



# Internet Banking and Mobile Banking Statistics

September 2016

Report Code: DE22

October 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
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
March 2016	45,700,736	24,904,626	17,230,715	2,856,102	1,593,579	1,280,420	48,556,838	26,498,205	18,511,135
June 2016	50,063,824	26,112,844	17,019,055	2,799,523	1,625,442	1,281,653	52,863,347	27,738,286	18,300,708
Sept. 2016	52,060,134	27,038,113	17,400,147	2,614,247	1,628,918	1,271,509	54,674,381	28,667,031	18,671,656

**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
Sept. 2015	189	886	2,006	866	724,422	728,369
Dec. 2015	186	1,557	2,598	961	778,964	784,267
March 2016	216	1,236	2,764	913	792,403	797,531
June 2016	201	1,029	2,613	818	817,867	822,529
Sept. 2016	180	804	2,410	760	742,605	746,760

**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			
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
March 2016	38,008	6,323	80	6,403	22,966	637	23,603	30,006	271	68,285
June 2016	39,840	6,330	86	6,416	25,770	694	26,463	32,880	292	73,011
Sept. 2016	35,309	5,766	79	5,845	24,871	640	25,511	31,356	293	66,958

	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			
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
March 2016	297,229	108,228	9,017	117,245	122,831	19,385	142,216	259,461	14,759	571,449
June 2016	347,011	112,938	30,901	143,840	151,656	19,554	171,211	315,050	13,708	675,769
Sept. 2016	326,491	113,473	30,232	143,706	153,227	17,511	170,738	314,444	13,523	654,459

**II.2. Payments**

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2016	28,176	8,550	2,366	2,802	6,805	48,699
June 2016	27,512	6,462	2,167	2,897	6,266	45,304
Sept. 2016	25,927	7,423	2,118	2,838	5,859	44,164

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2016	7,322	19,403	5,067	3,964	2,353	38,110
June 2016	8,153	19,393	5,059	4,240	2,262	39,107
Sept. 2016	8,098	18,833	4,947	3,898	2,008	37,785

**The Banks Association of Turkey**  
**Internet Banking Statistics**  
**(Consolidated)**

**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	
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
March 2016	690	1,199	1,889	1,489	1,727	94	3,310	622	362	985	102
June 2016	714	1,167	1,881	1,376	1,921	95	3,392	635	367	1,002	105
Sept. 2016	594	1,088	1,683	1,042	1,748	78	2,868	588	341	929	93

	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	
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
March 2016	6,010	3,993	35	21	55	120	112	232	204	177	10,743
June 2016	5,749	3,984	29	20	49	142	130	272	219	193	10,879
Sept. 2016	4,857	3,190	21	15	36	133	96	228	148	173	9,199

	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	
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
March 2016	13,877	15,291	29,169	16,706	21,989	4,728	43,423	27,997	14,344	42,341	4,893
June 2016	13,718	14,143	27,861	15,037	24,519	4,641	44,197	30,161	14,888	45,049	4,814
Sept. 2016	13,020	13,348	26,367	12,918	23,474	4,542	40,933	28,505	14,637	43,141	4,780

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	
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
March 2016	33,261	24,635	436	213	650	751	966	1,717	3,977	9,589	156,415
June 2016	32,705	21,985	378	191	569	819	1,087	1,906	4,446	9,924	156,304
Sept. 2016	23,683	21,191	295	157	451	807	650	1,457	6,411	10,967	149,288

**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
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
March 2016	829	10,613	861	12,303	1,089	14,777	1,912	17,778
June 2016	807	10,323	835	11,965	1,103	15,143	1,921	18,167
Sept. 2016	796	10,064	772	11,632	1,108	15,071	1,875	18,054

**II.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2015	3,301	30,851
Dec. 2015	4,124	35,961
March 2016	3,801	32,614
June 2016	3,766	41,426
Sept. 2016	3,273	42,990

