



Digital, Internet and Mobile Banking Statistics

September 2019

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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
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
June 2019	23,301,070	26,118,248	40,391,491	89,810,809	5,082,181	35,208,703	16,290,043	56,580,927	3,475,675	35,410,956	6,827,107	45,713,738
Sept. 2019	22,526,800	27,577,504	42,959,836	93,064,140	4,958,861	37,648,623	16,405,966	59,013,450	3,349,139	37,573,129	7,177,939	48,100,207

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
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
June 2019	2,111,673	684,411	1,810,640	4,606,724	793,360	790,407	994,810	2,578,577	662,858	727,486	618,501	2,008,845
Sept. 2019	2,086,232	756,572	1,938,767	4,781,571	742,456	872,635	1,039,395	2,654,486	628,271	795,456	624,376	2,048,103

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
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
June 2019	25,412,743	26,802,659	42,202,131	94,417,533	5,875,541	35,999,110	17,284,853	59,159,504	4,138,533	36,138,442	7,445,608	47,722,583
Sept. 2019	24,613,032	28,334,076	44,898,603	97,845,711	5,701,317	38,521,258	17,445,361	61,667,936	3,977,410	38,368,585	7,802,315	50,148,310

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
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
June 2019	1,298,590	10,786,247	1,941,154	14,025,991	2,177,085	24,624,709	4,885,953	31,687,747	3,475,675	35,410,956	6,827,107	45,713,738
Sept. 2019	1,264,314	11,553,727	2,052,952	14,870,993	2,084,825	26,019,402	5,124,987	33,229,214	3,349,139	37,573,129	7,177,939	48,100,207

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+
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
June 2019	12,591	269,816	625,722	1,832,702	510,620	224,223	135,281	8,481,804	11,453,942	12,939,478	1,835,394	565,057
Sept. 2019	18,151	283,683	586,753	1,734,654	501,229	224,668	184,332	8,905,426	11,907,921	13,859,970	2,038,429	677,052

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Period	Both internet and mobile banking users						Total					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
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
June 2019	19,767	1,163,986	2,163,978	2,925,237	429,985	124,154	167,639	9,915,606	14,243,642	17,697,417	2,775,999	913,434
Sept. 2019	30,378	1,282,711	2,195,064	3,064,918	468,386	136,483	232,861	10,471,820	14,689,738	18,659,541	3,008,043	1,038,203

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Internet Banking Statistics
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I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2019	63,692,561	21,372,224	10,302,782	3,922,313	1,788,170	1,281,359	67,614,874	23,160,394	11,584,141
Sept. 2019	65,486,636	21,364,827	10,527,078	4,024,999	1,781,851	1,252,647	69,511,635	23,146,678	11,779,725

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
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
June 2019	328	719	1,362	590	694,138	697,137
Sept. 2019	347	933	1,305	842	690,919	694,345

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					
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
June 2019	32,077	8,025	129	8,154	21,858	724	22,582	30,736	261	75	336	63,150
Sept. 2019	30,965	8,240	136	8,376	21,979	740	22,719	31,094	276	73	349	62,408

	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					
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
June 2019	432,746	214,228	24,832	239,060	189,158	35,859	225,017	464,077	35,387	3,197	38,584	935,408
Sept. 2019	458,242	196,745	23,168	219,913	194,371	37,587	231,959	451,871	35,609	3,787	39,397	949,509

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
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
June 2019	14,662	6,091	2,109	1,575	217	215	1,143	877	2,920	29,809
Sept. 2019	13,562	5,578	2,344	1,420	1,321	283	1,144	970	3,076	29,697

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
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
June 2019	9,156	22,312	7,328	5,322	102	52	105	124	6,682	51,182
Sept. 2019	9,646	23,328	8,731	5,340	794	66	90	157	6,715	54,867

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Internet Banking Statistics
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III.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
June 2019	577	833	1,410	1,049	1,622	102	2,773	563	308	871	86
Sept. 2019	565	809	1,374	930	1,576	105	2,612	486	267	754	73

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	4,852	4,681	78	83	162	259	184	442	177	226	10,652
Sept. 2019	5,082	4,995	47	47	93	274	162	436	225	227	10,564

