



Digital, Internet and Mobile Banking Statistics

March 2020

Report Code: DE22

May 2021



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	March 2021
Number of active retail customers	33,374	42,288	51,014	62,827	65,487
Number of active commercial customers	1,615	1,894	2,143	2,850	2,989
Number of Active Digital Banking Customers	34,990	44,182	53,157	65,677	68,475

Number of Active (retail and

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	March 2021
Only internet banking users	5,448	4,630	3,878	3,177	3,130
Only mobile banking users	21,865	31,638	41,172	53,234	55,972
Both internet and mobile banking users	7,677	7,914	8,106	9,267	9,373
Total	34,990	44,182	53,157	65,677	68,475

Number of Active Retail Digital Banking Customers by Gender, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	March 2021
Female	9,959	12,841	15,892	20,021	20,919
Male	23,415	29,447	35,122	42,807	44,568

Number of Active Retail Digital Banking Customers by Age, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	March 2021
0-17	178	226	246	230	218
18-25	7,542	9,570	11,080	12,431	12,619
26-35	11,117	13,329	15,361	18,204	18,820
36-55	12,273	16,003	19,785	25,237	26,504
56-65	1,692	2,419	3,375	4,884	5,301
66+	572	741	1,167	1,841	2,023

Number of Customers Using Internet Banking Services, thousand person

	Dec. 2016	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	March 2021
Number of retail customers						
Number of active customers	19,077	11,856	11,258	10,714	11,074	11,092
Number of registered customers that logged in at least once	51,482	53,654	61,119	67,387	74,817	76,686
Number of registered customers that logged in at least once in 1-year period	27,547	21,801	22,203	21,518	24,061	24,503
Active / Registered Customer	37	22	18	16	15	14
Number of commercial customers						
Number of active customers	1,321	1,270	1,286	1,271	1,369	1,411
Number of registered customers that logged in at least once	2,901	3,223	3,629	4,134	4,669	4,853
Number of registered customers that logged in at least once in 1-year period	1,657	1,688	1,744	1,784	1,892	1,947
Active / Registered Customer	46	39	35	31	29	29
Number of total customers						
Total Number of active customers	20,399	13,125	12,544	11,985	12,444	12,503
Total number of registered customers that logged in at least once	54,383	56,878	64,748	71,521	79,486	81,539
Total number of registered customers that logged in at least once in 1-year period	29,205	23,488	23,947	23,303	25,952	26,451
Total Active / Registered Cust	38	23	19	17	16	15

Financial Transactions in Internet Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		March 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers ¹	77	753	71	957	71	1,053	66	1,066	63	1,321	62	1,344
Payments ¹	44	43	40	57	37	60	30	62	28	87	28	88
Investment transactions	11	186	13	258	13	254	13	286	22	475	21	452
Credit Card transactions	13	19	9	21	9	23	8	23	7	24	7	25
Other Financial transactions	4	56	3	32	3	32	4	55	4	80	4	52
Total	149	1,057	137	1,326	133	1,422	120	1,492	123	1,987	122	1,961

¹ December 2020 period data has been revised.

Investment Transactions in Internet Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		March 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,731	30	1,544	34	1,366	36	1,543	60	1,469	67	1,465	60
Foreign currency transactions	3,247	54	3,047	64	2,996	72	2,308	68	2,198	86	1,996	85
Time deposit accounts	1,045	52	911	48	905	50	724	46	826	52	798	49
Share certificate transactions	4,289	28	6,519	64	6,787	59	7,740	87	16,120	206	15,383	203
Repo Transactions	110	6	111	6	97	4	84	5	70	5	59	4
Bonds and bills	38	1	79	2	186	6	82	2	131	10	132	10
Gold transactions	438	4	327	2	414	2	482	4	755	12	620	7
VIOP transactions	213	11	333	38	367	24	216	14	568	36	621	34
Total	11,111	186	12,869	258	13,117	254	13,179	286	22,137	475	21,074	452

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Dec. 2016	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	March 2021
Number of retail customers						
Number of active customers	18,649	28,712	38,385	47,799	60,334	63,032
Number of registered customers that logged in at least once	29,765	43,436	59,282	75,141	93,974	99,578
Number of registered customers that logged in at least once in 1-year period	23,745	35,227	46,796	57,272	71,743	74,547
Active / Registered Customer	63	66	65	64	64	63
Number of commercial customers						
Number of active customers	569	829	1,167	1,479	2,166	2,313
Number of registered customers that logged in at least once	985	1,415	2,039	2,897	4,087	4,566
Number of registered customers that logged in at least once in 1-year period	749	1,067	1,498	1,907	2,813	3,010
Active / Registered Customer	58	59	57	51	53	51
Number of total customers						
Total Number of active customers	19,218	29,541	39,552	49,279	62,500	65,345
Total number of registered customers that logged in at least once	30,751	44,851	61,320	78,039	98,061	104,144
Total number of registered customers that logged in at least once in 1-year period	24,494	36,295	48,294	59,180	74,556	77,557
Total Active / Registered Customer	62	66	65	63	64	63

Financial Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		March 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers ¹	68	197	117	372	163	553	229	880	369	1,562	426	1,574
Payments ¹	53	8	91	16	118	26	163	45	230	82	261	93
Investment transactions	8	93	18	205	27	271	38	457	89	1,191	91	1,122
Credit Card transactions	20	18	35	33	52	52	70	79	100	118	108	130
Other Financial transactions	8	14	18	23	32	31	60	54	72	118	70	104
Total	158	330	280	649	393	933	559	1,516	860	3,071	955	3,022

¹ December 2020 period data has been revised.

