



# Digital, Internet and Mobile Banking Statistics

June 2017

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July 2017



## The Banks Association of Turkey

### Digital Banking Statistics

#### I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active retail customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2016												
Sept. 2016												
Dec. 2016												
March 2017	26,270,908	9,086,637	24,481,287	59,838,832	9,062,411	12,798,952	13,707,772	35,569,135	5,758,314	14,955,503	6,817,603	27,531,420
June 2017	26,055,372	10,052,070	26,104,992	62,212,434	10,047,984	15,965,062	13,540,725	39,553,771	5,509,188	17,113,090	6,567,593	29,189,871

Period	Commercial											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active commercial customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2016												
Sept. 2016												
Dec. 2016												
March 2017	2,074,070	131,900	944,317	3,150,287	958,035	184,467	658,482	1,800,984	839,926	236,390	409,603	1,485,919
June 2017	2,154,192	310,060	875,186	3,339,438	1,045,066	310,009	601,406	1,956,481	869,215	328,322	376,945	1,574,482

Period	Total											
	Total number of registered customers that logged in at least once				Total number of registered customers that logged in at least once in 1-year period				Number of active customers			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2016												
Sept. 2016												
Dec. 2016												
March 2017	28,344,978	9,218,537	25,425,604	62,989,119	10,020,446	12,983,419	14,366,254	37,370,119	6,598,240	15,191,893	7,227,206	29,017,339
June 2017	28,209,564	10,362,130	26,980,178	65,551,872	11,093,050	16,275,071	14,142,131	41,510,252	6,378,403	17,441,412	6,944,538	30,764,353

#### II. Number of Active Retail Digital Banking Customers by Gender

Period	Female				Male				Total			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 2016												
Sept. 2016												
Dec. 2016												
March 2017	2,048,314	4,346,969	1,943,371	8,338,654	3,710,000	10,608,534	4,874,232	19,192,766	5,758,314	14,955,503	6,817,603	27,531,420
June 2017	2,143,696	4,752,562	1,770,199	8,666,456	3,365,492	12,360,528	4,797,394	20,523,415	5,509,188	17,113,090	6,567,593	29,189,871

#### III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users						Only mobile banking users					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2016												
Sept. 2016												
Dec. 2016												
March 2017	13,277	532,069	1,452,106	2,960,710	591,736	208,415	52,653	4,003,969	5,677,368	4,628,820	475,114	117,579
June 2017	15,266	505,917	1,384,827	2,832,462	573,574	197,141	63,838	4,514,225	6,319,881	5,505,485	567,935	141,726

continued...

Period	Both internet and mobile banking users						Total					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 2016												
Sept. 2016												
Dec. 2016												
March 2017	15,317	1,231,279	2,546,764	2,647,323	295,814	81,106	81,247	5,767,318	9,676,238	10,236,854	1,362,664	407,100
June 2017	17,138	1,181,999	2,447,323	2,558,492	287,666	74,975	96,242	6,202,140	10,152,031	10,896,439	1,429,176	413,842

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**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
June 2016	47,090,215	26,112,844	17,019,055	2,799,523	1,625,442	1,281,653	49,889,738	27,738,286	18,300,708
Sept. 2016	49,148,961	27,038,113	17,400,147	2,614,247	1,628,918	1,271,509	51,763,208	28,667,031	18,671,656
Dec. 2016	51,482,322	27,547,115	19,077,203	2,901,106	1,657,391	1,321,424	54,383,428	29,204,506	20,398,627
March 2017	50,752,195	22,770,183	12,575,917	3,018,387	1,616,517	1,249,529	53,770,582	24,386,700	13,825,446
June 2017	52,160,364	23,588,709	12,076,781	3,029,378	1,646,472	1,246,160	55,189,742	25,235,181	13,322,941

**II. Non-financial transactions**

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2016	201	1,029	2,613	818	817,867	822,529
Sept. 2016	180	804	2,410	760	742,605	746,760
Dec. 2016	290	1,051	2,813	1,011	857,378	862,543
March 2017	355	899	2,684	984	917,456	922,378
June 2017	376	1,356	1,891	900	784,857	789,379

