941	170	1,132	42	94,405	3,226	470	98,143
June 2018	18	9	1,107	202	1,335	59	134,011	4,095	565	138,731
Sept. 2018	22	11	915	583	1,530	81	150,756	3,644	2,164	156,645
Dec. 2018	27	14	1,404	248	1,693	99	192,709	5,245	645	198,697

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2017	123	5,065
March 2018	56	567
June 2018	66	546
Sept. 2018	82	790
Dec. 2018	104	990

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2017	0	0	0	3
March 2018	0	0	0	6
June 2018	1	0	1	8
Sept. 2018	2	0	2	38
Dec. 2018	2	0	2	32

List of participating banks in internet banking statistics

Internet Banking Sites Included

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

List of participating banks in mobile banking statistics

Applications Included

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

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

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

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

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
 - 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.