Investment Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		March 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,174	10	1,693	17	2,289	24	3,619	63	4,790	89	5,030	82
Foreign currency transactions	2,955	31	5,684	54	9,195	72	9,866	70	13,056	144	12,228	133
Time deposit accounts ¹	796	29	1,803	59	3,047	91	3,992	142	7,023	213	6,747	205
Share certificate transactions	2,924	15	7,771	58	10,333	66	16,057	131	53,517	576	56,823	558
Repo Transactions	10	0	6	1	21	0	28	1	39	2	40	2
Bonds and bills	17	0	31	0	52	1	123	2	340	19	321	19
Gold transactions	566	4	999	5	2,000	9	3,332	22	8,972	92	7,922	56
VIOP transactions	41	3	103	10	231	8	567	27	1,307	55	1,526	66
Total	8,483	93	18,090	205	27,169	271	37,584	457	89,045	1,191	90,636	1,122

¹ December 2020 period data has been revised.

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Active Digital Banking Customers, thousand person

	March 2020	Dec. 2020	March 2021
Number of active retail customers	53,981	62,827	65,487
Number of active commercial customers	2,343	2,850	2,989
Number of Active Digital Banking	56,324	65,677	68,475

Number of Active (retail and

	March 2020	Dec. 2020	March 2021
Only internet banking users	3,843	3,177	3,130
Only mobile banking users	44,068	53,234	55,972
Both internet and mobile banking users	8,413	9,267	9,373
Total	56,324	65,677	68,475

Number of Active Retail Digital Banking Customers by Gender, thousand person

	March 2020	Dec. 2020	March 2021
Female	16,857	20,021	20,919
Male	37,125	42,807	44,568

Number of Active Retail Digital Banking Customers by Age, thousand person

	March 2020	Dec. 2020	March 2021
0-17	232	230	218
18-25	11,274	12,431	12,619
26-35	15,976	18,204	18,820
36-55	21,152	25,237	26,504
56-65	3,896	4,884	5,301
66+	1,450	1,841	2,023

Number of Customers Using Internet Banking Services, thousand person

	March 2020	Dec. 2020	March 2021
Number of retail customers			
Number of active customers	10,920	11,074	11,092
Number of registered customers that logged in at least once	69,339	74,817	76,686
Number of registered customers that logged in at least once in 1-year period	21,792	24,061	24,503
Active / Registered Customer Ratio	16	15	14
Number of commercial customers			
Number of active customers	1,336	1,369	1,411
Number of registered customers that logged in at least once	4,290	4,669	4,853
Number of registered customers that logged in at least once in 1-year period	1,815	1,892	1,947
Active / Registered Customer Ratio	31	29	29
Number of total customers			
Total Number of active customers	12,256	12,444	12,503
Total number of registered customers that logged in at least once	73,629	79,486	81,539
Total number of registered customers that logged in at least once in 1-year period	23,607	25,952	26,451
Total Active / Registered Customer Ratio	17	16	15

Financial Transactions in Internet

	March 2020		Dec. 2020		March 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers ¹	56	1,022	63	1,321	62	1,344
Payments ¹	28	65	28	87	28	88
Investment transactions	17	364	22	475	21	452
Credit Card transactions	7	22	7	24	7	25
Other Financial transactions	4	59	4	80	4	52
Total	111	1,532	123	1,987	122	1,961

¹ December 2020 period data has been revised.

Investment Transactions in Internet Banking

	March 2020		Dec. 2020		March 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,583	65	1,469	67	1,465	60
Foreign currency transactions	2,143	69	2,198	86	1,996	85
Time deposit accounts	769	54	826	52	798	49
Share certificate transactions	10,784	125	16,120	206	15,383	203
Repo Transactions	82	5	70	5	59	4
Bonds and bills	88	2	131	10	132	10
Gold transactions	780	13	755	12	620	7
VIOP transactions	364	29	568	36	621	34
Total	16,592	364	22,137	475	21,074	452

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	March 2020	Dec. 2020	March 2021
Number of retail customers			
Number of active customers	50,827	60,334	63,032
Number of registered customers that logged in at least once	79,615	93,974	99,578
Number of registered customers that logged in at least once in 1-year period	60,461	71,743	74,547
Active / Registered Customer Ratio	64	64	63
Number of commercial customers			
Number of active customers	1,654	2,166	2,313
Number of registered customers that logged in at least once	3,145	4,087	4,566
Number of registered customers that logged in at least once in 1-year period	2,156	2,813	3,010
Active / Registered Customer Ratio	53	53	51
Number of total customers			
Total Number of active customers	52,481	62,500	65,345
Total number of registered customers that logged in at least once	82,760	98,061	104,144
Total number of registered customers that logged in at least once in 1-year period	62,617	74,556	77,557
Total Active / Registered Customer Ratio	63	64	63

Financial Transactions in Mobil Banking

	March 2020		Dec. 2020		March 2021	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers ¹	238	943	369	1,562	426	1,574
Payments ¹	169	54	230	82	261	93
Investment transactions	50	676	89	1,191	91	1,122
Credit Card transactions	74	86	100	118	108	130
Other Financial transactions	48	66	72	118	70	104
Total	578	1,824	860	3,071	955	3,022

¹ December 2020 period data has been revised.