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
June 2019	22,181	22,900	45,081	24,470	40,602	13,307	78,379	27,517	18,622	46,139	4,085
Sept. 2019	24,911	24,957	49,869	18,933	35,110	10,997	65,040	25,842	16,659	42,501	3,457

Investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	41,520	36,247	3,420	2,774	6,194	1,699	1,930	3,629	9,845	14,427	234,181
Sept. 2019	56,328	53,049	1,417	1,019	2,435	2,190	1,599	3,789	11,552	13,498	233,638

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
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
June 2019	260	198	6,857	453	7,768	407	686	19,181	1,542	21,816
Sept. 2019	241	185	6,694	438	7,558	383	633	20,038	1,550	22,604

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2018	3,224	31,412
Dec. 2018	3,088	31,978
March 2019	3,581	36,366
June 2019	3,379	58,841
Sept. 2019	3,257	39,487

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2018	109	38	147	1,550
Dec. 2018	91	32	123	1,035
March 2019	99	36	136	1,513
June 2019	88	37	125	1,368
Sept. 2019	119	43	162	2,096

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2019	63,692,561	21,372,224	10,302,782
Sept. 2019	65,486,636	21,364,827	10,527,078

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
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
June 2019	327	715	1,182	498	458,615	461,336
Sept. 2019	346	928	1,136	747	455,124	458,281

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Sept. 2018	17,174	4,688	77	4,766	7,802	134	7,936	12,702	116	57	173
Dec. 2018	18,918	5,368	73	5,442	8,934	133	9,068	14,510	95	59	154
March 2019	17,839	5,590	74	5,664	8,379	125	8,504	14,168	94	60	153
June 2019	17,370	5,895	76	5,971	8,275	126	8,401	14,372	92	63	155
Sept. 2019	16,390	6,096	75	6,172	7,918	127	8,045	14,216	94	59	154

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				
Sept. 2018	66,526	23,826	3,288	27,114	29,071	3,357	32,427	59,542	4,410	153	4,563
Dec. 2018	65,325	19,896	2,493	22,389	29,995	3,120	33,115	55,504	2,423	154	2,577
March 2019	60,500	20,046	2,660	22,706	25,912	2,892	28,804	51,510	2,445	156	2,601
June 2019	60,948	21,205	2,758	23,964	26,947	2,998	29,946	53,909	2,715	180	2,895
Sept. 2019	63,777	22,842	2,700	25,541	27,874	3,170	31,044	56,585	2,668	166	2,834

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
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
June 2019	11,712	3,748	1,426	1,363	148	107	824	874	723	20,926
Sept. 2019	11,147	3,453	1,576	1,207	875	144	746	967	758	20,872

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
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
June 2019	1,768	2,018	1,881	1,946	49	24	37	123	459	8,305
Sept. 2019	1,620	2,259	2,098	1,648	366	32	36	156	553	8,767

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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		
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	
June 2019	419	647	1,066	793	924	37	1,754	526	292	818	72	
Sept. 2019	404	625	1,030	675	873	40	1,588	449	253	701	62	

	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	4,836	4,673	78	83	161	255	181	435	155	215	9,194
Sept. 2019	5,064	4,986	46	46	92	270	160	430	188	211	9,101

	Volume of transactions (Million TRY)											continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Sept. 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	
June 2019	6,761	7,377	14,137	7,651	8,116	956	16,722	22,137	14,679	36,816	2,389	
Sept. 2019	7,986	8,595	16,581	5,550	7,062	1,059	13,671	20,040	12,874	32,914	2,084	

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	40,881	35,876	3,385	2,761	6,147	1,624	1,842	3,467	7,796	12,958	128,513
Sept. 2019	55,497	52,630	1,398	1,007	2,405	2,080	1,528	3,607	8,390	11,682	135,575

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
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
June 2019	246	186	5,980	267	6,679	320	419	10,302	511	11,552
Sept. 2019	229	174	5,809	259	6,470	298	390	10,571	509	11,769

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2018	2,564	8,740
Dec. 2018	2,410	6,615
March 2019	2,891	6,476
June 2019	2,666	6,256
Sept. 2019	2,532	6,650

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2018	107	38	145	1,289
Dec. 2018	89	32	121	836
March 2019	97	36	133	1,149
June 2019	87	37	123	1,104
Sept. 2019	117	43	160	1,778

