



Digital, Internet and Mobile Banking Statistics

June 2020

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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 (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	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
June 2019	23,301	26,118	40,391	89,811	5,082	35,209	16,290	56,581	3,476	35,411	6,827	45,714
Sept. 2019	22,527	27,578	42,960	93,064	4,959	37,649	16,406	59,013	3,349	37,573	7,178	48,100
Dec. 2019	22,332	30,086	45,055	97,474	4,784	40,538	16,734	62,057	3,215	40,300	7,499	51,014
March 2020	22,233	32,510	47,105	101,849	4,597	43,266	17,195	65,058	3,154	43,061	7,766	53,981
June 2020	21,754	35,783	49,874	107,412	4,268	46,762	18,987	70,018	2,898	47,145	9,032	59,076

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	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
June 2019	2,112	684	1,811	4,607	793	790	995	2,579	663	727	619	2,009
Sept. 2019	2,086	757	1,939	4,782	742	873	1,039	2,654	628	795	624	2,048
Dec. 2019	2,081	844	2,053	4,978	797	920	987	2,704	663	872	607	2,143
March 2020	2,100	954	2,190	5,245	799	1,140	1,017	2,955	689	1,007	647	2,343
June 2020	2,243	1,381	2,193	5,817	787	1,419	1,059	3,264	683	1,289	640	2,611

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	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
June 2019	25,413	26,803	42,202	94,418	5,876	35,999	17,285	59,160	4,139	36,138	7,446	47,723
Sept. 2019	24,613	28,334	44,899	97,846	5,701	38,521	17,445	61,668	3,977	38,369	7,802	50,148
Dec. 2019	24,413	30,930	47,108	102,452	5,581	41,458	17,721	64,761	3,878	41,172	8,106	53,157
March 2020	24,333	33,464	49,296	107,093	5,396	44,406	18,211	68,013	3,843	44,068	8,413	56,324
June 2020	23,998	37,164	52,067	113,229	5,055	48,180	20,046	73,282	3,581	48,434	9,672	61,687

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	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
June 2019	1,299	10,786	1,941	14,026	2,177	24,625	4,886	31,688	3,476	35,411	6,827	45,714
Sept. 2019	1,264	11,554	2,053	14,871	2,085	26,019	5,125	33,229	3,349	37,573	7,178	48,100
Dec. 2019	1,219	12,547	2,126	15,892	1,996	27,753	5,373	35,122	3,215	40,300	7,499	51,014
March 2020	1,204	13,443	2,210	16,857	1,951	29,618	5,556	37,125	3,154	43,061	7,766	53,981
June 2020	1,140	14,856	2,545	18,541	1,758	32,289	6,487	40,535	2,898	47,145	9,032	59,076

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2019	13	270	626	1,833	511	224	135	8,482	11,454	12,939	1,835	565
Sept. 2019	18	284	587	1,735	501	225	184	8,905	11,908	13,860	2,038	677
Dec. 2019	11	250	532	1,653	522	247	207	9,511	12,555	14,912	2,345	770
March 2020	10	223	493	1,585	544	299	196	9,785	13,204	16,183	2,743	950
June 2020	8	213	453	1,446	500	279	162	9,956	14,183	18,336	3,310	1,198

continued...

Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2019	20	1,164	2,164	2,925	430	124	168	9,916	14,244	17,697	2,776	913
Sept. 2019	30	1,283	2,195	3,065	468	136	233	10,472	14,690	18,660	3,008	1,038
Dec. 2019	28	1,319	2,274	3,220	508	150	246	11,080	15,361	19,785	3,375	1,167
March 2020	27	1,265	2,280	3,384	609	201	232	11,274	15,976	21,152	3,896	1,450
June 2020	21	1,463	2,707	3,846	725	270	191	11,632	17,343	23,628	4,535	1,747

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2019	63,693	21,372	10,303	3,922	1,788	1,281	67,615	23,160	11,584
Sept. 2019	65,487	21,365	10,527	4,025	1,782	1,253	69,512	23,147	11,780
Dec. 2019	67,387	21,518	10,714	4,134	1,784	1,271	71,521	23,303	11,985
March 2020	69,339	21,792	10,920	4,290	1,815	1,336	73,629	23,607	12,256
June 2020	71,629	23,256	11,930	4,436	1,846	1,323	76,065	25,101	13,253