# 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	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2015	40,563,617	22,867,424	14,999,137
Dec. 2015	42,916,743	23,899,879	16,169,883
March 2016	45,700,736	24,904,626	17,230,715
June 2016	50,063,824	26,112,844	17,019,055
Sept. 2016	52,060,134	27,038,113	17,400,147

### 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
Sept. 2015	188	879	1,829	770	529,815	533,481
Dec. 2015	185	1,539	2,367	855	553,458	558,404
March 2016	216	1,221	2,493	804	574,894	579,627
June 2016	201	1,017	2,337	723	588,465	592,744
Sept. 2016	180	795	2,149	682	539,170	542,977

### 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			
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
March 2016	22,643	3,998	34	4,032	12,408	138	12,546	16,578	145	39,366
June 2016	23,149	3,905	35	3,940	13,038	151	13,189	17,128	163	40,440
Sept. 2016	20,237	3,552	29	3,581	12,014	134	12,148	15,729	168	36,135

	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			
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
March 2016	55,878	12,101	720	12,820	29,908	2,223	32,130	44,951	1,703	102,531
June 2016	59,027	13,071	651	13,723	27,990	2,344	30,334	44,057	2,062	105,146
Sept. 2016	53,477	11,223	573	11,796	25,822	2,130	27,952	39,748	2,556	95,781

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2016	21,973	5,514	1,505	2,607	6,063	37,661
June 2016	20,302	3,629	1,435	2,697	5,347	33,409
Sept. 2016	19,134	4,506	1,373	2,653	5,071	32,736

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2016	2,518	2,133	1,514	2,045	648	8,858
June 2016	2,058	1,344	1,446	2,079	517	7,443
Sept. 2016	1,961	1,811	1,331	2,079	536	7,719

## The Banks Association of Turkey

### 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	
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
March 2016	557	1,023	1,579	1,051	1,138	51	2,239	594	353	946	84
June 2016	554	1,008	1,562	950	1,274	49	2,273	604	357	961	87
Sept. 2016	468	928	1,396	688	1,150	36	1,874	558	332	890	78

	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	
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
March 2016	5,966	3,962	34	20	54	118	110	228	195	169	9,261
June 2016	5,711	3,954	28	19	48	140	128	268	208	183	9,336
Sept. 2016	4,822	3,163	20	15	35	130	94	223	143	168	7,827

	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	
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
March 2016	4,782	6,663	11,445	9,442	9,367	970	19,780	22,753	12,377	35,130	2,915
June 2016	4,711	5,909	10,620	7,628	10,593	873	19,093	24,625	12,889	37,514	2,884
Sept. 2016	4,125	5,260	9,385	6,364	10,104	621	17,089	23,541	12,579	36,120	2,970

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	
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
March 2016	31,900	24,143	420	196	616	726	938	1,665	3,816	9,470	105,164
June 2016	31,941	21,597	361	175	536	794	1,058	1,853	4,378	9,786	103,883
Sept. 2016	23,195	20,855	284	147	431	777	616	1,393	6,380	10,886	99,128

#### 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
Sept. 2015	671	9,272	534	<b>10,477</b>	894	10,790	751	<b>12,434</b>
Dec. 2015	800	9,571	549	<b>10,921</b>	1,023	10,980	756	<b>12,760</b>
March 2016	805	9,682	544	<b>11,031</b>	996	11,108	753	<b>12,857</b>
June 2016	781	9,313	520	<b>10,614</b>	1,022	11,099	752	<b>12,873</b>
Sept. 2016	766	9,122	484	<b>10,372</b>	1,034	11,055	733	<b>12,822</b>

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2015	2,657	6,065
Dec. 2015	3,408	8,343
March 2016	3,048	6,424
June 2016	2,951	6,405
Sept. 2016	2,657	5,773

# The Banks Association of Turkey

## Commercial Internet Banking Statistics

### I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2015	2,810,017	1,523,252	1,211,355
Dec. 2015	2,765,860	1,547,822	1,250,568
March 2016	2,856,102	1,593,579	1,280,420
June 2016	2,799,523	1,625,442	1,281,653
Sept. 2016	2,614,247	1,628,918	1,271,509