Investment Transactions in Mobil Banking

	March 2020		Dec. 2020		March 2021	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	3,959	76	4,790	89	5,030	82
Foreign currency transactions	9,195	85	13,056	144	12,228	133
Time deposit accounts ¹	3,978	170	7,023	213	6,747	205
Share certificate transactions	25,169	221	53,517	576	56,823	558
Repo Transactions	29	1	39	2	40	2
Bonds and bills	126	2	340	19	321	19
Gold transactions	6,321	87	8,972	92	7,922	56
VIOP transactions	883	34	1,307	55	1,526	66
Total	49,660	676	89,045	1,191	90,636	1,122

¹ December 2020 period data has been revised.

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

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
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
Sept. 2020	21,151	37,535	51,435	110,120	3,981	48,614	19,366	71,962	2,686	49,281	8,072	60,038
Dec. 2020	20,973	40,131	53,843	114,948	3,729	51,412	20,331	75,473	2,493	51,753	8,581	62,827
March 2021	20,860	43,752	55,826	120,438	3,479	53,523	21,024	78,026	2,455	54,395	8,637	65,487

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
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
Sept. 2020	2,252	1,472	2,212	5,936	751	1,466	1,054	3,271	685	1,363	655	2,703
Dec. 2020	2,299	1,717	2,370	6,386	762	1,683	1,129	3,575	684	1,481	686	2,850
March 2021	2,411	2,124	2,442	6,977	768	1,830	1,180	3,778	675	1,578	736	2,989

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
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
Sept. 2020	23,402	39,007	53,647	116,056	4,732	50,081	20,420	75,233	3,371	50,643	8,727	62,741
Dec. 2020	23,272	41,848	56,214	121,334	4,492	53,095	21,460	79,048	3,177	53,234	9,267	65,677
March 2021	23,271	45,876	58,268	127,415	4,247	55,353	22,204	81,804	3,130	55,972	9,373	68,475

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
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
Sept. 2020	1,066	15,577	2,318	18,960	1,620	33,704	5,755	41,078	2,686	49,281	8,072	60,038
Dec. 2020	982	16,570	2,468	20,021	1,511	35,182	6,113	42,807	2,493	51,753	8,581	62,827
March 2021	967	17,492	2,460	20,919	1,488	36,903	6,177	44,568	2,455	54,395	8,637	65,487

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+
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
Sept. 2020	13	222	424	1,327	448	250	152	10,255	14,823	19,312	3,516	1,222
Dec. 2020	11	204	396	1,229	413	240	182	10,634	15,321	20,433	3,831	1,352
March 2021	9	181	366	1,215	428	256	184	10,890	15,939	21,680	4,192	1,511

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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+
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
Sept. 2020	24	1,413	2,332	3,470	615	218	190	11,890	17,579	24,110	4,579	1,691
Dec. 2020	37	1,593	2,487	3,575	641	248	230	12,431	18,204	25,237	4,884	1,841
March 2021	25	1,548	2,515	3,610	682	257	218	12,619	18,820	26,504	5,301	2,023

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	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)
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
Sept. 2020	72,585	23,347	10,758	4,464	1,805	1,340	77,049	25,152	12,098
Dec. 2020	74,817	24,061	11,074	4,669	1,892	1,369	79,486	25,952	12,444
March 2021	76,686	24,503	11,092	4,853	1,947	1,411	81,539	26,451	12,503

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
March 2020	321	1,175	1,129	666	3,290
June 2020	286	2,183	1,255	600	4,323
Sept. 2020	287	1,739	1,136	622	3,783
Dec. 2020	378	820	1,123	630	2,951
March 2021	299	1,043	1,052	567	2,961

III. Financial transactions

III.1. Money Transfers¹

	Number of transactions (Thousand)												
	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 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	
Sept. 2020	28,927	4,709	67	4,776	22,027	635	22,662	27,438	292	108	400	56,766	
Dec. 2020	32,528	5,142	74	5,216	23,664	741	24,405	29,620	322	114	436	62,584	
March 2021	32,145	5,329	69	5,398	23,382	685	24,067	29,465	296	119	415	62,025	

	Volume of transactions (Billion TRY)												
	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 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	
Sept. 2020	585	233	25	257	255	47	302	560	54	6	60	1,205	
Dec. 2020	648	264	17	281	260	62	322	603	62	8	71	1,321	
March 2021	651	275	19	295	269	59	328	623	63	7	70	1,344	