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
June 2019	328	719	1,362	590	2,999
Sept. 2019	347	933	1,305	842	3,426
Dec. 2019	330	1,203	1,321	737	3,591
March 2020	321	1,175	1,129	666	3,290
June 2020	286	2,183	1,255	600	4,323

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
March 2020	28,622	4,800	73	4,873	21,311	670	21,981	26,854	281	77	358	55,834
June 2020	27,444	4,088	59	4,147	19,581	568	20,149	24,296	263	101	364	52,104

	Volume of transactions (Billion TRY)												
	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						
June 2019	433	214	25	239	189	36	225	464	35	3	39	935	
Sept. 2019	458	197	23	220	194	38	232	452	36	4	39	950	
Dec. 2019	513	235	19	254	219	41	260	514	36	3	39	1,066	
March 2020	498	215	23	238	213	39	252	489	31	4	35	1,022	
June 2020	470	223	30	253	197	38	235	488	42	4	46	1,003	

III.2. Payments

	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
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
March 2020	13,669	3,772	2,085	1,343	1,361	302	736	967	3,477	27,713
June 2020	14,557	3,504	1,551	1,136	207	205	715	716	2,797	25,387

	Volume of transactions (Billion 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
June 2019	9	22	7	5	0	0	0	0	7	51
Sept. 2019	10	23	9	5	1	0	0	0	7	55
Dec. 2019	11	26	8	7	0	0	0	0	8	62
March 2020	11	28	9	7	1	0	0	0	9	65
June 2020	9	24	6	7	0	0	0	0	8	54

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	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	
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
March 2020	681	901	1,583	730	1,321	92	2,143	505	264	769	82
June 2020	702	844	1,546	694	970	66	1,729	566	240	807	100

	investment transactions continued...								
	Realized share certificate transactions	Number of transactions (Thousand)						Realized VIOP transactions	Total
		Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	4,681	78	83	162	259	184	442	226	10,652
Sept. 2019	4,995	47	47	93	274	162	436	227	10,564
Dec. 2019	7,740	43	39	82	308	173	482	216	13,179
March 2020	10,784	44	43	88	504	276	780	364	16,592
June 2020	13,406	47	37	84	474	223	697	392	18,761

	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2019	22	23	45	24	41	13	78	28	19	46	4
Sept. 2019	25	25	50	19	35	11	65	26	17	43	3
Dec. 2019	30	29	60	19	35	13	68	28	18	46	5
March 2020	32	33	65	20	36	13	69	32	22	54	5
June 2020	35	33	68	20	30	10	61	32	24	56	8

	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	36	3	3	6	2	2	4	14	234
Sept. 2019	53	1	1	2	2	2	4	13	234
Dec. 2019	87	1	1	2	2	2	4	14	286
March 2020	125	1	1	2	7	6	13	29	364
June 2020	176	2	1	3	7	4	11	39	421

III.4. Credit Card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion 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
June 2019	260	198	6,857	453	7,768	0	1	19	2	22
Sept. 2019	241	185	6,694	438	7,558	0	1	20	2	23
Dec. 2019	246	191	6,698	422	7,557	0	1	20	2	23
March 2020	249	171	6,446	375	7,241	0	1	20	1	22
June 2020	185	116	5,715	334	6,350	0	0	17	1	19

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2019	3,379	59
Sept. 2019	3,257	39
Dec. 2019	3,556	55
March 2020	3,587	59
June 2020	3,610	61

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2019	88	37	125	1
Sept. 2019	119	43	162	2
Dec. 2019	151	49	201	4
March 2020	127	37	164	3
June 2020	271	32	303	3

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2019	63,693	21,372	10,303
Sept. 2019	65,487	21,365	10,527
Dec. 2019	67,387	21,518	10,714
March 2020	69,339	21,792	10,920
June 2020	71,629	23,256	11,930

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2019	327	715	1,182	498	2,721
Sept. 2019	346	928	1,136	747	3,157
Dec. 2019	329	1,198	1,134	627	3,288
March 2020	315	1,170	956	548	2,989
June 2020	285	2,179	1,086	508	4,058

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)										
	EFT	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				
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
March 2020	14,177	2,830	33	2,863	7,585	110	7,694	10,557	94	64	158
June 2020	14,411	2,506	28	2,534	7,246	91	7,337	9,871	86	90	176