### 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
Sept. 2015	0	7	177	96	194,607	194,887
Dec. 2015	1	18	231	107	225,506	225,863
March 2016	1	15	271	109	217,509	217,904
June 2016	1	12	276	95	229,401	229,785
Sept. 2016	1	9	261	78	203,436	203,784

### 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			
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
March 2016	15,365	2,325	46	2,371	10,558	498	11,056	13,428	126	28,918
June 2016	16,691	2,425	51	2,476	12,732	543	13,275	15,751	128	32,571
Sept. 2016	15,072	2,214	50	2,264	12,857	506	13,363	15,627	124	30,824

	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			
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
March 2016	241,352	96,127	8,297	104,424	92,923	17,162	110,085	214,510	13,057	468,918
June 2016	287,984	99,867	30,250	130,117	123,667	17,210	140,876	270,993	11,645	570,623
Sept. 2016	273,014	102,250	29,660	131,910	127,405	15,381	142,786	274,696	10,967	558,678

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	5,306	2,856	930	180	742	10,014
Dec. 2015	5,896	2,587	1,030	191	712	10,416
March 2016	6,203	3,036	862	195	743	11,038
June 2016	7,211	2,833	731	201	919	11,894
Sept. 2016	6,794	2,917	745	185	788	11,428

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2016	4,804	17,270	3,554	1,920	1,705	29,251
June 2016	6,096	18,050	3,613	2,161	1,745	31,664
Sept. 2016	6,137	17,022	3,616	1,819	1,473	30,066

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### Commercial Internet Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2016	134	176	310	439	589	43	1,071	29	10	39	18
June 2016	160	159	319	426	647	46	1,119	31	10	41	18
Sept. 2016	126	160	287	354	597	42	993	30	10	39	16

	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	
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
March 2016	44	31	1	1	1	2	2	4	9	8	1,482
June 2016	38	30	1	1	1	2	2	5	11	10	1,543
Sept. 2016	35	27	0	0	1	3	2	5	5	5	1,372

	Volume of transactions (Million TRY) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2016	9,095	8,628	17,723	7,264	12,622	3,758	23,643	5,244	1,967	7,211	1,977
June 2016	9,007	8,233	17,241	7,410	13,926	3,767	25,103	5,537	1,998	7,535	1,929
Sept. 2016	8,895	8,088	16,983	6,554	13,370	3,920	23,844	4,963	2,058	7,021	1,810

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	
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
March 2016	1,361	492	17	18	34	25	28	52	161	118	51,251
June 2016	764	388	16	17	33	25	29	53	67	139	52,421
Sept. 2016	488	337	11	10	21	30	33	64	30	80	50,160

#### 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
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
March 2016	24	931	317	1,272	93	3,669	1,159	4,921
June 2016	26	1,010	315	1,351	81	4,043	1,169	5,294
Sept. 2016	30	941	288	1,259	74	4,016	1,142	5,232

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2015	645	24,786
Dec. 2015	716	27,618
March 2016	752	26,190
June 2016	814	35,021
Sept. 2016	616	37,217