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2019	3,922,313	1,788,170	1,281,359
Sept. 2019	4,024,999	1,781,851	1,252,647

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 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
June 2019	1	5	181	92	235,523	235,801
Sept. 2019	1	4	168	95	235,795	236,064

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						
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	
June 2019	14,707	2,130	53	2,183	13,583	598	14,182	16,365	169	12	181	31,252	
Sept. 2019	14,574	2,144	60	2,204	14,061	613	14,674	16,878	182	14	196	31,648	

		Volume of transactions (Million TRY)										
Period	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
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
June 2019	371,799	193,023	22,073	215,096	162,211	32,861	195,072	410,168	32,671	3,018	35,689	817,656
Sept. 2019	394,464	173,903	20,468	194,371	166,498	34,417	200,915	395,286	32,942	3,621	36,563	826,313

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
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
June 2019	2,950	2,343	683	212	69	108	320	3	2,197	8,883
Sept. 2019	2,416	2,125	769	213	445	139	398	3	2,317	8,825

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
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
June 2019	7,388	20,294	5,447	3,376	53	27	68	2	6,223	42,877
Sept. 2019	8,026	21,069	6,633	3,692	428	34	54	1	6,162	46,100

The Banks Association of Turkey

Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
June 2019	158	186	344	257	698	64	1,019	37	16	53	14
Sept. 2019	161	183	344	255	703	65	1,023	38	14	52	11

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	17	8	1	0	1	4	3	7	22	12	1,458
Sept. 2019	19	8	1	0	1	5	2	7	37	15	1,463

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
June 2019	15,421	15,523	30,944	16,819	32,487	12,351	61,656	5,380	3,943	9,323	1,696
Sept. 2019	16,925	16,362	33,288	13,383	28,048	9,938	51,369	5,803	3,785	9,588	1,373

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	640	371	35	12	47	75	88	163	2,050	1,469	105,667
Sept. 2019	831	419	19	11	30	111	71	182	3,162	1,816	98,063

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
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
June 2019	14	12	878	186	1,090	87	267	8,879	1,031	10,264
Sept. 2019	12	11	885	179	1,088	85	243	9,467	1,040	10,835

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2018	659	22,671
Dec. 2018	679	25,363
March 2019	690	29,890
June 2019	713	52,584
Sept. 2019	725	32,836

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2018	2	0	2	261
Dec. 2018	2	0	2	199
March 2019	2	0	2	364
June 2019	1	0	1	264
Sept. 2019	2	0	2	319

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of Customers Using Mobil Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2019	66,509,739	51,498,746	42,238,063	2,495,051	1,785,217	1,345,987	69,004,790	53,283,963	43,584,050
Sept. 2019	70,537,340	54,054,589	44,751,068	2,695,339	1,912,030	1,419,832	73,232,679	55,966,619	46,170,900

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 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	3,122,305	3,143,292
June 2019	2,713	8,395	7,443	2,051	3,014,844	3,035,446
Sept. 2019	2,918	10,554	7,908	2,837	3,122,609	3,146,825

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					
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
June 2019	85,624	24,952	160	25,112	71,834	666	72,500	97,612	46	38	84	183,321
Sept. 2019	92,911	27,098	174	27,272	74,942	748	75,690	102,962	52	41	93	195,967

	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					
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
June 2019	331,898	77,005	3,550	80,555	181,162	16,053	197,215	277,770	0	0	1,795	611,463
Sept. 2019	403,471	91,112	3,700	94,812	203,931	18,283	222,214	317,026	0	0	2,042	722,539

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
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
June 2019	79,992	1,453	1,319	11,548	1,088	432	10,728	16,119	3,759	126,439
Sept. 2019	84,896	1,765	1,520	12,609	4,638	593	11,751	21,315	3,828	142,915

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
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
June 2019	10,077	1,879	1,709	13,239	288	91	371	1,857	1,395	30,905
Sept. 2019	11,077	2,186	2,147	16,603	1,597	144	417	3,025	1,607	38,803

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
June 2019	1,128	1,760	2,888	3,773	6,972	94	10,839	2,262	1,456	3,718	29
Sept. 2019	1,268	1,987	3,255	3,377	7,717	115	11,210	2,395	1,538	3,933	29