Period	Volume of transactions (Billion TRY)										
	EFT	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				
June 2019	61	21	3	24	27	3	30	54	3	0	3
Sept. 2019	64	23	3	26	28	3	31	57	3	0	3
Dec. 2019	72	35	2	37	32	3	35	73	3	0	3
March 2020	59	17	2	19	30	3	33	51	3	0	3
June 2020	59	17	2	19	29	3	32	51	3	0	4

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
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
March 2020	10,699	2,476	1,414	1,155	877	147	568	963	726	19,025
June 2020	11,058	2,400	1,018	998	124	100	541	713	504	17,455

Period	Volume of transactions (Billion 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
June 2019	2	2	2	2	0	0	0	0	0	8
Sept. 2019	2	2	2	2	0	0	0	0	1	9
Dec. 2019	2	2	2	3	0	0	0	0	1	9
March 2020	2	3	2	3	0	0	0	0	1	11
June 2020	2	2	1	3	0	0	0	0	0	9

The Banks Association of Turkey
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	
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
March 2020	516	711	1,227	507	729	33	1,269	463	250	712	69
June 2020	542	672	1,213	506	544	20	1,070	518	224	742	83

Period	investment transactions continued...	Number of transactions (Thousand)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
June 2019	4,673	78	83	161	255	181	435	215	9,194	
Sept. 2019	4,986	46	46	92	270	160	430	211	9,101	
Dec. 2019	7,730	42	39	81	302	171	473	205	11,696	
March 2020	10,769	44	43	87	496	271	767	348	15,248	
June 2020	13,119	46	37	83	463	218	681	347	17,339	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2019	7	7	14	8	8	1	17	22	15	37	2
Sept. 2019	8	9	17	6	7	1	14	20	13	33	2
Dec. 2019	10	11	21	5	7	1	13	20	14	34	3
March 2020	12	14	26	6	8	1	15	24	18	42	3
June 2020	13	13	26	7	6	1	14	21	18	39	5

Period	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	36	3	3	6	2	2	3	13	129
Sept. 2019	53	1	1	2	2	2	4	12	136
Dec. 2019	86	1	1	2	2	2	4	13	176
March 2020	123	1	1	2	7	5	12	28	252
June 2020	164	2	1	3	6	4	10	36	297

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion 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
June 2019	246	186	5,980	267	6,679	0	0	10	1	12
Sept. 2019	229	174	5,809	259	6,470	0	0	11	1	12
Dec. 2019	235	179	5,790	247	6,451	0	0	10	0	12
March 2020	239	160	5,622	224	6,244	0	0	10	0	11
June 2020	176	110	5,057	209	5,553	0	0	8	0	9

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2019	2,666	6
Sept. 2019	2,532	7
Dec. 2019	2,797	8
March 2020	2,853	11
June 2020	2,958	12

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2019	87	37	123	1
Sept. 2019	117	43	160	2
Dec. 2019	149	49	198	3
March 2020	125	37	162	3
June 2020	270	32	302	3

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 (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2019	3,922	1,788	1,281
Sept. 2019	4,025	1,782	1,253
Dec. 2019	4,134	1,784	1,271
March 2020	4,290	1,815	1,336
June 2020	4,436	1,846	1,323

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2019	1	5	181	92	278
Sept. 2019	1	4	168	95	269
Dec. 2019	1	4	187	110	303
March 2020	5	5	173	118	301
June 2020	1	4	168	91	265

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
March 2020	14,445	1,970	40	2,010	13,726	560	14,287	16,297	187	13	201	30,942
June 2020	13,033	1,582	31	1,613	12,334	478	12,812	14,425	176	11	188	27,646

Period	Volume of transactions (Billion TRY)												
	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						
June 2019	372	193	22	215	162	33	195	410	33	3	36	818	
Sept. 2019	394	174	20	194	166	34	201	395	33	4	37	826	
Dec. 2019	441	200	17	217	187	37	224	441	33	3	36	918	
March 2020	438	198	21	219	183	36	219	438	28	4	32	908	
June 2020	411	206	28	234	167	35	203	437	39	4	42	890	

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
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
March 2020	2,971	1,295	671	188	484	155	167	4	2,752	8,687
June 2020	3,498	1,105	533	138	83	105	174	3	2,292	7,931

