



Digital, Internet and Mobile Banking Statistics

March 2024

Report Code: DE22

May 2024



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Janu.- March 2024
Number of active retail customers	62,827	74,521	90,325	106,038	109,045
Number of active commercial customers	2,850	3,411	4,065	4,549	4,585
Number of Active Digital Banking Customers	65,677	77,932	94,390	110,588	113,630

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Janu.- March 2024
Only internet banking users	3,177	2,764	2,301	1,802	1,671
Only mobile banking users	53,234	65,954	82,304	98,543	102,612
Both internet and mobile banking users	9,267	9,214	9,786	10,243	9,347
Total	65,677	77,932	94,390	110,588	113,630

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Janu.- March 2024
Female	20,021	24,530	30,642	37,341	38,461
Male	42,807	49,991	59,683	68,698	70,585

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Janu.- March 2024
0-17	230	294	587	727	725
18-25	12,431	14,511	17,176	19,990	20,119
26-35	18,204	20,945	24,402	28,502	29,475
36-55	25,237	29,925	35,623	42,184	43,424
56-65	4,884	6,239	8,258	9,683	10,053
66+	1,841	2,607	4,279	4,952	5,249

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Janu.- March 2024
Number of retail customers					
Number of active customers	11,074	10,525	10,545	10,468	9,470
Number of registered customers that logged in at least once	74,817	81,689	91,137	99,129	100,696
Number of registered customers that logged in at least once in 1-year period	24,061	24,405	25,147	27,150	26,183
Active / Registered Customer	15	13	12	11	9
Number of commercial customers					
Number of active customers	1,369	1,452	1,541	1,577	1,547
Number of registered customers that logged in at least once	4,669	5,185	6,069	6,610	6,490
Number of registered customers that logged in at least once in 1-year period	1,892	2,276	2,199	2,397	2,318
Active / Registered Customer Ratio	29	28	25	24	24
Number of total customers					
Total Number of active customers	12,444	11,977	12,086	12,044	11,018
Total number of registered customers that logged in at least once	79,486	86,873	97,206	105,739	107,186
Total number of registered customers that logged in at least once in 1-year period	25,952	26,681	27,346	29,546	28,501
Total Active / Registered Customer Ratio	16	14	12	11	10

Financial Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Janu.-March 2024	
	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	63	1,321	69	2,073	74	4,035	79	6,939	72	7,806
Payments	28	87	26	119	24	248	22	460	21	473
Investment transactions	22	475	18	673	26	1,234	18	1,336	26	1,676
Credit Card transactions	7	24	7	36	6	71	5	130	5	146
Other Financial transactions	4	80	3	94	4	170	5	308	4	329
Total	123	1,987	123	2,995	134	5,758	129	9,173	128	10,430

Investment Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Janu.-March 2024	
	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	1,469	67	1,719	92	1,774	290	2,146	487	2,464	670
Foreign currency transactions	2,198	86	2,721	213	1,651	147	1,237	177	1,176	186
Time deposit accounts	826	52	913	75	580	78	623	124	655	148
Share certificate transactions	16,120	206	11,510	174	20,666	601	13,686	398	20,449	507
Repo Transactions	70	5	57	6	56	8	89	14	106	20
Bonds and bills	131	10	110	7	105	13	99	18	111	22
Gold transactions	755	12	637	18	321	7	225	7	264	9
VIOP transactions	568	36	757	89	399	91	387	111	317	114
Total	22,137	475	18,423	673	25,551	1,234	18,491	1,336	25,541	1,676

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

Summary Tables

Number of Active Digital Banking Customers, thousand person

	Janu.- March 2023	Oct.-Dec. 2023	Janu.- March 2024
Number of active retail customers	95,207	106,038	109,045
Number of active commercial customers	4,312	4,549	4,585
Number of Active Digital Banking Customers	99,519	110,588	113,630

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

	Janu.- March 2023	Oct.-Dec. 2023	Janu.- March 2024
Only internet banking users	2,114	1,802	1,671
Only mobile banking users	87,362	98,543	102,612
Both internet and mobile banking users	10,044	10,243	9,347
Total	99,519	110,588	113,630

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

	Janu.- March 2023	Oct.-Dec. 2023	Janu.- March 2024
Female	32,353	37,341	38,461
Male	62,853	68,698	70,585

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

	Janu.- March 2023	Oct.-Dec. 2023	Janu.- March 2024
0-17	532	727	725
18-25	18,126	19,990	20,119
26-35	25,831	28,502	29,475
36-55	37,678	42,184	43,424
56-65	8,667	9,683	10,053
66+	4,372	4,952	5,249

Number of Customers Using Internet Banking Services, thousand person

	Janu.- March 2023	Oct.-Dec. 2023	Janu.- March 2024
Number of retail customers			
Number of active customers	10,564	10,468	9,470
Number of registered customers that logged in at least once	92,088	99,129	100,696
Number of registered customers that logged in at least once in 1-year period	25,834	27,150	26,183
Active / Registered Customer Ratio	11	11	9
Number of commercial customers			
Number of active customers	1,593	1,577	1,547
Number of registered customers that logged in at least once	6,172	6,610	6,490
Number of registered customers that logged in at least once in 1-year period	2,284	2,397	2,318
Active / Registered Customer Ratio	26	24	24
Number of total customers			
Total Number of active customers	12,158	12,044	11,018
Total number of registered customers that logged in at least once	98,260	105,739	107,186
Total number of registered customers that logged in at least once in 1-year period	28,118	29,546	28,501
Total Active / Registered Customer Ratio	12	11	10

Financial Transactions in Internet Banking

	Janu.-March 2023		Oct.-Dec. 2023		Janu.-March 2024	
	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	70	4,195	79	6,939	72	7,806
Payments	22	263	22	460	21	473
Investment transactions	24	1,283	18	1,336	26	1,676
Credit Card transactions	5	74	5	130	5	146
Other Financial transactions	4	182	5	308	4	329
Total	126	5,996	129	9,173	128	10,430

