



Digital, Internet and Mobile Banking Statistics

June 2025

Report Code: DE22

August 2025



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	April-June 2025
Number of active retail customers	74,521	90,325	106,038	114,398	116,182
Number of active commercial customers	3,411	4,065	4,549	4,762	4,817
Number of Active Digital Banking Customers	77,932	94,390	110,588	119,160	120,999

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	April-June 2025
Only internet banking users	2,764	2,301	1,802	1,405	1,230
Only mobile banking users	65,954	82,304	98,543	109,644	113,355
Both internet and mobile banking users	9,214	9,786	10,243	8,111	6,413
Total	77,932	94,390	110,588	119,160	120,999

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	April-June 2025
Female	24,530	30,642	37,341	40,551	41,341
Male	49,991	59,683	68,698	73,847	74,841

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	April-June 2025
0-17	294	587	727	897	739
18-25	14,511	17,176	19,990	20,602	20,331
26-35	20,945	24,402	28,502	30,365	30,635
36-55	29,925	35,623	42,184	46,107	47,237
56-65	6,239	8,258	9,683	10,769	11,217
66+	2,607	4,279	4,952	5,658	6,024

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	April-June 2025
Number of retail customers					
Number of active customers	10,525	10,545	10,468	7,962	6,103
Number of registered customers that logged in at least once	81,689	91,137	99,129	103,587	107,455
Number of registered customers that logged in at least once in 1-year period	24,405	25,147	27,150	21,934	19,490
Active / Registered Customer	13	12	11	8	6
Number of commercial customers					
Number of active customers	1,452	1,541	1,577	1,554	1,540
Number of registered customers that logged in at least once	5,185	6,069	6,610	6,413	6,721
Number of registered customers that logged in at least once in 1-year period	2,276	2,199	2,397	2,345	2,357
Active / Registered Customer Ratio	28	25	24	24	23
Number of total customers					
Total Number of active customers	11,977	12,086	12,044	9,516	7,643
Total number of registered customers that logged in at least once	86,873	97,206	105,739	110,000	114,176
Total number of registered customers that logged in at least once in 1-year period	26,681	27,346	29,546	24,279	21,847
Total Active / Registered Customer Ratio	14	12	11	9	7

Financial Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		April-June 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	57	11,641
Payments	26	119	24	248	22	460	18	664	17	779
Investment transactions	18	673	26	1,234	18	1,340	13	2,382	12	2,341
Credit Card transactions	7	36	6	71	5	130	4	206	4	227
Other Financial transactions	3	94	4	170	5	308	4	444	3	484
Total	123	2,995	134	5,758	129	9,194	105	14,813	92	15,473

Investment Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		April-June 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	1,917	1,327
Foreign currency transactions	2,721	213	1,651	147	1,237	181	2,265	209	2,102	284
Time deposit accounts	913	75	580	78	623	124	613	200	606	224
Share certificate transactions	11,510	174	20,666	601	13,686	398	7,197	317	6,390	265
Repo Transactions	57	6	56	8	89	14	87	15	62	11
Bonds and bills	110	7	105	13	99	18	99	16	108	23
Gold transactions	637	18	321	7	225	7	197	10	164	10
VIOP transactions	757	89	399	91	387	111	300	211	432	198
Total	18,423	673	25,551	1,234	18,491	1,340	13,034	2,382	11,782	2,341

This report has been prepared from the quarterly statistics of 30 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

	April-June 2024	Janu.- March 2025	April-June 2025
Number of active retail customers	110,096	115,573	116,182
Number of active commercial customers	4,520	4,812	4,817
Number of Active Digital Banking Customers	114,615	120,384	120,999

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

	April-June 2024	Janu.- March 2025	April-June 2025
Only internet banking users	1,582	1,321	1,230
Only mobile banking users	104,656	111,815	113,355
Both internet and mobile banking users	8,378	7,248	6,413
Total	114,615	120,384	120,999

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

	April-June 2024	Janu.- March 2025	April-June 2025
Female	38,453	41,104	41,341
Male	71,643	74,469	74,841

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

	April-June 2024	Janu.- March 2025	April-June 2025
0-17	746	748	739
18-25	20,126	20,419	20,331
26-35	29,543	30,523	30,635
36-55	43,926	46,694	47,237
56-65	10,235	11,306	11,217
66+	5,519	5,883	6,024