III.2. Payments²

	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 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
Sept. 2020	14,363	4,340	2,041	1,102	1,144	338	678	1,095	3,434	28,536
Dec. 2020	14,336	4,338	2,246	1,301	187	296	646	1,302	3,051	27,703
March 2021	13,021	5,163	1,987	1,375	1,572	350	627	1,239	3,047	28,384

	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
March 2020	11	28	9	7	1	0	0	0	9	65
June 2020	9	24	6	7	0	0	0	0	8	54
Sept. 2020	15	30	9	7	1	0	0	0	9	71
Dec. 2020	17	38	11	10	0	0	0	0	10	87
March 2021	15	37	11	10	1	0	0	0	13	88

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions³

	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 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
Sept. 2020	657	863	1,520	659	1,077	65	1,801	578	247	825	79
Dec. 2020	652	818	1,469	866	1,254	77	2,198	587	239	826	70
March 2021	670	795	1,465	681	1,243	72	1,996	573	225	798	59

	Number of transactions (Thousand) continued below...							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
March 2020	10,784	44	43	88	504	276	780	364
June 2020	12,505	47	37	84	474	223	697	323
Sept. 2020	13,035	56	54	110	466	238	703	385
Dec. 2020	16,120	63	68	131	513	242	755	568
March 2021	15,383	67	64	132	403	217	620	621

	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	
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
Sept. 2020	33	37	70	22	30	11	63	31	25	56	7
Dec. 2020	33	34	67	29	46	11	86	25	27	52	5
March 2021	30	30	60	25	47	13	85	25	24	49	4

	Volume of transactions (Billion TRY) continued below...							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
March 2020	125	1	1	2	7	6	13	29
June 2020	155	2	1	3	7	4	11	30
Sept. 2020	156	3	2	5	8	4	12	21
Dec. 2020	206	5	5	10	7	4	12	36
March 2021	203	6	4	10	4	3	7	34

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
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
Sept. 2020	222	133	5,890	327	6,572	0	0	20	1	22
Dec. 2020	306	135	5,967	325	6,732	0	0	22	1	24
March 2021	342	120	5,859	300	6,620	0	0	23	1	25

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2020	3,587	59
June 2020	3,610	61
Sept. 2020	3,922	69
Dec. 2020	4,172	80
March 2021	4,197	52

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
March 2020	127	37	164	3
June 2020	271	32	303	3
Sept. 2020	119	37	156	3
Dec. 2020	85	36	122	2
March 2021	89	34	123	2

¹ The data for "Money orders to other recipients" for the period of September 2020 and December 2020 has been revised by a bank

² The data for "Other payments" for the period of December 2020 were revised by a bank.

³ The data for "Realized share certificate transactions" for the period of June 2020 and September 2020 were revised by a bank

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)
March 2020	69,339	21,792	10,920
June 2020	71,629	23,256	11,930
Sept. 2020	72,585	23,347	10,758
Dec. 2020	74,817	24,061	11,074
March 2021	76,686	24,503	11,092

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2020	315	1,170	956	548	2,989
June 2020	285	2,179	1,086	508	4,058
Sept. 2020	286	1,736	954	514	3,490
Dec. 2020	377	816	936	515	2,643
March 2021	298	1,038	865	455	2,656

III. Financial transactions

III.1. Money Transfers¹

Period	Number of transactions (Thousand)											
	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 2020	14,177	2,830	33	2,863	7,585	110	7,694	10,557	94	64	158	24,892
June 2020	14,411	2,506	28	2,534	7,246	91	7,337	9,871	86	90	176	24,458
Sept. 2020	13,824	2,815	30	2,845	7,548	101	7,649	10,494	95	94	189	24,507
Dec. 2020	14,545	3,146	31	3,177	7,960	112	8,072	11,249	95	98	193	25,987
March 2021	14,583	3,426	28	3,453	7,721	97	7,819	11,272	82	104	187	26,042

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					
March 2020	59	17	2	19	30	3	33	51	3	0	3	114
June 2020	59	17	2	19	29	3	32	51	3	0	4	113
Sept. 2020	71	19	2	21	37	4	40	61	4	0	5	137
Dec. 2020	70	21	2	22	38	4	43	65	4	0	5	139
March 2021	68	20	2	21	36	4	40	62	4	0	4	133

III.2. Payments²

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 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
Sept. 2020	10,533	2,879	1,347	943	694	161	477	1,090	827	18,951
Dec. 2020	10,449	2,833	1,462	1,069	95	136	414	1,295	639	18,393
March 2021	9,342	3,585	1,295	1,109	953	153	373	1,233	708	18,749

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
March 2020	2	3	2	3	0	0	0	0	1	11
June 2020	2	2	1	3	0	0	0	0	0	9
Sept. 2020	2	3	2	2	0	0	0	0	1	10
Dec. 2020	2	3	2	2	0	0	0	0	1	10
March 2021	2	4	3	2	0	0	0	0	1	12

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions³

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 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
Sept. 2020	497	677	1,174	472	569	16	1,057	530	229	760	66
Dec. 2020	488	632	1,119	642	655	22	1,318	547	220	767	58
March 2021	521	627	1,148	477	666	17	1,160	533	207	740	50