Investment Transactions in Internet Banking

	Janu.-March 2023		Oct.-Dec. 2023		Janu.-March 2024	
	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	1,719	421	2,146	487	2,464	670
Foreign currency transactions	1,557	165	1,237	177	1,176	186
Time deposit accounts	630	88	623	124	655	148
Share certificate transactions	19,292	477	13,686	398	20,449	507
Repo Transactions	53	8	89	14	106	20
Bonds and bills	101	14	99	18	111	22
Gold transactions	342	9	225	7	264	9
VIOP transactions	380	100	387	111	317	114
Total	24,073	1,283	18,491	1,336	25,541	1,676

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The Banks Association of Türkiye
Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 2023	17,823	70,572	74,265	162,660	2,660	87,253	23,174	113,087	1,474	84,643	9,090	95,207
June 2023	17,636	74,565	76,795	168,996	2,454	91,244	24,200	117,898	1,385	88,470	9,304	99,159
Sept. 2023	17,345	78,253	79,621	175,220	2,132	94,287	25,407	121,826	1,273	90,735	10,044	102,052
Dec. 2023	17,149	82,602	81,979	181,731	1,802	98,664	25,348	125,813	1,209	95,571	9,258	106,038
March 2024	16,647	86,505	84,049	187,200	1,588	102,794	24,595	128,977	1,106	99,575	8,365	109,045

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 2023	2,752	3,272	3,420	9,443	740	2,912	1,544	5,196	640	2,719	954	4,312
June 2023	2,757	3,309	3,670	9,736	731	3,122	1,594	5,447	624	2,881	970	4,475
Sept. 2023	2,725	3,447	3,789	9,961	730	3,226	1,656	5,612	611	2,913	978	4,503
Dec. 2023	2,737	3,580	3,874	10,190	721	3,295	1,675	5,692	592	2,972	985	4,549
March 2024	2,577	3,691	3,913	10,181	671	3,307	1,647	5,625	565	3,037	982	4,585

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 2023	20,575	73,844	77,685	172,103	3,400	90,165	24,718	118,282	2,114	87,362	10,044	99,519
June 2023	20,393	77,873	80,465	178,732	3,185	94,366	25,794	123,344	2,009	91,351	10,274	103,634
Sept. 2023	20,070	81,701	83,410	185,181	2,862	97,513	27,063	127,437	1,885	93,648	11,023	106,555
Dec. 2023	19,886	86,182	85,853	191,921	2,523	101,959	27,023	131,505	1,802	98,543	10,243	110,588
March 2024	19,224	90,196	87,961	197,381	2,259	106,101	26,243	134,602	1,671	102,612	9,347	113,630

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	March 2023	591	29,114	2,648	32,353	884	55,528	6,441	62,853	1,474	84,643	9,090
June 2023	558	30,402	2,795	33,755	827	58,068	6,509	65,404	1,385	88,470	9,304	99,159
Sept. 2023	521	31,403	3,156	35,080	752	59,331	6,888	66,972	1,273	90,735	10,044	102,052
Dec. 2023	483	33,414	3,443	37,341	726	62,157	5,815	68,698	1,209	95,571	9,258	106,038
March 2024	451	35,369	2,640	38,461	654	64,206	5,724	70,585	1,106	99,575	8,365	109,045

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
March 2023	16	84	174	654	283	263	475	16,398	23,124	33,290	7,634	3,721
June 2023	20	72	156	615	267	254	489	16,869	24,151	35,094	7,980	3,887
Sept. 2023	30	68	146	558	243	228	583	17,189	24,719	36,111	8,178	3,954
Dec. 2023	30	60	130	507	237	246	635	18,232	25,895	37,873	8,651	4,284
March 2024	28	48	111	455	226	238	643	18,747	27,167	39,364	9,063	4,590

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Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
March 2023	41	1,644	2,533	3,734	751	388	532	18,126	25,831	37,678	8,667	4,372
June 2023	48	1,694	2,560	3,848	760	394	556	18,635	26,867	39,558	9,007	4,536
Sept. 2023	80	1,928	2,747	4,089	802	398	693	19,185	27,612	40,758	9,223	4,580
Dec. 2023	62	1,698	2,477	3,804	795	422	727	19,990	28,502	42,184	9,683	4,952
March 2024	54	1,323	2,197	3,605	765	420	725	20,119	29,475	43,424	10,053	5,249

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The Banks Association of Türkiye

Internet Banking Statistics

(Consolidated)

I. Number of customers using internet banking services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 2023	92,088	25,834	10,564	6,172	2,284	1,593	98,260	28,118	12,158
June 2023	94,431	26,654	10,689	6,428	2,325	1,594	100,859	28,979	12,283
Sept. 2023	96,966	27,539	11,318	6,514	2,386	1,590	103,480	29,925	12,908
Dec. 2023	99,129	27,150	10,468	6,610	2,397	1,577	105,739	29,546	12,044
March 2024	100,696	26,183	9,470	6,490	2,318	1,547	107,186	28,501	11,018

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
March 2023	254	1,010	655	449	2,369
June 2023	258	1,261	580	393	2,492
Sept. 2023	258	1,183	555	383	2,379
Dec. 2023	283	1,031	509	398	2,221
March 2024	190	909	480	375	1,954

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					
March 2023	35,899	4,649	68	4,717	28,803	627	29,431	34,148	288	90	378	70,425
June 2023	37,877	4,592	69	4,660	30,665	643	31,308	35,968	304	93	397	74,242
Sept. 2023	39,184	4,907	72	4,980	29,805	702	30,507	35,486	317	88	405	75,075
Dec. 2023	41,497	5,031	67	5,098	31,146	670	31,816	36,914	305	85	391	78,802
March 2024	37,771	4,701	64	4,764	28,454	640	29,094	33,859	274	85	359	71,989

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 2023	1,829	1,048	45	1,092	962	100	1,062	2,154	194	17	212	4,195
June 2023	2,061	1,179	72	1,251	1,072	119	1,191	2,443	279	21	300	4,804
Sept. 2023	2,570	1,530	86	1,616	1,391	154	1,545	3,161	324	26	350	6,080
Dec. 2023	2,998	1,711	90	1,801	1,592	154	1,745	3,547	366	28	394	6,939
March 2024	3,349	1,812	95	1,908	2,030	175	2,206	4,113	328	15	344	7,806