**III. Financial transactions**

**III.1. Money Transfers**

	Number of transactions (Thousand)											
Period	EFT	Money orders						Foreign currency transfers			Total	
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
Dec. 2016	40,148	6,274	170	6,444	29,478	685	30,163	36,608			335	77,091
March 2017	35,403	5,689	89	5,778	25,876	673	26,549	32,327	254	66	319	68,049
June 2017	35,295	5,502	94	5,596	26,815	707	27,522	33,118	296	66	362	68,776

	Volume of transactions (Million TRY)											
Period	EFT	Money orders							Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
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
Dec. 2016	386,400	128,822	33,643	162,465	181,592	22,109	203,701	366,167			21,084	773,651
March 2017	370,666	131,295	23,201	154,496	170,678	23,713	194,391	348,887	17,760	491	18,251	737,804
June 2017	399,927	134,449	21,175	155,624	180,196	28,340	208,536	364,160	20,630	114	20,744	784,831

**III.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
Dec. 2016	26,359	6,532	2,158	2,939					6,457	44,445
March 2017	22,144	7,114	2,721	2,484	2,329	447	1,648	1,799	1,846	42,533
June 2017	20,687	6,445	2,469	2,277	269	166	1,906	1,473	2,312	38,004

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
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
Dec. 2016	9,942	21,481	4,723	4,278					2,475	42,900
March 2017	8,165	21,289	4,856	4,226	817	44	101	164	2,474	42,138
June 2017	9,032	22,528	6,364	4,801	95	31	104	142	2,999	46,096

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**III.3. Investment transactions**

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
Dec. 2016	626	1,105	1,731	1,330	1,829	89	3,247	652	394	1,045	110
March 2017	633	1,080	1,712	1,647	1,694	104	3,445	639	388	1,027	114
June 2017	578	1,018	1,597	1,269	1,641	137	3,048	576	345	921	101

	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	
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
Dec. 2016	6,466	4,289	23	15	38	279	159	438	156	213	11,111
March 2017	8,456	5,129	33	16	49	252	211	464	129	208	12,149
June 2017	7,970	5,032	36	24	60	277	151	428	137	219	11,404

	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	
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
Dec. 2016	14,615	14,934	29,549	18,822	27,685	7,615	54,122	33,853	18,171	52,024	5,938
March 2017	15,406	15,661	31,067	25,205	27,083	8,225	60,513	33,401	18,649	52,050	6,205
June 2017	15,728	15,758	31,486	20,065	25,722	7,571	53,357	29,788	16,071	45,859	5,528

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	
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
Dec. 2016	31,526	28,365	361	157	518	2,209	1,569	3,778	3,984	11,487	185,780
March 2017	46,040	38,101	498	198	696	1,950	2,685	4,635	138,368	28,811	222,079
June 2017	53,114	43,233	794	519	1,313	1,645	1,179	2,825	236,535	29,400	213,000

**III.4. Credit Card transactions**

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
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
Dec. 2016	899		10,874	825	12,598	1,375		16,154	1,933	19,462
March 2017	341	5,005	8,448	943	14,737	341	971	14,076	1,849	17,238
June 2017	392	355	9,137	697	10,581	452	860	15,933	1,806	19,051

**III.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2016	3,766	41,426
Sept. 2016	3,273	42,990
Dec. 2016	3,761	56,081
March 2017	2,831	49,442
June 2017	3,034	55,811

**IV. Product Sales Realized**

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
June 2016				
Sept. 2016				
Dec. 2016				
March 2017	146	69	215	1,455
June 2017	141	74	215	2,432

## 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
June 2016	47,090,215	26,112,844	17,019,055
Sept. 2016	49,148,961	27,038,113	17,400,147
Dec. 2016	51,482,322	27,547,115	19,077,203
March 2017	50,752,195	22,770,183	12,575,917
June 2017	52,160,364	23,588,709	12,076,781

#### II. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2016	201	1,017	2,337	723	588,465	592,744
Sept. 2016	180	795	2,149	682	539,170	542,977
Dec. 2016	289	1,041	2,507	919	625,130	629,886
March 2017	353	888	2,425	884	699,226	703,777
June 2017	375	1,349	1,646	804	591,221	595,395

#### III. Financial transactions

##### III.1. Money Transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
June 2016	23,149	3,905	35	3,940	13,038	151	13,189	17,128			163
Sept. 2016	20,237	3,552	29	3,581	12,014	134	12,148	15,729			168
Dec. 2016	22,868	3,926	32	3,958	14,779	145	14,924	18,882			186
March 2017	19,665	3,428	40	3,469	11,974	134	12,108	15,577	128	63	191
June 2017	19,085	3,274	43	3,316	11,756	137	11,893	15,210	145	66	211