Period	Volume of transactions (Billion 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
June 2019	7	20	5	3	0	0	0	0	6	43
Sept. 2019	8	21	7	4	0	0	0	0	6	46
Dec. 2019	10	24	6	5	0	0	0	0	8	52
March 2020	9	25	7	4	0	0	0	0	8	54
June 2020	7	22	5	4	0	0	0	0	7	45

The Banks Association of Turkey
Commercial 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	
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
March 2020	165	190	355	223	592	59	874	43	14	57	13
June 2020	160	172	332	187	426	46	659	48	16	64	17

Period	investment transactions continued... Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	8	1	0	1	4	3	7	12	1,458
Sept. 2019	8	1	0	1	5	2	7	15	1,463
Dec. 2019	10	1	0	1	6	3	9	11	1,483
March 2020	15	1	0	1	8	5	13	16	1,344
June 2020	286	1	0	1	11	6	17	45	1,422

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2019	15	16	31	17	32	12	62	5	4	9	2
Sept. 2019	17	16	33	13	28	10	51	6	4	10	1
Dec. 2019	20	19	39	14	28	12	55	8	4	12	2
March 2020	20	19	39	14	28	12	54	9	4	13	2
June 2020	22	20	42	14	23	10	47	10	6	16	3

Period	investment transactions continued... Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	0	0	0	0	0	0	0	1	106
Sept. 2019	0	0	0	0	0	0	0	2	98
Dec. 2019	1	0	0	0	0	0	0	1	110
March 2020	1	0	0	0	0	0	0	2	112
June 2020	12	0	0	0	1	0	1	2	123

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion 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
June 2019	14	12	878	186	1,090	0	0	9	1	10
Sept. 2019	12	11	885	179	1,088	0	0	9	1	11
Dec. 2019	11	11	909	175	1,106	0	0	10	1	11
March 2020	10	11	824	151	997	0	0	10	1	11
June 2020	9	6	658	125	798	0	0	9	1	10

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2019	713	53
Sept. 2019	725	33
Dec. 2019	759	47
March 2020	734	48
June 2020	652	49

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2019	1	0	1	0
Sept. 2019	2	0	2	0
Dec. 2019	2	0	2	0
March 2020	2	0	2	0
June 2020	1	0	1	0

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 (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2019	66,510	51,499	42,238	2,495	1,785	1,346	69,005	53,284	43,584
Sept. 2019	70,537	54,055	44,751	2,695	1,912	1,420	73,233	55,967	46,171
Dec. 2019	75,141	57,272	47,799	2,897	1,907	1,479	78,039	59,180	49,279
March 2020	79,615	60,461	50,827	3,145	2,156	1,654	82,760	62,617	52,481
June 2020	85,658	65,749	56,177	3,574	2,477	1,929	89,232	68,227	58,106

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2019	2,713	8,395	7,443	2,051	20,602
Sept. 2019	2,918	10,554	7,908	2,837	24,216
Dec. 2019	3,539	12,438	8,683	3,562	28,221
March 2020	3,880	13,416	10,331	3,683	31,310
June 2020	3,831	20,869	18,098	4,102	46,900

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					
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
March 2020	112,590	33,233	145	33,378	91,231	712	91,944	125,322	60	47	107	238,019
June 2020	139,534	32,221	113	32,334	97,362	661	98,023	130,356	71	141	212	270,103

Period	EFT	Volume of transactions (Billion TRY)											
		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						
June 2019	332	77	4	81	181	16	197	278	0	0	0	610	
Sept. 2019	403	91	4	95	204	18	222	317	0	0	0	720	
Dec. 2019	494	109	4	113	252	19	271	383	0	0	0	878	
March 2020	532	127	4	132	257	19	276	407	0	0	0	940	
June 2020	608	138	4	143	283	20	303	446	0	0	0	1,053	

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
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
March 2020	99,798	2,294	1,979	14,624	5,304	658	9,899	28,658	5,515	168,728
June 2020	118,008	2,395	1,889	13,798	1,443	591	11,056	19,944	4,231	173,354