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
March 2023	8,263	3,848	1,997	1,168	1,380	287	441	667	4,185	22,234
June 2023	7,183	3,737	1,487	1,131	244	117	396	572	4,733	19,599
Sept. 2023	6,938	5,359	2,156	1,085	1,595	408	397	506	4,526	22,969
Dec. 2023	6,978	4,728	2,021	1,086	641	545	224	559	4,797	21,578
March 2024	6,917	3,820	1,836	1,018	1,374	425	211	495	4,966	21,061

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	47	95	36	26	2	0	0	0	57	263
June 2023	36	148	30	29	0	0	0	0	74	318
Sept. 2023	41	198	52	32	3	0	0	0	88	415
Dec. 2023	46	212	61	38	1	1	0	1	100	460
March 2024	49	181	69	43	3	1	0	1	126	473

The Banks Association of Türkiye
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		
March 2023	770	948	1,719	613	868	76	1,557	485	145	630	53	
June 2023	745	922	1,667	570	754	65	1,390	440	154	594	47	
Sept. 2023	962	1,112	2,075	456	854	108	1,417	418	137	556	56	
Dec. 2023	976	1,170	2,146	398	765	74	1,237	477	146	623	89	
March 2024	1,186	1,278	2,464	464	646	67	1,176	492	163	655	106	

	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2023	19,292	57	44	101	240	102	342	380	24,073
June 2023	18,311	59	50	109	140	80	220	364	22,703
Sept. 2023	39,261	51	43	94	177	101	278	468	44,205
Dec. 2023	13,686	54	45	99	144	81	225	387	18,491
March 2024	20,449	62	48	111	196	67	264	317	25,541

	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		
March 2023	211	211	421	73	63	29	165	56	33	88	8	
June 2023	205	208	413	46	73	43	161	54	39	93	7	
Sept. 2023	244	250	494	46	75	48	169	58	40	99	8	
Dec. 2023	239	248	487	43	91	43	177	72	53	124	14	
March 2024	335	334	670	47	93	46	186	83	65	148	20	

	Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2023	477	8	6	14	6	3	9	100	1,283
June 2023	339	9	6	15	3	3	6	123	1,156
Sept. 2023	1,007	9	5	14	4	4	8	143	1,940
Dec. 2023	398	11	7	18	3	3	7	111	1,336
March 2024	507	13	9	22	5	3	9	114	1,676

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2023	332	93	4,683	229	5,337	2	1	68	3	74
June 2023	269	98	4,585	215	5,167	2	1	79	3	86
Sept. 2023	232	63	4,761	213	5,269	1	1	110	4	116
Dec. 2023	262	67	4,705	203	5,237	2	1	123	5	130
March 2024	261	56	4,413	183	4,913	2	1	137	5	146

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2023	4,098	182
June 2023	4,424	206
Sept. 2023	4,881	259
Dec. 2023	5,057	308
March 2024	4,450	329

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2023	125	60	185	6
June 2023	93	53	146	5
Sept. 2023	90	59	149	8
Dec. 2023	156	64	220	9
March 2024	78	62	140	9

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

While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 2023	92,088	25,834	10,564
June 2023	94,431	26,654	10,689
Sept. 2023	96,966	27,539	11,318
Dec. 2023	99,129	27,150	10,468
March 2024	100,696	26,183	9,470

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2023	247	1,007	496	334	2,083
June 2023	251	1,258	426	294	2,229
Sept. 2023	251	1,181	405	288	2,125
Dec. 2023	267	1,028	362	300	1,957
March 2024	186	906	356	287	1,736

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					
March 2023	15,416	2,441	25	2,466	8,740	103	8,843	11,309	75	70	145	26,871
June 2023	14,224	2,400	26	2,426	8,042	109	8,151	10,577	80	74	154	24,955
Sept. 2023	13,688	2,579	24	2,602	8,286	108	8,395	10,997	73	68	141	24,825
Dec. 2023	14,855	2,629	21	2,650	8,345	106	8,452	11,102	66	66	132	26,089
March 2024	14,109	2,387	22	2,408	6,739	103	6,842	9,251	63	69	132	23,492

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 2023	170	42	5	46	89	9	98	145	10	1	11	326
June 2023	170	41	5	46	99	10	109	154	11	1	12	336
Sept. 2023	201	50	4	54	117	13	130	184	10	1	12	396
Dec. 2023	220	53	4	57	132	13	145	202	9	1	10	432
March 2024	238	63	5	68	130	13	143	210	10	1	11	459

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	5,840	2,404	1,271	923	675	108	107	665	720	12,713
June 2023	5,020	2,212	934	896	76	43	96	572	611	10,459
Sept. 2023	4,799	3,267	1,390	881	684	152	85	506	628	12,391
Dec. 2023	4,832	2,790	1,264	880	283	199	68	559	607	11,482
March 2024	4,900	2,248	1,147	822	593	147	63	494	637	11,051

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	3	6	7	3	1	0	0	0	2	24
June 2023	3	7	6	4	0	0	0	0	2	22
Sept. 2023	3	12	10	4	1	0	0	0	3	33
Dec. 2023	3	9	9	4	0	0	0	1	4	31
March 2024	3	9	11	5	1	0	0	1	4	34

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	
March 2023	565	732	1,297	445	434	30	909	424	125	550	44
June 2023	538	704	1,242	420	370	23	813	383	134	517	40
Sept. 2023	732	867	1,599	313	429	61	804	361	117	478	48
Dec. 2023	730	900	1,630	268	371	29	668	410	123	533	75
March 2024	923	997	1,920	344	300	24	668	423	137	561	90

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		
March 2023	19,211	57	44	101	234	98	333	300	22,743
June 2023	18,216	59	50	109	137	78	215	232	21,384
Sept. 2023	39,120	50	43	94	172	98	270	359	42,772
Dec. 2023	13,632	54	45	98	140	78	219	301	17,157
March 2024	20,389	62	48	110	191	65	256	266	24,259