Number of Customers Using Internet Banking Services, thousand person

	April-June 2024	Janu.- March 2025	April-June 2025
Number of retail customers			
Number of active customers	8,426	7,019	6,103
Number of registered customers that logged in at least once	100,994	106,485	107,455
Number of registered customers that logged in at least once in 1-year period	24,870	20,711	19,490
Active / Registered Customer Ratio	8	7	6
Number of commercial customers			
Number of active customers	1,534	1,550	1,540
Number of registered customers that logged in at least once	6,484	6,581	6,721
Number of registered customers that logged in at least once in 1-year period	2,315	2,365	2,357
Active / Registered Customer Ratio	24	24	23
Number of total customers			
Total Number of active customers	9,960	8,569	7,643
Total number of registered customers that logged in at least once	107,477	113,065	114,176
Total number of registered customers that logged in at least once in 1-year period	27,185	23,077	21,847
Total Active / Registered Customer Ratio	9	8	7

Financial Transactions in Internet Banking

	April-June 2024		Janu.-March 2025		April-June 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	67	8,312	60	11,353	57	11,641
Payments	22	551	18	643	17	779
Investment transactions	15	1,707	13	2,575	12	2,341
Credit Card transactions	4	167	4	206	4	227
Other Financial transactions	4	346	4	410	3	484
Total	111	11,083	98	15,187	92	15,473

Investment Transactions in Internet Banking

	April-June 2024		Janu.-March 2025		April-June 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	2,256	788	2,265	1,610	1,917	1,327
Foreign currency transactions	992	199	2,049	222	2,102	284
Time deposit accounts	601	147	623	214	606	224
Share certificate transactions	9,970	377	6,963	291	6,390	265
Repo Transactions	88	13	73	13	62	11
Bonds and bills	104	18	95	17	108	23
Gold transactions	201	7	176	10	164	10
VIOP transactions	365	156	445	197	432	198
Total	14,577	1,707	12,690	2,575	11,782	2,341

This report has been prepared from the quarterly statistics of 30 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 Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.Dec. 2024	April-June 2025
Number of retail customers					
Number of active customers	72,405	88,647	104,829	113,514	115,453
Number of registered customers that logged in at least once	112,106	136,095	164,581	187,613	196,606
Number of registered customers that logged in at least once in 1-year period	83,692	103,182	124,011	136,048	139,900
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	4,315
Number of registered customers that logged in at least once	5,121	6,534	7,454	8,211	8,728
Number of registered customers that logged in at least once in 1-year period	3,461	4,152	4,971	5,298	5,468
Active / Registered Customer Ratio	54	53	53	52	49
Number of total customers					
Total Number of active customers	75,168	92,090	108,786	117,755	119,768
Total number of registered customers that logged in at least once	117,226	142,629	172,035	195,824	205,334
Total number of registered customers that logged in at least once in 1-year period	87,152	107,334	128,982	141,346	145,368
Total Active / Registered Customer Ratio	64	65	63	60	58

Financial Transactions in Mobil Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.Dec. 2024		April-June 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	675	3,267	1,023	6,919	1,512	14,349	1,614	24,032	1,613	27,076
Payments	293	137	357	295	389	610	412	1,095	391	1,278
Investment transactions	99	2,031	125	3,085	228	5,618	155	8,186	139	9,530
Credit Card transactions	151	237	217	610	274	1,588	276	2,691	279	3,276
Other Financial transactions	60	160	95	398	154	865	114	1,282	131	1,239
Total	1,277	5,833	1,816	11,307	2,558	23,031	2,571	37,285	2,553	42,399

Investment Transactions in Mobil Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.Dec. 2024		April-June 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	7,303	200	10,155	312	17,819	795	26,547	2,578	23,297	2,799
Foreign currency transactions	27,522	535	21,933	329	21,202	390	16,715	437	15,104	540
Time deposit accounts	9,877	514	8,401	624	12,806	1,507	15,572	2,800	23,437	3,664
Share certificate transactions	42,203	480	75,920	1,570	167,139	2,535	86,477	1,858	66,540	1,919
Repo Transactions	38	3	43	6	40	9	35	6	33	7
Bonds and bills	397	19	707	64	1,331	149	1,262	144	1,344	211
Gold transactions	10,868	208	7,230	90	7,379	123	7,215	185	7,017	236
VIOP transactions	566	72	677	90	680	110	761	178	2,435	155
Total	98,775	2,031	125,065	3,085	228,397	5,618	154,585	8,186	139,207	9,530

