

Important note:

December 2020 period report was updated. (11 February 2020)

- "Summary-Digital-Intern.-annual" and "Summary-Mobil-annual" sheets have been added.

- December 2019 data has been added to the tables on the "Summary-Digital-Intern.-quart." and "Summary-Mobil-quart." sheets for comparison.

Digital, Internet and Mobile Banking Statistics

December 2020

Report Code: DE22

February 2021



Summary Tables

Number of Active Digital Banking Customers, thousand person

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

Number of Active (retail and commercial) Banking Customers, thousand person

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

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

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

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

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

Number of Customers Using Internet Banking Services, thousand person

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

Financial Transactions in

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	77	753	71	957	71	1,053	66	1,066	62	1,320
Payments	44	43	40	57	37	60	30	62	28	88
Investment transactions	11	186	13	258	13	254	13	286	22	475
Credit Card transactions	13	19	9	21	9	23	8	23	7	24
Other Financial transactions	4	56	3	32	3	32	4	55	4	80
Total	149	1,057	137	1,326	133	1,422	120	1,492	123	1,987

Investment Transactions in Internet Banking

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

This report has been prepared from the quarterly statistics of 27 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

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

Financial Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	68	197	117	372	163	553	229	880	369	1,562
Payments	53	8	91	16	118	26	163	45	230	82
Investment transactions	8	93	18	205	27	271	38	457	89	1,177
Credit Card transactions	20	18	35	33	52	52	70	79	100	118
Other Financial transactions	8	14	18	23	32	31	60	54	71	112
Total	158	330	280	649	393	933	559	1,516	859	3,051

Investment Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,174	10	1,693	17	2,289	24	3,619	63	4,790	89
Foreign currency transactions	2,955	31	5,684	54	9,195	72	9,866	70	13,056	144
Time deposit accounts	796	29	1,803	59	3,047	91	3,992	142	6,851	200
Share certificate transactions	2,924	15	7,771	58	10,333	66	16,057	131	53,517	576
Repo Transactions	10	0	6	1	21	0	28	1	39	2
Bonds and bills	17	0	31	0	52	1	123	2	340	19
Gold transactions	566	4	999	5	2,000	9	3,332	22	8,972	92
VIOP transactions	41	3	103	10	231	8	567	27	1,307	55
Total	8,483	93	18,090	205	27,169	271	37,584	457	88,872	1,177

This report has been prepared from the quarterly statistics of 21 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Active Digital Banking Customers, thousand person

	Dec. 2019	Sept. 2020	Dec. 2020
Number of Active Digital Banking	53,157	62,741	65,677
Number of active commercial customers ¹	2,143	2,703	2,850
Number of active retail customers	51,014	60,038	62,827

¹ July-September 2020 period data has been revised.

Number of Active (retail and commercial) Banking Customers, thousand person ¹

	Dec. 2019	Sept. 2020	Dec. 2020
Only internet banking users	3,878	3,371	3,177
Only mobile banking users	41,172	50,643	53,234
Both internet and mobile banking users	8,106	8,727	9,267
Total	53,157	62,741	65,677

¹ July-September 2020 period data has been revised.

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

	Dec. 2019	Sept. 2020	Dec. 2020
Female	15,892	18,960	20,021
Male	35,122	41,078	42,807

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

	Dec. 2019	Sept. 2020	Dec. 2020
0-17	246	190	230
18-25	11,080	11,890	12,431
26-35	15,361	17,579	18,204
36-55	19,785	24,110	25,237
56-65	3,375	4,579	4,884
66+	1,167	1,691	1,841

Number of Customers Using Internet Banking Services, thousand person

	Dec. 2019	Sept. 2020	Dec. 2020
Number of retail customers			
Number of active customers	10,714	10,758	11,074
Number of registered customers that logged in at least once	67,387	72,585	74,817
Number of registered customers that logged in at least once in 1-year period	21,518	23,347	24,061
Active / Registered Customer Ratio	16	15	15
Number of commercial customers¹			
Number of active customers	1,271	1,340	1,369
Number of registered customers that logged in at least once	4,134	4,464	4,669
Number of registered customers that logged in at least once in 1-year period	1,784	1,805	1,892
Active / Registered Customer Ratio	31	30	29
Number of total customers¹			
Total Number of active customers	11,985	12,098	12,444
Total number of registered customers that logged in at least once	71,521	77,049	79,486
Total number of registered customers that logged in at least once in 1-year period	23,303	25,152	25,952
Total Active / Registered Customer Ratio	17	16	16

¹ July-September 2020 period data has been revised.

Financial Transactions in Internet

	Dec. 2019		Sept. 2020		Dec. 2020	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	66	1,066	56	1,205	62	1,320
Payments	30	62	29	71	28	88
Investment transactions	13	286	17	380	22	475
Credit Card transactions	8	23	7	22	7	24
Other Financial transactions	4	55	4	69	4	80
Total	120	1,492	112	1,748	123	1,987

Investment Transactions in Internet Banking

	Dec. 2019		Sept. 2020		Dec. 2020	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,543	60	1,520	70	1,469	67
Foreign currency transactions	2,308	68	1,801	63	2,198	86
Time deposit accounts	724	46	825	56	826	52
Share certificate transactions	7,740	87	11,479	147	16,120	206
Repo Transactions	84	5	79	7	70	5
Bonds and bills	82	2	110	5	131	10
Gold transactions	482	4	703	12	755	12
VIOP transactions	216	14	385	21	568	36
Total	13,179	286	16,903	380	22,137	475