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2023	25	26	51	37	11	3	51	32	19	51	5
June 2023	24	25	49	15	10	2	27	29	23	53	4
Sept. 2023	36	36	72	9	14	3	26	32	21	53	5
Dec. 2023	36	37	73	8	13	6	26	38	27	65	7
March 2024	58	51	109	13	11	3	27	43	36	79	11

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		
March 2023	456	8	5	13	5	3	8	42	676
June 2023	324	9	6	15	3	3	6	34	510
Sept. 2023	969	8	5	13	3	4	7	71	1,217
Dec. 2023	379	11	7	18	3	3	6	48	622
March 2024	469	13	9	22	5	3	8	43	768

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2023	321	90	3,691	132	4,235	1	1	21	1	25
June 2023	260	95	3,618	120	4,093	2	1	25	1	29
Sept. 2023	226	62	3,747	112	4,147	1	1	34	1	37
Dec. 2023	254	65	3,664	103	4,086	2	1	38	1	42
March 2024	254	55	3,478	93	3,880	2	1	43	1	48

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2023	2,848	29
June 2023	3,149	24
Sept. 2023	3,642	31
Dec. 2023	3,714	29
March 2024	3,169	34

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2023	118	59	177	5
June 2023	90	53	142	3
Sept. 2023	81	58	140	3
Dec. 2023	147	63	210	5
March 2024	70	60	130	4

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While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 2023	6,172	2,284	1,593
June 2023	6,428	2,325	1,594
Sept. 2023	6,514	2,386	1,590
Dec. 2023	6,610	2,397	1,577
March 2024	6,490	2,318	1,547

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2023	8	3	160	115	286
June 2023	7	3	154	98	263
Sept. 2023	7	2	150	95	254
Dec. 2023	16	3	147	98	264
March 2024	4	3	124	87	218

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					
March 2023	20,483	2,209	42	2,251	20,064	524	20,588	22,839	213	20	233	43,554
June 2023	23,653	2,192	43	2,235	22,623	534	23,157	25,391	224	19	243	49,287
Sept. 2023	25,496	2,329	48	2,377	21,519	593	22,112	24,489	244	20	264	50,250
Dec. 2023	26,642	2,401	46	2,448	22,801	564	23,365	25,813	239	19	259	52,714
March 2024	23,662	2,314	42	2,356	21,715	536	22,252	24,608	211	16	227	48,497

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 2023	1,659	1,006	40	1,046	873	91	963	2,009	185	17	201	3,869
June 2023	1,891	1,138	67	1,206	974	109	1,083	2,288	268	20	288	4,467
Sept. 2023	2,369	1,481	81	1,562	1,274	141	1,415	2,977	313	25	338	5,684
Dec. 2023	2,778	1,659	86	1,745	1,460	140	1,600	3,345	357	27	384	6,507
March 2024	3,111	1,749	91	1,840	1,901	162	2,063	3,903	318	14	332	7,347

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	2,423	1,444	726	245	705	178	334	2	3,465	9,521
June 2023	2,163	1,525	553	235	168	74	300	0	4,121	9,140
Sept. 2023	2,139	2,092	766	203	912	256	313	0	3,898	10,578
Dec. 2023	2,146	1,938	756	206	358	346	155	0	4,191	10,097
March 2024	2,017	1,571	689	196	780	278	149	0	4,330	10,010

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	43	89	29	23	1	0	0	0	54	239
June 2023	33	140	24	25	0	0	0	0	72	296
Sept. 2023	39	186	42	29	2	0	0	0	85	382
Dec. 2023	43	203	52	34	1	0	0	0	97	430
March 2024	46	171	59	38	3	0	0	0	122	439

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2023	206	216	422	169	434	45	648	61	19	80	9
June 2023	207	218	425	151	384	42	577	57	20	77	7
Sept. 2023	230	245	475	142	425	46	613	58	20	78	8
Dec. 2023	246	270	516	130	394	45	568	67	24	90	14
March 2024	263	282	544	120	346	42	508	69	25	94	16

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			
March 2023	82	0	0	0	6	3	9	79	1,330	
June 2023	95	0	0	0	3	2	6	133	1,319	
Sept. 2023	141	0	0	0	5	4	9	109	1,433	
Dec. 2023	54	0	0	0	4	2	6	86	1,334	
March 2024	60	1	0	1	5	2	7	51	1,282	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2023	186	184	370	37	52	26	114	24	13	37	3
June 2023	181	183	364	31	62	40	133	24	16	40	3
Sept. 2023	208	214	422	37	60	45	143	27	19	46	3
Dec. 2023	203	211	414	35	78	37	151	34	26	60	6
March 2024	277	283	560	35	81	43	159	39	30	69	10

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			
March 2023	22	0	0	0	1	0	1	58	606	
June 2023	14	0	0	0	0	0	1	89	646	
Sept. 2023	38	0	0	0	0	0	1	71	724	
Dec. 2023	19	0	0	0	0	0	1	63	713	
March 2024	38	0	0	0	1	0	1	70	908	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2023	11	3	991	97	1,103	0	0	47	2	49
June 2023	9	2	967	95	1,074	0	0	54	2	57
Sept. 2023	6	1	1,014	101	1,122	0	0	76	3	79
Dec. 2023	7	1	1,041	101	1,150	0	0	84	3	88
March 2024	8	1	934	90	1,033	0	0	94	4	98

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2023	1,249	153
June 2023	1,275	182
Sept. 2023	1,240	228
Dec. 2023	1,343	279
March 2024	1,281	296

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2023	7	1	8	1
June 2023	4	0	4	2
Sept. 2023	9	1	10	5
Dec. 2023	9	1	10	5
March 2024	8	2	10	5

