



Digital, Internet and Mobile Banking Statistics

March 2020

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April 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
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
March 2020	22,233,206	32,509,904	47,105,415	101,848,525	4,597,219	43,266,157	17,194,826	65,058,202	3,154,376	43,061,071	7,765,844	53,981,291

Period	Commercial											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active commercial customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 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
March 2020	2,099,977	954,288	2,190,252	5,244,517	798,522	1,139,530	1,016,613	2,954,665	688,830	1,007,365	646,924	2,343,119

Period	Total											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 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
March 2020	24,333,183	33,464,192	49,295,667	107,093,042	5,395,741	44,405,687	18,211,439	68,012,867	3,843,206	44,068,436	8,412,768	56,324,410

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female				Male				Total			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 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
March 2020	1,203,737	13,443,259	2,209,709	16,856,706	1,950,639	29,617,812	5,556,135	37,124,585	3,154,376	43,061,071	7,765,844	53,981,291

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users						Only mobile banking users					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
March 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
March 2020	10,033	223,488	492,591	1,584,870	544,429	298,965	195,789	9,785,295	13,204,011	16,183,221	2,742,777	949,978

continued...

Period	Both internet and mobile banking users						Total					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
March 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
March 2020	26,635	1,264,852	2,279,763	3,384,133	609,269	201,192	232,456	11,273,634	15,976,365	21,152,224	3,896,476	1,450,136

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2020	69,338,621	21,792,045	10,920,220	4,290,229	1,815,135	1,335,754	73,628,850	23,607,180	12,255,974

II. Non-financial transactions

Period	Number of transactions (Thousand)			
	Credit card applicati.	Loan applicati.	Regular payment orders	Total
March 2019	343	785	1,330	2,458
June 2019	328	719	1,362	2,410
Sept. 2019	347	933	1,305	2,584
Dec. 2019	330	1,203	1,321	2,854
March 2020	321	1,175	1,129	2,624

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
Period	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
March 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
March 2020	28,622	4,800	73	4,873	21,311	670	21,981	26,854	281	77	358	55,834

	Volume of transactions (Million TRY)											
Period	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
March 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
March 2020	497,541	214,589	23,164	237,752	212,871	38,721	251,592	489,344	31,130	4,034	35,164	1,022,050

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	13,669	3,772	2,085	1,343	1,361	302	736	967	3,477	27,713

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	10,637	27,768	8,875	7,197	841	132	92	223	9,046	64,811

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Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	681	901	1,583	730	1,321	92	2,143	505	264	769	82

	investment transactions continued...								
	Number of transactions (Thousand)								
Period	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	7,050	62	72	134	297	161	458	417	13,314
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

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	32,268	33,029	65,297	20,431	35,766	13,192	69,389	32,124	22,267	54,391	5,358

investment transactions continued...		Volume of transactions (Million TRY)							
Period	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	69,109	1,493	1,010	2,503	1,801	1,297	3,099	28,520	264,870
June 2019	36,247	3,420	2,774	6,194	1,699	1,930	3,629	14,427	234,181
Sept. 2019	53,049	1,417	1,019	2,435	2,190	1,599	3,789	13,498	233,638
Dec. 2019	87,387	1,272	546	1,817	2,307	1,793	4,100	14,414	285,980
March 2020	124,623	1,461	800	2,261	7,411	5,687	13,098	29,447	363,863

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2020	249	171	6,446	375	7,241	347	644	19,924	1,393	22,308

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2019	3,581	36,366
June 2019	3,379	58,841
Sept. 2019	3,257	39,487
Dec. 2019	3,556	55,010
March 2020	3,587	58,857

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
March 2020	127	37	164	3,015

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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
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
March 2020	69,338,621	21,792,045	10,920,220

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2019	342	780	1,162	580	2,863
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