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		
March 2020	10,769	44	43	87	496	271	767	348	15,248
June 2020	12,387	46	37	83	463	218	681	279	16,539
Sept. 2020	12,782	56	54	109	453	232	685	240	16,872
Dec. 2020	15,875	63	67	130	500	234	734	419	20,420
March 2021	15,139	67	64	131	395	210	605	439	19,412

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	
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
Sept. 2020	11	14	25	7	7	1	15	21	19	40	4
Dec. 2020	11	13	24	10	9	1	20	20	19	39	3
March 2021	12	13	25	6	11	1	17	19	18	37	2

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		
March 2020	123	1	1	2	7	5	12	28	252
June 2020	151	2	1	3	6	4	10	27	275
Sept. 2020	150	3	2	5	7	4	11	17	267
Dec. 2020	198	5	5	10	7	4	10	31	336
March 2021	193	6	4	10	3	3	6	28	318

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
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
Sept. 2020	213	125	5,124	198	5,660	0	0	10	0	11
Dec. 2020	294	127	5,149	195	5,766	0	0	10	0	11
March 2021	328	112	5,039	181	5,660	0	0	10	0	11

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2020	2,853	11
June 2020	2,958	12
Sept. 2020	3,123	14
Dec. 2020	3,303	16
March 2021	3,352	13

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2020	125	37	162	3
June 2020	270	32	302	3
Sept. 2020	118	37	154	2
Dec. 2020	83	36	119	2
March 2021	88	34	121	2

¹ The data for "Money orders to other recipients" for the period of September 2020 and December 2020 has been revised by a bank

² The data for "Other payments" for the period of December 2020 were revised by a bank.

³ The data for "Realized share certificate transactions" for the period of June 2020 and September 2020 were revised by a bank

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)
March 2020	4,290	1,815	1,336
June 2020	4,436	1,846	1,323
Sept. 2020	4,464	1,805	1,340
Dec. 2020	4,669	1,892	1,369
March 2021	4,853	1,947	1,411

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2020	5	5	173	118	301
June 2020	1	4	168	91	264
Sept. 2020	1	3	182	107	294
Dec. 2020	1	5	187	115	308
March 2021	1	5	187	112	305

III. Financial transactions

III.1. Money Transfers¹

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					
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
Sept. 2020	15,103	1,894	38	1,932	14,478	534	15,013	16,944	198	14	211	32,259
Dec. 2020	17,983	1,996	43	2,039	15,704	629	16,333	18,372	227	15	242	36,598
March 2021	17,561	1,903	42	1,945	15,661	587	16,248	18,194	213	15	228	35,983

Period	Volume of transactions (Billion TRY)											
	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 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
Sept. 2020	514	213	23	236	218	44	262	499	50	6	56	1,068
Dec. 2020	578	243	15	259	222	58	279	538	58	8	66	1,182
March 2021	583	256	18	273	233	55	288	562	59	7	66	1,210

III.2. Payments²

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 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
Sept. 2020	3,830	1,461	694	159	450	178	201	5	2,607	9,585
Dec. 2020	3,887	1,505	784	232	91	160	233	7	2,413	9,311
March 2021	3,680	1,579	692	267	620	197	254	6	2,340	9,634

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
March 2020	9	25	7	4	0	0	0	0	8	54
June 2020	7	22	5	4	0	0	0	0	7	45
Sept. 2020	13	27	7	5	0	0	0	0	8	61
Dec. 2020	15	35	9	8	0	0	0	0	9	77
March 2021	13	33	9	8	1	0	0	0	12	76

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	
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
Sept. 2020	160	186	346	188	508	48	743	48	17	65	13
Dec. 2020	164	186	350	224	600	56	880	40	19	58	12
March 2021	149	167	317	204	577	54	836	40	17	58	10

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		
March 2020	15	1	0	1	8	5	13	16	1,344
June 2020	117	1	0	1	11	6	17	45	1,252
Sept. 2020	254	1	0	1	13	6	18	146	1,587
Dec. 2020	245	0	0	1	13	8	20	149	1,717
March 2021	244	0	0	1	8	7	15	182	1,662

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	
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
Sept. 2020	23	23	45	14	24	10	48	9	6	16	3
Dec. 2020	22	21	43	19	36	10	66	5	8	13	2
March 2021	19	17	36	19	36	12	67	6	7	12	2

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		
March 2020	1	0	0	0	0	0	1	2	112
June 2020	5	0	0	0	1	0	1	2	116
Sept. 2020	7	0	0	0	1	0	1	4	123
Dec. 2020	9	0	0	0	1	0	1	6	139
March 2021	10	0	0	0	0	0	1	6	135

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
March 2020	10	11	824	151	997	0	0	10	1	11
June 2020	9	6	658	125	798	0	0	9	1	10
Sept. 2020	9	8	766	130	913	0	0	10	1	11
Dec. 2020	11	9	817	129	967	0	0	12	1	13
March 2021	14	8	820	119	960	0	0	12	1	13

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2020	734	48
June 2020	652	49
Sept. 2020	800	55
Dec. 2020	869	64
March 2021	844	38

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2020	2	0	2	0
June 2020	1	0	1	0
Sept. 2020	1	0	1	0
Dec. 2020	3	0	3	0
March 2021	1	0	1	0

¹ The data for "Money orders to other recipients" for the period of September 2020 and December 2020 has been revised by a bank

² The data for "Other payments" for the period of December 2020 were revised by a bank.