Period	EFT	Volume of transactions (Million TRY)									
		Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
June 2016	59,027	13,071	651	13,723	27,990	2,344	30,334	44,057			2,062
Sept. 2016	53,477	11,223	573	11,796	25,822	2,130	27,952	39,748			2,556
Dec. 2016	62,359	13,382	778	14,160	31,432	2,544	33,976	48,136			3,031
March 2017	58,422	13,565	1,195	14,760	26,467	2,574	29,041	43,801	3,204	323	3,526
June 2017	57,510	12,273	1,139	13,412	27,631	2,589	30,220	43,632	3,252	109	3,361

##### III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
Dec. 2016	20,500	3,773	1,347	2,741					5,629	33,991
March 2017	16,595	4,578	1,871	2,269	1,460	356	1,604	1,792	963	31,489
June 2017	15,614	3,684	1,633	2,047	162	102	1,823	1,467	1,045	27,577

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
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
Dec. 2016	2,189	1,608	1,328	2,158					601	7,885
March 2017	2,145	2,124	1,404	2,020	444	26	45	162	492	8,862
June 2017	1,707	1,579	1,617	1,918	39	17	51	141	452	7,520

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### Retail Internet Banking Statistics

#### III.3. Investment transactions

	Number of transactions (Thousand)											continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
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	
Dec. 2016	484	930	1,414	865	1,189	39	2,093	617	381	997	92	
March 2017	488	896	1,384	1,209	1,079	52	2,340	604	375	979	93	
June 2017	430	830	1,261	958	1,018	85	2,061	539	331	870	80	

	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	
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
Dec. 2016	6,419	4,253	23	14	37	275	155	430	97	160	9,476
March 2017	8,402	5,090	33	16	48	248	208	456	125	202	10,592
June 2017	7,922	4,995	35	24	59	272	148	420	132	212	9,957

	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		
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	
Dec. 2016	4,878	6,168	11,045	10,371	12,444	739	23,554	27,390	15,892	43,282	3,768	
March 2017	5,141	6,389	11,530	15,426	12,169	1,183	28,778	26,884	16,283	43,167	3,715	
June 2017	4,298	5,580	9,877	9,474	8,675	1,047	19,195	23,182	13,728	36,910	2,899	

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	
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
Dec. 2016	30,831	27,906	345	146	492	2,125	1,490	3,615	3,536	11,034	124,697
March 2017	45,278	37,437	481	190	671	1,871	2,604	4,476	134,269	28,124	157,898
June 2017	51,913	42,342	777	505	1,283	1,534	1,110	2,644	229,445	28,681	143,831

#### III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2016	781		9,313	520	10,614	1,022		11,099	752	12,873
Sept. 2016	766		9,122	484	10,372	1,034		11,055	733	12,822
Dec. 2016	869		9,842	529	11,239	1,110		11,741	777	13,629
March 2017	326	4,989	7,610	654	13,578	289	644	10,342	640	11,915
June 2017	379	342	8,257	412	9,390	406	585	11,460	626	13,077

#### III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2016	2,951	6,405
Sept. 2016	2,657	5,773
Dec. 2016	3,090	6,957
March 2017	2,111	6,419
June 2017	2,342	5,862

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
June 2016				
Sept. 2016				
Dec. 2016				
March 2017	145	69	214	1,441
June 2017	138	74	212	1,720

## 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
June 2016	2,799,523	1,625,442	1,281,653
Sept. 2016	2,614,247	1,628,918	1,271,509
Dec. 2016	2,901,106	1,657,391	1,321,424
March 2017	3,018,387	1,616,517	1,249,529
June 2017	3,029,378	1,646,472	1,246,160

#### 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
June 2016	1	12	276	95	229,401	229,785
Sept. 2016	1	9	261	78	203,436	203,784
Dec. 2016	1	10	306	92	232,248	232,657
March 2017	2	11	259	99	218,230	218,601
June 2017	1	7	244	96	193,636	193,984