This report has been prepared from the quarterly statistics of 27 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Dec. 2019	Sept. 2020	Dec. 2020
Number of retail customers			
Number of active customers	47,799	57,353	60,334
Number of registered customers that logged in at least once	75,141	88,969	93,974
Number of registered customers that logged in at least once in 1-year period	57,272	67,981	71,743
Active / Registered Customer Ratio	64	64	64
Number of commercial customers¹			
Number of active customers	1,479	2,018	2,166
Number of registered customers that logged in at least once	2,897	3,684	4,087
Number of registered customers that logged in at least once in 1-year period	1,907	2,521	2,813
Active / Registered Customer Ratio	51	55	53
Number of total customers¹			
Total Number of active customers	49,279	59,371	62,500
Total number of registered customers that logged in at least once	78,039	92,654	98,061
Total number of registered customers that logged in at least once in 1-year period	59,180	70,501	74,556
Total Active / Registered Customer Ratio	63	64	64

¹ July-September 2020 period data has been revised.

Financial Transactions in Mobil Banking

	Dec. 2019		Sept. 2020		Dec. 2020	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	229	880	318	1,489	369	1,562
Payments	163	45	207	71	230	82
Investment transactions	38	457	57	878	89	1,177
Credit Card transactions	70	79	90	107	100	118
Other Financial transactions	60	54	67	110	71	112
Total	559	1,516	738	2,655	859	3,051

Investment Transactions in Mobil Banking

	Dec. 2019		Sept. 2020		Dec. 2020	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	3,619	63	4,602	92	4,790	89
Foreign currency transactions	9,866	70	9,556	96	13,056	144
Time deposit accounts	3,992	142	6,711	219	6,851	200
Share certificate transactions	16,057	131	28,165	347	53,517	576
Repo Transactions	28	1	29	2	39	2
Bonds and bills	123	2	220	8	340	19
Gold transactions	3,332	22	7,190	84	8,972	92
VIOP transactions	567	27	527	30	1,307	55
Total	37,584	457	57,000	878	88,872	1,177

This report has been prepared from the quarterly statistics of 21 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

The Banks Association of Turkey Digital Banking Statistics

I. Number of Customers Using Digital Banking Services¹

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2019	22,332	30,086	45,055	97,474	4,784	40,538	16,734	62,057	3,215	40,300	7,499	51,014
March 2020	22,233	32,510	47,105	101,849	4,597	43,266	17,195	65,058	3,154	43,061	7,766	53,981
June 2020	21,754	35,783	49,874	107,412	4,268	46,762	18,987	70,018	2,898	47,145	9,032	59,076
Sept. 2020	21,151	37,535	51,435	110,120	3,981	48,614	19,366	71,962	2,686	49,281	8,072	60,038
Dec. 2020	20,973	40,131	53,843	114,948	3,729	51,412	20,331	75,473	2,493	51,753	8,581	62,827

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2019	2,081	844	2,053	4,978	797	920	987	2,704	663	872	607	2,143
March 2020	2,100	954	2,190	5,245	799	1,140	1,017	2,955	689	1,007	647	2,343
June 2020	2,243	1,381	2,193	5,817	787	1,419	1,059	3,264	683	1,289	640	2,611
Sept. 2020	2,252	1,472	2,212	5,936	751	1,466	1,054	3,271	685	1,363	655	2,703
Dec. 2020	2,299	1,717	2,370	6,386	762	1,683	1,129	3,575	684	1,481	686	2,850

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2019	24,413	30,930	47,108	102,452	5,581	41,458	17,721	64,761	3,878	41,172	8,106	53,157
March 2020	24,333	33,464	49,296	107,093	5,396	44,406	18,211	68,013	3,843	44,068	8,413	56,324
June 2020	23,998	37,164	52,067	113,229	5,055	48,180	20,046	73,282	3,581	48,434	9,672	61,687
Sept. 2020	23,402	39,007	53,647	116,056	4,732	50,081	20,420	75,233	3,371	50,643	8,727	62,741
Dec. 2020	23,272	41,848	56,214	121,334	4,492	53,095	21,460	79,048	3,177	53,234	9,267	65,677

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	Dec. 2019	1,219	12,547	2,126	15,892	1,996	27,753	5,373	35,122	3,215	40,300	7,499
March 2020	1,204	13,443	2,210	16,857	1,951	29,618	5,566	37,125	3,154	43,061	7,766	53,981
June 2020	1,140	14,856	2,545	18,541	1,758	32,289	6,487	40,535	2,898	47,145	9,032	59,076
Sept. 2020	1,066	15,577	2,318	18,960	1,620	33,704	5,755	41,078	2,686	49,281	8,072	60,038
Dec. 2020	982	16,570	2,468	20,021	1,511	35,182	6,113	42,807	2,493	51,753	8,581	62,827

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 2019	11	250	532	1,653	522	247	207	9,511	12,555	14,912	2,345	770
March 2020	10	223	493	1,585	544	299	196	9,785	13,204	16,183	2,743	950
June 2020	8	213	453	1,446	500	279	162	9,956	14,183	18,336	3,310	1,198
Sept. 2020	13	222	424	1,327	448	250	152	10,255	14,823	19,312	3,516	1,222
Dec. 2020	11	204	396	1,229	413	240	182	10,634	15,321	20,433	3,831	1,352

continued...

Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 2019	28	1,319	2,274	3,220	508	150	246	11,080	15,361	19,785	3,375	1,167
March 2020	27	1,265	2,280	3,384	609	201	232	11,274	15,976	21,152	3,896	1,450
June 2020	21	1,463	2,707	3,846	725	270	191	11,632	17,343	23,628	4,535	1,747
Sept. 2020	24	1,413	2,332	3,470	615	218	190	11,890	17,579	24,110	4,579	1,691
Dec. 2020	37	1,593	2,487	3,575	641	248	230	12,431	18,204	25,237	4,884	1,841

¹ The number of corporate customers has been revised by a bank for September 2020.

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services¹

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2019	67,387	21,518	10,714	4,134	1,784	1,271	71,521	23,303	11,985
March 2020	69,339	21,792	10,920	4,290	1,815	1,336	73,629	23,607	12,256
June 2020	71,629	23,256	11,930	4,436	1,846	1,323	76,065	25,101	13,253
Sept. 2020	72,585	23,347	10,758	4,464	1,805	1,340	77,049	25,152	12,098
Dec. 2020	74,817	24,061	11,074	4,669	1,892	1,369	79,486	25,952	12,444

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Dec. 2019	330	1,203	1,321	737	3,591
March 2020	321	1,175	1,129	666	3,290
June 2020	286	2,183	1,255	600	4,323
Sept. 2020	287	1,739	1,136	622	3,783
Dec. 2020	378	820	1,123	630	2,951

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2019	33,281	8,670	108	8,778	23,297	754	24,051	32,829	290	74	364	66,474
March 2020	28,622	4,800	73	4,873	21,311	670	21,981	26,854	281	77	358	55,834
June 2020	27,444	4,088	59	4,147	19,581	568	20,149	24,296	263	101	364	52,104
Sept. 2020	28,927	4,709	67	4,776	21,655	635	22,290	27,066	292	108	400	56,394
Dec. 2020	32,528	5,142	74	5,216	23,117	741	23,858	29,073	322	114	436	62,037

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2019	513	235	19	254	219	41	260	514	36	3	39	1,066
March 2020	498	215	23	238	213	39	252	489	31	4	35	1,022
June 2020	470	223	30	253	197	38	235	488	42	4	46	1,003
Sept. 2020	585	233	25	257	255	47	302	559	54	6	60	1,205
Dec. 2020	648	264	17	281	259	62	322	602	62	8	71	1,320

III.2. Payments

	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
Dec. 2019	14,558	5,615	2,230	1,434	218	341	867	1,256	3,108	29,627
March 2020	13,669	3,772	2,085	1,343	1,361	302	736	967	3,477	27,713
June 2020	14,557	3,504	1,551	1,136	207	205	715	716	2,797	25,387
Sept. 2020	14,363	4,340	2,041	1,102	1,144	338	678	1,095	3,434	28,536
Dec. 2020	14,336	4,338	2,246	1,301	187	296	646	1,302	3,598	28,250

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2019	11	26	8	7	0	0	0	0	8	62
March 2020	11	28	9	7	1	0	0	0	9	65
June 2020	9	24	6	7	0	0	0	0	8	54
Sept. 2020	15	30	9	7	1	0	0	0	9	71
Dec. 2020	17	38	11	10	0	0	0	0	11	88

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	669	875	1,543	726	1,484	99	2,308	463	261	724	84
March 2020	681	901	1,583	730	1,321	92	2,143	505	264	769	82
June 2020	702	844	1,546	694	970	66	1,729	566	240	807	100
Sept. 2020	657	863	1,520	659	1,077	65	1,801	578	247	825	79
Dec. 2020	652	818	1,469	866	1,254	77	2,198	587	239	826	70

	Number of transactions (Thousand)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2019	7,740	43	39	82	308	173	482	216	13,179	
March 2020	10,784	44	43	88	504	276	780	364	16,592	
June 2020	12,023	47	37	84	474	223	697	323	17,310	
Sept. 2020	11,479	56	54	110	466	238	703	385	16,903	
Dec. 2020	16,120	63	68	131	513	242	755	568	22,137	

	Volume of transactions (Billion TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	30	29	60	19	35	13	68	28	18	46	5
March 2020	32	33	65	20	36	13	69	32	22	54	5
June 2020	35	33	68	20	30	10	61	32	24	56	8
Sept. 2020	33	37	70	22	30	11	63	31	25	56	7
Dec. 2020	33	34	67	29	46	11	86	25	27	52	5

	Volume of transactions (Billion TRY)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2019	87	1	1	2	2	2	4	14	286	
March 2020	125	1	1	2	7	6	13	29	364	
June 2020	153	2	1	3	7	4	11	30	389	
Sept. 2020	147	3	2	5	8	4	12	21	380	
Dec. 2020	206	5	5	10	7	4	12	36	475	

III.4. Credit Card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2019	246	191	6,698	422	7,557	0	1	20	2	23
March 2020	249	171	6,446	375	7,241	0	1	20	1	22
June 2020	185	116	5,715	334	6,350	0	0	17	1	19
Sept. 2020	222	133	5,890	327	6,572	0	0	20	1	22
Dec. 2020	306	135	5,967	325	6,732	0	0	22	1	24

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2019	3,556	55
March 2020	3,587	59
June 2020	3,610	61
Sept. 2020	3,922	69
Dec. 2020	4,172	80

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2019	151	49	201	4
March 2020	127	37	164	3
June 2020	271	32	303	3
Sept. 2020	119	37	156	3
Dec. 2020	85	36	122	2

¹ The number of corporate customers has been revised by a bank for September 2020.