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
Period	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					
March 2019	17,839	5,590	74	5,664	8,379	125	8,504	14,168	94	60	153	32,161
June 2019	17,370	5,895	76	5,971	8,275	126	8,401	14,372	92	63	155	31,897
Sept. 2019	16,390	6,096	75	6,172	7,918	127	8,045	14,216	94	59	154	30,760
Dec. 2019	17,457	6,426	63	6,488	8,604	120	8,724	15,212	92	61	153	32,822
March 2020	14,177	2,830	33	2,863	7,585	110	7,694	10,557	94	64	158	24,892

	Volume of transactions (Million TRY)											
Period	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 2019	60,500	20,046	2,660	22,706	25,912	2,892	28,804	51,510	2,445	156	2,601	114,610
June 2019	60,948	21,205	2,758	23,964	26,947	2,998	29,946	53,909	2,715	180	2,895	117,752
Sept. 2019	63,777	22,842	2,700	25,541	27,874	3,170	31,044	56,585	2,668	166	2,834	123,196
Dec. 2019	72,237	35,040	2,404	37,444	32,388	3,073	35,460	72,904	2,631	183	2,813	147,955
March 2020	59,276	16,878	1,938	18,817	29,634	2,901	32,535	51,352	3,149	189	3,338	113,966

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	10,699	2,476	1,414	1,155	877	147	568	963	726	19,025

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	2,066	2,747	2,187	2,776	387	38	30	221	622	11,073

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Retail Internet Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)											continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 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	
March 2020	516	711	1,227	507	729	33	1,269	463	250	712	69	

	investment transactions continued...								
Period	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	6,999	62	71	133	292	158	451	407	11,775
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

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	12,265	13,921	26,186	6,180	7,976	1,169	15,325	23,614	17,922	41,536	3,286

Period	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	68,016	1,476	995	2,471	1,707	1,233	2,939	26,557	169,014
June 2019	35,876	3,385	2,761	6,147	1,624	1,842	3,467	12,958	128,513
Sept. 2019	52,630	1,398	1,007	2,405	2,080	1,528	3,607	11,682	135,575
Dec. 2019	86,485	1,247	533	1,781	2,174	1,705	3,879	13,297	175,928
March 2020	123,331	1,433	786	2,219	6,920	5,349	12,268	27,790	251,943

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2020	239	160	5,622	224	6,244	281	396	10,228	470	11,375

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2019	2,891	6,476
June 2019	2,666	6,256
Sept. 2019	2,532	6,650
Dec. 2019	2,797	7,649
March 2020	2,853	11,143

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2020	125	37	162	2,743

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2020	4,290,229	1,815,135	1,335,754

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2019	1	6	167	104	278
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

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
Period	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
March 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
March 2020	14,445	1,970	40	2,010	13,726	560	14,287	16,297	187	13	201	30,942

	Volume of transactions (Million TRY)											
Period	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 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
March 2020	438,265	197,710	21,225	218,936	183,237	35,820	219,057	437,992	27,981	3,845	31,826	908,084

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	2,971	1,295	671	188	484	155	167	4	2,752	8,687

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	8,572	25,022	6,688	4,421	454	94	62	2	8,425	53,738

The Banks Association of Turkey

Commercial Internet Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	165	190	355	223	592	59	874	43	14	57	13

	Investment transactions continued...										
Period	Realized share certificate transactions	Number of transactions (Thousand)								Realized VIOP transactions	Total
		Bonds and bills			Gold transactions						
		Buy	Sell	Total	Buy	Sell	Total				
March 2019	51	1	0	1	4	3	7		9	1,539	
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	

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	20,003	19,108	39,111	14,251	27,790	12,024	54,064	8,510	4,345	12,855	2,071

investment transactions continued...		Volume of transactions (Million TRY)							
Period	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	1,094	17	15	32	95	64	159	1,963	95,856
June 2019	371	35	12	47	75	88	163	1,469	105,667
Sept. 2019	419	19	11	30	111	71	182	1,816	98,063
Dec. 2019	901	25	12	37	133	88	221	1,116	110,052
March 2020	1,291	27	14	42	491	339	830	1,656	111,920

