



Internet Banking and Mobile Banking Statistics

December 2015

Report Code: DE22

January 2016



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
Dec. 2014	34,047,501	19,614,641	13,181,279	2,323,690	1,399,384	1,133,777	36,371,191	21,014,025	14,315,056
March 2015	37,651,356	20,802,140	14,228,690	2,493,392	1,426,728	1,178,005	40,144,748	22,228,868	15,406,695
June 2015	40,319,927	21,976,588	14,466,370	2,728,836	1,495,298	1,191,329	43,048,763	23,471,886	15,657,699
Sept. 2015	40,563,617	22,867,424	14,999,137	2,810,017	1,523,252	1,211,355	43,373,634	24,390,676	16,210,492
Dec. 2015	42,916,743	23,899,879	16,169,883	2,765,860	1,547,822	1,250,568	45,682,603	25,447,701	17,420,451

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2014	192	518	2,158	1,147	767,765	771,780
March 2015	196	905	2,257	1,109	850,470	854,937
June 2015	171	885	2,033	840	759,803	763,732
Sept. 2015	189	886	2,006	866	724,422	728,369
Dec. 2015	186	1,557	2,598	961	778,964	784,267

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		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 2014	35,990	6,201	71	6,272	20,222	639	20,861	27,133	159	63,281
March 2015	35,549	6,232	65	6,297	19,646	597	20,243	26,541	163	62,253
June 2015	36,259	6,290	81	6,371	20,371	674	21,046	27,417	184	63,860
Sept. 2015	34,855	6,037	83	6,120	19,694	662	20,355	26,475	200	61,530
Dec. 2015	38,447	6,429	86	6,515	22,659	678	23,337	29,852	235	68,534

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 2014	258,780	93,480	6,417	99,897	105,272	18,115	123,387	223,284	6,640	488,705
March 2015	251,623	90,096	6,524	96,620	96,533	16,520	113,053	209,672	7,594	468,889
June 2015	272,085	101,124	8,116	109,240	108,511	19,113	127,624	236,864	7,887	516,836
Sept. 2015	281,309	110,622	8,790	119,412	113,490	18,303	131,792	251,204	8,837	541,350
Dec. 2015	315,097	113,440	9,379	122,818	131,994	19,827	151,821	274,640	10,344	600,081

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	32,245	5,500	2,095	2,166	6,743	48,748
March 2015	32,675	7,730	2,181	2,341	6,695	51,622
June 2015	33,386	6,346	2,409	2,361	5,761	50,263
Sept. 2015	26,867	7,291	2,415	2,528	6,065	45,167
Dec. 2015	27,748	6,032	2,536	2,603	6,693	45,612

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	6,407	15,416	3,254	3,153	2,160	30,390
March 2015	7,011	15,535	3,576	3,295	2,542	31,959
June 2015	7,150	16,681	3,870	3,544	1,847	33,092
Sept. 2015	6,807	18,248	4,241	3,827	2,229	35,352
Dec. 2015	7,371	19,216	4,649	3,991	2,195	37,421

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Internet Banking Statistics (Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	774	1,318	2,092	932	1,519	68	2,519	529	321	850	115
March 2015	817	1,424	2,241	1,237	1,635	72	2,944	643	362	1,005	125
June 2015	751	1,267	2,018	1,454	1,794	92	3,340	600	365	965	113
Sept. 2015	673	1,175	1,848	1,284	1,911	91	3,285	590	355	945	102
Dec. 2015	691	1,250	1,941	1,352	1,827	93	3,271	581	352	934	100

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	6,766	3,938	30	22	52	238	205	442	198	749	10,759
March 2015	7,823	4,686	34	21	55	143	207	350	321	265	11,670
June 2015	6,856	4,467	39	21	61	117	99	216	162	126	11,305
Sept. 2015	5,321	3,312	38	21	59	143	138	282	173	132	9,964
Dec. 2015	6,401	4,146	36	22	58	137	92	230	160	132	10,812

