



Digital, Internet and Mobile Banking Statistics

December 2019

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January 2020



The Banks Association of Turkey

Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active retail customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2019	22,332,328	30,086,429	45,054,914	97,473,671	4,784,271	40,538,368	16,734,069	62,056,708	3,214,852	40,300,148	7,499,108	51,014,108

Period	Commercial											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active commercial customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2019	2,080,839	844,010	2,053,159	4,978,008	796,960	919,865	987,383	2,704,208	663,425	871,977	607,331	2,142,733

Period	Total											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2019	24,413,167	30,930,439	47,108,073	102,451,679	5,581,231	41,458,233	17,721,452	64,760,916	3,878,277	41,172,125	8,106,439	53,156,841

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female				Male				Total			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2019	1,218,915	12,546,774	2,126,468	15,892,157	1,995,937	27,753,374	5,372,640	35,121,951	3,214,852	40,300,148	7,499,108	51,014,108

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users						Only mobile banking users					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 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
Dec. 2019	10,865	250,016	532,307	1,652,701	521,849	247,115	206,847	9,510,921	12,554,707	14,912,494	2,345,268	769,911

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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+
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
Dec. 2019	28,484	1,319,479	2,273,991	3,219,744	507,619	149,791	246,196	11,080,415	15,361,006	19,784,939	3,374,735	1,166,816

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Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
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
Dec. 2019	67,387,242	21,518,340	10,713,960	4,133,998	1,784,343	1,270,756	71,521,240	23,302,683	11,984,716

II. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2019	330	1,203	1,321	737	733,974	737,565

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					
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
Dec. 2019	33,281	8,670	108	8,778	23,297	754	24,051	32,829	290	74	364	66,474

	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					
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
Dec. 2019	513,176	234,785	19,274	254,058	219,124	40,533	259,657	513,715	36,010	2,927	38,936	1,065,828

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	14,558	5,615	2,230	1,434	218	341	867	1,256	3,108	29,627

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	11,320	26,152	8,460	7,179	116	81	103	258	8,108	61,776

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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	
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
Dec. 2019	669	875	1,543	726	1,484	99	2,308	463	261	724	84

	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	
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
Dec. 2019	7,241	7,740	43	39	82	308	173	482	210	216	13,179

	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	
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
Dec. 2019	30,487	29,471	59,959	19,205	35,491	13,140	67,836	28,138	17,768	45,906	4,561

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	
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
Dec. 2019	94,997	87,387	1,272	546	1,817	2,307	1,793	4,100	11,241	14,414	285,980

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2019	246	191	6,698	422	7,557	355	642	20,425	1,535	22,957

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2018	3,088	31,978
March 2019	3,581	36,366
June 2019	3,379	58,841
Sept. 2019	3,257	39,487
Dec. 2019	3,556	55,010

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
Dec. 2019	151	49	201	3,508

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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
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
Dec. 2019	67,387,242	21,518,340	10,713,960

II. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2019	329	1,198	1,134	627	471,254	474,542

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				
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
Dec. 2019	17,457	6,426	63	6,488	8,604	120	8,724	15,212	92	61	153

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				
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
Dec. 2019	72,237	35,040	2,404	37,444	32,388	3,073	35,460	72,904	2,631	183	2,813

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	11,231	3,432	1,490	1,222	133	165	628	1,250	672	20,224

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	1,717	2,073	2,031	2,584	47	37	33	256	507	9,287

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Retail Internet Banking Statistics

III.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	
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
Dec. 2019	483	673	1,156	476	805	31	1,313	422	246	668	70

Period	Number of transactions (Thousand) investment transactions continued...										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
Dec. 2019	7,215	7,730	42	39	81	302	171	473	190	205	11,696

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	
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
Dec. 2019	10,276	10,527	20,803	4,834	7,191	1,023	13,048	19,888	13,947	33,835	2,799

Period	Volume of transactions (Million TRY) investment transactions continued...										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
Dec. 2019	93,339	86,485	1,247	533	1,781	2,174	1,705	3,879	9,404	13,297	175,928

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2019	235	179	5,790	247	6,451	279	419	10,451	499	11,649

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2018	2,410	6,615
March 2019	2,891	6,476
June 2019	2,666	6,256
Sept. 2019	2,532	6,650
Dec. 2019	2,797	7,649

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
Dec. 2019	149	49	198	3,050

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2019	4,133,998	1,784,343	1,270,756

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2019	1	4	187	110	262,720	263,024

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	Total				
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
Dec. 2019	15,824	2,244	46	2,290	14,693	634	15,327	17,617	198	13	211	33,652

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	Total				
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
Dec. 2019	440,939	199,745	16,870	216,614	186,736	37,460	224,197	440,811	33,379	2,744	36,123	917,873

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	3,327	2,184	740	211	85	176	239	6	2,436	9,403

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	9,603	24,078	6,429	4,595	68	44	70	2	7,600	52,490

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	
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
Dec. 2019	186	201	387	250	678	68	996	41	15	56	13

	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	
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
Dec. 2019	26	10	1	0	1	6	3	9	20	11	1,483

	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	
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
Dec. 2019	20,211	18,944	39,156	14,371	28,300	12,117	54,788	8,250	3,821	12,071	1,762