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

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Janu.-March 2024
Number of retail customers					
Number of active customers	60,334	72,405	88,647	104,829	107,940
Number of registered customers that logged in at least once	93,974	112,106	136,095	164,581	170,553
Number of registered customers that logged in at least once in 1-year period	71,743	83,692	103,182	124,011	127,389
Active / Registered Customer Ratio	64	65	65	64	63
Number of commercial customers					
Number of active customers	2,166	2,763	3,443	3,957	4,019
Number of registered customers that logged in at least once	4,087	5,121	6,534	7,454	7,604
Number of registered customers that logged in at least once in 1-year period	2,813	3,461	4,152	4,971	4,954
Active / Registered Customer Ratio	53	54	53	53	53
Number of total customers					
Total Number of active customers	62,500	75,168	92,090	108,786	111,959
Total number of registered customers that logged in at least once	98,061	117,226	142,629	172,035	178,157
Total number of registered customers that logged in at least once in 1-year period	74,556	87,152	107,334	128,982	132,343
Total Active / Registered Customer Ratio	64	64	65	63	63

Financial Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Janu.-March 2024	
	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	369	1,562	675	3,267	1,023	6,919	1,512	14,339	1,545	16,795
Payments	230	82	293	137	357	295	389	610	407	747
Investment transactions	89	1,191	99	2,031	125	3,085	228	5,608	238	7,204
Credit Card transactions	100	118	151	237	217	610	274	1,588	276	1,934
Other Financial transactions	72	118	60	160	95	398	154	865	123	960
Total	860	3,071	1,277	5,833	1,816	11,307	2,558	23,010	2,588	27,640

Investment Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Janu.-March 2024	
	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	4,790	89	7,303	200	10,155	312	17,819	795	22,488	1,218
Foreign currency transactions	13,056	144	27,522	535	21,933	329	21,198	380	20,957	426
Time deposit accounts	7,023	213	9,877	514	8,401	624	12,806	1,507	14,786	1,821
Share certificate transactions	53,517	576	42,203	480	75,920	1,570	167,139	2,535	168,872	3,231
Repo Transactions	39	2	38	3	43	6	40	9	48	12
Bonds and bills	340	19	397	19	707	64	1,331	149	1,634	214
Gold transactions	8,972	92	10,868	208	7,230	90	7,379	123	8,381	156
VIOP transactions	1,307	55	566	72	677	90	680	110	661	125
Total	89,045	1,191	98,775	2,031	125,065	3,085	228,394	5,608	237,827	7,204

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

While the data of the banks were aggregated, the data was not singularized.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Janu.- March 2023	Oct.-Dec. 2023	Janu.- March 2024
Number of retail customers			
Number of active customers	93,733	104,829	107,940
Number of registered customers that logged in at least once	144,837	164,581	170,553
Number of registered customers that logged in at least once in 1-year period	110,427	124,011	127,389
Active / Registered Customer Ratio	65	64	63
Number of commercial customers			
Number of active customers	3,672	3,957	4,019
Number of registered customers that logged in at least once	6,692	7,454	7,604
Number of registered customers that logged in at least once in 1-year period	4,456	4,971	4,954
Active / Registered Customer Ratio	55	53	53
Number of total customers			
Total Number of active customers	97,405	108,786	111,959
Total number of registered customers that logged in at least once	151,528	172,035	178,157
Total number of registered customers that logged in at least once in 1-year period	114,883	128,982	132,343
Total Active / Registered Customer Ratio	64	63	63

Financial Transactions in Mobil Banking

	Janu.-March 2023		Oct.-Dec. 2023		Janu.-March 2024	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	1,048	8,191	1,512	14,339	1,545	16,795
Payments	358	382	389	610	407	747
Investment transactions	130	3,347	228	5,608	238	7,204
Credit Card transactions	217	738	274	1,588	276	1,934
Other Financial transactions	106	541	154	865	123	960
Total	1,858	13,199	2,558	23,010	2,588	27,640

Investment Transactions in Mobil Banking

	Janu.-March 2023		Oct.-Dec. 2023		Janu.-March 2024	
	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	10,099	407	17,819	795	22,488	1,218
Foreign currency transactions	21,158	354	21,198	380	20,957	426
Time deposit accounts	9,388	810	12,806	1,507	14,786	1,821
Share certificate transactions	79,365	1,489	167,139	2,535	168,872	3,231
Repo Transactions	42	6	40	9	48	12
Bonds and bills	794	86	1,331	149	1,634	214
Gold transactions	8,242	116	7,379	123	8,381	156
VIOP transactions	598	78	680	110	661	125
Total	129,686	3,347	228,394	5,608	237,827	7,204

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

While the data of the banks were aggregated, the data was not singularized.

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of customers using mobil banking services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 2023	144,837	110,427	93,733	6,692	4,456	3,672	151,528	114,883	97,405
June 2023	151,360	115,444	97,774	6,979	4,715	3,851	158,339	120,159	101,625
Sept. 2023	157,875	119,694	100,779	7,236	4,882	3,892	165,111	124,575	104,671
Dec. 2023	164,581	124,011	104,829	7,454	4,971	3,957	172,035	128,982	108,786
March 2024	170,553	127,389	107,940	7,604	4,954	4,019	178,157	132,343	111,959

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2023	11,598	41,775	13,212	8,241	74,826
June 2023	13,209	39,902	11,099	9,521	73,731
Sept. 2023	12,630	36,390	11,672	8,586	69,279
Dec. 2023	14,304	38,684	11,883	9,623	74,494
March 2024	15,417	44,452	10,712	11,389	81,971

II. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders**						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
March 2023	649,345	84,331	286	84,618	311,167	1,949	313,116	397,734	260	426	686	1,047,765
June 2023	758,645	92,798	341	93,139	355,369	2,301	357,670	450,809	311	486	797	1,210,251
Sept. 2023	856,471	105,727	322	106,048	380,463	2,579	383,042	489,090	330	453	783	1,346,344
Dec. 2023	965,698	116,644	276	116,920	426,165	2,454	428,619	545,538	315	483	798	1,512,035
March 2024	1,000,099	110,857	286	111,142	430,241	2,501	432,742	543,885	315	506	821	1,544,804

