

# Digital, Internet and Mobile Banking Statistics

March 2018

Report Code: DE22

June 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
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
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

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
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
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

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
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
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

### 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
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
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

### 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+
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
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

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Period	Both internet and mobile banking users						Total					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
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
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

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**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
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
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

**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
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
March 2018	500	820	1,534	904	899,083	902,841

**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
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
March 2017	35,403	5,689	89	5,778	25,876	673	26,549	32,327	254	66	319
June 2017	35,295	5,502	94	5,596	26,815	707	27,522	33,118	296	66	362
Sept. 2017	32,992	5,291	93	5,384	25,270	711	25,981	31,365	295	64	359
Dec. 2017	36,936	6,350	101	6,451	26,549	704	27,253	33,704	355	94	449
March 2018	37,572	6,734	103	6,837	24,612	708	25,320	32,157	288	94	382

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
		TC	FC	Total	TC	FC	Total				
March 2017	370,666	131,295	23,201	154,496	170,678	23,713	194,391	348,887	17,760	491	18,251
June 2017	399,927	134,449	21,175	155,624	180,196	28,340	208,536	364,160	20,630	114	20,744
Sept. 2017	390,400	147,162	23,364	170,525	181,554	28,766	210,320	380,845	22,592	149	22,742
Dec. 2017	476,141	170,641	20,917	191,558	227,717	32,134	259,851	451,409	27,534	2,369	29,902
March 2018	481,120	168,702	24,843	193,546	221,335	30,576	251,911	445,457	25,444	3,645	29,089

**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
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
March 2018	23,641	6,833	2,497	2,003	1,715	256	2,627	1,558	2,903	44,034

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
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
March 2018	10,232	26,708	7,660	5,016	774	45	129	170	4,711	55,444

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**III.3. Investment transactions**

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	581	946	1,527	1,044	1,622	106	2,772	528	323	850	102

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	6,015	6,405	50	45	95	221	153	373	152	225	12,351

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	17,717	17,467	35,184	18,513	31,286	7,262	57,061	26,869	15,979	42,848	5,080

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	45,899	55,637	1,821	1,440	3,261	1,127	1,371	2,499	336,761	31,823	233,392

**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
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
March 2018	308	298	8,080	619	9,305	380	952	18,237	1,679	21,248

**III.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2017	2,831	49,442
June 2017	3,034	55,811
Sept. 2017	2,997	49,595
Dec. 2017	3,399	32,328
March 2018	3,370	28,388

**IV. Product Sales Realized**

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2018	135	59	194	2,205

## 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
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
March 2018	55,893,684	21,906,903	12,232,113

#### 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
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
March 2018	499	812	1,341	803	668,853	672,309

#### 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
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
March 2017	19,665	3,428	40	3,469	11,974	134	12,108	15,577	128	63	191
June 2017	19,085	3,274	43	3,316	11,756	137	11,893	15,210	145	66	211
Sept. 2017	17,316	3,063	38	3,101	10,011	133	10,143	13,244	140	64	204
Dec. 2017	19,053	3,892	47	3,939	9,947	134	10,080	14,019	169	63	231
March 2018	19,656	4,325	53	4,378	8,948	137	9,086	13,464	124	60	184

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
		TC	FC	Total	TC	FC	Total				
March 2017	58,422	13,565	1,195	14,760	26,467	2,574	29,041	43,801	3,204	323	3,526
June 2017	57,510	12,273	1,139	13,412	27,631	2,589	30,220	43,632	3,252	109	3,361
Sept. 2017	54,521	11,521	943	12,463	26,487	2,578	29,065	41,528	3,075	110	3,185
Dec. 2017	65,520	15,266	1,427	16,693	30,203	2,913	33,116	49,809	4,788	107	4,895
March 2018	63,075	16,467	1,474	17,941	27,754	2,674	30,428	48,369	3,318	111	3,429

##### 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
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
March 2018	14,539	4,326	1,657	1,765	1,229	158	1,399	1,552	961	27,584

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
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
March 2018	1,961	2,439	1,919	1,894	434	23	42	168	569	9,449

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### Retail Internet Banking Statistics

#### III.3. Investment transactions

	Number of transactions (Thousand)											continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
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	
March 2018	426	753	1,179	757	975	50	1,782	494	309	803	82	

	Investment transactions continued...											
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total	
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized		
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	
March 2018	5,972	6,360	50	44	94	217	149	366	150	221	10,886	

	Volume of transactions (Million TRY)											continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
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	
March 2018	4,712	5,599	10,311	7,442	9,891	1,008	18,341	20,375	13,200	33,576	2,751	

investment transactions continued...												Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions			Total											
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized													
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												
March 2018	44,775	54,543	1,801	1,429	3,230	1,068	1,270	2,339	326,762	29,653	154,743												