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)
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
Sept. 2020	88,969	67,981	57,353	3,684	2,521	2,018	92,654	70,501	59,371
Dec. 2020	93,974	71,743	60,334	4,087	2,813	2,166	98,061	74,556	62,500
March 2021	99,578	74,547	63,032	4,566	3,010	2,313	104,144	77,557	65,345

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2020	3,880	13,416	10,331	3,683	31,310
June 2020	3,831	20,869	18,098	4,102	46,900
Sept. 2020	3,845	14,360	19,210	4,489	41,904
Dec. 2020	5,064	14,649	21,144	6,197	47,054
March 2021	5,220	15,584	17,715	5,421	43,941

II. Financial transactions

III.1. Money Transfers¹

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 2020	112,590	33,233	145	33,378	91,231	712	91,944	125,322	60	47	107
June 2020	139,534	32,221	113	32,334	97,362	661	98,023	130,356	71	141	212
Sept. 2020	156,058	39,189	141	39,330	122,005	860	122,865	162,194	92	158	250
Dec. 2020	183,131	43,198	161	43,359	140,738	1,051	141,789	185,148	105	188	293
March 2021	210,723	46,116	151	46,267	167,757	909	168,666	214,933	101	210	311

Period	EFT	Volume of transactions (Billion 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 2020	532	127	4	132	257	19	276	407	0	0	0
June 2020	608	138	4	143	283	20	303	446	0	0	0
Sept. 2020	839	182	6	188	427	29	457	644	0	0	0
Dec. 2020	877	191	7	198	443	37	480	678	0	0	0
March 2021	863	206	7	213	454	37	491	704	0	0	0

III.2. Payments²

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 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
Sept. 2020	125,092	3,881	2,439	16,923	5,643	990	10,615	34,742	6,544	206,868
Dec. 2020	134,746	4,252	2,851	21,950	1,114	1,559	9,856	47,690	6,085	230,103
March 2021	148,987	6,285	3,206	26,140	8,093	2,078	10,045	50,907	4,987	260,727

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
March 2020	16	3	3	20	2	0	0	6	2	54
June 2020	16	4	3	20	0	0	0	5	2	50
Sept. 2020	18	6	4	28	2	0	0	9	3	71
Dec. 2020	19	7	4	37	0	0	0	11	3	82
March 2021	24	8	6	38	3	0	0	11	3	93

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

III.3. Investment transactions³

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 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
Sept. 2020	1,887	2,715	4,602	3,011	6,479	66	9,556	4,905	1,806	6,711	29
Dec. 2020	2,135	2,656	4,790	4,910	8,060	85	13,056	5,181	1,843	7,023	39
March 2021	2,384	2,645	5,030	3,829	8,318	81	12,228	4,871	1,875	6,747	40

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 2020	25,169	50	75	126	3,725	2,596	6,321	883	49,660	
June 2020	28,756	63	79	142	3,920	2,343	6,263	341	52,101	
Sept. 2020	36,661	87	133	220	4,386	2,804	7,190	527	65,496	
Dec. 2020	53,517	142	198	340	5,614	3,358	8,972	1,307	89,045	
March 2021	56,823	130	191	321	4,642	3,280	7,922	1,526	90,636	

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	
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
Sept. 2020	41	51	92	40	52	3	96	110	109	219	2
Dec. 2020	42	48	89	63	77	4	144	103	110	213	2
March 2021	40	41	82	40	89	4	133	106	99	205	2

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
March 2020	221	1	1	2	45	42	87	34	676	
June 2020	301	2	1	3	43	32	75	23	747	
Sept. 2020	414	4	4	8	54	30	84	30	944	
Dec. 2020	576	10	9	19	59	33	92	55	1,191	
March 2021	558	10	9	19	30	26	56	66	1,122	

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
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
Sept. 2020	6,196	2,357	79,218	1,765	89,535	4	4	95	3	107
Dec. 2020	8,610	2,287	87,383	1,914	100,195	6	5	104	4	118
March 2021	10,840	2,423	92,951	1,969	108,182	9	5	113	4	130

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2020	28,823	6,335	1,733	36,892
June 2020	26,370	5,447	2,639	34,456
Sept. 2020	40,413	8,010	4,666	53,089
Dec. 2020	39,252	8,954	4,939	53,144
March 2021	34,844	8,599	6,270	49,713

II.6. Other Financial transactions⁴

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2020	47,617	66
June 2020	50,241	78
Sept. 2020	66,525	110
Dec. 2020	71,673	118
March 2021	69,788	104

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
March 2020	1,658	1,138	2,796	33
June 2020	4,905	1,025	5,930	40
Sept. 2020	1,892	1,299	3,190	32
Dec. 2020	1,548	1,269	2,817	28
March 2021	1,814	1,455	3,270	36

¹ The data for "Money orders to other recipients" for the period of September 2020 and December 2020 has been revised by a bank

² The data for "Other payments" for the period of December 2020 were revised by a bank.