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 2023	4,783	947	101	1,048	2,181	136	2,316	3,364	38	6	44	8,191
June 2023	6,089	1,110	110	1,220	2,824	170	2,994	4,214	48	10	58	10,360
Sept. 2023	7,560	1,375	51	1,426	3,426	218	3,643	5,069	54	9	63	12,693
Dec. 2023	8,469	1,624	40	1,664	3,924	218	4,142	5,806	54	9	63	14,339
March 2024	10,186	1,754	51	1,805	4,484	242	4,726	6,531	67	11	78	16,795

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
March 2023	194,522	8,480	4,656	52,395	11,775	1,347	8,226	62,645	13,682	357,727
June 2023	186,756	8,143	4,050	54,450	2,149	659	8,551	57,718	11,149	333,624
Sept. 2023	190,534	14,722	5,365	56,933	13,994	1,835	8,327	55,482	12,846	360,038
Dec. 2023	201,754	15,011	5,194	61,472	6,013	2,549	7,105	73,975	15,538	388,610
March 2024	217,816	10,297	5,092	61,193	14,381	2,324	6,730	70,659	18,145	406,637

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	89	32	32	163	9	1	1	36	19	382
June 2023	74	46	27	191	1	1	1	37	21	399
Sept. 2023	89	72	45	227	11	2	1	40	25	513
Dec. 2023	105	75	46	288	4	3	1	57	31	610
March 2024	149	68	57	348	17	3	2	63	42	747

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2023	3,953	6,146	10,099	7,192	13,752	214	21,158	6,752	2,636	9,388	42
June 2023	4,365	6,599	10,964	7,919	13,908	186	22,013	7,987	3,103	11,090	46
Sept. 2023	7,097	10,042	17,138	6,550	17,296	216	24,062	8,166	3,093	11,258	41
Dec. 2023	7,410	10,410	17,819	5,743	15,245	209	21,198	9,380	3,426	12,806	40
March 2024	9,689	12,799	22,488	7,546	13,233	178	20,957	10,407	4,378	14,786	48

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			
March 2023	79,365	311	484	794	5,241	3,001	8,242	598	129,686	
June 2023	74,213	478	697	1,176	3,884	3,188	7,072	487	127,060	
Sept. 2023	165,133	415	736	1,151	4,200	3,387	7,587	781	227,152	
Dec. 2023	167,139	527	804	1,331	4,198	3,182	7,379	680	228,394	
March 2024	168,872	660	974	1,634	5,417	2,964	8,381	661	237,827	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2023	199	208	407	148	184	22	354	454	356	810	6
June 2023	223	230	453	171	196	26	393	546	478	1,023	7
Sept. 2023	347	529	877	116	274	28	418	684	519	1,204	10
Dec. 2023	383	412	795	98	243	39	380	871	636	1,507	9
March 2024	637	581	1,218	171	223	32	426	1,013	809	1,821	12

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			
March 2023	1,489	43	43	86	69	46	116	78	3,347	
June 2023	1,213	59	58	117	50	61	112	59	3,376	
Sept. 2023	3,433	48	47	95	59	64	123	120	6,278	
Dec. 2023	2,535	75	74	149	59	64	123	110	5,608	
March 2024	3,231	107	106	214	91	65	156	125	7,204	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2023	26,478	6,012	182,392	2,399	217,282	65	42	619	13	738
June 2023	26,985	6,510	198,509	2,484	234,488	74	53	805	17	948
Sept. 2023	28,114	5,894	218,479	2,646	255,133	66	35	1,153	24	1,278
Dec. 2023	34,752	7,335	229,677	2,530	274,294	117	60	1,385	27	1,588
March 2024	35,713	6,617	231,011	2,511	275,852	153	70	1,677	33	1,934

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2023	60,719	15,929	12,372	89,020
June 2023	68,000	17,594	15,789	101,383
Sept. 2023	70,638	19,498	20,401	110,537
Dec. 2023	72,335	20,371	20,347	113,053
March 2024	72,336	20,952	23,578	116,866

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2023	105,985	541
June 2023	120,233	591
Sept. 2023	144,701	826
Dec. 2023	154,205	865
March 2024	122,764	960

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2023	5,187	3,904	9,091	178
June 2023	5,242	4,191	9,434	169
Sept. 2023	5,105	4,216	9,320	178
Dec. 2023	5,019	4,514	9,532	228
March 2024	5,025	4,632	9,658	295

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

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of customers using mobil banking services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 2023	144,837	110,427	93,733
June 2023	151,360	115,444	97,774
Sept. 2023	157,875	119,694	100,779
Dec. 2023	164,581	124,011	104,829
March 2024	170,553	127,389	107,940

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2023	11,399	41,723	12,867	7,936	73,925
June 2023	13,131	39,854	10,779	8,139	71,903
Sept. 2023	12,557	36,355	11,323	8,300	68,535
Dec. 2023	14,239	38,644	11,547	9,317	73,748
March 2024	15,343	44,415	10,435	11,117	81,309

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						
March 2023	608,689	80,629	270	80,899	296,873	1,601	298,474	379,372	209	424	633	988,695	
June 2023	719,632	88,735	321	89,056	339,313	1,914	341,226	430,282	257	484	740	1,150,654	
Sept. 2023	813,730	101,287	299	101,585	363,663	2,124	365,787	467,372	268	451	719	1,281,822	
Dec. 2023	919,727	112,026	257	112,282	408,040	2,012	410,052	522,334	254	481	735	1,442,797	
March 2024	956,678	106,248	268	106,516	413,117	2,074	415,191	521,707	249	504	754	1,479,138	

	Volume of transactions (Billion TRY)												
	EFT	Money orders						Total	Foreign currency transfers				Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
March 2023	3,322	636	95	731	1,552	79	1,631	2,362	26	5	31	5,715	
June 2023	4,262	737	101	838	2,001	103	2,105	2,942	32	9	41	7,246	
Sept. 2023	5,293	952	41	992	2,412	129	2,541	3,534	36	8	45	8,871	
Dec. 2023	5,855	1,124	30	1,154	2,714	127	2,841	3,995	34	8	42	9,892	
March 2024	7,239	1,193	35	1,228	3,192	144	3,335	4,563	41	10	51	11,854	

