



Digital, Internet and Mobile Banking Statistics

March 2025

Report Code: DE22

May 2025



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.- March 2025
Number of active retail customers	74.521	90.325	106.038	114.398	115.573
Number of active commercial customers	3.411	4.065	4.549	4.762	4.812
Number of Active Digital Banking Customers	77.932	94.390	110.588	119.160	120.384

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.- March 2025
Only internet banking users	2.764	2.301	1.802	1.405	1.321
Only mobile banking users	65.954	82.304	98.543	109.644	111.815
Both internet and mobile banking users	9.214	9.786	10.243	8.111	7.248
Total	77.932	94.390	110.588	119.160	120.384

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.- March 2025
Female	24.530	30.642	37.341	40.551	41.104
Male	49.991	59.683	68.698	73.847	74.469

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.- March 2025
0-17	294	587	727	897	748
18-25	14.511	17.176	19.990	20.602	20.419
26-35	20.945	24.402	28.502	30.365	30.523
36-55	29.925	35.623	42.184	46.107	46.694
56-65	6.239	8.258	9.683	10.769	11.306
66+	2.607	4.279	4.952	5.658	5.883

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.- March 2025
Number of retail customers					
Number of active customers	10.525	10.545	10.468	7.962	7.019
Number of registered customers that logged in at least once	81.689	91.137	99.129	103.587	106.485
Number of registered customers that logged in at least once in 1-year period	24.405	25.147	27.150	21.934	20.711
Active / Registered Customer	13	12	11	8	7
Number of commercial customers					
Number of active customers	1.452	1.541	1.577	1.554	1.550
Number of registered customers that logged in at least once	5.185	6.069	6.610	6.413	6.581
Number of registered customers that logged in at least once in 1-year period	2.276	2.199	2.397	2.345	2.365
Active / Registered Customer Ratio	28	25	24	24	24
Number of total customers					
Total Number of active customers	11.977	12.086	12.044	9.516	8.569
Total number of registered customers that logged in at least once	86.873	97.206	105.739	110.000	113.065
Total number of registered customers that logged in at least once in 1-year period	26.681	27.346	29.546	24.279	23.077
Total Active / Registered Customer Ratio	14	12	11	9	8

Financial Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 2024		Janu.-March 2025	
	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	69	2.073	74	4.035	79	6.956	66	11.117	60	11.353
Payments	26	119	24	248	22	460	18	664	18	643
Investment transactions	18	673	26	1.234	18	1.340	13	2.377	13	2.681
Credit Card transactions	7	36	6	71	5	130	4	206	4	206
Other Financial transactions	3	94	4	170	5	308	4	444	4	410
Total	123	2.995	134	5.758	129	9.194	105	14.808	98	15.293

Investment Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 2024		Janu.-March 2025	
	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	1.719	92	1.774	290	2.146	487	2.276	1.405	2.265	1.610
Foreign currency transactions	2.721	213	1.651	147	1.237	181	2.265	215	2.049	343
Time deposit accounts	913	75	580	78	623	124	613	200	623	214
Share certificate transactions	11.510	174	20.666	601	13.686	398	7.263	306	6.963	276
Repo Transactions	57	6	56	8	89	14	87	15	73	13
Bonds and bills	110	7	105	13	99	18	99	16	95	17
Gold transactions	637	18	321	7	225	7	197	10	176	10
VIOP transactions	757	89	399	91	387	111	300	211	445	197
Total	18.423	673	25.551	1.234	18.491	1.340	13.100	2.377	12.690	2.681

This report has been prepared from the quarterly statistics of 29 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 2024	Oct.-Dec. 2024	Janu.- March 2025
Number of active retail customers	109.049	114.398	115.573
Number of active commercial customers	4.585	4.762	4.812
Number of Active Digital Banking	113.634	119.160	120.384

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

	Janu.- March 2024	Oct.-Dec. 2024	Janu.- March 2025
Only internet banking users	1.670	1.405	1.321
Only mobile banking users	102.618	109.644	111.815
Both internet and mobile banking users	9.346	8.111	7.248
Total	113.634	119.160	120.384

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

	Janu.- March 2024	Oct.-Dec. 2024	Janu.- March 2025
Female	38.462	40.551	41.104
Male	70.587	73.847	74.469

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

	Janu.- March 2024	Oct.-Dec. 2024	Janu.- March 2025
0-17	725	897	748
18-25	20.120	20.602	20.419
26-35	29.476	30.365	30.523
36-55	43.425	46.107	46.694
56-65	10.054	10.769	11.306
66+	5.249	5.658	5.883

Number of Customers Using Internet Banking Services, thousand person

	Janu.- March 2024	Oct.-Dec. 2024	Janu.- March 2025
Number of retail customers			
Number of active customers	9.469	7.962	7.019
Number of registered customers that logged in at least once	100.700	103.587	106.485
Number of registered customers that logged in at least once in 1-year period	26.183	21.934	20.711
Active / Registered Customer Ratio	9	8	7
Number of commercial customers			
Number of active customers	1.547	1.554	1.550
Number of registered customers that logged in at least once	6.490	6.413	6.581
Number of registered customers that logged in at least once in 1-year period	2.318	2.345	2.365
Active / Registered Customer Ratio	24	24	24
Number of total customers			
Total Number of active customers	11.016	9.516	8.569
Total number of registered customers that logged in at least once	107.190	110.000	113.065
Total number of registered customers that logged in at least once in 1-year period	28.501	24.279	23.077
Total Active / Registered Customer Ratio	10	9	8

Financial Transactions in Internet Banking

	Janu.-March 2024		Oct.-Dec. 2024		Janu.-March 2025	
	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	72	7.826	66	11.117	60	11.353
Payments	21	473	18	664	18	643
Investment transactions	18	1.677	13	2.377	13	2.681
Credit Card transactions	5	146	4	206	4	206
Other Financial transactions	4	329	4	444	4	410
Total	120	10.451	105	14.808	98	15.293

Investment Transactions in Internet Banking

	Janu.-March 2024		Oct.-Dec. 2024		Janu.-March 2025	
	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	2.465	670	2.276	1.405	2.265	1.610
Foreign currency transactions	1.176	187	2.265	215	2.049	343
Time deposit accounts	655	148	613	200	623	214
Share certificate transactions	12.825	507	7.263	306	6.963	276
Repo Transactions	106	20	87	15	73	13
Bonds and bills	111	22	99	16	95	17
Gold transactions	264	9	197	10	176	10
VIOP transactions	317	114	300	211	445	197
Total	17.917	1.677	13.100	2.377	12.690	2.681

This report has been prepared from the quarterly statistics of 29 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.