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	12,406	13,586	25,993	9,476	15,561	3,344	28,380	21,715	10,811	32,525	5,488
March 2015	13,271	14,374	27,646	13,592	19,237	3,472	36,301	25,052	10,750	35,802	5,965
June 2015	12,619	14,017	26,636	16,621	21,738	4,205	42,564	27,073	13,456	40,529	5,538
Sept. 2015	12,628	13,919	26,547	15,810	25,643	4,227	45,680	27,238	13,823	41,061	5,080
Dec. 2015	13,493	15,559	29,051	15,957	23,353	4,450	43,760	27,566	14,811	42,377	4,964

investment transactions continued...			Volume of transactions (Million TRY)								
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	30,316	25,590	440	216	657	1,173	1,404	2,577	4,200	6,591	127,800
March 2015	34,769	30,699	429	186	615	824	1,702	2,526	4,773	8,262	147,816
June 2015	31,220	31,366	597	222	819	576	550	1,125	3,626	6,721	155,299
Sept. 2015	22,773	17,976	571	237	808	763	1,015	1,778	3,673	6,160	145,089
Dec. 2015	31,017	26,323	554	221	775	723	534	1,257	3,630	6,770	155,279

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2014	701	10,107	903	11,711	840	13,610	1,943	16,393
March 2015	766	10,036	875	11,678	953	13,641	1,981	16,575
June 2015	709	10,221	932	11,862	919	14,581	2,292	17,792
Sept. 2015	689	10,148	850	11,688	963	14,776	1,952	17,691
Dec. 2015	820	10,479	877	12,176	1,091	14,590	1,953	17,634

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2014	2,890	27,374
March 2015	3,173	28,810
June 2015	3,471	30,610
Sept. 2015	3,301	30,851
Dec. 2015	4,124	35,961

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 2014	34,047,501	19,614,641	13,181,279
March 2015	37,651,356	20,802,140	14,228,690
June 2015	40,319,927	21,976,588	14,466,370
Sept. 2015	40,563,617	22,867,424	14,999,137
Dec. 2015	42,916,743	23,899,879	16,169,883

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2014	191	510	1,901	1,039	574,469	578,109
March 2015	195	896	2,086	995	641,435	645,608
June 2015	170	869	1,853	738	552,408	556,039
Sept. 2015	188	879	1,829	770	529,815	533,481
Dec. 2015	185	1,539	2,367	855	553,458	558,404

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		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 2014	21,727	3,958	24	3,982	11,268	152	11,420	15,402	91	37,220
March 2015	21,879	4,056	25	4,081	11,260	141	11,401	15,482	95	37,456
June 2015	21,723	3,986	30	4,016	11,392	152	11,544	15,560	101	37,383
Sept. 2015	20,693	3,789	30	3,820	10,646	147	10,792	14,612	116	35,421
Dec. 2015	22,630	4,023	33	4,056	12,216	149	12,364	16,421	133	39,184

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 2014	47,615	10,246	422	10,667	23,423	2,181	25,604	36,271	792	84,678
March 2015	48,692	10,829	435	11,264	22,561	1,870	24,431	35,695	901	85,288
June 2015	50,974	12,317	753	13,070	24,661	2,075	26,736	39,806	872	91,652
Sept. 2015	51,686	12,036	582	12,618	25,219	2,192	27,411	40,029	1,338	93,053
Dec. 2015	55,550	12,097	741	12,838	30,709	2,322	33,031	45,869	1,570	102,989

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	25,422	3,251	1,393	2,071	6,106	38,242
March 2015	25,509	5,149	1,424	2,236	6,032	40,350
June 2015	27,371	3,696	1,480	2,239	5,124	39,911
Sept. 2015	21,561	4,435	1,485	2,348	5,323	35,153
Dec. 2015	21,852	3,446	1,506	2,412	5,980	35,196

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	2,000	1,029	1,125	1,608	526	6,288
March 2015	2,515	1,810	1,225	1,758	600	7,908
June 2015	2,331	1,205	1,244	1,810	508	7,098
Sept. 2015	1,861	1,648	1,303	1,834	525	7,171
Dec. 2015	2,050	1,210	1,354	1,884	503	7,001

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	625	1,124	1,749	610	978	29	1,616	508	314	822	95
March 2015	681	1,237	1,919	880	1,113	34	2,027	620	355	975	106
June 2015	615	1,085	1,701	1,017	1,185	49	2,251	575	357	931	95
Sept. 2015	542	1,000	1,542	856	1,283	40	2,180	564	346	910	85
Dec. 2015	550	1,059	1,609	896	1,187	45	2,127	554	343	896	81

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	6,718	3,910	30	21	51	235	203	438	189	735	9,415
March 2015	7,770	4,653	33	20	53	141	205	346	302	248	10,326
June 2015	6,809	4,435	39	21	59	115	98	213	157	121	9,806
Sept. 2015	5,283	3,285	37	20	58	142	136	278	168	126	8,463
Dec. 2015	6,353	4,114	35	21	57	135	91	226	155	127	9,237

