

Digital, Internet and Mobile Banking Statistics

March 2019

Report Code: DE22

April 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 |
| | | | | | | | | | | | | |
| 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 |
| March 2019 | 22,978,548 | 23,603,505 | 39,349,312 | 85,931,365 | 5,313,718 | 32,803,279 | 16,380,465 | 54,497,462 | 3,771,366 | 33,184,352 | 7,347,478 | 44,303,196 |

| 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 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 |
| March 2019 | 2,093,055 | 670,964 | 1,644,354 | 4,408,373 | 818,910 | 747,073 | 935,172 | 2,501,155 | 698,472 | 696,280 | 598,780 | 1,993,532 |

| 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 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 |
| March 2019 | 25,071,603 | 24,274,469 | 40,993,666 | 90,339,738 | 6,132,628 | 33,550,352 | 17,315,637 | 56,998,617 | 4,469,838 | 33,880,632 | 7,946,258 | 46,296,728 |

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 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 |
| March 2019 | 1,379,622 | 10,078,621 | 2,053,941 | 13,512,184 | 2,391,744 | 23,105,731 | 5,293,537 | 30,791,012 | 3,771,366 | 33,184,352 | 7,347,478 | 44,303,196 |

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 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 |
| March 2019 | 21,919 | 273,581 | 690,216 | 1,987,818 | 559,372 | 238,460 | 155,208 | 8,141,972 | 10,799,294 | 11,932,666 | 1,650,695 | 504,516 |

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+ |
| 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 |
| March 2019 | 30,767 | 1,249,441 | 2,364,384 | 3,113,952 | 458,247 | 130,687 | 207,895 | 9,664,994 | 13,853,894 | 17,034,436 | 2,668,314 | 873,664 |

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 |
| 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 |
| March 2019 | 62,327,860 | 21,694,183 | 11,118,844 | 3,737,409 | 1,754,082 | 1,297,252 | 66,065,269 | 23,448,265 | 12,416,096 |

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 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 |
| March 2019 | 343 | 785 | 1,330 | 684 | 733,320 | 736,462 |

III. Financial transactions

III.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 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 |
| March 2019 | 33,740 | 8,081 | 130 | 8,211 | 26,015 | 770 | 26,785 | 34,997 | 273 | 70 | 343 | 69,080 |

| | 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 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 |
| March 2019 | 459,731 | 210,563 | 31,132 | 241,694 | 186,104 | 35,395 | 221,500 | 463,194 | 37,280 | 2,599 | 39,879 | 962,804 |

III.2. Payments

| | Number of transactions (Thousand) | | | | | | | | | |
|------------|-----------------------------------|--------------|----------------------|---------------|--------------------------|--------------------------|------------------------|----------------------|----------------|--------|
| Period | 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 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 |
| March 2019 | 18,579 | 6,048 | 1,962 | 1,578 | 1,462 | 234 | 1,513 | 1,057 | 3,042 | 35,474 |

| | Volume of transactions (Million TRY) | | | | | | | | | |
|------------|--------------------------------------|--------------|----------------------|---------------|--------------------------|--------------------------|------------------------|----------------------|----------------|--------|
| Period | 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 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 |
| March 2019 | 10,620 | 24,222 | 6,731 | 5,107 | 777 | 51 | 115 | 132 | 6,425 | 54,178 |

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Internet Banking Statistics
(Consolidated)

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 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 |
| March 2019 | 561 | 815 | 1,376 | 1,244 | 1,552 | 111 | 2,907 | 560 | 319 | 880 | 94 |

| | 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 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 |
| March 2019 | 6,023 | 7,050 | 62 | 72 | 134 | 297 | 161 | 458 | 268 | 417 | 13,314 |

| | 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 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 |
| March 2019 | 21,414 | 20,300 | 41,714 | 25,492 | 34,399 | 9,470 | 69,360 | 27,005 | 19,245 | 46,250 | 4,315 |

| 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 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 |
| March 2019 | 49,598 | 69,109 | 1,493 | 1,010 | 2,503 | 1,801 | 1,297 | 3,099 | 252,094 | 28,520 | 264,870 |

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 2018 | 309 | 298 | 8,080 | 619 | 9,305 | 381 | 951 | 18,237 | 1,679 | 21,248 |
| June 2018 | 274 | 329 | 7,765 | 557 | 8,925 | 368 | 986 | 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 |
| March 2019 | 295 | 230 | 7,099 | 477 | 8,101 | 434 | 752 | 18,982 | 1,537 | 21,705 |