³ The data for "Realized share certificate transactions" for the period of June 2020 and September 2020 and "Time Deposit Accounts" data for December 2020 period were revised by a bank

⁴ December 2020 period data has been revised.

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)
March 2020	79,615	60,461	50,827
June 2020	85,658	65,749	56,177
Sept. 2020	88,969	67,981	57,353
Dec. 2020	93,974	71,743	60,334
March 2021	99,578	74,547	63,032

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2020	3,865	13,401	10,056	3,578	30,900
June 2020	3,821	20,800	17,759	4,000	46,380
Sept. 2020	3,837	14,338	18,810	4,331	41,316
Dec. 2020	5,056	14,609	20,736	6,044	46,445
March 2021	5,219	15,540	17,314	5,265	43,339

III. Financial transactions

III.1. Money Transfers¹

	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				
March 2020	101,794	31,559	139	31,698	84,612	552	85,164	116,861	43	47	90
June 2020	128,431	30,783	107	30,890	91,210	507	91,718	122,608	51	141	192
Sept. 2020	142,304	37,344	133	37,477	113,955	660	114,615	152,092	68	157	225
Dec. 2020	167,291	41,185	152	41,337	131,829	805	132,634	173,970	73	187	261
March 2021	194,704	44,084	142	44,226	159,144	661	159,805	204,031	71	209	280

	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				
March 2020	364	100	3	103	183	10	193	296	1	0	1
June 2020	417	109	3	112	204	10	214	326	2	0	2
Sept. 2020	598	141	4	146	316	15	330	476	3	1	4
Dec. 2020	602	150	5	154	320	18	338	492	3	1	4
March 2021	593	163	5	168	340	17	357	525	3	1	4

III.2. Payments²

	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 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
Sept. 2020	121,731	3,425	2,044	16,572	5,421	952	10,518	34,741	6,329	201,732
Dec. 2020	131,242	3,746	2,416	21,470	1,076	1,524	9,761	47,688	5,876	224,798
March 2021	145,080	5,665	2,757	25,496	7,806	2,031	9,951	50,905	4,744	254,434

	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
March 2020	14	2	2	18	2	0	0	6	2	46
June 2020	14	2	2	17	0	0	0	5	2	43
Sept. 2020	16	3	2	25	2	0	0	9	3	60
Dec. 2020	16	4	3	32	0	0	0	11	2	69
March 2021	21	5	4	32	3	0	0	11	2	77

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions³

	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 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	
Sept. 2020	1,762	2,572	4,334	2,890	6,032	56	8,978	4,846	1,780	6,626	27	
Dec. 2020	2,012	2,516	4,528	4,736	7,496	73	12,305	5,124	1,818	6,942	38	
March 2021	2,269	2,517	4,786	3,690	7,740	69	11,499	4,814	1,852	6,666	39	

	Number of transactions (Thousand)								
	Realized share certificates transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2020	25,120	50	75	126	3,703	2,564	6,267	883	48,698
June 2020	28,683	62	79	141	3,890	2,321	6,211	341	51,208
Sept. 2020	36,569	87	133	220	4,345	2,778	7,123	527	64,405
Dec. 2020	53,418	130	190	320	5,566	3,322	8,889	1,307	87,746
March 2021	56,724	130	191	321	4,611	3,246	7,857	1,526	89,417

	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		
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	
Sept. 2020	31	42	74	35	41	2	77	104	103	207	1	
Dec. 2020	33	39	72	55	60	3	118	99	104	204	2	
March 2021	33	34	67	34	70	2	106	102	95	197	2	

	Realized share certificate transactions	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
March 2020	217	1	1	2	44	41	85	34	632	
June 2020	299	2	1	3	42	31	73	23	701	
Sept. 2020	411	4	4	8	53	29	82	30	889	
Dec. 2020	573	9	9	18	57	32	89	55	1,130	
March 2021	554	9	9	19	29	25	54	66	1,065	

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
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
Sept. 2020	6,154	2,324	76,772	1,430	86,680	4	4	83	2	93
Dec. 2020	8,547	2,239	84,580	1,561	96,927	6	4	89	2	101
March 2021	10,759	2,374	89,748	1,626	104,506	8	5	96	3	112

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2020	28,634	6,208	1,733	36,575
June 2020	26,042	5,327	2,638	34,007
Sept. 2020	40,063	7,860	4,665	52,588
Dec. 2020	38,901	8,789	4,938	52,629
March 2021	34,514	8,443	6,268	49,225

III.6. Other Financial transactions⁴

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2020	47,464	64
June 2020	50,074	75
Sept. 2020	66,305	106
Dec. 2020	71,410	113
March 2021	69,499	98

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
March 2020	1,653	1,138	2,791	33
June 2020	4,898	1,025	5,923	39
Sept. 2020	1,885	1,299	3,184	32
Dec. 2020	1,537	1,269	2,806	28
March 2021	1,802	1,455	3,257	35

¹ The data for "Money orders to other recipients" for the period of September 2020 and December 2020 has been revised by a bank

² The data for "Other payments" for the period of December 2020 were revised by a bank.