This report has been prepared from the quarterly statistics of 25 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

	April-June 2024	Janu.- March 2025	April-June 2025
Number of retail customers			
Number of active customers	109,060	114,774	115,453
Number of registered customers that logged in at least once	175,802	192,975	196,606
Number of registered customers that logged in at least once in 1-year period	129,776	138,176	139,900
Active / Registered Customer Ratio	62	59	59
Number of commercial customers			
Number of active customers	3,973	4,289	4,315
Number of registered customers that logged in at least once	7,761	8,500	8,728
Number of registered customers that logged in at least once in 1-year period	4,941	5,375	5,468
Active / Registered Customer Ratio	51	50	49
Number of total customers			
Total Number of active customers	113,033	119,063	119,768
Total number of registered customers that logged in at least once	183,563	201,476	205,334
Total number of registered customers that logged in at least once in 1-year period	134,717	143,551	145,368
Total Active / Registered Customer Ratio	62	59	58

Financial Transactions in Mobil Banking

	April-June 2024		Janu.-March 2025		April-June 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	1,530	17,378	1,569	24,235	1,613	27,076
Payments	383	818	412	1,227	391	1,278
Summary Tables	198	6,674	143	9,216	139	9,530
Credit Card transactions	265	2,121	277	2,915	279	3,276
Other Financial transactions	106	908	134	1,265	131	1,239
Total	2,483	27,898	2,535	38,859	2,553	42,399

Investment Transactions in Mobil Banking

	April-June 2024		Janu.-March 2025		April-June 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	24,100	1,624	27,414	3,280	23,297	2,799
Foreign currency transactions	18,464	396	15,173	482	15,104	540
Time deposit accounts	14,942	1,969	17,828	3,045	23,437	3,664
Share certificate transactions	131,406	2,267	73,265	1,922	66,540	1,919
Repo Transactions	13	1	34	6	33	7
Bonds and bills	1,452	153	1,080	111	1,344	211
Gold transactions	7,238	137	6,449	186	7,017	236
VIOP transactions	689	127	2,078	184	2,435	155
Total	198,304	6,674	143,322	9,216	139,207	9,530

This report has been prepared from the quarterly statistics of 25 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 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
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
June 2025	15,721	104,871	91,735	212,326	1,262	121,671	18,229	141,162	728	110,078	5,375	116,182

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
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
June 2025	2,397	4,404	4,324	11,125	648	3,759	1,709	6,116	502	3,277	1,038	4,817

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
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
June 2025	18,117	109,275	96,059	223,451	1,909	125,431	19,938	147,278	1,230	113,355	6,413	120,999

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
	June 2024	421	35,732	2,299	38,453	614	65,938	5,091	71,643	1,036	101,670	7,390
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
June 2025	293	39,427	1,621	41,341	436	70,651	3,754	74,841	728	110,078	5,375	116,182

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+
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
June 2025	14	29	71	288	149	178	705	19,632	29,271	44,503	10,485	5,482

continued...

Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
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
June 2025	20	670	1,293	2,446	583	364	739	20,331	30,635	47,237	11,217	6,024

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 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)
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
June 2025	107,455	19,490	6,103	6,721	2,357	1,540	114,176	21,847	7,643

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
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
June 2025	86	259	290	253	888

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					
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
June 2025	28,485	4,142	60	4,201	22,850	759	23,609	27,810	297	84	381	56,676

	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					
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
June 2025	4,700	2,687	158	2,845	3,257	291	3,548	6,393	528	20	548	11,641

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
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
June 2025	5,638	3,265	1,601	528	206	408	44	235	4,578	16,503

	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
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
June 2025	78	322	138	63	1	1	0	0	176	779

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	
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
June 2025	848	1,069	1,917	952	1,065	84	2,102	478	128	606	62

	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		
June 2024	9,970	66	38	104	133	68	201	365	14,577
Sept. 2024	8,064	50	33	83	123	62	186	319	12,616
Dec. 2024	7,197	68	30	99	138	59	197	300	13,034
March 2025	6,963	70	25	95	125	51	176	445	12,690
June 2025	6,390	79	29	108	113	51	164	432	11,782