III.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| March 2018 | 3,370 | 28,388 |
| June 2018 | 3,361 | 32,766 |
| Sept. 2018 | 3,224 | 31,412 |
| Dec. 2018 | 3,088 | 31,978 |
| March 2019 | 3,581 | 36,366 |

IV. Product Sales Realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Million TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | |
| 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 |
| March 2019 | 99 | 36 | 136 | 1,513 |

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 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 |
| March 2019 | 62,327,860 | 21,694,183 | 11,118,844 |

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 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 |
| March 2019 | 342 | 780 | 1,162 | 580 | 493,223 | 496,086 |

III. Financial transactions

III.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 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 |
| March 2019 | 17,839 | 5,590 | 74 | 5,664 | 8,379 | 125 | 8,504 | 14,168 | 94 | 60 | 153 | 32,161 |

| | Volume of transactions (Million TRY) | | | | | | | | | | | |
|------------|--------------------------------------|--------------------|-------|--------|---------------------|-------|--------|--------|----------------------------|---|-------|---------|
| Period | 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 | | | | | |
| 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 |
| March 2019 | 60,500 | 20,046 | 2,660 | 22,706 | 25,912 | 2,892 | 28,804 | 51,510 | 2,445 | 156 | 2,601 | 114,610 |

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 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 |
| March 2019 | 12,589 | 3,872 | 1,303 | 1,368 | 1,013 | 118 | 900 | 1,053 | 823 | 23,039 |

| 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 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 |
| March 2019 | 1,993 | 2,353 | 1,768 | 1,663 | 406 | 24 | 37 | 130 | 506 | 8,880 |

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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 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 | |
| March 2019 | 401 | 627 | 1,028 | 949 | 858 | 47 | 1,854 | 523 | 302 | 825 | 79 | |

| | 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 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 |
| March 2019 | 5,987 | 6,999 | 62 | 71 | 133 | 292 | 158 | 451 | 262 | 407 | 11,775 |

| | 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 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 | |
| March 2019 | 6,023 | 5,987 | 12,010 | 10,039 | 6,654 | 1,227 | 17,920 | 21,396 | 15,231 | 36,628 | 2,473 | |

| 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 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 |
| March 2019 | 48,779 | 68,016 | 1,476 | 995 | 2,471 | 1,707 | 1,233 | 2,939 | 244,567 | 26,557 | 169,014 |

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 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 |
| March 2019 | 280 | 216 | 6,207 | 284 | 6,987 | 340 | 469 | 10,231 | 506 | 11,547 |

III.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| March 2018 | 2,717 | 6,348 |
| June 2018 | 2,699 | 8,338 |
| Sept. 2018 | 2,564 | 8,740 |
| Dec. 2018 | 2,410 | 6,615 |
| March 2019 | 2,891 | 6,476 |

IV. Product Sales Realized

| | Number of transactions (Thousand) | | | Volume of transactions (Million TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | |
| 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 |
| March 2019 | 97 | 36 | 133 | 1,149 |

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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 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 |
| March 2019 | 3,737,409 | 1,754,082 | 1,297,252 |

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 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 |
| March 2019 | 1 | 6 | 167 | 104 | 240,097 | 240,376 |

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 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 |
| March 2019 | 15,901 | 2,491 | 56 | 2,547 | 17,636 | 646 | 18,281 | 20,828 | 179 | 10 | 190 | 36,920 |

| | | 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 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 |
| March 2019 | 399,232 | 190,517 | 28,471 | 218,989 | 160,193 | 32,503 | 192,696 | 411,684 | 34,835 | 2,443 | 37,278 | 848,194 |

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 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 |
| March 2019 | 5,990 | 2,176 | 660 | 211 | 448 | 116 | 614 | 4 | 2,218 | 12,436 |

| 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 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 |
| March 2019 | 8,627 | 21,868 | 4,962 | 3,444 | 371 | 27 | 78 | 1 | 5,919 | 45,298 |