Period	Volume of transactions (Billion 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
June 2019	10	2	2	13	0	0	0	2	1	31
Sept. 2019	11	2	2	17	2	0	0	3	2	39
Dec. 2019	13	3	2	18	0	0	0	6	2	45
March 2020	16	3	3	20	2	0	0	6	2	54
June 2020	16	4	3	20	0	0	0	5	2	50

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2020	1,633	2,326	3,959	2,652	6,440	103	9,195	2,356	1,622	3,978	29
June 2020	1,920	2,322	4,242	2,936	5,020	70	8,026	2,726	1,576	4,303	29

Period	Investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	8,299	79	93	172	1,352	1,180	2,532	393	28,871
Sept. 2019	10,384	82	50	133	1,579	1,156	2,734	502	32,175
Dec. 2019	16,057	50	73	123	1,944	1,388	3,332	567	37,584
March 2020	25,169	50	75	126	3,725	2,596	6,321	883	49,660
June 2020	29,621	63	79	142	3,920	2,343	6,263	374	52,995

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2019	18	19	37	33	45	2	81	67	54	121	1
Sept. 2019	23	24	47	26	45	3	73	70	59	128	1
Dec. 2019	32	31	63	21	46	2	70	76	66	142	1
March 2020	36	39	76	29	52	4	85	88	83	170	1
June 2020	40	41	81	33	45	3	81	96	86	182	1

Period	Investment transactions continued...			Volume of transactions (Billion TRY)					Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
June 2019	51	3	3	6	8	10	17	18	333	
Sept. 2019	69	1	1	2	11	9	19	25	365	
Dec. 2019	131	1	1	2	12	10	22	27	457	
March 2020	221	1	1	2	45	42	87	34	676	
June 2020	322	2	1	3	43	32	75	27	772	

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion 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
June 2019	2,760	1,296	53,727	1,403	59,186	2	2	56	2	63
Sept. 2019	3,086	1,420	57,756	1,519	63,782	2	3	66	3	73
Dec. 2019	3,804	1,735	63,201	1,578	70,318	2	3	71	3	79
March 2020	4,185	1,867	66,793	1,573	74,418	3	4	76	3	86
June 2020	3,997	1,504	69,220	2,065	76,787	3	3	74	4	83

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2019				
Sept. 2019				
Dec. 2019				
March 2020	28,823	6,335	1,733	36,892
June 2020	28,130	5,781	2,663	36,574

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2019	44,328	38
Sept. 2019	50,077	44
Dec. 2019	59,854	54
March 2020	47,617	66
June 2020	50,241	78

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2019	899	491	1,390	11
Sept. 2019	1,376	980	2,356	22
Dec. 2019	1,707	1,332	3,039	32
March 2020	1,658	1,138	2,796	33
June 2020	4,905	1,025	5,930	40

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2019	66,510	51,499	42,238
Sept. 2019	70,537	54,055	44,751
Dec. 2019	75,141	57,272	47,799
March 2020	79,615	60,461	50,827
June 2020	85,658	65,749	56,177

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2019	2,706	8,386	7,219	1,999	20,310
Sept. 2019	2,909	10,544	7,670	2,760	23,883
Dec. 2019	3,522	12,416	8,419	3,430	27,787
March 2020	3,865	13,401	10,056	3,578	30,900
June 2020	3,821	20,800	17,759	4,000	46,380

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 2019	76,445	23,440	152	23,592	66,038	518	66,557	90,148	33	38	71	166,664
Sept. 2019	82,959	25,437	164	25,601	68,679	583	69,262	94,863	38	41	79	177,901
Dec. 2019	95,935	30,080	143	30,223	81,686	585	82,271	112,494	40	45	85	208,514
March 2020	101,794	31,559	139	31,698	84,612	552	85,164	116,861	43	47	90	218,745
June 2020	128,431	30,783	107	30,890	91,210	507	91,718	122,608	51	141	192	251,231

	Volume of transactions (Billion TRY)												
	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						
June 2019	213	54	3	57	128	8	136	194	1	0	1	408	
Sept. 2019	261	65	3	68	141	10	151	219	1	0	1	481	
Dec. 2019	322	80	3	82	174	10	184	266	1	0	1	590	
March 2020	364	100	3	103	183	10	193	296	1	0	1	661	
June 2020	417	109	3	112	204	10	214	326	2	0	2	746	