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Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.-March 2025
Number of retail customers					
Number of active customers	72.405	88.647	104.829	113.514	114.774
Number of registered customers that logged in at least once	112.106	136.095	164.581	187.613	192.975
Number of registered customers that logged in at least once in 1-year period	83.692	103.182	124.011	136.048	138.176
Active / Registered Customer Ratio	65	65	64	61	59
Number of commercial customers					
Number of active customers	2.763	3.443	3.957	4.241	4.289
Number of registered customers that logged in at least once	5.121	6.534	7.454	8.211	8.500
Number of registered customers that logged in at least once in 1-year period	3.461	4.152	4.971	5.298	5.375
Active / Registered Customer Ratio	54	53	53	52	50
Number of total customers					
Total Number of active customers	75.168	92.090	108.786	117.755	119.063
Total number of registered customers that logged in at least once	117.226	142.629	172.035	195.824	201.476
Total number of registered customers that logged in at least once in 1-year period	87.152	107.334	128.982	141.346	143.551
Total Active / Registered Customer Ratio	64	65	63	60	59

Financial Transactions in Mobil Banking

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.-March 2025
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)
Money Transfers	675	3.267	1.023	6.919	1.512
Payments	293	137	357	295	389
Investment transactions	99	2.031	125	3.085	228
Credit Card transactions	151	237	217	610	274
Other Financial transactions	60	160	95	398	154
Total	1.277	5.833	1.816	11.307	2.558
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)

Investment Transactions in Mobil Banking

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Janu.-March 2025
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)
Investment funds	7.303	200	10.155	312	17.819
Foreign currency transactions	27.522	535	21.933	329	21.202
Time deposit accounts	9.877	514	8.401	624	12.806
Share certificate transactions	42.203	480	75.920	1.570	167.139
Repo Transactions	38	3	43	6	40
Bonds and bills	397	19	707	64	1.331
Gold transactions	10.868	208	7.230	90	7.379
VIOP transactions	566	72	677	90	680
Total	98.775	2.031	125.065	3.085	228.397
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)

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 2024	Oct.-Dec. 2024	Janu.- March 2025
Number of retail customers			
Number of active customers	107.944	113.514	114.774
Number of registered customers that logged in at least once	170.579	187.613	192.975
Number of registered customers that logged in at least once in 1-year period	127.403	136.048	138.176
Active / Registered Customer Ratio	63	61	59
Number of commercial customers			
Number of active customers	4.019	4.241	4.289
Number of registered customers that logged in at least once	7.604	8.211	8.500
Number of registered customers that logged in at least once in 1-year period	4.954	5.298	5.375
Active / Registered Customer Ratio	53	52	50
Number of total customers			
Total Number of active customers	111.963	117.755	119.063
Total number of registered customers that logged in at least once	178.183	195.824	201.476
Total number of registered customers that logged in at least once in 1-year period	132.357	141.346	143.551
Total Active / Registered Customer Ratio	63	60	59

Financial Transactions in Mobil Banking

	Janu.-March 2024		Oct.-Dec. 2024		Janu.-March 2025	
	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	1.545	16.809	1.614	24.032	1.569	24.235
Payments	407	747	412	1.095	412	1.227
Investment transactions	238	7.211	155	8.182	143	9.216
Credit Card transactions	276	1.934	276	2.690	277	2.914
Other Financial transactions	123	960	114	1.282	134	1.265
Total	2.588	27.660	2.571	37.281	2.535	38.858

Investment Transactions in Mobil Banking

	Janu.-March 2024		Oct.-Dec. 2024		Janu.-March 2025	
	Number of transactions (Thousands)	Volume of transactions (Billion TRY)	Number of transactions (Thousands)	Volume of transactions (Billion TRY)	Number of transactions (Thousands)	Volume of transactions (Billion TRY)
Investment funds	22.524	1.224	26.547	2.578	27.414	3.280
Foreign currency transactions	20.956	427	16.715	437	15.173	482
Time deposit accounts	14.781	1.821	15.572	2.797	17.828	3.045
Share certificate transactions	168.872	3.231	86.474	1.858	73.265	1.922
Repo Transactions	48	12	35	6	34	6
Bonds and bills	1.634	214	1.262	144	1.080	111
Gold transactions	8.381	156	7.215	185	6.449	186
VIOP transactions	661	125	761	178	2.078	184
Total	237.856	7.211	154.581	8.182	143.322	9.216

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.
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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 2024	16.647	86.526	84.053	187.226	1.587	102.807	24.596	128.990	1.105	99.580	8.364	109.049
June 2024	15.977	90.785	85.017	191.779	1.517	106.422	23.353	131.293	1.036	101.670	7.390	110.096
Sept. 2024	15.639	95.479	86.553	197.671	1.490	111.429	21.817	134.736	954	104.345	7.335	112.634
Dec. 2024	15.479	99.504	88.109	203.091	1.442	115.556	20.492	137.490	884	106.436	7.078	114.398
March 2025	15.926	102.417	90.558	208.902	1.359	118.824	19.353	139.535	799	108.553	6.221	115.573

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 2024	2.577	3.691	3.913	10.181	671	3.307	1.647	5.625	565	3.037	982	4.585
June 2024	2.489	3.766	3.995	10.249	670	3.296	1.645	5.611	547	2.986	987	4.520
Sept. 2024	2.287	3.977	3.961	10.226	665	3.484	1.649	5.797	532	3.133	1.003	4.668
Dec. 2024	2.321	4.119	4.092	10.531	679	3.632	1.666	5.977	521	3.208	1.033	4.762
March 2025	2.360	4.279	4.221	10.860	661	3.671	1.704	6.036	523	3.262	1.027	4.812

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 2024	19.224	90.217	87.966	197.407	2.258	106.114	26.243	134.615	1.670	102.618	9.346	113.634
June 2024	18.465	94.551	89.012	202.028	2.187	109.719	24.998	136.904	1.582	104.656	8.378	114.615
Sept. 2024	17.926	99.456	90.514	207.896	2.155	114.912	23.465	140.533	1.486	107.478	8.338	117.302
Dec. 2024	17.799	103.623	92.201	213.623	2.121	119.188	22.158	143.467	1.405	109.644	8.111	119.160
March 2025	18.286	106.696	94.780	219.762	2.020	122.495	21.056	145.571	1.321	111.815	7.248	120.384