	Volume of transactions (Million TRY) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	4,773	5,956	10,729	4,030	5,938	512	10,480	18,665	9,860	28,525	3,157
March 2015	5,768	6,649	12,417	7,939	9,526	564	18,029	21,550	9,744	31,294	3,746
June 2015	5,124	6,368	11,493	10,100	10,189	817	21,106	22,132	11,800	33,932	3,409
Sept. 2015	4,840	5,940	10,780	9,552	12,718	739	23,009	22,414	11,885	34,299	3,124
Dec. 2015	4,693	6,220	10,913	8,549	9,946	810	19,305	22,016	12,203	34,220	2,790

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	29,565	25,064	421	203	624	1,137	1,361	2,499	4,146	6,506	87,583
March 2015	33,863	30,047	412	174	586	797	1,664	2,460	4,694	8,131	106,709
June 2015	30,393	30,751	579	210	789	559	532	1,091	3,616	6,661	109,232
Sept. 2015	22,116	17,604	553	225	778	734	980	1,714	3,661	6,105	97,414
Dec. 2015	30,130	25,837	532	206	738	695	515	1,210	3,611	6,704	101,717

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2014	689	9,424	570	10,684	799	9,976	745	11,520
March 2015	753	9,321	563	10,636	905	9,721	735	11,361
June 2015	694	9,460	570	10,724	867	10,507	825	12,198
Sept. 2015	671	9,272	534	10,477	894	10,790	751	12,434
Dec. 2015	800	9,571	549	10,921	1,023	10,980	756	12,760

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2014	2,362	4,284
March 2015	2,543	6,164
June 2015	2,763	6,393
Sept. 2015	2,657	6,065
Dec. 2015	3,408	8,343

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Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 2014	2,323,690	1,399,384	1,133,777
March 2015	2,493,392	1,426,728	1,178,005
June 2015	2,728,836	1,495,298	1,191,329
Sept. 2015	2,810,017	1,523,252	1,211,355
Dec. 2015	2,765,860	1,547,822	1,250,568

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2014	1	8	257	109	193,296	193,671
March 2015	1	9	171	114	209,034	209,330
June 2015	0	16	180	102	207,395	207,693
Sept. 2015	0	7	177	96	194,607	194,887
Dec. 2015	1	18	231	107	225,506	225,863

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		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 2014	14,263	2,243	47	2,290	8,954	487	9,440	11,730	68	26,062
March 2015	13,671	2,176	40	2,216	8,386	456	8,842	11,059	68	24,797
June 2015	14,536	2,303	52	2,355	8,979	523	9,501	11,857	83	26,476
Sept. 2015	14,162	2,247	53	2,300	9,048	515	9,563	11,863	84	26,109
Dec. 2015	15,817	2,406	53	2,459	10,444	529	10,973	13,432	102	29,350

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 2014	211,165	83,234	5,995	89,229	81,849	15,935	97,784	187,013	5,848	404,026
March 2015	202,931	79,267	6,089	85,356	73,972	14,650	88,622	173,977	6,694	383,601
June 2015	221,110	88,808	7,363	96,170	83,850	17,038	100,888	197,058	7,016	425,184
Sept. 2015	229,623	98,586	8,208	106,794	88,271	16,111	104,381	211,175	7,498	448,296
Dec. 2015	259,547	101,343	8,638	109,981	101,285	17,505	118,790	228,771	8,774	497,092

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	6,824	2,249	703	95	636	10,506
March 2015	7,167	2,581	757	105	663	11,273
June 2015	6,015	2,649	929	122	637	10,352
Sept. 2015	5,306	2,856	930	180	742	10,014
Dec. 2015	5,896	2,587	1,030	191	712	10,416

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	4,407	14,387	2,128	1,545	1,634	24,101
March 2015	4,495	13,726	2,351	1,537	1,942	24,051
June 2015	4,819	15,476	2,626	1,733	1,339	25,994
Sept. 2015	4,945	16,600	2,939	1,993	1,704	28,181
Dec. 2015	5,320	18,006	3,294	2,107	1,692	30,420

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Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	149	194	344	323	541	39	903	22	7	28	20
March 2015	136	186	322	357	522	38	917	23	7	30	19
June 2015	136	182	318	437	609	43	1,089	25	9	34	18
Sept. 2015	131	175	306	428	627	50	1,105	26	9	35	17
Dec. 2015	141	191	332	456	640	48	1,144	28	10	38	19