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2019	67,387	21,518	10,714
March 2020	69,339	21,792	10,920
June 2020	71,629	23,256	11,930
Sept. 2020	72,585	23,347	10,758
Dec. 2020	74,817	24,061	11,074

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2019	329	1,198	1,134	627	3,288
March 2020	315	1,170	956	548	2,989
June 2020	285	2,179	1,086	508	4,058
Sept. 2020	286	1,736	954	514	3,490
Dec. 2020	377	816	936	515	2,643

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2019	17,457	6,426	63	6,488	8,604	120	8,724	15,212	92	61	153	32,822
March 2020	14,177	2,830	33	2,863	7,585	110	7,694	10,557	94	64	158	24,892
June 2020	14,411	2,506	28	2,534	7,246	91	7,337	9,871	86	90	176	24,458
Sept. 2020	13,824	2,815	30	2,845	7,509	101	7,610	10,455	95	94	189	24,467
Dec. 2020	14,545	3,146	31	3,177	7,915	112	8,027	11,203	95	98	193	25,942

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2019	72	35	2	37	32	3	35	73	3	0	3	148
March 2020	59	17	2	19	30	3	33	51	3	0	3	114
June 2020	59	17	2	19	29	3	32	51	3	0	4	113
Sept. 2020	71	19	2	21	37	4	40	61	4	0	5	137
Dec. 2020	70	21	2	22	38	4	43	65	4	0	5	139

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
Dec. 2019	11,231	3,432	1,490	1,222	133	165	628	1,250	672	20,224
March 2020	10,699	2,476	1,414	1,155	877	147	568	963	726	19,025
June 2020	11,058	2,400	1,018	998	124	100	541	713	504	17,455
Sept. 2020	10,533	2,879	1,347	943	694	161	477	1,090	827	18,951
Dec. 2020	10,449	2,833	1,462	1,069	95	136	414	1,295	684	18,438

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2019	2	2	2	3	0	0	0	0	1	9
March 2020	2	3	2	3	0	0	0	0	1	11
June 2020	2	2	1	3	0	0	0	0	0	9
Sept. 2020	2	3	2	2	0	0	0	0	1	10
Dec. 2020	2	3	2	2	0	0	0	0	1	10

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	483	673	1,156	476	805	31	1,313	422	246	668	70
March 2020	516	711	1,227	507	729	33	1,269	463	250	712	69
June 2020	542	672	1,213	506	544	20	1,070	518	224	742	83
Sept. 2020	497	677	1,174	472	569	16	1,057	530	229	760	66
Dec. 2020	488	632	1,119	642	655	22	1,318	547	220	767	58

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2019	7,730	42	39	81	302	171	473	205	11,696
March 2020	10,769	44	43	87	496	271	767	348	15,248
June 2020	11,906	46	37	83	463	218	681	279	16,057
Sept. 2020	11,225	56	54	109	453	232	685	240	15,316
Dec. 2020	15,875	63	67	130	500	234	734	419	20,420

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	10	11	21	5	7	1	13	20	14	34	3
March 2020	12	14	26	6	8	1	15	24	18	42	3
June 2020	13	13	26	7	6	1	14	21	18	39	5
Sept. 2020	11	14	25	7	7	1	15	21	19	40	4
Dec. 2020	11	13	24	10	9	1	20	20	19	39	3

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2019	86	1	1	2	2	2	4	13	176
March 2020	123	1	1	2	7	5	12	28	252
June 2020	148	2	1	3	6	4	10	27	273
Sept. 2020	140	3	2	5	7	4	11	17	257
Dec. 2020	198	5	5	10	7	4	10	31	336

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2019	235	179	5,790	247	6,451	0	0	10	0	12
March 2020	239	160	5,622	224	6,244	0	0	10	0	11
June 2020	176	110	5,057	209	5,553	0	0	8	0	9
Sept. 2020	213	125	5,124	198	5,660	0	0	10	0	11
Dec. 2020	294	127	5,149	195	5,766	0	0	10	0	11

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2019	2,797	8
March 2020	2,853	11
June 2020	2,958	12
Sept. 2020	3,123	14
Dec. 2020	3,303	16

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2019	149	49	198	3
March 2020	125	37	162	3
June 2020	270	32	302	3
Sept. 2020	118	37	154	2
Dec. 2020	83	36	119	2

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services¹

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2019	4,134	1,784	1,271
March 2020	4,290	1,815	1,336
June 2020	4,436	1,846	1,323
Sept. 2020	4,464	1,805	1,340
Dec. 2020	4,669	1,892	1,369

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2019	1	4	187	110	303
March 2020	5	5	173	118	301
June 2020	1	4	168	91	264
Sept. 2020	1	3	182	107	294
Dec. 2020	1	5	187	115	308

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2019	15,824	2,244	46	2,290	14,693	634	15,327	17,617	198	13	211	33,652
March 2020	14,445	1,970	40	2,010	13,726	560	14,287	16,297	187	13	201	30,942
June 2020	13,033	1,582	31	1,613	12,334	478	12,812	14,425	176	11	188	27,646
Sept. 2020	15,103	1,894	38	1,932	14,146	534	14,680	16,612	198	14	211	31,926
Dec. 2020	17,983	1,996	43	2,039	15,202	629	15,831	17,870	227	15	242	36,096