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
	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 2024	451	35.371	2.640	38.462	654	64.209	5.724	70.587	1.105	99.580	8.364	109.049
June 2024	421	35.732	2.299	38.453	614	65.938	5.091	71.643	1.036	101.670	7.390	110.096
Sept. 2024	387	37.036	2.230	39.653	567	67.309	5.104	72.981	954	104.345	7.335	112.634
Dec. 2024	356	38.065	2.129	40.551	528	68.371	4.949	73.847	884	106.436	7.078	114.398
March 2025	323	38.888	1.893	41.104	476	69.665	4.328	74.469	799	108.553	6.221	115.573

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 2024	28	48	111	455	225	238	643	18.749	27.168	39.366	9.064	4.591
June 2024	29	42	99	415	210	240	665	18.980	27.566	40.297	9.308	4.854
Sept. 2024	35	37	93	389	192	207	911	19.319	28.046	41.521	9.683	4.865
Dec. 2024	26	33	85	356	182	202	826	19.590	28.467	42.590	9.896	5.066
March 2025	17	31	79	317	163	191	705	19.589	28.916	43.565	10.485	5.294

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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 2024	54	1.323	2.197	3.605	765	420	725	20.120	29.476	43.425	10.054	5.249
June 2024	52	1.104	1.878	3.214	717	425	746	20.126	29.543	43.926	10.235	5.519
Sept. 2024	67	1.065	1.899	3.234	687	384	1.012	20.420	30.038	45.144	10.563	5.456
Dec. 2024	45	978	1.813	3.161	691	390	897	20.602	30.365	46.107	10.769	5.658
March 2025	27	798	1.528	2.812	658	398	748	20.419	30.523	46.694	11.306	5.883

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.

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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 2024	100.700	26.183	9.469	6.490	2.318	1.547	107.190	28.501	11.016
June 2024	100.994	24.870	8.426	6.484	2.315	1.534	107.477	27.185	9.960
Sept. 2024	102.192	23.307	8.289	6.249	2.313	1.535	108.440	25.620	9.824
Dec. 2024	103.587	21.934	7.962	6.413	2.345	1.554	110.000	24.279	9.516
March 2025	106.485	20.711	7.019	6.581	2.365	1.550	113.065	23.077	8.569

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2024	190	909	480	375	1.954
June 2024	140	664	364	313	1.481
Sept. 2024	163	575	344	335	1.417
Dec. 2024	102	342	335	333	1.112
March 2025	108	327	353	307	1.094

III. Financial transactions

III.1. Money transfers

EFT	Number of transactions (Thousand)									Total		
	Money orders						Foreign currency transfers					
	Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)			
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total			
March 2024	37.770	4.701	64	4.764	28.457	640	29.097	33.861	274	85	359	71.990
June 2024	34.719	4.486	58	4.544	26.549	635	27.183	31.727	266	81	348	66.794
Sept. 2024	33.980	4.533	65	4.598	25.593	667	26.260	30.858	290	79	369	65.207
Dec. 2024	34.557	4.453	64	4.517	25.442	675	26.117	30.635	287	82	369	65.561
March 2025	30.115	4.229	56	4.285	24.879	679	25.558	29.844	274	85	359	60.318

EFT	Volume of transactions (Billion TRY)									Total		
	Money orders						Foreign currency transfers					
	Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)			
TC	FC	Total	TC	FC	Total	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total			
March 2024	3.349	1.812	107	1.919	2.030	184	2.214	4.133	328	15	344	7.826
June 2024	3.542	1.940	104	2.044	2.195	184	2.379	4.424	334	12	346	8.312
Sept. 2024	4.089	2.142	109	2.251	2.830	201	3.031	5.282	389	13	402	9.773
Dec. 2024	4.487	2.472	112	2.584	3.400	198	3.598	6.182	436	13	449	11.117
March 2025	4.474	2.623	119	2.742	3.514	220	3.733	6.475	388	15	403	11.353

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 2024	6.917	3.820	1.836	1.018	1.374	425	211	495	4.966	21.061	
June 2024	9.366	4.001	1.725	916	205	428	174	395	4.653	21.863	
Sept. 2024	6.447	3.787	1.884	876	1.115	454	79	287	4.635	19.564	
Dec. 2024	6.417	3.575	1.599	784	212	499	57	288	4.788	18.219	
March 2025	5.916	2.922	1.310	627	1.236	415	50	278	5.061	17.815	

	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 2024	49	181	70	43	3	1	0	1	126	473	
June 2024	48	248	80	44	1	1	0	0	129	551	
Sept. 2024	57	234	103	57	3	1	0	0	140	596	
Dec. 2024	75	278	91	63	1	1	0	0	155	664	
March 2025	67	245	84	59	5	1	0	0	181	643	

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	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 2024	1.186	1.279	2.465	464	646	67	1.176	492	163	655	106		
June 2024	1.075	1.181	2.256	311	623	58	992	457	144	601	88		
Sept. 2024	1.050	1.212	2.262	337	598	63	998	468	143	612	93		
Dec. 2024	1.043	1.232	2.276	1.017	1.167	81	2.265	473	140	613	87		
March 2025	1.021	1.243	2.265	979	997	73	2.049	494	129	623	73		

	Number of transactions (Thousand)											continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total				
		Buy	Sell	Total	Buy	Sell	Total		Buy	Sell	Total		
March 2024	12.825	62	48	111	196	67	264	317	17.917				
June 2024	9.913	66	38	104	133	68	201	365	14.520				
Sept. 2024	8.178	50	33	83	123	62	186	319	12.731				
Dec. 2024	7.263	68	30	99	138	59	197	300	13.100				
March 2025	6.963	70	25	95	125	51	176	445	12.690				

	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 2024	335	335	670	47	93	46	187	83	65	148	20		
June 2024	393	395	788	37	99	63	199	82	65	147	13		
Sept. 2024	607	587	1.194	41	106	49	196	102	76	178	15		
Dec. 2024	705	700	1.405	47	106	63	215	116	84	200	15		
March 2025	777	833	1.610	115	145	83	343	122	91	214	13		

	Volume of transactions (Billion TRY)											continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total				
		Buy	Sell	Total	Buy	Sell	Total		Buy	Sell	Total		
March 2024	507	13	9	22	5	3	9	114	1.677				
June 2024	363	12	7	18	3	4	7	156	1.692				
Sept. 2024	347	9	5	15	5	4	9	179	2.132				
Dec. 2024	306	11	5	16	5	4	10	211	2.377				
March 2025	276	13	4	17	5	4	10	197	2.681				