#### II. Financial transactions

##### II.1. Money Transfers

Number of transactions (Thousand)												
Period	EFT	Money orders							Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 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
Dec. 2016	17,280	2,348	138	2,486	14,699	540	15,239	17,726			149	35,154
March 2017	15,738	2,260	49	2,310	13,902	539	14,441	16,751	126	2	128	32,617
June 2017	16,210	2,228	52	2,280	15,059	569	15,628	17,909	151	0	151	34,270

		Volume of transactions (Million TRY)											
Period	EFT	Money orders							Foreign currency transfers				Total
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total						
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
Dec. 2016	324,041	115,440	32,865	148,306	150,161	19,565	169,726	318,031				18,053	660,125
March 2017	312,244	117,730	22,006	139,736	144,211	21,139	165,350	305,086	14,556	169		14,724	632,054
June 2017	342,418	122,176	20,036	142,212	152,566	25,750	178,316	320,529	17,378	5		17,383	680,329

##### II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	7,211	2,833	731	201					919	11,894
Sept. 2016	6,794	2,917	745	185					788	11,428
Dec. 2016	5,859	2,759	811	198					828	10,454
March 2017	5,548	2,536	850	215	869	91	44	8	883	11,044
June 2017	5,073	2,760	837	231	106	65	84	6	1,267	10,427

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
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
Dec. 2016	7,753	19,872	3,395	2,121					1,875	35,015
March 2017	6,020	19,166	3,452	2,207	373	18	56	1	1,982	33,276
June 2017	7,325	20,949	4,747	2,883	56	14	54	1	2,548	38,577

## The Banks Association of Turkey

### Commercial Internet 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	
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
Dec. 2016	143	174	317	465	639	50	1,154	35	13	48	19
March 2017	145	184	328	438	615	52	1,105	35	13	48	21
June 2017	148	188	336	311	623	53	987	37	14	51	21

	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	
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
Dec. 2016	47	36	0	0	1	4	3	8	59	53	1,636
March 2017	53	39	0	0	1	4	4	8	5	6	1,557
June 2017	48	37	1	0	1	5	3	8	6	7	1,447

	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	
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
Dec. 2016	9,738	8,766	18,504	8,451	15,241	6,875	30,567	6,463	2,279	8,742	2,170
March 2017	10,265	9,272	19,537	9,779	14,914	7,042	31,735	6,517	2,366	8,883	2,491
June 2017	11,431	10,178	21,609	10,591	17,047	6,524	34,162	6,606	2,343	8,949	2,629

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	
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
Dec. 2016	695	458	16	10	26	84	79	163	447	453	61,083
March 2017	762	664	17	8	25	79	81	160	4,099	687	64,181
June 2017	1,202	891	17	14	30	112	69	181	7,090	719	69,169

#### II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
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
Dec. 2016	30		1,032	296	1,359	265		4,413	1,156	5,833
March 2017	14	16	839	290	1,159	52	327	3,734	1,210	5,323
June 2017	13	13	880	285	1,191	46	275	4,473	1,180	5,974

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2016	814	35,021
Sept. 2016	616	37,217
Dec. 2016	671	49,124
March 2017	721	43,022
June 2017	692	49,949

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
June 2016				
Sept. 2016				
Dec. 2016				
March 2017	1	0	1	14
June 2017	3	0	3	711



**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
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
Dec. 2016	29,765,385	23,745,060	18,648,593	985,182	749,076	569,005	30,750,567	24,494,136	19,217,598
March 2017	33,567,924	26,506,724	21,773,106	1,076,217	842,949	645,993	34,644,141	27,349,673	22,419,099
June 2017	36,157,062	29,505,787	23,680,683	1,185,246	911,415	705,267	37,342,308	30,417,202	24,385,950

**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
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
Dec. 2016	634	2,941	2,259	854	1,817,078	1,823,767
March 2017	485	3,309	2,840	938	2,105,500	2,113,072
June 2017	784	3,470	3,987	1,359	2,005,164	2,014,763

**II. Financial transactions**

**II.1. Money Transfers**

	Number of transactions (Thousand)												
Period	EFT	Money orders**							Foreign currency transfers			Total	
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
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	
Dec. 2016	30,086	7,509	32	7,541	30,359	192	30,551	38,092			15	68,194	
March 2017	35,573	8,683	46	8,729	35,762	240	36,002	44,731	17	1	17	80,322	
June 2017	39,945	9,840	56	9,896	41,039	293	41,333	51,229	21	0	21	91,195	