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2019	441	200	17	217	187	37	224	441	33	3	36	918
March 2020	438	198	21	219	183	36	219	438	28	4	32	908
June 2020	411	206	28	234	167	35	203	437	39	4	42	890
Sept. 2020	514	213	23	236	218	44	262	498	50	6	56	1,068
Dec. 2020	578	243	15	259	221	58	279	537	58	8	66	1,181

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
Dec. 2019	3,327	2,184	740	211	85	176	239	6	2,436	9,403
March 2020	2,971	1,295	671	188	484	155	167	4	2,752	8,687
June 2020	3,498	1,105	533	138	83	105	174	3	2,292	7,931
Sept. 2020	3,830	1,461	694	159	450	178	201	5	2,607	9,585
Dec. 2020	3,887	1,505	784	232	91	160	233	7	2,914	9,813

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2019	10	24	6	5	0	0	0	0	8	52
March 2020	9	25	7	4	0	0	0	0	8	54
June 2020	7	22	5	4	0	0	0	0	7	45
Sept. 2020	13	27	7	5	0	0	0	0	8	61
Dec. 2020	15	35	9	8	0	0	0	0	10	78

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	186	201	387	250	678	68	996	41	15	56	13
March 2020	165	190	355	223	592	59	874	43	14	57	13
June 2020	160	172	332	187	426	46	659	48	16	64	17
Sept. 2020	160	186	346	188	508	48	743	48	17	65	13
Dec. 2020	164	186	350	224	600	56	880	40	19	58	12

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2019	10	1	0	1	6	3	9	11	1,483
March 2020	15	1	0	1	8	5	13	16	1,344
June 2020	117	1	0	1	11	6	17	45	1,252
Sept. 2020	254	1	0	1	13	6	18	146	1,587
Dec. 2020	245	0	0	1	13	8	20	149	1,717

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	20	19	39	14	28	12	55	8	4	12	2
March 2020	20	19	39	14	28	12	54	9	4	13	2
June 2020	22	20	42	14	23	10	47	10	6	16	3
Sept. 2020	23	23	45	14	24	10	48	9	6	16	3
Dec. 2020	22	21	43	19	36	10	66	5	8	13	2

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2019	1	0	0	0	0	0	0	1	110
March 2020	1	0	0	0	0	0	1	2	112
June 2020	5	0	0	0	1	0	1	2	116
Sept. 2020	7	0	0	0	1	0	1	4	123
Dec. 2020	9	0	0	0	1	0	1	6	139

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2019	11	11	909	175	1,106	0	0	10	1	11
March 2020	10	11	824	151	997	0	0	10	1	11
June 2020	9	6	658	125	798	0	0	9	1	10
Sept. 2020	9	8	766	130	913	0	0	10	1	11
Dec. 2020	11	9	817	129	967	0	0	12	1	13

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2019	759	47
March 2020	734	48
June 2020	652	49
Sept. 2020	800	55
Dec. 2020	869	64

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2019	2	0	2	0
March 2020	2	0	2	0
June 2020	1	0	1	0
Sept. 2020	1	0	1	0
Dec. 2020	3	0	3	0

¹Internet banking corporate customer numbers were revised by a bank for September 2020.

The Banks Association of Turkey

Mobil Banking Statistics (Consolidated)

I. Number of Customers Using Mobil Banking Services¹

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2019	75,141	57,272	47,799	2,897	1,907	1,479	78,039	59,180	49,279
March 2020	79,615	60,461	50,827	3,145	2,156	1,654	82,760	62,617	52,481
June 2020	85,658	65,749	56,177	3,574	2,477	1,929	89,232	68,227	58,106
Sept. 2020	88,969	67,981	57,353	3,684	2,521	2,018	92,654	70,501	59,371
Dec. 2020	93,974	71,743	60,334	4,087	2,813	2,166	98,061	74,556	62,500

III. Non-financial transactions

Period	Number of transactions (Thousand)				Total
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	
Dec. 2019	3,539	12,438	8,683	3,562	28,221
March 2020	3,880	13,416	10,331	3,683	31,310
June 2020	3,831	20,869	18,098	4,102	46,900
Sept. 2020	3,845	14,360	19,210	4,489	41,904
Dec. 2020	5,064	14,649	21,144	6,197	47,054

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	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2019	107,233	31,890	152	32,042	88,677	762	89,438	121,480	57	45	102	228,815
March 2020	112,590	33,233	145	33,378	91,231	712	91,944	125,322	60	47	107	238,019
June 2020	139,534	32,221	113	32,334	97,362	661	98,023	130,356	71	141	212	270,103
Sept. 2020	156,058	39,189	141	39,330	122,003	860	122,862	162,192	92	158	250	318,500
Dec. 2020	183,131	43,198	161	43,359	140,735	1,051	141,786	185,145	105	188	293	368,570

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
Dec. 2019	494	109	4	113	252	19	271	383	0	0	0	878
March 2020	532	127	4	132	257	19	276	407	0	0	0	940
June 2020	608	138	4	143	283	20	303	446	0	0	0	1,053
Sept. 2020	839	182	6	188	427	29	457	644	0	0	0	1,483
Dec. 2020	877	191	7	198	443	37	480	678	0	0	0	1,555