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
March 2023	189,606	7,457	3,827	50,840	11,251	1,255	8,156	62,645	12,954	347,991
June 2023	182,076	6,961	3,342	52,673	2,067	615	8,475	57,708	10,365	324,281
Sept. 2023	185,532	12,982	4,382	56,061	13,400	1,713	8,259	55,473	12,071	349,873
Dec. 2023	196,583	13,431	4,235	59,929	5,799	2,372	7,050	73,963	14,784	378,146
March 2024	212,687	8,954	4,163	59,623	13,712	2,172	6,682	70,649	17,306	395,948

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	73	15	21	139	8	1	1	36	10	304
June 2023	61	16	17	159	1	1	1	37	10	303
Sept. 2023	72	27	27	190	10	2	1	40	13	383
Dec. 2023	86	26	27	233	4	2	1	57	17	454
March 2024	126	25	33	281	15	3	2	63	21	569

The Banks Association of Turkey
Retail Mobil Banking Statistics

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	
March 2023	3,715	5,892	9,607	6,994	13,026	195	20,215	6,608	2,588	9,196	41
June 2023	4,100	6,322	10,421	7,707	13,188	167	21,061	7,833	3,050	10,883	45
Sept. 2023	6,776	9,705	16,481	6,370	16,447	192	23,009	7,997	3,039	11,037	40
Dec. 2023	7,010	10,042	17,052	5,590	14,482	187	20,259	9,182	3,371	12,553	40
March 2024	9,273	12,370	21,643	7,368	12,581	156	20,125	10,195	4,313	14,509	47

	Number of transactions (Thousand)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
March 2023	79,290	311	483	794	5,200	2,959	8,160	593	127,896
June 2023	74,153	478	697	1,176	3,851	3,146	6,998	483	125,221
Sept. 2023	165,029	415	736	1,151	4,166	3,349	7,515	774	225,036
Dec. 2023	167,062	527	804	1,331	4,162	3,142	7,304	674	226,275
March 2024	168,799	660	974	1,634	5,375	2,924	8,299	655	235,709

	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	
March 2023	137	153	290	123	141	16	281	419	337	757	6
June 2023	152	164	316	145	154	19	318	507	455	961	7
Sept. 2023	253	441	694	94	218	19	330	632	494	1,126	10
Dec. 2023	259	302	561	79	191	29	299	802	608	1,410	9
March 2024	477	428	905	149	175	21	345	933	769	1,702	12

	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.				
		Buy	Sell	Total	Buy	Sell	Total		
March 2023	1,482	43	43	86	68	45	113	78	3,092
June 2023	1,207	59	58	117	49	60	109	58	3,094
Sept. 2023	3,418	48	47	95	58	63	120	119	5,913
Dec. 2023	2,528	75	74	149	58	62	120	109	5,185
March 2024	3,221	107	106	214	89	64	153	125	6,677

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2023	26,246	5,924	175,523	1,978	209,671	62	40	525	9	636
June 2023	26,798	6,453	191,170	2,040	226,462	72	52	687	11	822
Sept. 2023	28,041	5,886	210,464	2,175	246,565	65	35	985	16	1,102
Dec. 2023	34,586	7,313	221,895	2,071	265,865	114	59	1,201	18	1,392
March 2024	35,511	6,574	223,510	2,061	267,656	150	69	1,468	22	1,709

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2023	60,103	15,710	12,355	88,167
June 2023	67,282	17,357	15,764	100,404
Sept. 2023	69,915	19,257	20,359	109,531
Dec. 2023	71,609	20,144	20,294	112,047
March 2024	71,552	20,724	23,486	115,762

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2023	105,044	501
June 2023	119,281	536
Sept. 2023	143,768	760
Dec. 2023	153,258	790
March 2024	121,727	867

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2023	5,121	3,902	9,023	175
June 2023	5,199	4,190	9,389	166
Sept. 2023	5,073	4,213	9,286	173
Dec. 2023	4,963	4,512	9,474	219
March 2024	4,960	4,627	9,587	280

Statistics in this report consist of data from banks that are members of the Banks Association of Türkiye (deposit banks, development and investment banks). Participation banks are not included. While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of customers using mobil banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 2023	6,692	4,456	3,672
June 2023	6,979	4,715	3,851
Sept. 2023	7,236	4,882	3,892
Dec. 2023	7,454	4,971	3,957
March 2024	7,604	4,954	4,019

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2023	199	52	345	305	901
June 2023	78	48	320	1,382	1,828
Sept. 2023	73	36	350	286	744
Dec. 2023	65	40	336	306	746
March 2024	74	37	278	273	662

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					
March 2023	40,656	3,703	16	3,719	14,294	349	14,642	18,361	51	2	54	59,071
June 2023	39,014	4,063	20	4,083	16,056	387	16,444	20,527	54	2	56	59,597
Sept. 2023	42,740	4,440	23	4,463	16,800	455	17,255	21,718	62	2	64	64,522
Dec. 2023	45,971	4,618	19	4,637	18,125	442	18,567	23,204	61	2	63	69,238
March 2024	43,421	4,608	18	4,626	17,125	427	17,551	22,178	66	2	67	65,666

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
March 2023	1,461	311	6	317	629	56	685	1,003	12	0	13	2,476
June 2023	1,826	373	9	382	823	67	889	1,271	16	1	16	3,114
Sept. 2023	2,267	423	10	433	1,013	89	1,102	1,535	18	1	18	3,821
Dec. 2023	2,614	500	10	510	1,210	91	1,301	1,811	21	0	21	4,446
March 2024	2,947	561	15	577	1,293	98	1,391	1,968	26	1	26	4,941

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	4,916	1,023	828	1,555	524	92	70	0	727	9,736
June 2023	4,680	1,182	708	1,777	82	44	76	10	784	9,343
Sept. 2023	5,002	1,740	983	872	594	122	68	9	775	10,165
Dec. 2023	5,171	1,580	959	1,543	213	176	56	12	755	10,464
March 2024	5,129	1,342	929	1,570	669	153	48	10	839	10,689