	Volume of transactions (Million TRY)											
Period	EFT	Money orders							Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
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
Dec. 2016	110,282	19,583	763	20,345	62,139	3,998	66,137	86,482			447	197,212
March 2017	126,122	34,266	1,291	35,557	127,893	4,959	132,852	168,409	0		0	294,978
June 2017	150,606	25,792	1,176	26,968	82,840	6,126	88,966	115,934	0		0	267,111

**II.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	23,947	352	211	3,488					10,840	38,839
Sept. 2016	26,183	1,360	370	4,049					11,747	43,709
Dec. 2016	32,123	408	326	4,517					15,275	52,648
March 2017	36,180	1,065	440	5,136	2,452	194	6,730	9,922	922	63,041
June 2017	39,983	801	485	5,739	499	141	7,991	8,945	2,902	67,485

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	2,098	292	211	2,502					715	5,817
Sept. 2016	2,409	628	314	2,965					739	7,055
Dec. 2016	3,137	429	310	3,400					987	8,263
March 2017	4,263	846	647	4,090	673	32	195	701	255	11,702
June 2017	4,127	869	447	4,551	235	32	286	678	341	11,564

**The Banks Association of Turkey**  
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**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	
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
Dec. 2016	385	789	1,174	1,021	1,909	25	2,955	468	329	796	10
March 2017	443	879	1,322	2,071	2,551	59	4,681	751	561	1,312	12
June 2017	474	961	1,435	1,773	2,806	59	4,638	788	602	1,390	12

	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	
June 2016	3,491	2,274	6	6	13	150	0	150	36	34	6,773
Sept. 2016	2,971	2,009	8	7	15	155	0	155	27	37	6,505
Dec. 2016	4,680	2,924	8	9	17	343	0	343	33	41	8,260
March 2017	5,656	3,994	12	9	21	520	0	520	36	54	11,916
June 2017	5,571	3,687	14	10	24	638	0	638	39	64	11,888

	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	
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
Dec. 2016	4,393	5,219	9,612	12,680	17,708	599	30,987	17,147	12,159	29,306	403
March 2017	5,250	6,210	11,460	26,398	25,632	1,483	53,512	26,421	19,266	45,687	443
June 2017	5,554	6,730	12,285	17,182	19,655	1,259	38,097	25,896	18,529	44,425	447

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	
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
Dec. 2016	42,373	14,911	87	59	145	2,222	1,705	3,927	1,693	3,253	92,544
March 2017	45,991	24,754	116	68	184	2,615	2,832	5,447	2,519	4,779	146,267
June 2017	40,235	24,638	141	75	216	2,488	1,806	4,294	2,360	5,492	129,893

**II.4. Credit Card transactions**

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
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
Dec. 2016	1,072		18,434	856	20,362	788		15,969	1,138	17,895
March 2017	888	331	22,304	1,299	24,821	431	519	19,544	1,608	22,102
June 2017	1,337	496	25,988	1,141	28,961	586	693	23,397	1,513	26,189

**II.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2016	5,153	9,558
Sept. 2016	5,777	9,880
Dec. 2016	7,845	14,478
March 2017	8,334	17,266
June 2017	9,379	21,984

**IV. Product Sales Figures**

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2016				
Sept. 2016				
Dec. 2016				
March 2017	331	119	450	3,105
June 2017	423	142	566	4,366

## 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
June 2016	23,932,804	19,271,079	14,721,615
Sept. 2016	26,368,898	20,587,036	16,105,995
Dec. 2016	29,765,385	23,745,060	18,648,593
March 2017	33,567,924	26,506,724	21,773,106
June 2017	36,157,062	29,505,787	23,680,683

#### 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
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
Dec. 2016	634	2,940	2,177	838	1,734,791	1,741,381
March 2017	485	3,308	2,748	920	2,012,509	2,019,969
June 2017	783	3,469	3,857	1,338	1,861,753	1,871,200

#### II. Financial transactions

##### II.1. Money Transfers

	Number of transactions (Thousand)											
Period	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
Dec. 2016	26,626	7,002	29	7,032	27,813	143	27,956	34,988			13	61,626
March 2017	31,736	8,107	43	8,150	33,001	182	33,183	41,333	15	1	16	73,085
June 2017	35,595	9,197	53	9,250	37,810	220	38,030	47,280	18	0	19	82,893