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	49	28	1	1	1	2	2	4	9	14	1,344
March 2015	53	33	1	1	1	2	2	3	19	17	1,344
June 2015	46	31	1	1	1	2	1	3	5	5	1,499
Sept. 2015	38	27	1	1	1	2	2	4	6	6	1,500
Dec. 2015	48	32	1	1	1	2	2	4	5	5	1,575

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	7,633	7,630	15,264	5,446	9,622	2,832	17,901	3,050	951	4,000	2,331
March 2015	7,503	7,726	15,229	5,653	9,711	2,908	18,273	3,503	1,006	4,509	2,219
June 2015	7,495	7,649	15,144	6,521	11,549	3,389	21,458	4,941	1,656	6,597	2,129
Sept. 2015	7,787	7,979	15,766	6,258	12,924	3,488	22,670	4,823	1,939	6,762	1,955
Dec. 2015	8,800	9,339	18,138	7,408	13,407	3,640	24,455	5,550	2,608	8,158	2,175

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	751	526	19	13	32	36	43	79	54	84	40,217
March 2015	906	653	18	11	29	28	38	66	80	131	41,107
June 2015	827	615	18	12	30	17	17	34	10	60	46,067
Sept. 2015	657	371	18	12	30	30	35	64	13	55	47,675
Dec. 2015	887	486	22	15	37	28	19	47	19	66	53,561

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2014	12	682	332	1,027	41	3,634	1,198	4,873
March 2015	13	716	312	1,041	48	3,920	1,246	5,214
June 2015	15	762	362	1,139	53	4,074	1,467	5,595
Sept. 2015	18	876	316	1,211	69	3,986	1,201	5,257
Dec. 2015	20	907	328	1,255	68	3,609	1,197	4,874

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2014	528	23,090
March 2015	629	22,646
June 2015	708	24,217
Sept. 2015	645	24,786
Dec. 2015	716	27,618

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of December 31, 2015

No	Regions and Provinces	No. of active retail customers
1	Istanbul	4,839,150
2	Ankara	1,610,872
3	Izmir	1,021,181
4	Bursa	584,823
5	Antalya	562,583
6	Kocaeli (İzmit)	420,019
7	Adana	361,339
8	Konya	304,105
9	İçel (Mersin)	270,346
10	Gaziantep	259,503
11	Muğla	231,788
12	Eskişehir	207,894
13	Balıkesir	207,108
14	Denizli	196,292
15	Manisa	195,939
16	Hatay (Antakya)	193,776
17	Samsun	191,832
18	Kayseri	191,171
19	Tekirdağ	189,524
20	Aydın	177,268
21	Sakarya	173,721
22	Diyarbakır	156,109
23	Bolu	128,893
24	Şanlıurfa	118,598
25	Trabzon	114,744
26	Zonguldak	109,783
27	Malatya	108,935
28	Kahramanmaraş	107,129
29	Erzurum	104,456
30	Çanakkale	102,523
31	Kütahya	97,958
32	Afyonkarahisar	96,750
33	Sivas	88,057
34	İsparta	87,989
35	Kastamonu	85,990
36	Çorum	85,057
37	Ordu	82,566
38	Tokat	82,351
39	Edirne	82,000
40	Van	80,528
41	Kilis	77,866
42	Elazığ	75,316
43	Düzce	68,010
44	Mardin	64,773
45	Burdur	64,627
46	Rize	64,001
47	Aksaray	63,304
48	Şırnak	62,633
49	Kırklareli	60,053
50	Giresun	58,839
51	Amasya	58,762
52	Batman	54,768
53	Adıyaman	54,511
54	Ağrı	53,014
55	Uşak	52,540
56	Karabük	52,207
57	Osmaniye	51,604
58	Yozgat	50,751
59	Kırıkkale	49,388
60	Nevşehir	47,706
61	Niğde	47,334
62	Yalova	44,294
63	Bilecik	43,127
64	Karaman	37,092
65	Bartın	37,005
66	Erzincan	36,427
67	Kars	35,161
68	Artvin	33,714
69	Hakkari	31,294
70	Bitlis	31,026
71	Siirt	29,897
72	Muş	29,655
73	Kırşehir	28,984
74	Sinop	28,544
75	Bingöl	28,192
76	Çankırı	26,310
77	Tunceli	25,851
78	Gümüşhane	18,705
79	İğdır	18,314
80	Ardahan	13,884
81	Bayburt	10,878
	Turkish Republic of Northern Cyprus	35,877
	Foreign Countries	2,996
	Total	16,169,883