III.2. Payments

	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
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
March 2020	97,196	2,030	1,663	14,344	5,127	633	9,823	28,657	5,381	164,853
June 2020	115,174	2,092	1,602	13,525	1,401	567	10,970	19,943	4,069	169,343

	Volume of transactions (Billion 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
June 2019	9	1	1	11	0	0	0	2	1	26
Sept. 2019	9	1	1	14	1	0	0	3	1	32
Dec. 2019	11	1	2	16	0	0	0	6	1	38
March 2020	14	2	2	18	2	0	0	6	2	46
June 2020	14	2	2	17	0	0	0	5	2	43

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	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	
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
March 2020	1,525	2,194	3,719	2,544	5,999	92	8,635	2,320	1,601	3,921	27
June 2020	1,804	2,196	4,000	2,831	4,676	61	7,568	2,683	1,554	4,238	26

	investment transactions continued...	Number of transactions (Thousand)							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	8,284	79	93	172	1,346	1,174	2,519	393	27,972
Sept. 2019	10,368	82	50	133	1,570	1,149	2,719	501	31,170
Dec. 2019	16,028	50	73	123	1,933	1,380	3,312	567	36,564
March 2020	25,120	50	75	126	3,703	2,564	6,267	883	48,698
June 2020	29,548	62	79	141	3,890	2,321	6,211	374	52,106

	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2019	14	15	29	29	35	2	66	65	51	116	1
Sept. 2019	17	19	36	22	35	2	58	66	56	122	1
Dec. 2019	24	25	49	17	36	2	55	72	62	134	1
March 2020	29	33	62	25	42	3	70	83	78	161	1
June 2020	32	34	65	28	35	2	66	89	81	170	1

	investment transactions continued.....										Volume of transactions (Billion TRY)									
	Realized share certificate transactions	Bonds and bills				Gold transact.				Realized VIOP transactions	Total									
		Buy	Sell	Total	Buy	Sell	Total													
June 2019	51	3	3	6	8	10	17	18	303											
Sept. 2019	68	1	1	2	10	8	19	25	331											
Dec. 2019	129	1	1	2	12	10	22	27	417											
March 2020	217	1	1	2	44	41	85	34	632											
June 2020	319	2	1	3	42	31	73	27	725											

III.4. Credit Card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion 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
June 2019	2,729	1,280	52,112	1,114	57,236	2	2	50	2	55
Sept. 2019	3,055	1,402	55,887	1,199	61,543	2	2	57	2	64
Dec. 2019	3,770	1,700	61,207	1,243	67,921	2	3	62	2	69
March 2020	4,152	1,840	64,899	1,257	72,148	3	3	67	2	75
June 2020	3,963	1,482	67,447	1,782	74,674	3	3	65	3	73

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2019				
Sept. 2019				
Dec. 2019				
March 2020	28,634	6,208	1,733	36,575
June 2020	26,042	5,327	2,638	34,007

III.5. Other Financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2019	44,049	37
Sept. 2019	49,745	43
Dec. 2019	59,478	52
March 2020	47,464	64
June 2020	50,074	75

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2019	897	491	1,388	10
Sept. 2019	1,373	980	2,354	22
Dec. 2019	1,701	1,332	3,033	32
March 2020	1,653	1,138	2,791	33
June 2020	4,898	1,025	5,923	39

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 (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 2019	2,495	1,785	1,346
Sept. 2019	2,695	1,912	1,420
Dec. 2019	2,897	1,907	1,479
March 2020	3,145	2,156	1,654
June 2020	3,574	2,477	1,929

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2019	7	9	223	53	292
Sept. 2019	9	10	238	77	333
Dec. 2019	17	22	264	131	434
March 2020	15	15	275	105	410
June 2020	10	69	339	102	520

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	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					
June 2019	9,179	1,512	8	1,521	5,796	148	5,943	7,464	13	0	13	16,656
Sept. 2019	9,952	1,661	10	1,671	6,263	166	6,428	8,099	14	0	15	18,065
Dec. 2019	11,298	1,810	9	1,819	6,991	176	7,167	8,986	17	0	17	20,301
March 2020	10,796	1,674	7	1,680	6,620	160	6,780	8,460	17	0	17	19,274
June 2020	11,103	1,438	5	1,443	6,152	153	6,305	7,749	20	0	20	18,872