Period	EFT	Volume of transactions (Million TRY)										
		Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
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
Dec. 2016	68,596	13,857	563	14,421	41,534	2,270	43,804	58,224			335	127,155
March 2017	79,857	15,960	885	16,845	48,646	2,837	51,483	68,328	374	15	389	148,574
June 2017	94,775	18,282	960	19,242	56,447	3,314	59,760	79,003	470	1	471	174,249

##### II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	23,280	322	190	3,487					10,775	38,054
Sept. 2016	25,516	1,307	343	4,046					11,669	42,881
Dec. 2016	31,255	369	293	4,513					15,200	51,629
March 2017	35,201	914	388	5,130	2,405	193	6,703	9,922	840	61,695
June 2017	38,871	623	427	5,735	486	136	7,887	8,944	2,862	65,973

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	1,875	116	157	2,498					631	5,277
Sept. 2016	2,099	388	251	2,960					645	6,343
Dec. 2016	2,723	155	235	3,391					908	7,412
March 2017	3,794	477	556	4,070	646	32	194	701	116	10,586
June 2017	3,558	381	311	4,544	229	31	221	678	263	10,216

## 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	
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
Dec. 2016	370	768	1,137	983	1,781	22	2,786	461	326	787	9
March 2017	426	855	1,281	2,014	2,404	56	4,473	743	558	1,301	10
June 2017	452	930	1,381	1,709	2,621	55	4,384	779	597	1,376	11

	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	
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
Dec. 2016	4,676	2,921	8	9	17	341	221	563	33	41	8,261
March 2017	5,650	3,991	12	9	21	519	414	933	36	54	12,063
June 2017	5,567	3,684	14	10	24	636	379	1,015	39	64	11,940

	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	
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
Dec. 2016	3,711	4,571	8,282	11,713	15,448	437	27,597	16,394	11,888	28,283	330
March 2017	4,446	5,439	9,885	24,655	22,690	1,139	48,484	25,505	18,880	44,385	354
June 2017	4,502	5,718	10,221	15,126	16,266	1,065	32,457	24,816	17,969	42,785	349

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	
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
Dec. 2016	41,906	14,787	85	58	143	2,186	1,678	3,864	1,693	3,253	86,539
March 2017	45,353	24,394	115	66	180	2,575	2,784	5,358	2,519	4,779	137,820
June 2017	39,675	24,319	137	72	209	2,444	1,769	4,213	2,360	5,492	120,045

#### II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
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
Dec. 2016	1,065		17,937	764	19,766	768		14,601	915	16,284
March 2017	880	330	21,767	1,204	24,181	409	518	18,056	1,376	20,358
June 2017	1,329	495	25,321	1,024	28,168	566	687	21,373	1,225	23,851

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2016	5,072	6,876
Sept. 2016	5,685	7,587
Dec. 2016	7,726	10,972
March 2017	8,187	12,772
June 2017	9,237	13,896

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	
June 2016				
Sept. 2016				
Dec. 2016				
March 2017	331	119	450	3,105
June 2017	423	142	565	4,366

**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
June 2016	821,816	658,062	483,869
Sept. 2016	889,139	675,706	507,234
Dec. 2016	985,182	749,076	569,005
March 2017	1,076,217	842,949	645,993
June 2017	1,185,246	911,415	705,267

**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
June 2016	0	0	61	10	52,514	52,586
Sept. 2016	0	0	67	12	62,695	62,775
Dec. 2016	0	1	82	16	82,287	82,386
March 2017	0	1	92	18	92,991	93,103
June 2017	1	1	130	21	143,410	143,563

**II. Financial transactions**

**II.1. Money Transfers**

Period	EFT	Number of transactions (Thousand)									
		Money orders						Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
June 2016	2,591	404	2	405	1,782	33	1,815	2,220			2
Sept. 2016	2,700	430	2	432	1,912	33	1,945	2,377			2
Dec. 2016	3,461	507	3	510	2,546	49	2,594	3,104			3
March 2017	3,838	576	3	579	2,761	57	2,818	3,398	2	0	2
June 2017	4,350	643	3	646	3,229	74	3,303	3,949	3	0	3