III.4. Credit card transactions

	Number of transactions (Thousand)											continued below...	
	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 2024	261	56	4.412	183	4.913	2	1	137	5	146			
June 2024	172	31	3.982	170	4.356	1	0	159	6	167			
Sept. 2024	156	34	3.851	168	4.208	1	0	182	7	191			
Dec. 2024	158	36	3.830	155	4.179	1	0	196	8	206			
March 2025	152	36	3.520	145	3.852	1	1	196	8	206			

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2024	4.450	329
June 2024	3.893	346
Sept. 2024	3.720	366
Dec. 2024	3.967	444
March 2025	3.568	410

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
March 2024	78	62	140	9
June 2024	70	58	128	9
Sept. 2024	76	58	134	8
Dec. 2024	75	56	131	10
March 2025	62	48	110	8

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 2024	100.700	26.183	9.469
June 2024	100.994	24.870	8.426
Sept. 2024	102.192	23.307	8.289
Dec. 2024	103.587	21.934	7.962
March 2025	106.485	20.711	7.019

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2024	186	906	356	288	1.736
June 2024	137	661	259	241	1.298
Sept. 2024	160	570	245	253	1.228
Dec. 2024	99	329	227	247	901
March 2025	105	323	245	221	893

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											Total	
	EFT	Money orders						Foreign currency transfers					
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
March 2024	14.109	2.387	22	2.408	6.742	103	6.845	9.253	63	69	132	23.494	
June 2024	12.137	2.124	17	2.141	5.373	90	5.463	7.604	55	66	121	19.862	
Sept. 2024	10.619	1.794	17	1.811	4.399	83	4.481	6.292	64	65	129	17.040	
Dec. 2024	10.212	1.687	15	1.702	4.308	81	4.388	6.091	57	68	126	16.429	
March 2025	8.951	1.635	14	1.649	4.101	75	4.176	5.825	55	70	125	14.901	

III.2. Payments

Period	Volume of transactions (Billion TRY)											Total	
	EFT	Money orders						Foreign currency transfers					
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
March 2024	238	63	5	68	130	14	144	211	10	1	11	460	
June 2024	232	59	5	64	121	14	135	199	8	1	10	440	
Sept. 2024	251	67	4	71	139	14	152	223	10	1	11	485	
Dec. 2024	274	70	4	74	214	14	228	302	9	1	11	587	
March 2025	263	76	4	79	187	13	200	279	9	1	10	553	

III.3. Payments

Period	Number of transactions (Thousand)										Total
	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 2024	4.900	2.248	1.147	822	593	147	63	494	637	11.051	
June 2024	7.526	2.329	1.071	730	71	147	56	395	509	12.835	
Sept. 2024	4.474	2.219	1.136	687	441	162	49	287	491	9.946	
Dec. 2024	4.374	2.041	975	598	55	168	37	287	378	8.913	
March 2025	4.004	1.636	783	456	505	140	34	278	461	8.297	

Period	Volume of transactions (Billion TRY)										Total
	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 2024	3	9	11	5	1	0	0	1	4	34	
June 2024	4	12	12	5	0	0	0	0	3	37	
Sept. 2024	4	12	13	6	1	0	0	0	6	42	
Dec. 2024	4	11	12	6	0	0	0	0	3	37	
March 2025	5	11	11	5	1	0	0	0	3	37	

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 2024	923	997	1.921	344	299	24	667	423	137	560	90
June 2024	813	892	1.705	209	289	16	514	389	118	507	75
Sept. 2024	739	875	1.613	228	279	18	525	394	117	511	81
Dec. 2024	689	848	1.537	908	861	36	1.805	395	113	508	75
March 2025	681	852	1.533	873	729	31	1.633	418	104	522	62

Period	Number of transactions (Thousand)										Total	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions				
		Buy	Sell	Total	Buy	Sell	Total					
March 2024	12.764	62	48	110	191	65	256	266	16.635			
June 2024	9.854	66	37	104	129	65	194	290	13.243			
Sept. 2024	8.124	50	32	82	119	60	179	289	11.405			
Dec. 2024	7.215	68	30	98	133	57	190	278	11.706			
March 2025	6.915	70	25	95	121	49	170	437	11.367			

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 2024	58	52	110	13	11	3	27	43	36	79	11
June 2024	58	60	117	6	14	2	23	43	32	75	7
Sept. 2024	73	66	138	10	15	3	28	52	38	90	8
Dec. 2024	77	75	152	10	14	4	28	61	42	102	8
March 2025	98	105	203	72	60	12	144	67	43	110	7

Period	Volume of transactions (Billion TRY)										Total	
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions				
		Buy	Sell	Total	Buy	Sell	Total					
March 2024	469	13	9	22	5	3	8	43	769			
June 2024	331	11	7	18	3	3	6	55	632			
Sept. 2024	311	9	5	14	4	4	7	67	666			
Dec. 2024	272	10	5	16	4	4	8	89	675			
March 2025	235	13	4	17	5	4	8	109	835			

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	Total
March 2024	254	55	3.478	93	3.880	2	1	43	1	48	
June 2024	168	30	3.136	85	3.419	1	0	49	2	52	
Sept. 2024	151	33	2.999	82	3.265	1	0	56	2	59	
Dec. 2024	153	35	2.909	76	3.172	1	0	59	2	62	
March 2025	146	35	2.746	71	2.998	1	0	60	2	63	

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)	Other financial transactions			
			Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2024	3.169	34				
June 2024	2.692	33				
Sept. 2024	2.319	32				
Dec. 2024	2.625	33				
March 2025	2.172	36				

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)	
	Instant credit lending	Insurance Sales	Total		
March 2024	70	60	130	4	
June 2024	62	57	118	4	
Sept. 2024	66	57	123	4	
Dec. 2024	63	54	117	4	
March 2025	52	47	100	4	

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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 2024	6,490	2,318	1,547
June 2024	6,484	2,315	1,534
Sept. 2024	6,249	2,313	1,535
Dec. 2024	6,413	2,345	1,554
March 2025	6,581	2,365	1,550

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2024	4	3	124	88	218
June 2024	3	4	105	72	183
Sept. 2024	3	5	99	82	189
Dec. 2024	3	13	108	86	210
March 2025	3	3	108	86	200