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of September 30, 2016

No	Regions and Provinces	No. of active retail customers	%
1	Istanbul	5,343,289	31
2	Ankara	1,719,168	10
3	İzmir	1,129,964	6
4	Bursa	642,934	4
5	Antalya	603,238	3
6	Kocaeli (İzmit)	471,047	3
7	Adana	381,683	2
8	Konya	371,676	2
9	İçel (Mersin)	294,811	2
10	Gaziantep	267,377	2
11	Muğla	261,864	2
12	Kayseri	237,634	1
13	Manisa	224,162	1
14	Balıkesir	222,151	1
15	Eskişehir	221,531	1
16	Denizli	210,341	1
17	Samsun	206,590	1
18	Hatay (Antakya)	206,447	1
19	Tekirdağ	205,162	1
20	Aydın	192,335	1
21	Sakarya	189,785	1
22	Diyarbakır	163,361	1
23	Kahramanmaraş	132,323	1
24	Şanlıurfa	131,528	1
25	Trabzon	125,801	1
26	Zonguldak	117,665	1
27	Erzurum	110,338	1
28	Çanakkale	108,215	1
29	Malatya	107,094	1
30	Afyonkarahisar	103,902	1
31	Kütahya	103,299	1
32	Sivas	97,973	1
33	Isparta	97,949	1
34	Ordu	92,147	1
35	Van	88,067	1
36	Edirne	85,263	0
37	Tokat	83,797	0
38	Elazığ	81,040	0
39	Çorum	78,194	0
40	Mardin	70,511	0
41	Kırklareli	68,000	0
42	Rize	67,955	0
43	Kastamonu	67,367	0
44	Bolu	67,331	0
45	Düzce	67,075	0
46	Şırnak	65,846	0
47	Giresun	61,080	0
48	Karabük	60,383	0
49	Uşak	59,542	0
50	Osmaniye	59,281	0
51	Aksaray	56,625	0
52	Yozgat	55,876	0
53	Adıyaman	55,398	0
54	Amasya	54,656	0
55	Batman	53,348	0
56	Kırıkkale	52,308	0
57	Nevşehir	49,501	0
58	Niğde	49,364	0
59	Bilecik	47,909	0
60	Yalova	47,604	0
61	Burdur	47,273	0
62	Karaman	42,987	0
63	Ağrı	39,097	0
64	Erzincan	39,032	0
65	Hakkari	34,938	0
66	Bartın	34,604	0
67	Kars	32,279	0
68	Siirt	32,211	0
69	Bitlis	31,900	0
70	Kırşehir	31,891	0
71	Artvin	30,616	0
72	Muş	30,258	0
73	Sinop	30,191	0
74	Çankırı	29,046	0
75	Bingöl	28,216	0
76	Tunceli	25,552	0
77	İğdır	19,975	0
78	Gümüşhane	19,958	0
79	Kilis	16,869	0
80	Ardahan	13,037	0
81	Bayburt	11,508	0
	Turkish Republic of Northern Cyprus	30,177	0
	Foreign Countries	430	0
	<b>Total</b>	<b>17,400,147</b>	<b>100</b>

No	Regions and Provinces	No. of active commercial customers	%
1	Istanbul	442,094	35
2	Ankara	128,948	10
3	İzmir	90,858	7
4	Bursa	52,334	4
5	Antalya	49,342	4
6	Kocaeli (İzmit)	33,029	3
7	Konya	29,734	2
8	Adana	27,210	2
9	İçel (Mersin)	24,116	2
10	Gaziantep	22,773	2
11	Muğla	19,413	2
12	Kayseri	18,464	1
13	Denizli	17,720	1
14	Hatay (Antakya)	14,887	1
15	Samsun	14,008	1
16	Tekirdağ	13,685	1
17	Sakarya	13,267	1
18	Aydın	13,075	1
19	Balıkesir	13,071	1
20	Manisa	12,854	1
21	Eskişehir	12,628	1
22	Trabzon	10,086	1
23	Diyarbakır	8,781	1
24	Şanlıurfa	8,149	1
25	Kahramanmaraş	7,797	1
26	Zonguldak	6,978	1
27	Çanakkale	6,873	1
28	Afyonkarahisar	6,475	1
29	Ordu	6,028	0
30	Malatya	5,807	0
31	Çorum	5,720	0
32	Kütahya	5,452	0
33	Düzce	4,834	0
34	Elazığ	4,804	0
35	Sivas	4,677	0
36	Isparta	4,498	0
37	Bolu	4,438	0
38	Erzurum	4,420	0
39	Mardin	4,417	0
40	Edirne	4,340	0
41	Uşak	4,322	0
42	Tokat	4,202	0
43	Rize	3,950	0
44	Kastamonu	3,756	0
45	Osmaniye	3,740	0
46	Aksaray	3,497	0
47	Kırklareli	3,484	0
48	Giresun	3,459	0
49	Van	3,451	0
50	Nevşehir	3,395	0
51	Batman	3,235	0
52	Burdur	3,207	0
53	Karabük	3,108	0
54	Amasya	2,993	0
55	Yalova	2,876	0
56	Niğde	2,741	0
57	Yozgat	2,736	0
58	Adıyaman	2,548	0
59	Karaman	2,454	0
60	Bilecik	2,191	0
61	Kırıkkale	2,044	0
62	Bartın	1,948	0
63	Artvin	1,745	0
64	Şırnak	1,741	0
65	Sinop	1,677	0
66	Erzincan	1,545	0
67	Kırşehir	1,502	0
68	Ağrı	1,473	0
69	Çankırı	1,437	0
70	Siirt	1,323	0
71	Bitlis	1,271	0
72	Muş	1,238	0
73	Bingöl	1,107	0
74	Kars	1,030	0
75	İğdır	895	0
76	Gümüşhane	757	0
77	Hakkari	656	0
78	Kilis	605	0
79	Bayburt	338	0
80	Ardahan	334	0
81	Tunceli	282	0
	Turkish Republic of Northern Cyprus	3,105	0
	Foreign Countries	27	0
	<b>Total</b>	<b>1,271,509</b>	<b>100</b>