Period	EFT	Volume of transactions (Million TRY)									
		Money orders						Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
June 2016	29,497	4,392	92	4,484	14,068	1,164	15,232	19,716			103
Sept. 2016	32,161	5,016	122	5,138	15,789	1,168	16,957	22,095			45
Dec. 2016	41,686	5,725	199	5,925	20,606	1,728	22,334	28,258			112
March 2017	46,265	18,306	406	18,712	79,247	2,122	81,369	100,080	59	0	59
June 2017	55,830	7,509	216	7,725	26,393	2,812	29,206	36,931	101	0	101

**II.2. Payments**

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	667	31	21	1					65	785
Sept. 2016	668	54	27	2					78	828
Dec. 2016	869	39	33	4					74	1,019
March 2017	980	151	52	6	47	1	27	0	81	1,346
June 2017	1,111	177	58	3	13	5	105	0	40	1,512

Period	Volume of transactions (Million TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2016	223	176	54	4					84	540
Sept. 2016	310	240	63	6					94	713
Dec. 2016	414	274	75	9					79	851
March 2017	470	369	90	20	27	0	1	0	139	1,116
June 2017	569	488	136	7	6	1	65	0	78	1,349

## The Banks Association of Turkey

### Commercial Mobil Banking Statistics

#### II.3. Investment transactions

Period	Number of transactions (Thousand) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
Dec. 2016	15	22	37	38	127	3	169	7	2	10	1
March 2017	17	24	41	57	147	4	208	7	4	11	1
June 2017	22	31	53	64	185	4	254	9	5	14	1

Period	Number of transactions (Thousand) <span style="float: right;">investment transactions continued...</span>										
	Share certificate transactions		Bonds and bills			Gold transactions			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
Dec. 2016	4	3	0	0	0	2	1	3	0	0	222
March 2017	5	4	0	0	0	2	2	4	0	0	269
June 2017	5	3	0	0	0	2	2	4	0	0	329

Period	Volume of transactions (Million TRY) <span style="float: right;">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
Dec. 2016	681	648	1,329	967	2,260	162	3,390	752	271	1,023	72
March 2017	804	771	1,575	1,742	2,942	344	5,028	915	386	1,301	89
June 2017	1,052	1,012	2,064	2,056	3,389	194	5,639	1,080	560	1,640	98

Period	Volume of transactions (Million TRY) <span style="float: right;">investment transactions continued...</span>										
	Share certificate transactions		Bonds and bills			Gold transact.			VIOP transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
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
Dec. 2016	467	125	1	1	3	36	27	63	0	0	6,005
March 2017	639	360	2	2	4	40	48	89	0	0	8,446
June 2017	559	319	4	3	7	43	37	80	0	0	9,848

#### II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Million TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 2016	6		346	74	425	15		792	183	990
Sept. 2016	6		397	79	482	18		1,052	207	1,277
Dec. 2016	7		497	92	596	20		1,368	222	1,611
March 2017	8	0	537	95	641	22	1,634	1,489	231	3,376
June 2017	8	1	667	117	794	20	6,211	2,024	289	8,543

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2016	82	2,682
Sept. 2016	92	2,294
Dec. 2016	119	3,506
March 2017	147	4,495
June 2017	142	8,088

#### IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Million TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2016				
Sept. 2016				
Dec. 2016				
March 2017	0	0	0	0
June 2017	0	0	0	0

## List of participating banks in internet banking statistics

### Internet Banking Sites Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr , https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	
5 Arap Türk Bankası A.Ş.	
6 Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş.	
7 BankPozitif Kredi ve Kalkınma Bankası A.Ş.	www.bankpozitif.com.tr
8 Burgan Bank A.Ş.	
9 Citibank A.Ş.	
10 Denizbank A.Ş.	
11 Fibabanka A.Ş.	
12 Finans Bank A.Ş.	QNB Finansbank ve enpara.com internet sites
13 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
14 ICBC Turkey Bank A.Ş.	
15 ING Bank A.Ş.	www.ingbank.com.tr
16 Odea Bank A.Ş.	online.odeabank.com.tr
17 Şekerbank T.A.Ş.	Şekerbank İnternet Şube
18 Turkish Bank A.Ş.	www.turkishbank.com
19 Turkland Bank A.Ş.	www.tbank.com.tr
20 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
22 Türkiye Garanti Bankası A.Ş.	
23 Türkiye Halk Bankası A.Ş.	
24 Türkiye İş Bankası A.Ş.	İnternet Banking Site
25 Türkiye Sınai Kalkınma Bankası A.Ş.	
26 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr
27 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet , Nuvo İnternet