Period	Volume of transactions (Billion TRY)												
	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						
June 2019	119	23	1	23	53	8	61	84	1	0	1	204	
Sept. 2019	142	26	1	27	63	8	72	98	1	0	1	242	
Dec. 2019	172	29	1	30	78	10	87	117	1	0	1	290	
March 2020	168	28	1	29	74	9	83	111	1	0	1	281	
June 2020	190	29	1	31	79	10	89	120	2	0	2	312	

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
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
March 2020	2,602	263	316	280	177	26	76	1	134	3,875
June 2020	2,834	303	287	273	42	24	86	1	161	4,011

Period	Volume of transactions (Billion 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
June 2019	1	1	1	2	0	0	0	0	0	5
Sept. 2019	2	1	1	2	0	0	0	0	0	7
Dec. 2019	2	2	1	3	0	0	0	0	0	8
March 2020	2	2	1	3	0	0	0	0	1	8
June 2020	2	1	1	3	0	0	0	0	1	8

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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	
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
March 2020	108	132	240	108	441	11	560	36	22	58	2
June 2020	116	126	242	105	344	9	458	43	22	65	2

Period	Realized share certificate transactions	Number of transactions (Thousand)							
		Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2019	15	0	0	0	6	6	12	0	899
Sept. 2019	17	0	0	0	9	6	15	0	1,009
Dec. 2019	28	0	0	0	12	9	20	0	1,020
March 2020	49	0	0	0	22	32	54	0	962
June 2020	73	0	0	0	30	22	52	0	893

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2019	4	4	8	4	10	1	15	3	3	6	0
Sept. 2019	6	5	11	4	10	1	15	3	3	6	0
Dec. 2019	7	7	14	4	10	1	15	4	4	8	0
March 2020	7	6	13	4	10	1	15	5	5	10	0
June 2020	9	7	16	5	9	1	15	6	5	11	0

Period	Realized share certificate transactions	investment transactions continued..... Volume of transactions (Billion TRY)								
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
June 2019	1	0	0	0	0	0	0	0	29	
Sept. 2019	1	0	0	0	0	0	0	0	34	
Dec. 2019	2	0	0	0	0	0	0	0	40	
March 2020	3	0	0	0	1	1	2	0	43	
June 2020	2	0	0	0	1	1	2	0	46	

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion 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
June 2019	31	15	1,614	289	1,950	0	0	7	1	8
Sept. 2019	31	18	1,869	320	2,239	0	0	8	1	9
Dec. 2019	33	36	1,993	335	2,397	0	0	9	1	10
March 2020	33	27	1,894	316	2,270	0	0	9	1	10
June 2020	34	22	1,773	284	2,112	0	0	9	1	10

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2019				
Sept. 2019				
Dec. 2019				
March 2020	189	127	0	316
June 2020	2,088	455	25	2,568

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2019	280	1
Sept. 2019	333	2
Dec. 2019	376	2
March 2020	153	2
June 2020	167	3

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2019	2	0	2	0
Sept. 2019	2	0	2	0
Dec. 2019	6	0	6	0
March 2020	5	0	5	0
June 2020	7	0	7	0

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)*

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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 (Not 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-month period.

4. Number of invoice payment orders in the related three-month period.

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 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 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. (Including all loan-related or non-loan-related insurance sales.)

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*Glossary of Mobile Banking Statistics**

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

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

3. Number of registered commercial customers:

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

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

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

- 1. Number credit card of applications in the related three-month period (Not 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.

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

1. Money Transfers

a) EFT : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.

b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank
- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system
- 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 mobile banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

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

- Buying FX
- Selling FX
- Cross transactions (FX to other FX transactions are counted as 1 transaction)

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions 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 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. Number of Transactions Made on Mobile (Number)

a) Number of withdrawal transactions realized: (Withdrawal transactions with mobile banking applications)

b) Number of deposit transactions: (Deposit transactions with mobile banking applications)

c) Number of mobile payments: (QR code / NFC / vehicle payment made by POS or virtual POS)

6. Other Financial Transactions (Number, Volume):

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

IV. Product Sales Realized in the related three-month period

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through mobile banking channel (except transactions made by credit cards)

2. Insurance sales: Sales of insurance transactions that are issued through mobil banking channel. (Including all loan-related or non-loan-related insurance sales.)

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