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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 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 |
| March 2019 | 160 | 188 | 347 | 295 | 693 | 64 | 1,053 | 37 | 18 | 55 | 15 |

| | 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 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 |
| March 2019 | 36 | 51 | 1 | 0 | 1 | 4 | 3 | 7 | 6 | 9 | 1,539 |

| | 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 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 |
| March 2019 | 15,391 | 14,313 | 29,704 | 15,452 | 27,744 | 8,243 | 51,440 | 5,608 | 4,014 | 9,622 | 1,842 |

| 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 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 |
| March 2019 | 819 | 1,094 | 17 | 15 | 32 | 95 | 64 | 159 | 7,527 | 1,963 | 95,856 |

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 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 |
| March 2019 | 16 | 13 | 892 | 193 | 1,114 | 94 | 283 | 8,751 | 1,031 | 10,159 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| March 2018 | 653 | 22,040 |
| June 2018 | 662 | 24,429 |
| Sept. 2018 | 659 | 22,671 |
| Dec. 2018 | 679 | 25,363 |
| March 2019 | 690 | 29,890 |

IV. Product Sales Realized

| | Number of transactions (Thousand) | | | Volume of transactions (Million TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | |
| March 2018 | 4 | 0 | 4 | 623 |
| June 2018 | 2 | 0 | 2 | 520 |
| Sept. 2018 | 2 | 0 | 2 | 261 |
| Dec. 2018 | 2 | 0 | 2 | 199 |
| March 2019 | 2 | 0 | 2 | 364 |

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 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 |
| March 2019 | 62,952,817 | 49,183,744 | 40,531,830 | 2,315,318 | 1,682,245 | 1,295,060 | 65,268,135 | 50,865,989 | 41,826,890 |

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 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 |
| March 2019 | 2,800 | 9,466 | 6,608 | 2,113 | 3,117,952 | 3,138,938 |

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 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 |
| March 2019 | 80,136 | 22,754 | 138 | 22,892 | 65,561 | 595 | 66,156 | 89,048 | 39 | 34 | 73 | 169,257 |

| | 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 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 |
| March 2019 | 307,162 | 67,662 | 2,899 | 70,561 | 150,381 | 15,587 | 165,969 | 236,530 | 0 | 0 | 1,295 | 544,987 |

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 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 |
| March 2019 | 78,858 | 1,450 | 1,247 | 10,898 | 4,271 | 390 | 10,830 | 18,503 | 3,913 | 130,360 |

| 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 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 |
| March 2019 | 11,045 | 1,804 | 1,590 | 12,078 | 1,425 | 77 | 354 | 1,847 | 1,344 | 31,565 |

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Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

| | Number of transactions (Thousand) | | | | | | | | | | | continued below... |
|------------|-----------------------------------|-------|-------|-------------------------------|-------|-----------|--------|-----------------------|---------|-------|--------------------|--------------------|
| Period | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement | |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | | |
| 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 | |
| March 2019 | 975 | 1,530 | 2,504 | 3,888 | 5,714 | 110 | 9,712 | 2,057 | 1,323 | 3,380 | 23 | |

| | 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 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 |
| March 2019 | 12,829 | 10,251 | 42 | 40 | 82 | 1,406 | 939 | 2,345 | 102 | 293 | 28,589 |

| | 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 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 |
| March 2019 | 14,118 | 14,708 | 28,826 | 35,494 | 33,365 | 2,616 | 71,476 | 55,332 | 46,199 | 101,530 | 578 |

| 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 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 |
| March 2019 | 104,237 | 65,289 | 750 | 485 | 1,235 | 7,003 | 5,644 | 12,647 | 5,874 | 10,200 | 291,781 |

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 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 |
| March 2019 | 2,805 | 1,008 | 49,519 | 1,321 | 54,654 | 1,880 | 2,117 | 49,698 | 2,150 | 55,845 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| March 2018 | 23,188 | 20,654 |
| June 2018 | 31,227 | 30,207 |
| Sept. 2018 | 32,001 | 36,819 |
| Dec. 2018 | 32,140 | 30,858 |
| March 2019 | 39,447 | 33,740 |

IV. Product Sales Figures

| | Number of transactions (Thousand) | | | Volume of transactions (Million TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| 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 |
| March 2019 | 824 | 440 | 1,264 | 9,131 |

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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 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 |
| March 2019 | 62,952,817 | 49,183,744 | 40,531,830 |

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 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 |
| March 2019 | 2,792 | 9,456 | 6,410 | 2,059 | 3,001,384 | 3,022,101 |