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	11,328	8,299	79	93	172	1,352	1,180	2,532	190	393	28,871
Sept. 2019	13,497	10,384	82	50	133	1,579	1,156	2,734	221	502	32,179

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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	34,238	2,616	72,348	55,332	46,199	101,530	578
June 2019	18,215	18,543	36,757	33,448	45,202	2,432	81,082	67,381	53,919	121,300	823
Sept. 2019	23,206	23,956	47,162	25,716	44,867	2,785	73,368	69,613	58,538	128,150	810

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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	5,840	12,843	5,874	10,200	292,850
June 2019	93,411	51,448	3,005	2,700	5,705	7,635	9,751	17,386	11,760	18,156	332,659
Sept. 2019	123,176	68,963	1,219	1,136	2,354	10,556	8,526	19,082	13,194	24,920	364,809

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
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
June 2019	2,760	1,296	53,727	1,403	59,186	1,953	2,348	56,318	2,427	63,045
Sept. 2019	3,086	1,420	57,756	1,519	63,782	2,143	2,594	65,630	2,752	73,119

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2018	32,001	36,819
Dec. 2018	32,140	30,858
March 2019	39,447	33,740
June 2019	44,328	37,875
Sept. 2019	50,077	44,419

IV. Product Sales Figures

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2018	758	269	1,027	7,849
Dec. 2018	710	224	934	6,535
March 2019	824	440	1,264	9,131
June 2019	899	491	1,390	10,537
Sept. 2019	1,376	980	2,356	22,087

The Banks Association of Turkey

Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2019	66,509,739	51,498,746	42,238,063
Sept. 2019	70,537,340	54,054,589	44,751,068

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 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	3,005,528	3,026,245
June 2019	2,706	8,386	7,219	1,999	2,892,670	2,912,980
Sept. 2019	2,909	10,544	7,670	2,760	2,994,630	3,018,514

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders						Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
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
June 2019	76,445	23,440	152	23,592	66,038	518	66,557	90,148	33	38	71
Sept. 2019	82,959	25,437	164	25,601	68,679	583	69,262	94,863	38	41	79

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				
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
June 2019	212,985	54,379	2,920	57,298	127,872	8,377	136,249	193,548	917	82	1,000
Sept. 2019	261,108	65,030	2,968	67,999	140,794	9,809	150,603	218,602	1,016	88	1,104

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
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
June 2019	77,732	1,049	1,109	11,334	1,052	415	10,641	16,119	3,662	123,114
Sept. 2019	82,471	1,341	1,266	12,367	4,456	571	11,665	21,314	3,716	139,168

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
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
June 2019	8,588	684	1,129	11,456	269	87	368	1,857	1,088	25,526
Sept. 2019	9,295	891	1,362	14,380	1,480	138	413	3,025	1,240	32,223

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	
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
June 2019	1,038	1,656	2,694	3,641	6,484	83	10,208	2,236	1,439	3,674	27
Sept. 2019	1,160	1,866	3,026	3,240	7,171	102	10,513	2,364	1,521	3,884	26

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2019	11,303	8,284	79	93	172	1,346	1,174	2,519	190	393	27,972
Sept. 2019	13,463	10,368	82	50	133	1,570	1,149	2,719	221	501	31,170

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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	26,032	2,010	58,753	52,661	44,032	96,693	402
June 2019	13,984	14,750	28,734	29,298	35,290	1,764	66,352	64,547	51,239	115,786	643
Sept. 2019	17,319	18,596	35,914	21,764	34,562	1,977	58,303	66,277	55,656	121,934	619

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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	5,724	12,583	5,874	10,200	266,751
June 2019	91,966	50,760	3,001	2,698	5,699	7,507	9,569	17,076	11,756	18,156	303,206
Sept. 2019	121,611	68,143	1,215	1,131	2,347	10,361	8,368	18,729	13,176	24,902	330,890

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
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
June 2019	2,729	1,280	52,112	1,114	57,236	1,831	2,140	49,626	1,568	55,165
Sept. 2019	3,055	1,402	55,887	1,199	61,543	2,022	2,366	57,474	1,776	63,639

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2018	31,919	36,029
Dec. 2018	32,036	29,868
March 2019	39,226	32,442
June 2019	44,049	36,557
Sept. 2019	49,745	42,820