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	
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
Dec. 2019	1,658	901	25	12	37	133	88	221	1,837	1,116	110,052

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2019	11	11	909	175	1,106	76	223	9,973	1,036	11,308

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2018	679	25,363
March 2019	690	29,890
June 2019	713	52,584
Sept. 2019	725	32,836
Dec. 2019	759	47,361

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2018	2	0	2	199
March 2019	2	0	2	364
June 2019	1	0	1	264
Sept. 2019	2	0	2	319
Dec. 2019	2	0	2	458

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of Customers Using Mobil Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2019	75,141,343	57,272,437	47,799,256	2,897,169	1,907,248	1,479,308	78,038,512	59,179,685	49,278,564

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2019	3,539	12,438	8,683	3,562	3,803,502	3,831,723

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						
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	
Dec. 2019	107,233	31,890	152	32,042	88,677	762	89,438	121,480	57	45	102	228,815	

	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						
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	
Dec. 2019	494,362	108,959	3,580	112,539	251,666	19,229	270,895	383,435	0	0	2,296	880,092	

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	93,793	1,964	1,746	13,518	1,234	750	10,832	34,528	4,505	162,869

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	12,504	2,711	2,492	18,453	360	166	392	6,299	1,869	45,246

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	
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
Dec. 2019	1,469	2,150	3,619	2,435	7,336	95	9,866	2,442	1,549	3,992	28

	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	
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
Dec. 2019	19,842	16,057	50	73	123	1,944	1,388	3,332	249	567	37,584

	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	
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
Dec. 2019	31,556	31,052	62,608	20,888	46,415	2,380	69,684	76,127	66,123	142,250	1,009

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	
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
Dec. 2019	206,178	131,026	942	628	1,570	12,225	9,767	21,992	14,801	27,014	457,154

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2019	3,804	1,735	63,201	1,578	70,318	2,445	3,125	70,755	2,854	79,179

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2018	32,140	30,858
March 2019	39,447	33,740
June 2019	44,328	37,875
Sept. 2019	50,077	44,419
Dec. 2019	59,854	54,031

IV. Product Sales Figures

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
Dec. 2019	1,707	1,332	3,039	31,631

The Banks Association of Turkey

Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2019	75,141,343	57,272,437	47,799,256

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2019	3,522	12,416	8,419	3,430	3,643,106	3,670,893

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				
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
Dec. 2019	95,935	30,080	143	30,223	81,686	585	82,271	112,494	40	45	85

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				
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
Dec. 2019	322,480	79,774	2,709	82,483	173,847	9,662	183,509	265,993	1,123	100	1,224

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	91,057	1,482	1,449	13,239	1,188	721	10,742	34,504	4,385	158,767

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	10,503	1,033	1,606	15,861	333	158	388	6,293	1,383	37,559

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	
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
Dec. 2019	1,346	2,013	3,359	2,312	6,822	82	9,217	2,404	1,528	3,932	25

	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	
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
Dec. 2019	19,780	16,028	50	73	123	1,933	1,380	3,312	249	567	36,564

	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	
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
Dec. 2019	24,076	24,517	48,594	17,177	35,940	1,623	54,740	71,669	62,200	133,869	818

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	
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
Dec. 2019	200,887	129,298	940	626	1,565	11,990	9,562	21,552	14,794	27,011	417,447

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2019	3,770	1,700	61,207	1,243	67,921	2,325	2,848	61,928	1,839	68,940

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2018	32,036	29,868
March 2019	39,226	32,442
June 2019	44,049	36,557
Sept. 2019	49,745	42,820
Dec. 2019	59,478	52,242

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
Dec. 2019	1,701	1,332	3,033	31,507

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2019	2,897,169	1,907,248	1,479,308

III. Non-financial transactions

Period	Number of transactions (Thousand)					Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	
Dec. 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
Dec. 2019	17	22	264	131	160,396	160,830

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				
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
Dec. 2019	11,298	1,810	9	1,819	6,991	176	7,167	8,986	17	0	17

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				
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
Dec. 2019	171,882	29,186	871	30,056	77,819	9,567	87,386	117,442	1,062	11	1,072

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	2,735	482	296	279	46	29	90	24	120	4,102

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2019	2,001	1,678	886	2,592	27	8	4	6	486	7,687

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	
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
Dec. 2019	123	137	260	123	514	13	649	38	21	60	3

Period	Number of transactions (Thousand) investment transactions continued...										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
Dec. 2019	62	28	0	0	0	12	9	20	0	0	1,020

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	
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
Dec. 2019	7,480	6,535	14,015	3,712	10,475	757	14,944	4,458	3,924	8,382	191

Period	Volume of transactions (Million TRY) investment transactions continued...										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
Dec. 2019	5,291	1,728	2	3	5	234	205	439	6	3	39,706

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2019	33	36	1,993	335	2,397	120	276,828	8,827	1,015	286,790

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2018	104	990
March 2019	222	1,298
June 2019	280	1,318
Sept. 2019	333	1,600
Dec. 2019	376	1,789

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2018	2	0	2	32
March 2019	3	0	3	52
June 2019	2	0	2	43
Sept. 2019	2	0	2	45
Dec. 2019	6	0	6	123

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

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

1. Money Transfers

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- b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank
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- 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)
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