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	442,347
2	Ankara	126,278
3	Izmir	88,603
4	Bursa	50,354
5	Antalya	48,272
6	Kocaeli (İzmit)	31,362
7	Adana	26,539
8	Konya	26,492
9	İçel (Mersin)	23,228
10	Gaziantep	22,478
11	Muğla	18,470
12	Denizli	17,440
13	Kayseri	16,238
14	Hatay (Antakya)	14,736
15	Samsun	13,914
16	Sakarya	12,795
17	Eskişehir	12,664
18	Balıkesir	12,657
19	Aydın	12,651
20	Tekirdağ	12,299
21	Manisa	12,241
22	Diyarbakır	8,651
23	Trabzon	8,631
24	Şanlıurfa	7,703
25	Kahramanmaraş	7,017
26	Zonguldak	6,809
27	Afyonkarahisar	6,439
28	Çanakkale	6,431
29	Malatya	5,941
30	Ordu	5,592
31	Kütahya	5,563
32	Çorum	5,437
33	Kastamonu	5,198
34	Düzce	4,946
35	Elazığ	4,786
36	Tokat	4,661
37	Kilis	4,582
38	Mardin	4,512
39	İsparta	4,495
40	Sivas	4,459
41	Erzurum	4,380
42	Bolu	4,325
43	Edirne	4,212
44	Uşak	4,163
45	Rize	3,874
46	Osmaniye	3,593
47	Aksaray	3,371
48	Giresun	3,345
49	Nevşehir	3,258
50	Burdur	3,176
51	Batman	3,168
52	Kırklareli	3,166
53	Van	3,156
54	Karabük	2,978
55	Amasya	2,949
56	Yalova	2,745
57	Yozgat	2,710
58	Niğde	2,707
59	Şırnak	2,588
60	Adıyaman	2,493
61	Karaman	2,363
62	Kırıkkale	2,271
63	Bilecik	2,186
64	Bartın	1,840
65	Artvin	1,764
66	Sinop	1,672
67	Erzincan	1,525
68	Çankırı	1,403
69	Kırşehir	1,396
70	Ağrı	1,369
71	Siirt	1,358
72	Bitlis	1,241
73	Muş	1,144
74	Kars	1,098
75	Bingöl	1,019
76	İğdır	895
77	Tunceli	762
78	Gümüşhane	755
79	Hakkari	682
80	Ardahan	312
81	Bayburt	306
	Turkish Republic of Northern Cyprus	2,932
	Foreign Countries	25
	Total	1,250,588

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Mobil Banking Statistics
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I. Number of Customers Using Mobil Banking Services*

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 2014							10,752,733	8,743,309	6,711,360
March 2015	12,443,529	10,252,200	7,928,280	388,025	338,171	255,967	12,831,554	10,590,371	8,184,247
June 2015	14,203,372	11,565,383	8,831,163	464,610	404,307	294,854	14,667,982	11,969,690	9,126,017
Sept. 2015	16,078,726	13,104,657	10,078,480	549,833	471,586	356,046	16,628,559	13,576,243	10,434,526
Dec. 2015	18,383,240	15,001,699	11,778,445	628,780	529,650	385,923	19,012,020	15,531,349	12,164,368

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2014	58	497	723	78	466,620	467,976
March 2015	85	849	920	90	672,341	674,285
June 2015	66	626	956	247	726,593	728,488
Sept. 2015	175	1,306	1,108	363	814,684	817,635
Dec. 2015	263	1,804	1,464	437	1,106,356	1,110,324

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		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 2014	8,199	2,281	7	2,288	6,983	57	7,040	9,328	1	17,528
March 2015	10,143	2,790	10	2,800	8,649	64	8,713	11,512	2	21,657
June 2015	12,040	3,259	15	3,274	10,741	83	10,825	14,099	2	26,141
Sept. 2015	14,092	3,646	19	3,664	11,826	101	11,926	15,591	3	29,686
Dec. 2015	17,414	4,316	21	4,337	15,290	117	15,407	19,743	4	37,162

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 2014	23,161	4,310	115	4,425	14,280	969	15,249	19,674	16	42,851
March 2015	32,615	5,807	167	5,974	18,455	1,067	19,522	25,496	58	58,170
June 2015	38,405	7,501	245	7,746	22,513	1,424	23,937	31,683	94	70,182
Sept. 2015	46,703	9,034	350	9,384	26,601	1,829	28,430	37,814	121	84,638
Dec. 2015	58,638	10,091	383	10,474	32,590	2,178	34,768	45,242	152	104,032