**The Banks Association of Turkey**  
**Mobil Banking Statistics**  
**(Consolidated)**

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

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
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
March 2016	20,951,555	16,974,164	13,523,055	712,525	590,297	438,386	21,664,080	17,564,461	13,961,441
June 2016	23,932,804	19,271,079	14,721,615	821,816	658,062	483,869	24,754,620	19,929,141	15,205,484
Sept. 2016	26,368,898	20,587,036	16,105,995	889,139	675,706	507,234	27,258,037	21,262,742	16,613,229

**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
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
March 2016	319	2,351	1,572	467	1,160,017	1,164,725
June 2016	370	2,435	1,777	516	1,304,056	1,309,154
Sept. 2016	449	2,319	1,850	595	1,447,044	1,452,258

**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			
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
March 2016	19,293	4,847	24	4,871	18,070	125	18,196	23,066	4	42,364
June 2016	23,409	5,631	27	5,658	21,913	151	22,064	27,722	7	51,138
Sept. 2016	24,107	6,017	27	6,044	23,237	157	23,394	29,438	8	53,553

	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			
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
March 2016	63,265	11,180	444	11,625	34,609	2,195	36,804	48,429	267	111,961
June 2016	80,623	14,253	479	14,732	44,212	2,789	47,002	61,733	199	142,556
Sept. 2016	85,891	15,813	522	16,335	49,484	2,938	52,422	68,757	242	154,890

**II.2. Payments**

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	14,343	775	117	2,024	6,818	24,077
Dec. 2015	17,683	236	142	2,358	9,839	30,258
March 2016	20,963	1,224	173	2,912	10,812	36,084
June 2016	23,947	352	211	3,488	10,840	38,839
Sept. 2016	26,183	1,360	370	4,049	11,747	43,709

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	1,178	354	92	1,455	404	3,483
Dec. 2015	1,512	209	117	1,682	614	4,133
March 2016	2,142	491	162	2,052	701	5,548
June 2016	2,098	292	211	2,502	715	5,817
Sept. 2016	2,409	628	314	2,965	739	7,055

**The Banks Association of Turkey**  
**Mobil Banking Statistics**  
**(Consolidated)**

**II.3. Investment transactions**

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2016	331	639	970	815	1,262	20	2,098	303	187	490	7
June 2016	411	817	1,227	845	1,584	25	2,454	363	250	613	8
Sept. 2016	378	808	1,186	722	1,666	22	2,410	401	285	686	8

	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	
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
March 2016	3,292	1,927	9	10	19	84	78	163	23	30	5,703
June 2016	3,491	2,274	6	6	13	150	142	292	36	34	6,915
Sept. 2016	2,971	2,009	8	7	15	155	122	277	27	37	6,626