## List of participating banks in mobile banking statistics

### Applications Included

1 Akbank T.A.Ş.	
2 Alternatifbank 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.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
8 HSBC Bank A.Ş.	HSBC Mobil Banking
9 ING Bank A.Ş.	ING Mobil, Paramara
10 Odea Bank A.Ş.	Odeabank mobil application
11 Şekerbank T.A.Ş.	Şeker Mobil
12 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
13 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
14 Türkiye Garanti Bankası A.Ş.	
15 Türkiye Halk Bankası A.Ş.	
16 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
17 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
18 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , Borsa Cepte, Yapı Kredi Cüzdan, Nuvo Mobil

## *Glossary of Digital Banking Statistics*

### **I. Number of Customers Using Digital Banking Services**

#### **1. Number of registered retail customers:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## **II. Number of Active Retail Digital Banking Customers by Gender**

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

## **III. Number of Active Retail Digital Banking Customers by Age**

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

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

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## *Glossary of Internet Banking Statistics\**

*\* Transactions realized by the customer by using "the bank's internet banking site" or "the site designed for mobile devices-(that the address are different from internet banking site)" (customer should log-in)*

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

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

#### **1. Number of registered retail customers:**

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

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

#### **3. Number of registered commercial customers:**

(The number of users opened on behalf of company will be excluded. The number of company is used)

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

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

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

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 4. Number of invoice payment orders in the related three-month period.
- 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.

- SWIFT

- Others (Western Union, Moneygram, etc)

\*FC : In terms of TRY.

#### **2. Payments (Number, Volume)**

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)

- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments ( municipality, e-devlet payments, etc) and any payments other than items above)

### **3. Investment Transactions (Number, Volume)**

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)
  - Buying funds
  - Selling funds
- b) Foreign currency transactions (buying/selling transactions by the customer)
  - Buying FX
  - Selling FX
  - Cross transactions (FX to other FX transactions are counted as 1 transaction)
- c) Time deposit accounts
  - Opening time deposit accounts
  - Closing time deposit accounts
- d) Share certificate transactions
  - 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) VIOB transactions
  - VIOB transactions ordered
  - VIOB transactions realized

### **4. Credit Card Transactions (Number, Volume)**

- a) Cash advance
- b) Cash advance in installments (Repayments are based on an installment plan)
- c) Payment to own credit card
- d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

### **5. Other Financial Transactions (Number, Volume):**

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

## **IV. Product Sales Realized in the Related 3-month Period**

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through internet banking channel (except transactions made by credit cards)
2. Insurance sales: Sales of insurance transactions that are issued through internet banking channel.

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## *Glossary of Mobile Banking Statistics\**

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

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

### **I. Number of Customers Using Mobile Banking Services**

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

#### **1. Number of registered customers:**

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

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

#### **3. Number of registered commercial customers:**

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

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

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

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 4. Number of invoice payment orders in the related three-month period.
- 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.
  - SWIFT
  - Others (Western Union, Moneygram, etc)

*\*FC : In terms of TRY.*

#### **2. Payments (Number, Volume)**

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)
- c) SGK premium payments

- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments ( municipality, e-devlet payments, etc) and any payments other than items

### **3. Investment Transactions (Number, Volume)**

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using mobile banking. Buying/selling transactions realized automatically by the system will not be included)
  - Buying funds
  - Selling funds
- b) Foreign currency transactions (buying/selling transactions by the customer)
  - Buying FX
  - Selling FX
  - Cross transactions (FX to other FX transactions are counted as 1 transaction)
- c) Time deposit accounts
  - Opening time deposit accounts
  - Closing time deposit accounts
- d) Share certificate transactions
  - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one
  - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
  - Buying bills and bonds
  - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
  - Buying gold
  - Selling gold
- h) VIOB transactions
  - VIOB transactions ordered
  - VIOB transactions realized

### **4. Credit Card Transactions (Number, Volume)**

- a) Cash advance
- b) Cash advance in installments (Repayments are based on an installment plan)
- c) Payment to own credit card
- d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

### **5. Other Financial Transactions (Number, Volume):**

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

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

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

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

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