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
Dec. 2019	93,793	1,964	1,746	13,518	1,234	750	10,832	34,528	4,505	162,869
March 2020	99,798	2,294	1,979	14,624	5,304	658	9,899	28,658	5,515	168,728
June 2020	118,008	2,395	1,889	13,798	1,443	591	11,056	19,944	4,231	173,354
Sept. 2020	125,092	3,881	2,439	16,923	5,643	990	10,615	34,742	6,544	206,868
Dec. 2020	134,746	4,252	2,851	21,950	1,114	1,589	9,856	47,690	6,087	230,106

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2019	13	3	2	18	0	0	0	6	2	45
March 2020	16	3	3	20	2	0	0	6	2	54
June 2020	16	4	3	20	0	0	0	5	2	50
Sept. 2020	18	6	4	28	2	0	0	9	4	71
Dec. 2020	19	7	4	37	0	0	0	11	3	82

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	1,469	2,150	3,619	2,435	7,336	95	9,866	2,442	1,549	3,992	28
March 2020	1,633	2,326	3,959	2,652	6,440	103	9,195	2,356	1,622	3,978	29
June 2020	1,920	2,322	4,242	2,936	5,020	70	8,026	2,726	1,576	4,303	29
Sept. 2020	1,887	2,715	4,602	3,011	6,479	66	9,556	4,905	1,806	6,711	29
Dec. 2020	2,135	2,656	4,790	4,910	8,060	85	13,056	5,181	1,670	6,851	39

Period	Number of transactions (Thousand)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2019	16,057	50	73	123	1,944	1,388	3,332	567	37,584	
March 2020	25,169	50	75	126	3,725	2,596	6,321	883	49,660	
June 2020	26,534	63	79	142	3,920	2,343	6,263	341	49,878	
Sept. 2020	28,165	87	133	220	4,386	2,804	7,190	527	57,000	
Dec. 2020	53,517	142	198	340	5,614	3,358	8,972	1,307	88,872	

Period	Volume of transactions (Billion TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	32	31	63	21	46	2	70	76	66	142	1
March 2020	36	39	76	29	52	4	85	88	83	170	1
June 2020	40	41	81	33	45	3	81	96	86	182	1
Sept. 2020	41	51	92	40	52	3	96	110	109	219	2
Dec. 2020	42	48	89	63	77	4	144	103	96	200	2

Period	Volume of transactions (Billion TRY)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2019	131	1	1	2	12	10	22	27	457	
March 2020	221	1	1	2	45	42	87	34	676	
June 2020	285	2	1	3	43	32	75	23	731	
Sept. 2020	347	4	4	8	54	30	84	30	878	
Dec. 2020	576	10	9	19	59	33	92	55	1,177	

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Billion TRY)					
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2019	3,804	1,735	63,201	1,578	70,318	2	3	71	3	79
March 2020	4,185	1,867	66,793	1,573	74,418	3	4	76	3	86
June 2020	3,997	1,504	69,220	2,065	76,787	3	3	74	4	83
Sept. 2020	6,196	2,357	79,218	1,765	89,535	4	4	95	3	107
Dec. 2020	8,610	2,287	87,383	1,914	100,195	6	5	104	4	118

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2019				
March 2020	28,823	6,335	1,733	36,892
June 2020	26,370	5,447	2,639	34,456
Sept. 2020	40,413	8,010	4,666	53,089
Dec. 2020	39,252	8,954	4,939	53,144

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2019	59,854	54
March 2020	47,617	66
June 2020	50,241	78
Sept. 2020	66,525	110
Dec. 2020	71,188	112

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2019	1,707	1,332	3,039	32
March 2020	1,658	1,138	2,796	33
June 2020	4,905	1,025	5,930	40
Sept. 2020	1,892	1,299	3,190	32
Dec. 2020	1,548	1,269	2,817	28

¹ The number of corporate customers has been revised by a bank for September 2020.

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2019	75,141	57,272	47,799
March 2020	79,615	60,461	50,827
June 2020	85,658	65,749	56,177
Sept. 2020	88,969	67,981	57,353
Dec. 2020	93,974	71,743	60,334

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2019	3,522	12,416	8,419	3,430	27,787
March 2020	3,865	13,401	10,056	3,578	30,900
June 2020	3,821	20,800	17,759	4,000	46,380
Sept. 2020	3,837	14,338	18,810	4,331	41,316
Dec. 2020	5,056	14,609	20,736	6,044	46,445

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2019	95,935	30,080	143	30,223	81,686	585	82,271	112,494	40	45	85	208,514
March 2020	101,794	31,559	139	31,698	84,612	552	85,164	116,861	43	47	90	218,745
June 2020	128,431	30,783	107	30,890	91,210	507	91,718	122,608	51	141	192	251,231
Sept. 2020	142,304	37,344	133	37,477	113,953	660	114,613	152,090	68	157	225	294,619
Dec. 2020	167,291	41,185	152	41,337	131,826	805	132,631	173,968	73	187	261	341,519

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2019	322	80	3	82	174	10	184	266	1	0	1	590
March 2020	364	100	3	103	183	10	193	296	1	0	1	661
June 2020	417	109	3	112	204	10	214	326	2	0	2	746
Sept. 2020	598	141	4	146	316	15	330	476	3	1	4	1,077
Dec. 2020	602	150	5	154	320	18	338	492	3	1	4	1,098