	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	
June 2024	393	395	788	38	99	63	199	82	65	147	13
Sept. 2024	607	587	1,194	39	102	49	191	102	76	178	15
Dec. 2024	705	700	1,405	45	103	62	209	116	84	200	15
March 2025	777	833	1,610	52	95	75	222	122	91	214	13
June 2025	654	673	1,327	76	133	75	284	114	110	224	11

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

	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		
June 2024	377	12	7	18	3	4	7	156	1,707
Sept. 2024	358	9	5	15	5	4	9	179	2,138
Dec. 2024	317	11	5	16	5	4	10	211	2,382
March 2025	291	13	4	17	5	4	10	197	2,575
June 2025	265	16	6	23	5	5	10	198	2,341

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

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
June 2024	173	31	3,982	170	4,356	1	0	159	6	167
Sept. 2024	157	34	3,851	168	4,209	1	0	182	7	191
Dec. 2024	158	36	3,830	155	4,179	1	0	196	8	206
March 2025	152	37	3,520	145	3,853	1	1	196	8	206
June 2025	118	43	3,355	138	3,654	1	1	216	9	227

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2024	3,893	346
Sept. 2024	3,720	366
Dec. 2024	3,967	444
March 2025	3,568	410
June 2025	3,390	484

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending*	Insurance Sales	Total	Instant credit lending*
June 2024	69	58	127	9
Sept. 2024	75	58	133	8
Dec. 2024	75	56	131	10
March 2025	59	48	107	8
June 2025	50	36	86	8

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

This report has been prepared from the quarterly statistics of 30 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)
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
June 2025	107,455	19,490	6,103

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2025	84	256	194	190	725

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					
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
June 2025	7,903	1,601	13	1,614	3,541	70	3,611	5,225	53	68	121	13,250

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					
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
June 2025	260	77	4	81	179	14	194	275	12	1	13	549

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2025	3,767	1,810	942	363	52	128	30	235	360	7,687

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
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
June 2025	4	13	15	5	0	0	0	0	3	42

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	
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
June 2025	538	717	1,254	837	766	38	1,641	405	102	507	53

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		
June 2024	9,911	66	37	104	129	65	194	290	13,300
Sept. 2024	8,010	50	32	82	119	60	179	289	11,291
Dec. 2024	7,150	68	30	98	133	57	190	278	11,640
March 2025	6,915	70	25	95	121	49	170	437	11,367
June 2025	6,350	79	29	108	109	49	158	426	10,496

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	
June 2024	58	60	117	7	14	3	23	43	32	75	7
Sept. 2024	73	66	138	8	11	3	23	52	38	90	8
Dec. 2024	77	75	152	8	11	4	22	61	42	102	8
March 2025	98	105	203	9	10	4	23	67	43	110	7
June 2025	90	86	176	7	11	3	22	65	49	114	6

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

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		
June 2024	345	11	7	18	3	3	6	55	647
Sept. 2024	323	9	5	14	4	4	7	67	671
Dec. 2024	283	10	5	16	4	4	8	89	680
March 2025	250	13	4	17	5	4	8	109	728
June 2025	228	16	6	22	4	4	9	129	706

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

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
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
June 2025	113	42	2,583	66	2,803	1	1	67	2	70

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2024	2,692	33
Sept. 2024	2,319	32
Dec. 2024	2,625	33
March 2025	2,172	36
June 2025	2,004	33

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending*	Insurance Sales	Total	Instant credit lending*
June 2024	61	57	118	4
Sept. 2024	65	57	123	4
Dec. 2024	62	54	117	4
March 2025	52	47	99	4
June 2025	43	36	78	4

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

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 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)
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
June 2025	6,721	2,357	1,540

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2025	2	3	96	63	163

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					
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
June 2025	20,581	2,540	47	2,587	19,309	689	19,998	22,585	244	16	260	43,426

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					
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
June 2025	4,439	2,610	154	2,764	3,078	277	3,354	6,118	516	19	535	11,092

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2025	1,871	1,455	658	165	154	280	14	0	4,218	8,816

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
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
June 2025	74	308	123	59	1	1	0	0	172	738

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	
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
June 2025	310	353	663	115	299	46	461	73	26	100	9

Period	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2025	41	0	0	0	4	2	6	7	1,286

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	
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
June 2025	564	587	1,151	68	122	72	262	49	60	110	5

Period	Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2025	37	0	0	0	1	1	1	69	1,636