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2018	756	269	1,025	7,811
Dec. 2018	708	224	932	6,503
March 2019	821	440	1,261	9,078
June 2019	897	491	1,388	10,493
Sept. 2019	1,373	980	2,354	22,042

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2019	2,495,051	1,785,217	1,345,987
Sept. 2019	2,695,339	1,912,030	1,419,832

III. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
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	116,777	117,046
June 2019	7	9	223	53	122,174	122,466
Sept. 2019	9	10	238	77	127,978	128,312

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				
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
June 2019	9,179	1,512	8	1,521	5,796	148	5,943	7,464	13	0	13
Sept. 2019	9,952	1,661	10	1,671	6,263	166	6,428	8,099	14	0	15

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				
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
June 2019	118,913	22,626	631	23,257	53,289	7,676	60,966	84,222	795	0	795
Sept. 2019	142,363	26,081	731	26,813	63,137	8,474	71,611	98,424	938	0	939

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
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
June 2019	2,260	404	209	214	36	16	88	0	96	3,325
Sept. 2019	2,424	424	255	242	182	22	86	1	112	3,747

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
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
June 2019	1,489	1,196	580	1,782	19	4	3	0	307	5,379
Sept. 2019	1,782	1,294	785	2,223	118	6	3	0	367	6,579

The Banks Association of Turkey

Commercial Mobil Banking Statistics

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
June 2019	90	104	194	133	488	11	631	26	17	43	3
Sept. 2019	108	120	228	138	546	13	697	31	18	49	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	
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
June 2019	26	15	0	0	0	6	6	12	0	0	899
Sept. 2019	35	17	0	0	0	9	6	15	0	0	1,009

Period	Volume of transactions (Million TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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	8,205	606	13,595	2,671	2,167	4,838	176
June 2019	4,231	3,793	8,024	4,150	9,912	668	14,730	2,834	2,680	5,514	180
Sept. 2019	5,887	5,361	11,248	3,952	10,306	807	15,065	3,335	2,881	6,217	191

investment transactions continued...												
Volume of transactions (Million TRY)												
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total	
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized		
Sept. 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	116	260	0	0	26,099	
June 2019	1,445	688	4	2	6	128	182	310	4	0	29,453	
Sept. 2019	1,566	820	4	4	8	195	157	353	18	18	33,919	

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
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
June 2019	31	15	1,614	289	1,950	121	208,473	6,691	858	216,144
Sept. 2019	31	18	1,869	320	2,239	121	228,075	8,156	976	237,327

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2018	82	790
Dec. 2018	104	990
March 2019	222	1,298
June 2019	280	1,318
Sept. 2019	333	1,600

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2018	2	0	2	38
Dec. 2018	2	0	2	32
March 2019	3	0	3	52
June 2019	2	0	2	43
Sept. 2019	2	0	2	45

List of participating banks in internet banking statistics

Internet Banking Sites Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.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.	www.ingbank.com.tr
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.	Sekerbank İnternet Banking Site
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.	Halkbank İnternet Banking
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

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.	ING Mobil, Paramara
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.	Seker Mobil Banking
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.	Halkbank Mobil Banking
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

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

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

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*Glossary of Internet Banking Statistics**

** Transactions realized by the customer by using "the bank's internet banking site" or "the site designed for mobile devices-(that the address are different from internet banking site)" (customer should log-in)*
** The customers using other internet banking applications are added to the statistics. If the customer used internet banking site and other internet applications in the same quarter, it is counted as "one" customer.*

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

1. Money Transfers

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

**FC : In terms of TRY.*

2. Payments (Number, Volume)

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

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

3. Investment Transactions (Number, Volume)

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)
 - Buying funds
 - Selling funds
- b) Foreign currency transactions (buying/selling transactions by the customer)
 - Buying FX
 - Selling FX
 - Cross transactions (FX to other FX transactions are counted as 1 transaction)
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VIOB transactions
 - VIOB transactions ordered
 - VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

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*Glossary of Mobile Banking Statistics**

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

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

3. Number of registered commercial customers:

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

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

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

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

1. Money Transfers

- a) **EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
- b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank
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 - Cross transactions (FX to other FX transactions are counted as 1 transaction)
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