III.2. Payments

	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
Dec. 2019	91,057	1,482	1,449	13,239	1,188	721	10,742	34,504	4,385	158,767
March 2020	97,196	2,030	1,663	14,344	5,127	633	9,823	28,657	5,381	164,853
June 2020	115,174	2,092	1,602	13,525	1,401	567	10,970	19,943	4,069	169,343
Sept. 2020	121,731	3,425	2,044	16,572	5,421	952	10,518	34,741	6,329	201,732
Dec. 2020	131,242	3,746	2,416	21,470	1,076	1,524	9,761	47,688	5,879	224,800

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2019	11	1	2	16	0	0	0	6	1	38
March 2020	14	2	2	18	2	0	0	6	2	46
June 2020	14	2	2	17	0	0	0	5	2	43
Sept. 2020	16	3	2	25	2	0	0	9	3	60
Dec. 2020	16	4	3	32	0	0	0	11	2	69

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand) continued below...										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	1,346	2,013	3,359	2,312	6,822	82	9,217	2,404	1,528	3,932	25
March 2020	1,525	2,194	3,719	2,544	5,999	92	8,635	2,320	1,601	3,921	27
June 2020	1,804	2,196	4,000	2,831	4,676	61	7,568	2,683	1,554	4,238	26
Sept. 2020	1,762	2,572	4,334	2,890	6,032	56	8,978	4,846	1,780	6,626	27
Dec. 2020	2,012	2,516	4,528	4,736	7,496	73	12,305	5,124	1,645	6,770	38

	Number of transactions (Thousand) investment transactions continued...							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2019	16,028	50	73	123	1,933	1,380	3,312	567	36,564
March 2020	25,120	50	75	126	3,703	2,564	6,267	883	48,698
June 2020	26,461	62	79	141	3,890	2,321	6,211	341	48,986
Sept. 2020	28,073	87	133	220	4,345	2,778	7,123	527	55,909
Dec. 2020	53,418	130	190	320	5,566	3,322	8,889	1,307	87,573

	Volume of transactions (Billion TRY) continued below...										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	24	25	49	17	36	2	55	72	62	134	1
March 2020	29	33	62	25	42	3	70	83	78	161	1
June 2020	32	34	65	28	35	2	66	89	81	170	1
Sept. 2020	31	42	74	35	41	2	77	104	103	207	1
Dec. 2020	33	39	72	55	60	3	118	99	91	190	2

	Volume of transactions (Billion TRY) investment transactions continued...							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.				
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2019	129	1	1	2	12	10	22	27	417
March 2020	217	1	1	2	44	41	85	34	632
June 2020	283	2	1	3	42	31	73	23	685
Sept. 2020	344	4	4	8	53	29	82	30	822
Dec. 2020	573	9	9	18	57	32	89	55	1,116

III.4. Credit Card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2019	3,770	1,700	61,207	1,243	67,921	2	3	62	2	69
March 2020	4,152	1,840	64,899	1,257	72,148	3	3	67	2	75
June 2020	3,963	1,482	67,447	1,782	74,674	3	3	65	3	73
Sept. 2020	6,154	2,324	76,772	1,430	86,680	4	4	83	2	93
Dec. 2020	8,547	2,239	84,580	1,561	96,927	6	4	89	2	101

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2019				
March 2020	28,634	6,208	1,733	36,575
June 2020	26,042	5,327	2,638	34,007
Sept. 2020	40,063	7,860	4,665	52,588
Dec. 2020	38,901	8,789	4,938	52,629

III.5. Other Financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2019	59,478	52
March 2020	47,464	64
June 2020	50,074	75
Sept. 2020	66,305	106
Dec. 2020	70,925	107

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2019	1,701	1,332	3,033	32
March 2020	1,653	1,138	2,791	33
June 2020	4,898	1,025	5,923	39
Sept. 2020	1,885	1,299	3,184	32
Dec. 2020	1,537	1,269	2,806	28

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services¹

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2019	2,897	1,907	1,479
March 2020	3,145	2,156	1,654
June 2020	3,574	2,477	1,929
Sept. 2020	3,684	2,521	2,018
Dec. 2020	4,087	2,813	2,166

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2019	17	22	264	131	434
March 2020	15	15	275	105	410
June 2020	10	69	339	102	520
Sept. 2020	8	22	399	158	588
Dec. 2020	9	40	408	152	609

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2019	11,298	1,810	9	1,819	6,991	176	7,167	8,986	17	0	17	20,301
March 2020	10,796	1,674	7	1,680	6,620	160	6,780	8,460	17	0	17	19,274
June 2020	11,103	1,438	5	1,443	6,152	153	6,305	7,749	20	0	20	18,872
Sept. 2020	13,753	1,845	8	1,853	8,050	200	8,250	10,102	25	1	25	23,881
Dec. 2020	15,841	2,013	10	2,023	8,909	246	9,155	11,178	32	1	33	27,051

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2019	172	29	1	30	78	10	87	117	1	0	1	290
March 2020	168	28	1	29	74	9	83	111	1	0	1	281
June 2020	190	29	1	31	79	10	89	120	2	0	2	312
Sept. 2020	241	40	2	42	112	14	126	169	2	0	2	412
Dec. 2020	274	42	2	44	123	19	142	186	3	0	3	464