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 2018 | 50,826 | 13,643 | 69 | 13,712 | 43,143 | 325 | 43,468 | 57,180 | 21 | 27 | 48 |
| June 2018 | 55,914 | 15,574 | 90 | 15,664 | 46,833 | 365 | 47,198 | 62,862 | 26 | 34 | 59 |
| Sept. 2018 | 59,009 | 17,389 | 124 | 17,513 | 49,029 | 424 | 49,453 | 66,966 | 31 | 34 | 65 |
| Dec. 2018 | 68,701 | 20,098 | 110 | 20,208 | 58,084 | 463 | 58,548 | 78,756 | 29 | 32 | 62 |
| March 2019 | 71,360 | 21,295 | 132 | 21,427 | 59,993 | 462 | 60,454 | 81,882 | 30 | 34 | 65 |

| 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 2018 | 137,120 | 27,171 | 1,197 | 28,367 | 76,863 | 4,626 | 81,488 | 109,856 | 526 | 45 | 571 |
| June 2018 | 158,647 | 37,784 | 1,796 | 39,580 | 91,149 | 5,608 | 96,757 | 136,337 | 739 | 60 | 799 |
| Sept. 2018 | 184,384 | 51,337 | 2,758 | 54,095 | 100,440 | 7,696 | 108,136 | 162,231 | 1,096 | 74 | 1,170 |
| Dec. 2018 | 187,850 | 44,165 | 2,093 | 46,258 | 108,664 | 8,007 | 116,672 | 162,930 | 758 | 65 | 824 |
| March 2019 | 190,368 | 46,605 | 2,436 | 49,041 | 99,830 | 8,502 | 108,333 | 157,374 | 775 | 68 | 843 |

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 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 |
| March 2019 | 76,720 | 1,114 | 1,061 | 10,698 | 4,122 | 376 | 10,735 | 18,494 | 3,830 | 127,150 |

| 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 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 |
| March 2019 | 9,649 | 701 | 1,074 | 10,385 | 1,333 | 74 | 351 | 1,846 | 1,087 | 26,500 |

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 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 |
| March 2019 | 907 | 1,437 | 2,344 | 3,746 | 5,309 | 100 | 9,155 | 2,033 | 1,306 | 3,340 | 21 |

| | 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 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 |
| March 2019 | 12,807 | 10,239 | 41 | 40 | 81 | 1,399 | 934 | 2,333 | 102 | 293 | 27,805 |

| | 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 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 |
| March 2019 | 10,892 | 11,487 | 22,379 | 30,711 | 25,316 | 2,010 | 58,037 | 52,661 | 44,032 | 96,693 | 402 |

| 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 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 |
| March 2019 | 102,873 | 64,511 | 747 | 482 | 1,229 | 6,859 | 5,538 | 12,396 | 5,874 | 10,200 | 265,848 |

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 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 |
| March 2019 | 2,773 | 994 | 48,058 | 1,059 | 52,884 | 1,762 | 1,916 | 44,037 | 1,426 | 49,142 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| March 2018 | 23,132 | 20,087 |
| June 2018 | 31,161 | 29,660 |
| Sept. 2018 | 31,919 | 36,029 |
| Dec. 2018 | 32,036 | 29,868 |
| March 2019 | 39,226 | 32,442 |

IV. Product Sales Realized

| | Number of transactions (Thousand) | | | Volume of transactions (Million TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | |
| 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 |
| March 2019 | 821 | 440 | 1,261 | 9,078 |

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 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 |
| March 2019 | 2,315,318 | 1,682,245 | 1,295,060 |

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 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 |
| March 2019 | 8 | 10 | 198 | 54 | 116,568 | 116,837 |

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 2018 | 5,998 | 900 | 5 | 904 | 4,161 | 93 | 4,254 | 5,158 | 3 | 0 | 3 |
| June 2018 | 6,822 | 1,036 | 6 | 1,041 | 4,674 | 105 | 4,779 | 5,820 | 3 | 0 | 4 |
| Sept. 2018 | 7,457 | 1,192 | 7 | 1,199 | 4,998 | 116 | 5,115 | 6,314 | 5 | 0 | 5 |
| Dec. 2018 | 8,675 | 1,394 | 6 | 1,399 | 5,675 | 136 | 5,811 | 7,210 | 7 | 0 | 7 |
| March 2019 | 8,776 | 1,459 | 6 | 1,465 | 5,568 | 134 | 5,702 | 7,167 | 8 | 0 | 8 |