#### 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
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
March 2018	291	280	7,131	360	8,062	301	515	10,590	568	11,974

#### III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2017	2,111	6,419
June 2017	2,342	5,862
Sept. 2017	2,320	5,168
Dec. 2017	2,641	6,185
March 2018	2,717	6,348

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2018	131	59	190	1,583

## 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
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
March 2018	3,355,914	1,701,465	1,294,451

#### 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
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
March 2018	2	7	192	101	230,230	230,532

#### II. Financial transactions

##### II.1. Money Transfers

	Number of transactions (Thousand)											
Period	EFT	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					
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
March 2018	17,916	2,408	51	2,459	15,663	571	16,234	18,693	164	34	198	36,807

		Volume of transactions (Million TRY)										
Period	EFT	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					
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
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

##### 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
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
March 2018	9,102	2,507	841	239	486	98	1,228	6	1,943	16,450

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
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
March 2018	8,271	24,269	5,741	3,122	340	22	87	1	4,142	45,996

## The Banks Association of Turkey

### Commercial Internet Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	155	192	348	288	647	56	991	34	14	48	20

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	42	46	1	1	1	4	3	8	3	4	1,465

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	13,005	11,867	24,873	11,071	21,395	6,253	38,720	6,494	2,778	9,272	2,329

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	1,123	1,095	20	11	31	59	101	160	9,999	2,171	78,650

#### 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
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
March 2018	17	19	948	259	1,243	79	437	7,647	1,111	9,274

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2017	721	43,022
June 2017	692	49,949
Sept. 2017	677	44,427
Dec. 2017	758	26,144
March 2018	653	22,040

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2018	4	0	4	623



**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
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
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

**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
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
March 2018	1,381	6,616	5,158	1,762	3,178,885	3,193,801

**II. Financial transactions**

**II.1. Money Transfers**

	Number of transactions (Thousand)											
Period	EFT	Money orders**							Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
March 2018	56,824	14,542	73	14,616	47,304	418	47,722	62,338	24	27	51	119,213

	Volume of transactions (Million TRY)												
Period	EFT	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						
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	
March 2018	215,842	38,050	1,625	39,675	113,463	8,635	122,097	161,772	0	0	695	378,309	

**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
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
March 2018	53,774	865	817	8,656	3,144	293	10,013	15,868	2,339	95,769

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
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
March 2018	6,571	1,054	909	7,662	975	48	364	1,282	657	19,521

**The Banks Association of Turkey**  
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**II.3. Investment transactions**

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	677	1,220	1,897	1,851	3,587	63	5,501	1,088	775	1,863	18

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	12,110	9,010	18	14	32	703	574	1,277	54	76	19,674

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
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
March 2018	8,938	9,791	18,730	16,450	27,785	1,586	45,821	32,712	23,862	56,574	560

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	121,062	59,474	180	106	286	2,979	3,677	6,657	3,973	11,989	200,090

**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
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
March 2018	1,923	793	35,500	1,124	39,339	985	1,288	31,166	1,640	35,079

**II.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2017	8,334	17,266
June 2017	9,379	21,984
Sept. 2017	11,618	21,094
Dec. 2017	17,858	23,177
March 2018	23,188	20,654

**IV. Product Sales Figures**

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2018	646	208	854	6,934

## 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
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
March 2018	47,240,932	38,005,262	31,131,839

#### III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
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
March 2018	1,380	6,614	5,002	1,725	3,061,200	3,075,922

#### 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
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
March 2017	31,736	8,107	43	8,150	33,001	182	33,183	41,333	15	1	16
June 2017	35,595	9,197	53	9,250	37,810	220	38,030	47,280	18	0	19
Sept. 2017	38,293	10,145	59	10,204	39,062	234	39,296	49,500	20	4	24
Dec. 2017	48,599	12,446	67	12,514	45,435	249	45,684	58,198	22	18	40
March 2018	50,826	13,643	69	13,712	43,143	325	43,468	57,180	21	27	48

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
		TC	FC	Total	TC	FC	Total				
March 2017	79,857	15,960	885	16,845	48,646	2,837	51,483	68,328	374	15	389
June 2017	94,775	18,282	960	19,242	56,447	3,314	59,760	79,003	470	1	471
Sept. 2017	106,149	20,529	967	21,496	64,758	3,790	68,548	90,044	500	8	507
Dec. 2017	136,234	25,090	1,115	26,205	76,189	4,258	80,447	106,652	571	31	602
March 2018	137,120	27,171	1,197	28,367	76,863	4,626	81,488	109,856	526	45	571