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 2023	16	18	11	24	1	0	0	0	9	78
June 2023	14	30	10	32	0	0	0	0	11	96
Sept. 2023	17	45	18	37	1	0	0	0	13	130
Dec. 2023	19	48	20	55	0	0	0	0	13	156
March 2024	23	43	24	66	1	0	0	0	21	178

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.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		
March 2023	239	254	492	198	726	19	943	143	48	191	1	
June 2023	265	278	542	212	720	19	952	154	52	207	1	
Sept. 2023	321	336	657	180	848	24	1,052	168	53	222	1	
Dec. 2023	399	368	767	153	763	23	939	198	55	253	0	
March 2024	417	429	846	159	652	21	832	212	65	277	0	

Period	Realized share certificate transactions	Number of transactions (Thousand)							Realized VIOP transactions	Total
		Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
March 2023	76	0	0	0	40	42	83	4	1,790	
June 2023	60	0	0	0	32	42	74	4	1,839	
Sept. 2023	105	0	0	0	34	38	72	7	2,115	
Dec. 2023	77	0	0	0	36	40	76	7	2,119	
March 2024	73	0	0	0	42	40	82	6	2,117	

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		
March 2023	62	55	117	25	43	6	74	35	19	53	0	
June 2023	71	66	137	26	42	7	75	39	23	62	0	
Sept. 2023	94	88	183	23	56	9	88	53	25	78	0	
Dec. 2023	125	110	235	20	52	9	81	69	28	97	0	
March 2024	160	153	313	22	48	11	81	80	40	120	0	

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
March 2023	7	0	0	0	2	1	3	0	254	
June 2023	5	0	0	0	1	2	3	0	283	
Sept. 2023	14	0	0	0	1	1	3	0	366	
Dec. 2023	7	0	0	0	1	2	3	0	423	
March 2024	10	0	0	0	2	1	3	0	527	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
March 2023	232	88	6,869	421	7,611	2	1	94	4	102
June 2023	187	57	7,339	444	8,027	2	1	118	5	126
Sept. 2023	73	7	8,015	471	8,567	1	0	168	8	176
Dec. 2023	166	22	7,782	459	8,429	3	1	184	9	196
March 2024	202	43	7,501	450	8,196	4	1	209	11	225

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
March 2023	616	219	17	853
June 2023	718	237	24	980
Sept. 2023	723	242	42	1,007
Dec. 2023	726	228	53	1,007
March 2024	784	228	92	1,104

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2023	941	40
June 2023	951	55
Sept. 2023	933	66
Dec. 2023	947	75
March 2024	1,036	93

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2023	66	2	68	4
June 2023	43	1	44	3
Sept. 2023	32	2	34	5
Dec. 2023	56	2	58	9
March 2024	65	5	71	16

Statistics in this report consist of data from banks that are members of the Banks Association of Türkiye (deposit banks, development and investment banks). Participation banks are not included. While the data of the banks was aggregated, the data was not singularized.

List of participating banks in internet banking statistics

	Internet Banking Sites Included
1 Akbank T.A.Ş.	akbank.com
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	https://online.alternatifbank.com.tr
4 AnadoluBank A.Ş.	Anadolubank Internet Banking Site
5 Arap Türk Bankası A.Ş.	https://internetsubesi.atbank.com.tr/
6 Burgan Bank A.Ş.	https://www.burgan.com.tr , https://www.burgan.com.tr/on
7 Citibank A.Ş.	https://portal.citidirect.com
8 Denizbank A.Ş.	Denizbank Internet Banking, DenizTrader
9 Fibabanka A.Ş.	www.fibabanka.com.tr
10 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Internet Şube
12 ING Bank A.Ş.	ING İnternet Şube
13 MUFG Bank Turkey A.Ş.	https://www.tu.bk.mufg.jp
14 Odea Bank A.Ş.	https://online.odeabank.com.tr/
15 Pasha Yatırım Bankası A.Ş.	https://pashaonline.pashabank.com.tr
16 QNB Finansbank A.Ş.	QNB Finansbank Internet banking and enpara.com
17 Şekerbank T.A.Ş.	Sekerbank Internet 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.	www.garantibvva.com.tr
23 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
24 Türkiye İş Bankası A.Ş.	www.isbank.com.tr
25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	https://online.kalkinma.com.tr
26 Türkiye Sınai Kalkınma Bankası A.Ş.	https://online.tskb.com.tr/tskbonline/Giris
27 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr, Trade Online, Vinov
28 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet

List of participating banks in mobile banking statistics

	Applications Included
1 Akbank T.A.Ş.	Akbank Mobil
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobil
3 Alternatifbank A.Ş.	Alternatif Bank Mobil
4 AnadoluBank A.Ş.	Anadolubank mobil application
5 Arap Türk Bankası A.Ş.	A&T BANK MOBİL
6 Burgan Bank A.Ş.	Burgan Mobil, ON Mobil
7 Citibank A.Ş.	https://m.citidirect.com
8 Denizbank A.Ş.	MobilDeniz, DenizTrader
9 Fibabanka A.Ş.	Fibabanka Mobile App
10 HSBC Bank A.Ş.	HSBC Mobil Banking
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Mobil Şube
12 ING Bank A.Ş.	ING Mobil, Paramara
13 Odea Bank A.Ş.	Odeabank mobil application
14 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
15 Şekerbank T.A.Ş.	Seker Mobil Banking
16 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
18 Türkiye Garanti Bankası A.Ş.	Garanti Cep, BonusFlaş
19 Türkiye Halk Bankası A.Ş.	Halkbank Mobil Banking
20 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
21 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
22 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)

***Publication Periods of the Report:**

March: May 1.Week

June: August 1.Week

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Glossary of Internet Banking Statistics*

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

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

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

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

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

1. Money Transfers

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

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

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

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Glossary of Mobile Banking Statistics*

*** Transactions made by the customers by downloading "the bank's mobile banking application" or by using "the site designed for mobile banking 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.)

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