| 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 2018 | 78,722 | 10,879 | 428 | 11,308 | 36,600 | 4,009 | 40,609 | 51,916 | 125 | 0 | 125 |
| June 2018 | 93,023 | 13,116 | 408 | 13,523 | 42,550 | 4,769 | 47,319 | 60,843 | 177 | 0 | 177 |
| Sept. 2018 | 104,482 | 16,519 | 527 | 17,045 | 48,833 | 6,181 | 55,013 | 72,058 | 320 | 0 | 320 |
| Dec. 2018 | 115,901 | 23,853 | 466 | 24,318 | 53,720 | 7,062 | 60,782 | 85,100 | 341 | 0 | 341 |
| March 2019 | 116,794 | 21,057 | 463 | 21,520 | 50,551 | 7,085 | 57,636 | 79,156 | 452 | 0 | 452 |

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 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 |
| March 2019 | 2,138 | 336 | 186 | 200 | 149 | 15 | 94 | 9 | 83 | 3,210 |

| 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 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 |
| March 2019 | 1,396 | 1,103 | 516 | 1,693 | 92 | 3 | 3 | 1 | 257 | 5,065 |

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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 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 |
| March 2019 | 68 | 93 | 161 | 142 | 405 | 10 | 557 | 24 | 17 | 41 | 2 |

| | 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 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 |
| March 2019 | 21 | 11 | 0 | 0 | 0 | 6 | 5 | 12 | 0 | 0 | 784 |

| | 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 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 |
| March 2019 | 3,226 | 3,221 | 6,447 | 4,783 | 8,050 | 606 | 13,439 | 2,671 | 2,167 | 4,838 | 176 |

| 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 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 | |
| March 2019 | 1,363 | 778 | 4 | 3 | 6 | 144 | 106 | 250 | 0 | 0 | 25,934 | |

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 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 |
| March 2019 | 31 | 14 | 1,462 | 262 | 1,769 | 118 | 200,282 | 5,661 | 723 | 206,784 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| March 2018 | 56 | 567 |
| June 2018 | 66 | 546 |
| Sept. 2018 | 82 | 790 |
| Dec. 2018 | 104 | 990 |
| March 2019 | 222 | 1,298 |

IV. Product Sales Realized

| | Number of transactions (Thousand) | | | Volume of transactions (Million TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | |
| March 2018 | 0 | 0 | 0 | 6 |
| June 2018 | 1 | 0 | 1 | 8 |
| Sept. 2018 | 2 | 0 | 2 | 38 |
| Dec. 2018 | 2 | 0 | 2 | 32 |
| March 2019 | 3 | 0 | 3 | 52 |

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 Aktif Yatırım Bankası A.Ş. | N Kolay Mobil application-İOS,N Kolay Mobil application-Android |
| 3 Alternatifbank A.Ş. | |
| 4 Anadolubank A.Ş. | |
| 5 BankPozitif Kredi ve Kalkınma Bankası A.Ş. | |
| 6 Burgan Bank A.Ş. | |
| 7 Citibank A.Ş. | |
| 8 Denizbank A.Ş. | |
| 9 Fibabanka A.Ş. | |
| 10 HSBC Bank A.Ş. | HSBC Mobil Banking |
| 11 ICBC Turkey Bank A.Ş. | |
| 12 ING Bank A.Ş. | |
| 13 Odea Bank A.Ş. | Odeabank mobil application |
| 14 QNB Finansbank A.Ş. | QNB Finansbank Mobil Banking, enpara.com Mobil Banking |
| 15 Şekerbank T.A.Ş. | |
| 16 Türk Ekonomi Bankası A.Ş. | CEPTETEB Mobil Application, Pratik Borsa |
| 17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş. | Ziraat Mobil, Ziraat Tablet, Ziraat Wap |
| 18 Türkiye Garanti Bankası A.Ş. | |
| 19 Türkiye Halk Bankası A.Ş. | |
| 20 Türkiye İş Bankası A.Ş. | İşCep ve Maximum Mobil |
| 21 Türkiye Vakıflar Bankası T.A.O. | VakıfBank Mobil Banking |
| 22 Yapı ve Kredi Bankası A.Ş. | Yapı Kredi Mobil , Borsa Cepte, Yapı Kredi Cüzdan, Nuvo Mobil |

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

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

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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.

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*Glossary of Mobile Banking Statistics**

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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).

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- 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.

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- 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)
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 - 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

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- a) Cash advance
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