##### 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
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
March 2018	52,321	696	719	8,632	3,042	285	9,909	15,868	2,286	93,758

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
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
March 2018	5,736	452	637	7,551	905	47	303	1,282	515	17,428

## The Banks Association of Turkey

### Retail Mobil Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	639	1,169	1,808	1,769	3,366	57	5,192	1,077	769	1,846	17

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	12,097	9,000	18	14	32	700	572	1,272	54	76	19,243

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	6,963	7,966	14,929	13,949	22,768	1,164	37,881	31,364	23,076	54,440	436

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	119,679	58,613	178	101	279	2,940	3,624	6,564	3,973	11,989	185,132

#### 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
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
March 2018	1,908	786	34,559	955	38,207	943	1,193	27,940	1,170	31,247

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2017	8,187	12,772
June 2017	9,237	13,896
Sept. 2017	11,468	13,489
Dec. 2017	17,735	18,112
March 2018	23,132	20,087

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2018	646	208	854	6,928

**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
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
March 2018	1,565,491	1,175,756	915,520

**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.	
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
March 2018	1	2	155	37	117,685	117,879

**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
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
March 2017	3,838	576	3	579	2,761	57	2,818	3,398	2	0	2
June 2017	4,350	643	3	646	3,229	74	3,303	3,949	3	0	3
Sept. 2017	4,791	717	4	721	3,510	86	3,597	4,318	3	0	3
Dec. 2017	5,640	819	4	823	4,054	92	4,146	4,970	5	0	5
March 2018	5,998	900	5	904	4,161	93	4,254	5,158	3	0	3

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
		TC	FC	Total	TC	FC	Total				
March 2017	46,265	18,306	406	18,712	79,247	2,122	81,369	100,080	59	0	59
June 2017	55,830	7,509	216	7,725	26,393	2,812	29,206	36,931	101	0	101
Sept. 2017	61,101	8,588	284	8,872	29,463	3,759	33,221	42,093	123	0	123
Dec. 2017	75,768	10,824	517	11,341	37,092	4,385	41,478	52,819	182	2	184
March 2018	78,722	10,879	428	11,308	36,600	4,009	40,609	51,916	125	0	125

**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
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
March 2018	1,452	170	98	25	101	8	104	0	52	2,011

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
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
March 2018	835	601	271	112	70	2	60	0	142	2,092

## The Banks Association of Turkey

### Commercial Mobil Banking Statistics

#### II.3. Investment transactions

Period	Number of transactions (Thousand) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	38	51	89	82	221	6	309	11	6	17	1

Period	Number of transactions (Thousand) <span style="float: right;">investment transactions continued...</span>										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	13	9	0	0	0	3	2	5	0	0	431

Period	Volume of transactions (Million TRY) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2018	1,975	1,825	3,800	2,501	5,018	422	7,940	1,348	786	2,134	124

Period	Volume of transactions (Million TRY) <span style="float: right;">investment transactions continued...</span>										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
March 2018	1,383	861	2	4	6	39	53	93	0	0	14,958

#### 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
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
March 2018	15	7	941	170	1,132	42	94,405	3,226	470	98,143

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2017	147	4,495
June 2017	142	8,088
Sept. 2017	150	7,605
Dec. 2017	123	5,065
March 2018	56	567

#### IV. Product Sales Realized

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

## *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.	Şekerbank İnternet Banking Site
18 Turkish Bank A.Ş.	https://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.	Şeker Mobil Banking
13 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
14 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
15 Türkiye Garanti Bankası A.Ş.	
16 Türkiye Halk Bankası A.Ş.	
17 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
18 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
19 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , Borsa Cepte, Yapı Kredi Cüzdan, Nuvo İ

## *Glossary of Digital Banking Statistics*

### **I. Number of Customers Using Digital Banking Services**

#### **1. Number of registered retail customers:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## **II. Number of Active Retail Digital Banking Customers by Gender**

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

## **III. Number of Active Retail Digital Banking Customers by Age**

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

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

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## *Glossary of Internet Banking Statistics\**

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

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

### **I. Number of Customers Using Internet Banking Services**

#### **1. Number of registered retail customers:**

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

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

#### **3. Number of registered commercial customers:**

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

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

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

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

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

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

#### **1. Money Transfers**

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

*\*FC : In terms of TRY.*

#### **2. Payments (Number, Volume)**

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

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

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## *Glossary of Mobile Banking Statistics\**

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

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

### **I. Number of Customers Using Mobile Banking Services**

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

#### **1. Number of registered customers:**

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

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

#### **3. Number of registered commercial customers:**

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

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

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

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

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

#### **1. Money Transfers**

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