	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	
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
March 2016	3,064	4,113	7,177	7,569	9,552	460	17,582	9,270	5,969	15,239	229
June 2016	3,651	4,267	7,918	7,105	11,564	482	19,152	11,796	7,647	19,443	312
Sept. 2016	3,989	4,579	8,568	6,802	12,951	433	20,186	13,927	9,286	23,214	295

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	
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
March 2016	24,708	10,386	84	49	132	381	452	833	820	2,208	53,786
June 2016	26,935	11,047	62	41	102	611	815	1,426	1,252	3,054	62,454
Sept. 2016	22,169	11,083	83	44	127	717	622	1,339	1,146	2,501	67,312

**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
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
March 2016	739	12,640	785	14,164	544	10,452	882	11,878
June 2016	865	14,733	701	16,299	664	12,523	900	14,087
Sept. 2016	931	16,220	735	17,885	744	14,447	1,000	16,191

**II.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2015	2,210	5,535
Dec. 2015	2,564	6,422
March 2016	3,519	7,156
June 2016	5,153	9,558
Sept. 2016	5,777	9,880

# The Banks Association of Turkey

## Retail Mobil Banking Statistics

### I. Number of Retail Customers Using Mobil Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2015	16,078,726	13,104,657	10,078,480
Dec. 2015	18,383,240	15,001,699	11,778,445
March 2016	20,951,555	16,974,164	13,523,055
June 2016	23,932,804	19,271,079	14,721,615
Sept. 2016	26,368,898	20,587,036	16,105,995

### 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
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
March 2016	319	2,351	1,522	456	1,122,665	1,127,312
June 2016	370	2,435	1,716	506	1,251,541	1,256,568
Sept. 2016	449	2,319	1,783	583	1,384,349	1,389,483

### 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			
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
March 2016	17,220	4,510	22	4,532	16,596	96	16,692	21,224	3	38,447
June 2016	20,818	5,228	25	5,253	20,131	118	20,249	25,501	6	46,325
Sept. 2016	21,407	5,587	25	5,612	21,325	123	21,449	27,061	7	48,475

	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			
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
March 2016	40,531	8,029	357	8,386	24,101	1,318	25,419	33,805	64	74,400
June 2016	51,126	9,860	387	10,248	30,144	1,626	31,770	42,017	96	93,239
Sept. 2016	53,730	10,796	401	11,197	33,695	1,770	35,465	46,662	197	100,589

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	13,969	750	108	2,021	6,784	23,632
Dec. 2015	17,081	218	131	2,356	9,795	29,581
March 2016	20,260	1,182	158	2,911	10,745	35,256
June 2016	23,280	322	190	3,487	10,775	38,054
Sept. 2016	25,516	1,307	343	4,046	11,669	42,881

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	1,059	219	73	1,447	374	3,173
Dec. 2015	1,363	80	92	1,677	557	3,768
March 2016	1,947	328	127	2,049	630	5,081
June 2016	1,875	116	157	2,498	631	5,277
Sept. 2016	2,099	388	251	2,960	645	6,343

## The Banks Association of Turkey

### Retail Mobil Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2016	321	625	946	792	1,189	19	2,000	299	187	486	6
June 2016	398	809	1,207	818	1,488	23	2,328	359	248	608	7
Sept. 2016	363	789	1,152	693	1,556	20	2,269	396	284	679	7

	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	
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
March 2016	3,289	1,925	9	10	19	83	77	161	23	30	5,572
June 2016	3,488	2,272	6	6	12	149	142	291	36	34	6,760
Sept. 2016	2,968	2,008	8	7	15	154	121	275	27	37	6,441

	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	
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
March 2016	2,698	3,757	6,454	7,010	8,350	392	15,752	8,893	5,882	14,775	169
June 2016	3,179	3,839	7,018	6,466	9,982	408	16,857	11,425	7,536	18,961	237
Sept. 2016	3,348	4,026	7,374	6,118	11,098	347	17,563	13,433	9,162	22,596	229