³ The data for "Realized share certificate transactions" for the period of June 2020 and September 2020 and "Time Deposit Accounts" data for December 2020 period were revised by a bank

⁴ December 2020 period data has been revised.

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)
March 2020	3,145	2,156	1,654
June 2020	3,574	2,477	1,929
Sept. 2020	3,684	2,521	2,018
Dec. 2020	4,087	2,813	2,166
March 2021	4,566	3,010	2,313

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2020	15	15	275	105	410
June 2020	10	69	339	102	520
Sept. 2020	8	22	399	158	588
Dec. 2020	9	40	408	152	609
March 2021	1	45	401	156	602

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					
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
Sept. 2020	13,753	1,845	8	1,853	8,050	200	8,250	10,102	25	1	25	23,881
Dec. 2020	15,841	2,013	10	2,023	8,909	246	9,155	11,178	32	1	33	27,051
March 2021	16,019	2,032	8	2,041	8,613	248	8,861	10,901	30	1	31	26,951

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						
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	
Sept. 2020	241	40	2	42	112	14	126	169	2	0	2	412	
Dec. 2020	274	42	2	44	123	19	142	186	3	0	3	464	
March 2021	269	43	2	45	114	19	134	179	3	0	4	452	

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 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
Sept. 2020	3,361	457	394	351	222	38	97	1	215	5,136
Dec. 2020	3,504	507	435	480	39	35	95	2	208	5,305
March 2021	3,906	620	450	644	288	47	94	2	243	6,293

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
March 2020	2	2	1	3	0	0	0	0	1	8
June 2020	2	1	1	3	0	0	0	0	1	8
Sept. 2020	3	2	1	4	0	0	0	0	1	11
Dec. 2020	3	3	2	5	0	0	0	0	1	13
March 2021	3	3	2	6	0	0	0	0	1	16

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 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
Sept. 2020	125	143	268	120	447	10	578	59	26	84	2
Dec. 2020	123	140	263	174	565	12	751	56	24	81	2
March 2021	115	128	244	138	578	12	728	57	24	81	1

Period	Realized share certificate transactions	Number of transactions (Thousand)							
		Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2020	49	0	0	0	22	32	54	0	962
June 2020	73	0	0	0	30	22	52	0	893
Sept. 2020	91	0	0	0	41	25	66	0	1,091
Dec. 2020	99	12	8	20	47	36	83	0	1,299
March 2021	100	0	0	0	31	34	64	0	1,219

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	
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
Sept. 2020	9	9	18	6	12	1	19	6	6	12	0
Dec. 2020	9	8	17	9	17	2	27	4	6	10	0
March 2021	8	7	15	7	19	1	27	4	5	9	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		
March 2020	3	0	0	0	1	1	2	0	43
June 2020	2	0	0	0	1	1	2	0	46
Sept. 2020	3	0	0	0	2	1	2	0	55
Dec. 2020	3	0	0	0	2	1	3	0	61
March 2021	4	0	0	0	1	1	2	0	56

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
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
Sept. 2020	42	33	2,446	335	2,855	0	0	12	1	14
Dec. 2020	63	48	2,804	352	3,267	0	0	15	1	17
March 2021	81	49	3,203	343	3,676	0	0	17	1	19

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2020	189	127	0	316
June 2020	328	121	1	449
Sept. 2020	351	150	1	501
Dec. 2020	350	164	1	515
March 2021	330	157	1	488

III.6. Other Financial transactions¹

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2020	153	2
June 2020	167	3
Sept. 2020	220	4
Dec. 2020	263	5
March 2021	289	6

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2020	5	0	5	0
June 2020	7	0	7	0
Sept. 2020	7	0	7	0
Dec. 2020	11	0	11	0
March 2021	12	0	12	0

¹ December 2020 period data has been revised.

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.	Anadolubank İnternet Banking Site
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 Kalkınma ve Yatırım Bankası A.Ş.	
26 Türkiye Sınai Kalkınma Bankası A.Ş.	
27 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr
28 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.	Anadolubank mobil application
5 Burgan Bank A.Ş.	
6 Citibank A.Ş.	
7 Denizbank A.Ş.	
8 Fibabanka A.Ş.	
9 HSBC Bank A.Ş.	HSBC Mobil Banking
10 ICBC Turkey Bank A.Ş.	
11 ING Bank A.Ş.	ING Mobil, Paramara
12 Odea Bank A.Ş.	Odeabank mobil application
13 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
14 Şekerbank T.A.Ş.	Seker Mobil Banking
15 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
16 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
17 Türkiye Garanti Bankası A.Ş.	Garanti Cep, BonusFlaş
18 Türkiye Halk Bankası A.Ş.	Halkbank Mobil Banking
19 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
20 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
21 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , World Mobil

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

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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.

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- Others (Western Union, Moneygram, etc)

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- 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)

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