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	8,611	97	38	1,155	5,459	15,361
March 2015	10,650	419	54	1,456	6,398	18,978
June 2015	12,351	722	82	1,698	5,817	20,670
Sept. 2015	14,343	775	117	2,024	6,818	24,077
Dec. 2015	17,683	236	142	2,358	9,839	30,258

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014	690	92	29	794	328	1,933
March 2015	1,016	183	47	1,025	357	2,629
June 2015	1,068	203	61	1,241	333	2,905
Sept. 2015	1,178	354	92	1,455	404	3,483
Dec. 2015	1,512	209	117	1,682	614	4,133

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II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014	190	383	573	221	523	6	751	140	82	221	3
March 2015	238	429	667	388	668	9	1,065	173	106	278	4
June 2015	246	460	706	562	884	15	1,461	199	130	329	4
Sept. 2015	258	513	771	582	1,173	14	1,770	240	152	393	6
Dec. 2015	294	600	893	637	1,205	17	1,858	252	161	413	6

	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	2,592	894	4	4	8	61	58	119	24	118	2,687
March 2015	2,599	1,217	5	4	9	48	62	111	17	21	3,373
June 2015	2,769	1,605	6	5	12	44	39	82	22	17	4,217
Sept. 2015	2,414	1,412	8	6	14	65	67	132	30	21	4,518
Dec. 2015	2,979	1,780	8	7	15	73	54	127	27	30	5,124

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2014	1,574	1,811	3,384	1,359	2,933	124	4,415	3,787	2,265	6,051	109
March 2015	2,098	2,217	4,315	3,348	5,286	168	8,802	5,336	2,977	8,313	150
June 2015	2,172	2,482	4,654	5,371	6,720	293	12,384	6,288	3,946	10,233	180
Sept. 2015	2,528	2,830	5,358	6,750	10,910	321	17,982	7,950	4,881	12,831	237
Dec. 2015	2,613	3,359	5,972	6,361	9,317	391	16,069	8,182	5,113	13,295	298

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014	7,606	6,019	46	30	75	251	304	555	1,041	1,353	21,963
March 2015	15,604	7,934	51	29	80	224	398	621	722	1,562	31,778
June 2015	18,908	10,171	64	37	101	166	155	321	993	3,684	41,728
Sept. 2015	15,261	7,040	76	43	119	298	380	678	1,203	3,932	48,177
Dec. 2015	20,297	10,077	79	44	123	303	234	537	1,147	2,483	48,855

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2014	307	5,918	339	6,565	193	4,603	390	5,186
March 2015	402	7,089	518	8,009	268	5,575	617	6,460
June 2015	423	8,398	540	9,361	295	6,796	692	7,784
Sept. 2015	488	9,659	556	10,704	372	8,237	637	9,247
Dec. 2015	654	11,080	621	12,354	486	9,164	701	10,351

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2014	1,335	2,671
March 2015	1,351	3,528
June 2015	1,737	4,785
Sept. 2015	2,210	5,535
Dec. 2015	2,564	6,422

*The data of December 2014 and September 2015 was revised by one bank.

**The data of June 2015 was revised by one bank.

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Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 2014			
March 2015	12,443,529	10,252,200	7,928,280
June 2015	14,203,372	11,565,383	8,831,163
Sept. 2015	16,078,726	13,104,657	10,078,480
Dec. 2015	18,383,240	15,001,699	11,778,445

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2014						
March 2015	85	848	903	89	653,016	654,942
June 2015	66	626	932	243	704,457	706,323
Sept. 2015	175	1,306	1,079	359	787,323	790,240
Dec. 2015	263	1,804	1,417	430	1,068,537	1,072,451

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
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 2014										
March 2015	9,212	2,634	9	2,643	7,921	50	7,971	10,614	1	19,826
June 2015	10,831	3,052	14	3,066	9,764	64	9,828	12,894	2	23,727
Sept. 2015	12,563	3,392	17	3,408	10,641	76	10,717	14,126	2	26,690
Dec. 2015	15,112	4,011	19	4,031	13,908	89	13,997	18,028	3	33,143

	Volume of transactions (Million TRY)									
Period	EFT	Money orders						Foreign currency transfers	Total	
		Among own accounts			To other recipients					Total
		TC	FC	Total	TC	FC	Total			
Dec. 2014										
March 2015	20,470	4,409	120	4,529	12,649	680	13,329	17,858	20	38,348
June 2015	25,510	5,601	193	5,794	16,096	878	16,974	22,768	27	48,305
Sept. 2015	30,080	6,521	282	6,803	18,301	1,089	19,390	26,193	47	56,320
Dec. 2015	35,809	7,040	318	7,358	22,178	1,294	23,472	30,830	58	66,697