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)										Total	
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)		
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
March 2024	23,661	2,314	42	2,356	21,715	536	22,252	24,608	211	16	227	48,496
June 2024	22,582	2,362	41	2,403	21,176	544	21,721	24,123	212	15	227	46,933
Sept. 2024	23,361	2,739	48	2,787	21,195	584	21,779	24,566	227	14	240	48,167
Dec. 2024	24,345	2,766	49	2,815	21,134	595	21,729	24,544	230	14	244	49,132
March 2025	21,163	2,594	42	2,636	20,778	604	21,382	24,018	219	15	235	45,416

Period	Volume of transactions (Billion TRY)										Total	
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)		
TC	FC	Total	TC	FC	Total	TC	FC	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
March 2024	3,111	1,749	102	1,851	1,901	170	2,071	3,922	318	14	332	7,366
June 2024	3,311	1,881	99	1,980	2,074	170	2,244	4,225	325	11	336	7,871
Sept. 2024	3,838	2,075	106	2,180	2,691	187	2,879	5,059	379	11	391	9,288
Dec. 2024	4,212	2,402	108	2,510	3,186	184	3,369	5,880	427	12	439	10,531
March 2025	4,211	2,547	115	2,663	3,326	207	3,533	6,196	379	14	393	10,799

III.2. Payments

Period	Number of transactions (Thousand)										Total
	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 2024	2,017	1,571	689	196	780	278	149	0	4,330	10,010	
June 2024	1,839	1,672	653	186	135	281	118	0	4,144	9,028	
Sept. 2024	1,973	1,568	749	189	674	291	29	0	4,144	9,618	
Dec. 2024	2,043	1,534	624	186	157	331	20	0	4,410	9,305	
March 2025	1,912	1,285	527	171	731	275	16	0	4,600	9,517	

Period	Volume of transactions (Billion TRY)										Total
	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 2024	46	171	59	38	3	0	0	0	122	439	
June 2024	44	236	69	39	0	0	0	0	126	514	
Sept. 2024	53	222	90	51	2	0	0	0	134	553	
Dec. 2024	70	267	80	57	1	1	0	0	152	627	
March 2025	62	235	73	54	4	1	0	0	177	606	

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				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 2024	263	282	545	120	346	42	508	69	25	94	16	
June 2024	262	289	551	103	333	42	477	68	26	94	12	
Sept. 2024	311	338	649	109	319	45	473	74	26	100	13	
Dec. 2024	354	385	739	109	306	46	461	78	27	106	13	
March 2025	341	391	731	106	268	42	416	76	25	101	11	

Period	Number of transactions (Thousand)										continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total					
March 2024	60	1	0	1	5	2	7	51	1.283			
June 2024	60	0	0	1	4	3	7	75	1.278			
Sept. 2024	54	0	0	0	4	2	7	30	1.326			
Dec. 2024	47	0	0	1	5	2	7	21	1.394			
March 2025	48	0	0	1	4	2	6	8	1.322			

Period	Volume of transactions (Billion TRY)										continued below...	
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 2024	277	283	561	35	81	43	160	39	30	69	10	
June 2024	335	336	671	31	85	60	176	39	33	72	7	
Sept. 2024	535	521	1.056	32	91	46	168	49	38	88	7	
Dec. 2024	628	625	1.253	37	92	58	187	55	42	98	7	
March 2025	679	729	1.408	43	85	71	199	55	48	103	6	

Period	Volume of transactions (Billion TRY)										continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total					
March 2024	38	0	0	0	1	0	1	70	908			
June 2024	32	0	0	0	1	1	1	102	1.060			
Sept. 2024	35	0	0	0	1	1	2	111	1.467			
Dec. 2024	34	0	0	0	1	0	2	122	1.702			
March 2025	41	0	0	0	1	0	1	88	1.846			

III.4. Credit card transactions

Period	Number of transactions (Thousand)						Volume of transactions (Billion TRY)					continued below...
	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 2024	8	1	934	90	1.033	0	0	94	4	98		
June 2024	5	1	846	85	937	0	0	110	5	115		
Sept. 2024	5	1	851	85	943	0	0	126	6	132		
Dec. 2024	5	1	921	79	1.006	0	0	137	6	143		
March 2025	5	1	774	74	854	0	0	136	6	143		

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)	Other financial transactions				continued below...
			Instant credit lending	Insurance Sales	Total	Instant credit lending	
March 2024	1.281	296					
June 2024	1.201	313					
Sept. 2024	1.402	335					
Dec. 2024	1.343	411					
March 2025	1.397	374					

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)	continued below...		
	Instant credit lending	Insurance Sales	Total				
March 2024	8	2	10	5			
June 2024	8	2	10	5			
Sept. 2024	10	1	11	4			
Dec. 2024	13	2	14	6			
March 2025	10	1	11	4			

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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 2024	170,579	127,403	107,944	7,604	4,954	4,019	178,183	132,357	111,963
June 2024	175,802	129,776	109,060	7,761	4,941	3,973	183,563	134,717	113,033
Sept. 2024	182,032	133,246	111,680	7,938	5,132	4,136	189,970	138,378	115,816
Dec. 2024	187,613	136,048	113,514	8,211	5,298	4,241	195,824	141,346	117,755
March 2025	192,975	138,176	114,774	8,500	5,375	4,289	201,476	143,551	119,063

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.*	Loan applicati.*	Regular payment orders	Invoice payment orders	Total*
March 2024	16,315	46,851	10,712	11,390	85,269
June 2024	13,226	39,679	8,958	10,422	72,285
Sept. 2024	13,646	42,184	8,899	11,582	76,311
Dec. 2024	14,463	45,500	8,912	9,211	78,086
March 2025	13,613	47,978	8,948	8,731	79,271

*Data for the periods of March 2024, June 2024, September 2024 and December 2024 have been revised by a bank.

II. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											
	Money orders**						Foreign currency transfers					
	Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total							
March 2024	1,000,138	110,862	286	111,148	430,256	2,501	432,757	543,905	315	506	821	1,544,864
June 2024	1,002,187	109,513	258	109,771	415,041	2,536	417,577	527,348	307	559	866	1,530,401
Sept. 2024	1,015,153	105,798	283	106,081	391,228	2,505	393,733	499,814	339	526	865	1,515,832
Dec. 2024	1,089,425	110,918	252	111,171	410,028	2,394	412,422	523,593	349	547	896	1,613,914
March 2025	1,080,562	108,770	398	109,168	375,700	2,269	377,969	487,137	340	574	914	1,568,613

Period	Volume of transactions (Billion TRY)											
	Money orders						Foreign currency transfers					
	Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
TC	FC	Total	TC	FC	Total							
March 2024	10,188	1,755	56	1,811	4,484	248	4,732	6,543	67	11	78	16,809
June 2024	10,695	1,881	64	1,945	4,394	269	4,662	6,607	64	12	76	17,378
Sept. 2024	13,023	2,336	57	2,393	5,162	291	5,453	7,847	75	13	89	20,958
Dec. 2024	15,026	2,581	51	2,632	5,985	294	6,279	8,911	81	14	95	24,032
March 2025	15,284	2,728	67	2,794	5,762	295	6,057	8,851	86	15	101	24,235

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 2024	217,816	10,297	5,092	61,193	14,381	2,324	6,730	70,659	18,145	406,637
June 2024	217,081	10,322	5,219	59,506	2,990	2,503	6,617	61,237	17,288	382,763
Sept. 2024	238,584	11,447	5,459	58,166	12,287	3,049	5,842	53,207	17,688	405,729
Dec. 2024	250,936	13,923	5,197	53,728	2,376	3,407	4,298	61,278	17,311	412,455
March 2025	244,323	10,174	4,791	50,851	15,483	3,302	3,881	60,015	19,110	411,930

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 2024	149	68	57	348	17	3	2	63	42	747
June 2024	135	95	62	408	3	4	2	61	49	818
Sept. 2024	180	96	76	489	16	5	2	67	57	987
Dec. 2024	217	117	78	532	3	5	1	79	62	1,095
March 2025	255	103	80	596	27	6	1	85	73	1,227

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				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 2024	9.709	12.814	22.524	7.548	13.231	178	20.956	10.404	4.376	14.781	48	
June 2024	10.557	13.543	24.100	5.086	13.203	175	18.464	10.724	4.218	14.942	13	
Sept. 2024	11.065	14.846	25.911	5.140	12.476	186	17.804	11.255	4.528	15.783	38	
Dec. 2024	11.159	15.388	26.547	5.214	11.313	188	16.715	10.860	4.712	15.572	35	
March 2025	11.517	15.897	27.414	5.458	9.544	171	15.173	12.885	4.943	17.828	34	

Period	Number of transactions (Thousand)										continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total					
March 2024	168.872	660	974	1.634	5.418	2.964	8.381	661	237.856			
June 2024	131.404	663	790	1.452	4.064	3.174	7.238	689	198.302			
Sept. 2024	100.704	507	785	1.292	3.679	2.909	6.589	749	168.870			
Dec. 2024	86.474	489	774	1.262	4.337	2.878	7.215	761	154.581			
March 2025	73.265	427	653	1.080	3.913	2.535	6.449	2.078	143.322			

Period	Volume of transactions (Billion TRY)										continued below...	
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 2024	640	584	1.224	171	223	33	427	1.013	808	1.821	12	
June 2024	741	883	1.624	91	274	32	396	1.123	846	1.969	1	
Sept. 2024	1.064	1.012	2.077	126	272	34	432	1.396	1.044	2.441	8	
Dec. 2024	1.294	1.284	2.578	131	268	38	437	1.610	1.187	2.797	6	
March 2025	1.572	1.708	3.280	188	257	37	482	1.759	1.286	3.045	6	

Period	Volume of transactions (Billion TRY)										continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total					
March 2024	3.231	108	106	214	91	65	156	125	7.211			
June 2024	2.267	80	73	153	58	79	137	127	6.674			
Sept. 2024	2.142	62	61	124	73	87	159	128	7.510			
Dec. 2024	1.858	72	72	144	92	93	185	178	8.182			
March 2025	1.922	60	51	111	96	91	186	184	9.216			

III.4. Credit card transactions

Period	Number of transactions (Thousand)										continued below...	
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Volume of transactions (Billion TRY)						
						Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total		
March 2024	35.713	6.617	231.007	2.511	275.848	153	70	1.677	33	1.934		
June 2024	26.319	3.511	233.007	2.514	265.352	81	25	1.972	42	2.120		
Sept. 2024	25.429	3.810	236.365	2.522	268.127	84	32	2.320	51	2.487		
Dec. 2024	27.450	3.864	242.298	2.485	276.096	92	34	2.507	57	2.690		
March 2025	29.346	4.208	241.469	2.389	277.411	101	40	2.710	62	2.914		

III.5. Transactions from mobile

Period	Number of transactions (Thousand)				continued below...	
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total		
March 2024	72.337	20.952	23.578	116.867		
June 2024	80.204	24.304	32.731	137.239		
Sept. 2024	81.896	27.375	42.732	152.003		
Dec. 2024	84.124	34.868	46.850	165.842		
March 2025	79.041	27.482	53.220	159.743		

III.6. Other financial transactions

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)	
	Instant credit lending	Insurance Sales	Total		
March 2024	5.025	4.632	9.658	295	
June 2024	5.009	4.949	9.959	291	
Sept. 2024	5.326	5.054	10.380	335	
Dec. 2024	5.361	4.271	9.632	338	
March 2025	5.100	3.845	8.945	416	

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 (Thousands)	Total number of registered customers that logged in at least once in 1-year period (Thousands)	Number of active customers (Thousands)
March 2024	170.579	127.403	107.944
June 2024	175.802	129.776	109.060
Sept. 2024	182.032	133.246	111.680
Dec. 2024	187.613	136.048	113.514
March 2025	192.975	138.176	114.774

II. Non-financial transactions

	Number of transactions (Thousands)				
	Credit card applicati.*	Loan applicati.*	Regular payment orders	Invoice payment orders	Total*
March 2024	16.241	46.814	10.435	11.117	84.607
June 2024	13.163	39.633	8.706	10.187	71.689
Sept. 2024	13.583	42.128	8.638	11.352	75.701
Dec. 2024	14.404	45.409	8.627	8.961	77.400
March 2025	13.552	47.909	8.658	8.476	78.595

*Data for the periods of March 2024, June 2024, September 2024 and December 2024 have been revised by a bank.