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
Dec. 2019	2,735	482	296	279	46	29	90	24	120	4,102
March 2020	2,602	263	316	280	177	26	76	1	134	3,875
June 2020	2,834	303	287	273	42	24	86	1	161	4,011
Sept. 2020	3,361	457	394	351	222	38	97	1	215	5,136
Dec. 2020	3,504	507	435	480	39	35	95	2	208	5,305

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2019	2	2	1	3	0	0	0	0	0	8
March 2020	2	2	1	3	0	0	0	0	1	8
June 2020	2	1	1	3	0	0	0	0	1	8
Sept. 2020	3	2	1	4	0	0	0	0	1	11
Dec. 2020	3	3	2	5	0	0	0	0	1	13

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	123	137	260	123	514	13	649	38	21	60	3
March 2020	108	132	240	108	441	11	560	36	22	58	2
June 2020	116	126	242	105	344	9	458	43	22	65	2
Sept. 2020	125	143	268	120	447	10	578	59	26	84	2
Dec. 2020	123	140	263	174	565	12	751	56	24	81	2

Period	Number of transactions (Thousand) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2019	28	0	0	0	12	9	20	0	1,020	
March 2020	49	0	0	0	22	32	54	0	962	
June 2020	73	0	0	0	30	22	52	0	893	
Sept. 2020	91	0	0	0	41	25	66	0	1,091	
Dec. 2020	99	12	8	20	47	36	83	0	1,299	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2019	7	7	14	4	10	1	15	4	4	8	0
March 2020	7	6	13	4	10	1	15	5	5	10	0
June 2020	9	7	16	5	9	1	15	6	5	11	0
Sept. 2020	9	9	18	6	12	1	19	6	6	12	0
Dec. 2020	9	8	17	9	17	2	27	4	6	10	0

Period	Volume of transactions (Billion TRY) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2019	2	0	0	0	0	0	0	0	40	
March 2020	3	0	0	0	1	1	2	0	43	
June 2020	2	0	0	0	1	1	2	0	46	
Sept. 2020	3	0	0	0	2	1	2	0	55	
Dec. 2020	3	0	0	0	2	1	3	0	61	

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2019	33	36	1,993	335	2,397	0	0	9	1	10
March 2020	33	27	1,894	316	2,270	0	0	9	1	10
June 2020	34	22	1,773	284	2,112	0	0	9	1	10
Sept. 2020	42	33	2,446	335	2,855	0	0	12	1	14
Dec. 2020	63	48	2,804	352	3,267	0	0	15	1	17

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2019				
March 2020	189	127	0	316
June 2020	328	121	1	449
Sept. 2020	351	150	1	501
Dec. 2020	350	164	1	515

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2019	376	2
March 2020	153	2
June 2020	167	3
Sept. 2020	220	4
Dec. 2020	263	5

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2019	6	0	6	0
March 2020	5	0	5	0
June 2020	7	0	7	0
Sept. 2020	7	0	7	0
Dec. 2020	11	0	11	0

¹Mobile Banking corporate customer numbers were revised by a bank for September 2020.

List of participating banks in internet banking statistics

Internet Banking Sites Included

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

List of participating banks in mobile banking statistics

Applications Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobil application-İOS,N Kolay Mobil application-Android
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	
5 Burgan Bank A.Ş.	
6 Citibank A.Ş.	
7 Denizbank A.Ş.	
8 Fibabanka A.Ş.	
9 HSBC Bank A.Ş.	HSBC Mobil Banking
10 ICBC Turkey Bank A.Ş.	
11 ING Bank A.Ş.	ING Mobil, Paramara
12 Odea Bank A.Ş.	Odeabank mobil application
13 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
14 Şekerbank T.A.Ş.	Şeker Mobil Banking
15 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
16 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
17 Türkiye Garanti Bankası A.Ş.	Garanti Cep, BonusFlaş
18 Türkiye Halk Bankası A.Ş.	Halkbank Mobil Banking
19 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
20 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
21 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , World Mobil

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

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.

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Turkey.

Glossary of Internet Banking Statistics*

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

a) Total number of registered customers that logged in at least once to make internet banking transaction.

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

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

3. Number of registered commercial customers:

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

a) Total number of registered customers that logged in at least once to make internet banking transaction.

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

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

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

1. Number credit card of applications in the related three-month period (Not including virtual card applications)

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

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

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

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

1. Money Transfers

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

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items above)

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions (FX to other FX transactions are counted as 1 transaction)

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume):

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

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

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

2. Insurance sales: Sales of insurance transactions that are issued through internet banking channel. (Including all loan-related or non-loan-related insurance sales.)

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

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Turkey.

Glossary of Mobile Banking Statistics*

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

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

3. Number of registered commercial customers:

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

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

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

- 1. Number credit card of applications in the related three-month period (Not including virtual card applications).
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
- 4. Number of invoice payment orders in the related three-month period.

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

1. Money Transfers

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

b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank
- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system
- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

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

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using mobile banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions (FX to other FX transactions are counted as 1 transaction)

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Number of Transactions Made on Mobile (Number)

a) Number of withdrawal transactions realized: (Withdrawal transactions with mobile banking applications)

b) Number of deposit transactions: (Deposit transactions with mobile banking applications)

c) Number of mobile payments: (QR code / NFC / vehicle payment made by POS or virtual POS)

6. Other Financial Transactions (Number, Volume):

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

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

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

2. Insurance sales: Sales of insurance transactions that are issued through mobil banking channel. (Including all loan-related or non-loan-related insurance sales.)

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.

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Turkey.