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014						
March 2015	10,353	406	50	1,454	6,385	18,648
June 2015	12,070	709	76	1,687	5,791	20,334
Sept. 2015	13,969	750	108	2,021	6,784	23,632
Dec. 2015	17,081	218	131	2,356	9,795	29,581

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014						
March 2015	939	114	36	1,021	346	2,455
June 2015	963	103	48	1,199	311	2,624
Sept. 2015	1,059	219	73	1,447	374	3,173
Dec. 2015	1,363	80	92	1,677	557	3,768

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Retail Mobil Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014											
March 2015	233	421	653	378	633	8	1,020	172	105	277	3
June 2015	240	451	691	548	835	14	1,397	198	129	327	4
Sept. 2015	250	502	752	566	1,108	13	1,686	239	152	390	5
Dec. 2015	284	587	872	616	1,133	15	1,764	250	160	410	5

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014											
March 2015	2,596	1,216	5	4	9	48	62	110	17	21	3,310
June 2015	2,767	1,604	6	5	12	44	38	82	22	17	4,134
Sept. 2015	2,412	1,411	8	6	14	65	67	132	30	21	4,412
Dec. 2015	2,977	1,779	8	7	15	72	54	126	27	30	5,001

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014											
March 2015	1,913	2,058	3,971	3,131	4,734	139	8,004	5,230	2,954	8,184	95
June 2015	1,970	2,299	4,269	5,038	5,984	246	11,268	6,140	3,909	10,049	135
Sept. 2015	2,242	2,596	4,838	6,346	9,841	254	16,441	7,709	4,800	12,508	183
Dec. 2015	2,279	3,075	5,353	5,844	8,127	309	14,280	7,881	5,052	12,932	192

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014											
March 2015	15,384	7,822	51	28	78	222	394	616	722	1,562	30,331
June 2015	18,643	10,074	63	35	99	165	154	319	993	3,684	39,895
Sept. 2015	15,055	6,992	75	41	116	295	376	671	1,203	3,932	45,681
Dec. 2015	20,034	10,011	78	43	120	298	230	528	1,147	2,483	45,900

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2014								
March 2015	400	6,992	475	7,868	263	5,284	502	6,049
June 2015	421	8,254	484	9,160	291	6,468	543	7,301
Sept. 2015	485	9,481	510	10,476	365	7,796	523	8,684
Dec. 2015	650	10,853	567	12,070	478	8,618	572	9,668

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2014		
March 2015	1,341	1,809
June 2015	1,724	3,400
Sept. 2015	2,189	3,569
Dec. 2015	2,545	4,240

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Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 2014			
March 2015	388,025	338,171	255,967
June 2015	464,610	404,307	294,854
Sept. 2015	549,833	471,586	356,046
Dec. 2015	628,780	529,650	385,923

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 2014						
March 2015	0	0	17	1	19,325	19,343
June 2015	0	0	24	4	22,136	22,164
Sept. 2015	0	0	29	4	27,361	27,395
Dec. 2015	0	0	46	7	37,819	37,873

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		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 2014										
March 2015	931	156	1	157	728	14	742	899	0	1,830
June 2015	1,209	207	2	208	977	19	996	1,205	1	2,414
Sept. 2015	1,530	254	2	256	1,185	25	1,209	1,465	1	2,996
Dec. 2015	2,302	304	2	306	1,382	27	1,409	1,715	1	4,019

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 2014										
March 2015	12,145	1,398	47	1,445	5,806	388	6,194	7,638	39	19,822
June 2015	12,895	1,900	52	1,952	6,418	545	6,963	8,915	67	21,877
Sept. 2015	16,623	2,513	68	2,580	8,299	741	9,040	11,621	75	28,318
Dec. 2015	22,829	3,052	64	3,116	10,412	884	11,296	14,412	94	37,335

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014						
March 2015	298	13	4	2	13	329
June 2015	280	13	6	11	25	336
Sept. 2015	375	25	8	3	34	444
Dec. 2015	602	18	11	1	44	676

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2014						
March 2015	77	69	11	5	12	174
June 2015	105	99	13	42	22	281
Sept. 2015	119	135	19	7	30	311
Dec. 2015	149	129	25	5	57	365