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousands)											Total	
	EFT	Money orders						Foreign currency transfers					
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
March 2024		956.717	106.254	268	106.521	413.132	2.074	415.206	521.727	249	504	754 1.479.198	
June 2024		958.899	104.800	236	105.036	398.044	2.077	400.121	505.157	239	557	796 1.464.853	
Sept. 2024		968.354	100.554	258	100.812	373.203	1.991	375.194	476.006	264	525	789 1.445.149	
Dec. 2024		1.040.900	105.300	230	105.531	391.443	1.889	393.332	498.862	272	546	818 1.540.580	
March 2025		1.034.754	103.653	217	103.871	358.270	1.793	360.064	463.935	264	572	837 1.499.526	

	Volume of transactions (Billion TRY)											Total	
	EFT	Money orders						Foreign currency transfers					
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
March 2024		7.241	1.193	38	1.231	3.192	147	3.338	4.570	41	10	51 11.862	
June 2024		7.567	1.263	36	1.300	3.070	153	3.223	4.523	37	12	49 12.139	
Sept. 2024		9.115	1.518	37	1.556	3.528	157	3.685	5.241	44	13	57 14.413	
Dec. 2024		10.536	1.745	35	1.780	4.075	156	4.231	6.010	46	13	59 16.605	
March 2025		10.866	1.857	37	1.894	3.948	148	4.096	5.990	48	14	62 16.918	

III.2. Payments

	Number of transactions (Thousands)										Total
	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 2024	212.687	8.954	4.163	59.623	13.712	2.172	6.682	70.649	17.306	395.948	
June 2024	212.037	8.787	4.302	57.940	2.879	2.346	6.574	61.229	16.336	372.430	
Sept. 2024	233.261	9.999	4.483	56.436	11.845	2.883	5.802	53.202	16.790	394.701	
Dec. 2024	245.611	12.439	4.253	51.976	2.312	3.210	4.267	61.268	16.386	401.722	
March 2025	239.132	8.915	3.924	49.042	14.965	3.126	3.853	60.009	18.126	401.093	

	Volume of transactions (Billion TRY)										Total
	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 2024	126	25	33	281	15	3	2	63	21	569	
June 2024	114	29	34	326	3	4	2	61	25	599	
Sept. 2024	152	35	40	385	15	4	2	67	29	730	
Dec. 2024	188	42	44	414	3	5	1	79	31	808	
March 2025	224	38	45	460	26	6	1	85	37	922	

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)												continued below...	
	Investment funds			Foreign currency transactions			Time deposit accounts			Opening	Closing	Total		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total							
March 2024	9.293	12.385	21.678	7.389	12.579	156	20.124	10.192	4.311	14.504	47			
June 2024	10.083	13.060	23.143	4.966	12.532	153	17.651	10.506	4.150	14.656	12			
Sept. 2024	10.470	14.257	24.727	5.010	11.835	163	17.007	11.016	4.454	15.469	38			
Dec. 2024	10.484	14.701	25.185	5.088	10.726	164	15.978	10.624	4.638	15.262	34			
March 2025	10.858	15.173	26.031	5.333	9.042	145	14.520	12.644	4.864	17.509	34			

	Number of transactions (Thousand)												continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VTOP transactions	Total					
		Buy	Sell	Total	Buy	Sell	Total							
March 2024	168.799	660	974	1.634	5.376	2.923	8.299	655	235.739					
June 2024	131.346	662	789	1.451	4.032	3.133	7.165	688	196.112					
Sept. 2024	100.647	506	785	1.291	3.648	2.875	6.522	749	166.451					
Dec. 2024	86.418	489	773	1.262	4.303	2.845	7.148	760	152.047					
March 2025	73.212	427	653	1.080	3.884	2.505	6.389	2.076	140.850					

	Volume of transactions (Billion TRY)												continued below...	
	Investment funds			Foreign currency transactions			Time deposit accounts			Opening	Closing	Total		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total							
March 2024	480	431	911	149	175	21	346	932	769	1.701	12			
June 2024	538	691	1.229	75	220	21	316	1.039	808	1.846	1			
Sept. 2024	775	729	1.504	105	220	22	347	1.286	998	2.284	8			
Dec. 2024	919	913	1.832	108	217	24	349	1.493	1.141	2.633	6			
March 2025	1.160	1.267	2.428	149	205	23	378	1.636	1.240	2.876	6			

	Volume of transactions (Billion TRY)													
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VTOP transactions	Total					
		Buy	Sell	Total	Buy	Sell	Total							
March 2024	3.221	108	106	214	89	64	153	125	6.683					
June 2024	2.258	80	73	153	57	77	134	127	6.064					
Sept. 2024	2.132	62	61	124	71	85	156	128	6.683					
Dec. 2024	1.846	72	72	143	90	91	181	178	7.169					
March 2025	1.908	60	51	111	94	89	182	169	8.058					

III.4. Credit card transactions

	Number of transactions (Thousand)												continued below...	
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Volume of transactions (Billion TRY)								
						Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total				
March 2024	35.511	6.574	223.506	2.061	267.652	150	69	1.468	22	1.709				
June 2024	26.134	3.480	225.705	2.062	257.381	78	24	1.719	28	1.850				
Sept. 2024	25.220	3.774	228.612	2.068	259.675	80	30	2.017	35	2.162				
Dec. 2024	27.241	3.829	234.663	2.034	267.767	88	33	2.175	38	2.333				
March 2025	29.128	4.176	234.253	1.966	269.522	96	39	2.374	43	2.552				

	Number of transactions (Thousand)					
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total		
March 2024	71.553	20.724	23.486	115.763		
June 2024	79.297	24.036	32.586	135.918		
Sept. 2024	80.940	27.086	42.486	150.512		
Dec. 2024	83.211	34.587	46.564	164.362		
March 2025	78.187	27.227	52.909	158.323		

III.6. Other financial transactions

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)	
	Instant credit lending	Insurance Sales	Total		
March 2024	4.960	4.627	9.587	280	
June 2024	4.936	4.944	9.880	275	
Sept. 2024	5.253	5.045	10.298	320	
Dec. 2024	5.268	4.263	9.532	318	
March 2025	5.021	3.838	8.859	397	

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 2024	7,604	4,954	4,019
June 2024	7,761	4,941	3,973
Sept. 2024	7,938	5,132	4,136
Dec. 2024	8,211	5,296	4,241
March 2025	8,500	5,375	4,289

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
March 2024	74	37	278	273	662
June 2024	62	46	252	235	596
Sept. 2024	64	56	261	230	610
Dec. 2024	59	91	285	250	686
March 2025	61	69	291	255	676

III. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)										Total	
		Money orders			To other recipients			Total	Foreign currency transfers				
		Among own accounts		Total	TC transfer	FC transfer	Total		SWIFT	Others (Western Union, Moneygram, etc)	Total		
March 2024		43,421	4,608	18	4,626	17,125	427	17,551	22,178	66	2	67	
June 2024		43,288	4,713	22	4,735	16,997	459	17,456	22,191	68	2	69	
Sept. 2024		46,799	5,244	25	5,269	18,025	514	18,539	23,808	75	2	77	
Dec. 2024		48,524	5,618	22	5,640	18,585	506	19,091	24,731	77	2	79	
March 2025		45,808	5,117	180	5,297	17,429	476	17,905	23,202	76	2	77	
												69,087	

Period	EFT	Volume of transactions (Billion TRY)										Total	
		Money orders			To other recipients			Total	Foreign currency transfers				
		Among own accounts		Total	TC	FC	Total		SWIFT	Others (Western Union, Moneygram, etc)	Total		
March 2024		2,947	561	19	580	1,293	101	1,394	1,973	26	1	26	
June 2024		3,128	617	28	645	1,323	116	1,439	2,084	27	1	27	
Sept. 2024		3,907	818	20	838	1,634	134	1,768	2,606	31	1	32	
Dec. 2024		4,490	836	16	853	1,910	138	2,048	2,901	35	1	36	
March 2025		4,418	871	30	900	1,814	146	1,961	2,861	38	1	39	
												7,318	

III.2. Payments

Period	Number of transactions (Thousand)										Total
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total	
	5,129	1,342	929	1,570	669	153	48	10	839	10,689	
March 2024	5,043	1,536	917	1,566	111	157	44	8	951	10,333	
June 2024	5,323	1,448	976	1,730	442	166	39	5	898	11,028	
Sept. 2024	5,326	1,485	945	1,751	63	198	31	10	925	10,733	
Dec. 2024	5,191	1,258	867	1,809	518	176	28	6	984	10,837	

Period	Volume of transactions (Billion TRY)										Total
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total	
	23	43	24	66	1	0	0	0	21	178	
March 2024	21	65	27	80	0	0	0	0	24	219	
June 2024	28	61	35	104	1	0	0	0	28	257	
Sept. 2024	29	75	34	118	0	0	0	0	30	287	
Dec. 2024	31	66	35	136	2	0	0	0	36	305	

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		
March 2024	417	429	846	159	652	21	832	212	65	277	0	
June 2024	474	483	957	120	671	22	814	218	68	286	0	
Sept. 2024	595	589	1.184	130	641	25	796	239	74	313	0	
Dec. 2024	675	686	1.362	126	587	24	737	236	74	311	0	
March 2025	659	724	1.384	125	502	26	654	240	79	319	0	

Period	Number of transactions (Thousand)										continued below...	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VTOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total		Buy	Sell		
March 2024		73	0	0	0	42	40	82	6	2.117		
June 2024		58	1	0	1	32	41	73	1	2.190		
Sept. 2024		57	0	0	1	32	35	66	0	2.419		
Dec. 2024		56	0	0	0	34	33	67	0	2.534		
March 2025		53	0	0	0	29	30	60	2	2.472		

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 2024	160	153	313	22	48	11	81	80	40	120	0	
June 2024	203	192	394	16	53	11	80	84	38	122	0	
Sept. 2024	289	283	572	21	52	12	85	110	46	156	0	
Dec. 2024	375	371	746	23	51	14	88	117	46	163	0	
March 2025	412	441	853	39	52	13	104	122	46	168	0	

Period	Volume of transactions (Billion TRY)											
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VTOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total		Buy	Sell		
March 2024		10	0	0	0	2	1	3	0	527		
June 2024		9	0	0	0	1	2	3	0	610		
Sept. 2024		10	0	0	0	2	2	3	0	827		
Dec. 2024		12	0	0	0	2	2	4	0	1.013		
March 2025		14	0	0	0	2	2	4	15	1.158		

III.4. Credit card transactions

Period	Number of transactions (Thousand)										continued below...	
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Volume of transactions (Billion TRY)						
						Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total		
March 2024	202	43	7.501	450	8.196	4	1	209	11	225		
June 2024	185	31	7.303	452	7.971	3	1	253	14	270		
Sept. 2024	209	35	7.753	454	8.452	4	1	303	16	325		
Dec. 2024	209	35	7.634	450	8.329	4	1	332	18	356		
March 2025	217	32	7.216	424	7.889	5	1	336	20	362		

III.5. Transactions from mobile

Period	Number of transactions (Thousand)					
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total		
March 2024	784	228	92	1.104		
June 2024	907	268	145	1.320		
Sept. 2024	956	289	246	1.491		
Dec. 2024	913	281	286	1.480		
March 2025	854	256	311	1.420		

III.6. Other financial transactions

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)	
	Instant credit lending	Insurance Sales	Total		
March 2024	65	5	71	16	
June 2024	74	5	79	16	
Sept. 2024	74	9	82	14	
Dec. 2024	92	8	100	20	
March 2025	79	7	85	19	

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 D Yatırım Bankası A.Ş.	https://internetsube.dybank.com.tr/
9 Denizbank A.Ş.	Denizbank Internet Banking, DenizTrader
10 Enpara Bank A.Ş.	Enpara Bank Internet Branch, Enpara Bank My Company Internet Branch
11 Fibabanka A.Ş.	www.fibabanka.com.tr
12 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
13 ICBC Turkey Bank A.Ş.	ICBC Turkey Internet Şube
14 ING Bank A.Ş.	ING İnternet Şube
15 MUFG Bank Turkey A.Ş.	https://www.tu.bk.mufg.jp
16 Odea Bank A.Ş.	https://online.odeabank.com.tr/
17 Pasha Yatırım Bankası A.Ş.	https://pashaonline.pashabank.com.tr
18 QNB Bank A.Ş.	QNB Bank Internet banking and enpara.com
19 Şekerbank T.A.Ş.	Şekerbank Internet Banking Site
20 Turkish Bank A.Ş.	www.turkishbank.com
21 Turkland Bank A.Ş.	www.tbank.com.tr
22 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
23 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
24 Türkiye Garanti Bankası A.Ş.	www.garantibbva.com.tr
25 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
26 Türkiye İş Bankası A.Ş.	www.isbank.com.tr
27 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	https://online.kalkinma.com.tr
28 Türkiye Sınai Kalkınma Bankası A.Ş.	https://online.tsKB.com.tr/tsKBonline/Giris
29 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr, Trade Online, Vinov
30 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Internet

List of participating banks in mobile banking statistics

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

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 ralated 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 ralated 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

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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

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, VİOB 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 prosedure 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 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)

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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 mobile banking channel.
(Including all loan-related or non-loan-related insurance sales.)

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