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2020	10	11	824	151	997	66	248	9,695	924	10,933

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2019	690	29,890
June 2019	713	52,584
Sept. 2019	725	32,836
Dec. 2019	759	47,361
March 2020	734	47,714

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
March 2019	2	0	2	364
June 2019	1	0	1	264
Sept. 2019	2	0	2	319
Dec. 2019	2	0	2	458
March 2020	2	0	2	272

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of Customers Using Mobil Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2020	79,615,319	60,460,983	50,826,915	3,144,540	2,156,143	1,654,289	82,759,859	62,617,126	52,481,204

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2019	2,800	9,466	6,608	2,113	20,986
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

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)											
Period	EFT	Money orders**						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
March 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
March 2020	112,590	33,233	145	33,378	91,231	712	91,944	125,322	60	47	107	238,019

	Volume of transactions (Million TRY)											
Period	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 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
March 2020	532,266	127,289	4,351	131,641	257,104	18,680	275,784	407,425	0	0	2,822	942,513

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	99,798	2,294	1,979	14,624	5,304	658	9,899	28,658	5,515	168,728

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	16,401	3,467	3,043	20,269	2,002	164	375	6,133	2,304	54,157

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			Repurchase agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2020	1,633	2,326	3,959	2,652	6,440	103	9,195	2,356	1,622	3,978	29

	investment transactions continued...									Number of transactions (Thousand)					
Period	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total						
		Buy	Sell	Total	Buy	Sell	Total								
March 2019	10,251	42	40	82	1,406	939	2,345	293	28,589						
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	32,179						
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						

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	
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
March 2020	36,205	39,388	75,593	29,250	52,241	3,631	85,122	87,876	82,547	170,424	1,144

investment transactions continued...		Volume of transactions (Million TRY)							
Period	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	65,289	750	485	1,235	7,003	5,840	12,843	10,200	292,850
June 2019	51,448	3,005	2,700	5,705	7,635	9,751	17,386	18,156	332,659
Sept. 2019	68,963	1,219	1,136	2,354	10,556	8,526	19,082	24,920	364,809
Dec. 2019	131,026	942	628	1,570	12,225	9,767	21,992	27,014	457,154
March 2020	220,558	1,186	995	2,181	44,918	41,730	86,648	34,072	675,743

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2020	4,185	1,867	66,793	1,573	74,418	2,821	3,643	76,203	2,902	85,569

III.5. Transactions from Mobile

Dönem	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2019				
June 2019				
Sept. 2019				
Dec. 2019				
March 2020	28,823	6,335	1,733	36,892

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2019	39,447	33,740
June 2019	44,328	37,875
Sept. 2019	50,077	44,419
Dec. 2019	59,854	54,031
March 2020	47,617	65,939

IV. Product Sales Figures

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
March 2020	1,658	1,138	2,796	32,644

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2020	79,615,319	60,460,983	50,826,915

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2019	2,792	9,456	6,410	2,059	20,717
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

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders						Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
March 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
March 2020	101,794	31,559	139	31,698	84,612	552	85,164	116,861	43	47	90

Period	EFT	Volume of transactions (Million TRY)									
		Money orders						Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
March 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
March 2020	363,783	99,730	3,400	103,129	183,438	9,623	193,061	296,191	1,373	110	1,483

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	97,196	2,030	1,663	14,344	5,127	633	9,823	28,657	5,381	164,853

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	14,246	1,843	2,013	17,569	1,870	156	372	6,132	1,768	45,968

The Banks Association of Turkey

Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	1,525	2,194	3,719	2,544	5,999	92	8,635	2,320	1,601	3,921	27

	Investment transactions continued...								
	Number of transactions (Thousand)								
Period	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	10,239	41	40	81	1,399	934	2,333	293	27,805
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