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	
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
March 2016	24,404	10,306	82	47	129	375	447	822	820	2,208	50,617
June 2016	26,586	10,952	61	40	101	606	809	1,415	1,252	3,054	58,594
Sept. 2016	21,818	10,991	82	43	124	711	616	1,327	1,146	2,501	62,705

#### 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
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
March 2016	734	12,369	723	13,826	532	9,828	734	11,094
June 2016	860	14,387	627	15,873	649	11,731	717	13,097
Sept. 2016	925	15,823	656	17,403	726	13,395	793	14,914

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2015	2,189	3,569
Dec. 2015	2,545	4,240
March 2016	3,492	5,359
June 2016	5,072	6,876
Sept. 2016	5,685	7,587

# The Banks Association of Turkey

## Commercial Mobil Banking Statistics

### I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2015	549,833	471,586	356,046
Dec. 2015	628,780	529,650	385,923
March 2016	712,525	590,297	438,386
June 2016	821,816	658,062	483,869
Sept. 2016	889,139	675,706	507,234

### 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
Sept. 2015	0	0	29	4	27,361	27,395
Dec. 2015	0	0	46	7	37,819	37,873
March 2016	0	0	50	10	37,353	37,413
June 2016	0	0	61	10	52,514	52,586
Sept. 2016	0	0	67	12	62,695	62,775

### 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			
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
March 2016	2,073	337	2	339	1,475	29	1,504	1,842	1	3,916
June 2016	2,591	404	2	405	1,782	33	1,815	2,220	2	4,813
Sept. 2016	2,700	430	2	432	1,912	33	1,945	2,377	2	5,078

	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			
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
March 2016	22,734	3,152	87	3,239	10,508	877	11,385	14,624	203	37,561
June 2016	29,497	4,392	92	4,484	14,068	1,164	15,232	19,716	103	49,317
Sept. 2016	32,161	5,016	122	5,138	15,789	1,168	16,957	22,095	45	54,301

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	375	25	8	3	34	444
Dec. 2015	602	18	11	1	44	676
March 2016	703	43	14	1	68	828
June 2016	667	31	21	1	65	785
Sept. 2016	668	54	27	2	78	828

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2015	119	135	19	7	30	311
Dec. 2015	149	129	25	5	57	365
March 2016	195	163	34	3	71	467
June 2016	223	176	54	4	84	540
Sept. 2016	310	240	63	6	94	713

## The Banks Association of Turkey

### Commercial Mobil Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2016	10	14	24	23	73	2	98	4	1	4	1
June 2016	12	8	20	27	96	2	125	4	1	5	1
Sept. 2016	15	20	34	29	110	2	141	5	1	6	1

	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	
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
March 2016	3	2	0	0	0	1	1	2	0	0	131
June 2016	3	2	0	0	0	1	1	1	0	0	155
Sept. 2016	3	2	0	0	0	1	1	1	0	0	185

	Volume of transactions (Million TRY) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2016	367	356	722	559	1,202	68	1,829	377	86	463	59
June 2016	472	428	900	639	1,582	74	2,295	371	111	482	75
Sept. 2016	641	554	1,194	684	1,853	86	2,623	494	124	618	66

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	
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
March 2016	304	80	2	1	3	6	5	11	0	0	3,169
June 2016	348	95	1	1	2	4	6	11	0	0	3,860
Sept. 2016	351	92	1	1	2	6	6	12	0	0	4,607

#### 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
Sept. 2015	3	178	46	227	7	441	114	563
Dec. 2015	3	227	53	284	8	546	129	683
March 2016	5	271	62	338	12	624	148	784
June 2016	6	346	74	425	15	792	183	990
Sept. 2016	6	397	79	482	18	1,052	207	1,277

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2015	22	1,966
Dec. 2015	19	2,182
March 2016	26	1,798
June 2016	82	2,682
Sept. 2016	92	2,294

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

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# 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.
- 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, 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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