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II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014											
March 2015	5	8	13	10	35	1	46	1	0	1	1
June 2015	6	8	14	14	49	1	65	1	0	2	1
Sept. 2015	8	10	18	16	65	2	83	2	1	2	1
Dec. 2015	9	13	22	21	71	2	94	2	1	3	1

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014											
March 2015	2	1	0	0	0	0	0	0	0	0	63
June 2015	2	1	0	0	0	0	0	0	0	0	83
Sept. 2015	2	1	0	0	0	0	0	0	0	0	107
Dec. 2015	3	2	0	0	0	0	0	1	0	0	123

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2014											
March 2015	185	159	345	217	553	29	798	106	23	129	55
June 2015	202	183	385	333	736	47	1,117	148	37	185	45
Sept. 2015	286	234	520	403	1,070	68	1,541	242	81	323	54
Dec. 2015	335	284	618	517	1,189	83	1,789	301	61	363	107

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2014											
March 2015	220	113	1	1	2	2	3	5	0	0	1,447
June 2015	264	97	1	1	2	1	1	3	0	0	1,832
Sept. 2015	206	48	1	2	3	3	4	7	0	0	2,496
Dec. 2015	264	66	2	1	3	5	4	9	0	0	2,955

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 2014								
March 2015	1	96	43	140	4	291	115	410
June 2015	2	144	55	201	5	329	149	482
Sept. 2015	3	178	46	227	7	441	114	563
Dec. 2015	3	227	53	284	8	546	129	683

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2014		
March 2015	10	1,719
June 2015	13	1,385
Sept. 2015	22	1,966
Dec. 2015	19	2,182

List of participating banks in internet banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş.
- 7 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 8 Burgan Bank A.Ş.
- 9 Citibank A.Ş.
- 10 Denizbank A.Ş.
- 11 Fibabanka A.Ş.
- 12 Finans Bank A.Ş.
- 13 HSBC Bank A.Ş.
- 17 ICBC Turkey Bank A.Ş.
- 14 ING Bank A.Ş.
- 15 Odea Bank A.Ş.
- 16 Şekerbank T.A.Ş.
- 18 The Royal Bank of Scotland Plc.
- 19 Turkish Bank A.Ş.
- 20 Turkland Bank A.Ş.
- 21 Türk Ekonomi Bankası A.Ş.
- 22 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 23 Türkiye Garanti Bankası A.Ş.
- 24 Türkiye Halk Bankası A.Ş.
- 25 Türkiye İş Bankası A.Ş.
- 26 Türkiye Sınai Kalkınma Bankası A.Ş.
- 27 Türkiye Vakıflar Bankası A.Ş.
- 28 Yapı ve Kredi Bankası A.Ş.

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 5 Citibank A.Ş.
- 6 Denizbank A.Ş.
- 7 Fibabanka A.Ş.
- 8 Finans Bank A.Ş.
- 9 HSBC Bank A.Ş.
- 10 ING Bank A.Ş.
- 11 Odea Bank A.Ş.
- 12 Şekerbank T.A.Ş.
- 13 Türk Ekonomi Bankası A.Ş.
- 14 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 15 Türkiye Garanti Bankası A.Ş.
- 16 Türkiye Halk Bankası A.Ş.
- 17 Türkiye İş Bankası A.Ş.
- 18 Türkiye Vakıflar Bankası T.A.O.
- 19 Yapı ve Kredi Bankası A.Ş.

*Glossary of Internet Banking Statistics**

** Transactions realized by the customer while using "internet banking site" of the bank(customer should log-in)*

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

2. Number of active retail customers: Total number of active retail customers that logged in 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 will just be used)

- 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 one-year period.

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period.

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

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

2. Number of loan applications in the related three-month period.

3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.

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

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

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

1. Money Transfers

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

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

- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.

- Money orders to other recipients in the same bank.

c) Foreign currency transfers: Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, municipal payments etc.(all of tax payments)

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four 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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VOB transactions
 - VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
 - VOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) 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, VOB guarantee deposit/withdrawal transactions etc.)

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.

Glossary of Mobile Banking Statistics*

* Transactions made by the customer while using "wap and other mobile banking applications" of bank(customer should log-in)

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 one-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.

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

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

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

1. Money Transfers

- a) EFT : Money transfers to other banks. Only the transactions that customer, himself, made from 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 will be excluded.
 - Money orders to other recipients in the same bank.
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*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, etc.
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four 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
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold
- Selling gold

h) VOB transactions

- VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
- VOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) 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, VOB guarantee deposit/withdrawal transactions etc.)

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