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	
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
March 2020	29,175	32,974	62,149	25,166	41,909	2,760	69,836	83,054	77,864	160,917	966

investment transactions continued...										Volume of transactions (Million TRY)					
Period	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total						
		Buy	Sell	Total	Buy	Sell	Total								
March 2019	64,511	747	482	1,229	6,859	5,724	12,583	10,200	266,75						
June 2019	50,760	3,001	2,698	5,699	7,507	9,569	17,076	18,156	303,20						
Sept. 2019	68,143	1,215	1,131	2,347	10,361	8,368	18,729	24,902	330,89						
Dec. 2019	129,298	940	626	1,565	11,990	9,562	21,552	27,011	417,44						
March 2020	217,365	1,182	992	2,173	43,945	40,841	84,786	34,070	632,26						

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2020	4,152	1,840	64,899	1,257	72,148	2,697	3,324	67,317	1,906	75,244

III.5. Transactions from Mobile

Dönem	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2019				
June 2019				
Sept. 2019				
Dec. 2019				
March 2020	28,634	6,208	1,733	36,575

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2019	39,226	32,442
June 2019	44,049	36,557
Sept. 2019	49,745	42,820
Dec. 2019	59,478	52,242
March 2020	47,464	63,856

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
March 2020	1,653	1,138	2,791	32,527

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2020	3,144,540	2,156,143	1,654,289

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2019	8	10	198	54	269
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

III. Financial transactions

III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders						Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
March 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
March 2020	10,796	1,674	7	1,680	6,620	160	6,780	8,460	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				
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
March 2020	168,482	27,560	952	28,511	73,665	9,057	82,723	111,234	1,326	13	1,339

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	2,602	263	316	280	177	26	76	1	134	3,875

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2020	2,155	1,624	1,030	2,700	132	8	3	0	536	8,189

The Banks Association of Turkey

Commercial Mobil 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	
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
March 2020	108	132	240	108	441	11	560	36	22	58	2

	investment transactions continued...								
	Number of transactions (Thousand)								
Period	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2019	11	0	0	0	6	5	12	0	784
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

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2020	7,030	6,414	13,444	4,084	10,331	871	15,287	4,823	4,683	9,506	179

investment transactions continued...										Volume of transactions (Million TRY)									
Period	Realized share certificate transactions	Bonds and bills				Gold transact.				Realized VIOP transactions	Total								
		Buy	Sell	Total	Buy	Sell	Total												
March 2019	778	4	3	6	144	116	260	0	26,099										
June 2019	688	4	2	6	128	182	310	0	29,453										
Sept. 2019	820	4	4	8	195	157	353	18	33,919										
Dec. 2019	1,728	2	3	5	234	205	439	3	39,706										
March 2020	3,192	5	3	8	973	889	1,862	2	43,480										

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2019	31	14	1,462	262	1,769	118	200	5,661	723	6,703
June 2019	31	15	1,614	289	1,950	121	208	6,691	858	7,880
Sept. 2019	31	18	1,869	320	2,239	121	228	8,156	976	9,480
Dec. 2019	33	36	1,993	335	2,397	120	277	8,827	1,015	10,238
March 2020	33	27	1,894	316	2,270	123	319	8,886	996	10,325

III.5. Transactions from Mobile

Dönem	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2019				
June 2019				
Sept. 2019				
Dec. 2019				
March 2020	189	127	0	316

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2019	222	1,298
June 2019	280	1,318
Sept. 2019	333	1,600
Dec. 2019	376	1,789
March 2020	153	2,083

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2019	3	0	3	52
June 2019	2	0	2	43
Sept. 2019	2	0	2	45
Dec. 2019	6	0	6	123
March 2020	5	0	5	116

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 (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.)

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

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*Glossary of Mobile Banking Statistics**

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

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

3. Number of registered commercial customers:

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

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

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

- 1. Number credit card of applications in the related three-month period (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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