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
June 2024	5	1	846	85	937	0	0	110	5	115
Sept. 2024	6	1	851	85	943	0	0	126	6	132
Dec. 2024	5	1	921	79	1,007	0	0	137	6	143
March 2025	6	1	774	74	854	0	0	136	6	143
June 2025	6	1	772	73	852	0	0	149	7	157

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2024	1,201	313
Sept. 2024	1,402	335
Dec. 2024	1,343	411
March 2025	1,397	374
June 2025	1,386	451

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending*	Insurance Sales	Total	Instant credit lending*
June 2024	8	2	10	5
Sept. 2024	10	1	10	4
Dec. 2024	12	2	14	6
March 2025	7	1	8	3
June 2025	7	0	8	4

* Data for the periods of March 2025 have been revised.

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
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)
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
June 2025	196,606	139,900	115,453	8,728	5,468	4,315	205,334	145,368	119,768

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2025	12,422	43,837	8,641	9,193	74,093

II. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders**						Foreign currency transfers			Total	
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 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
June 2025	1,142,965	110,379	236	110,615	356,326	2,398	358,724	469,340	357	555	912	1,613,217

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Foreign currency transfers			Total	
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC	FC	Total	TC	FC	Total					
June 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
June 2025	17,062	3,089	65	3,154	6,357	384	6,741	9,894	103	17	120	27,076

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2025	248,252	12,038	5,250	45,686	3,125	3,397	3,818	53,826	15,388	390,780

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
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
June 2025	238	148	105	619	5	7	1	82	72	1,278

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing*	Total*	
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	188	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
June 2025	9,538	13,759	23,297	4,915	10,004	185	15,104	16,227	7,210	23,437	33

* Data for the period of December 2024 have been revised.

Period	Number of transactions (Thousand)								Realized VIOP transactions	Total*
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
June 2024	131,406	663	790	1,452	4,064	3,174	7,238	689	198,304	
Sept. 2024	100,707	507	785	1,292	3,679	2,909	6,589	749	168,873	
Dec. 2024	86,477	489	774	1,262	4,337	2,878	7,215	761	154,585	
March 2025	73,265	427	653	1,080	3,913	2,535	6,449	2,078	143,322	
June 2025	66,540	525	819	1,344	4,082	2,935	7,017	2,435	139,207	

* Data for the period of December 2024 have been revised.

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*	
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	1,190	2,800	6
March 2025	1,572	1,708	3,280	188	257	37	482	1,759	1,286	3,045	6
June 2025	1,379	1,420	2,799	177	315	48	540	2,137	1,527	3,664	7

* Data for the period of December 2024 have been revised.

Period	Volume of transactions (Billion TRY)								Realized VIOP transactions	Total*
	Realized share certificate transactions*	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
June 2024	2,267	80	73	153	58	79	137	127	6,674	
Sept. 2024	2,143	62	61	124	73	87	159	128	7,511	
Dec. 2024	1,858	72	72	144	92	93	185	178	8,186	
March 2025	1,922	60	51	111	96	91	186	184	9,216	
June 2025	1,919	106	105	211	112	124	236	155	9,530	

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

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*
June 2024	26,328	3,518	233,007	2,514	265,368	82	25	1,972	42	2,121
Sept. 2024	25,450	3,816	236,365	2,522	268,154	85	32	2,320	51	2,487
Dec. 2024	27,470	3,870	242,298	2,485	276,123	92	34	2,507	57	2,691
March 2025	29,366	4,214	241,469	2,389	277,438	102	41	2,710	62	2,915
June 2025	27,602	4,451	244,090	2,463	278,606	100	47	3,056	73	3,276

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
June 2025	88,076	30,240	81,273	199,589

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2024	106,221	908
Sept. 2024	105,241	1,078
Dec. 2024	114,390	1,282
March 2025	133,860	1,265
June 2025	131,253	1,239

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending*	Insurance Sales	Total	Instant credit lending*
June 2024	4,946	4,949	9,895	291
Sept. 2024	5,265	5,054	10,319	334
Dec. 2024	5,282	4,271	9,553	338
March 2025	4,992	3,845	8,837	415
June 2025	5,340	3,283	8,623	414

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

This report has been prepared from the quarterly statistics of 25 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)
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
June 2025	196,606	139,900	115,453

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2025	12,367	43,782	8,384	8,949	73,483

III. Financial transactions

III.1. Money transfers

	EFT	Number of transactions (Thousand)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
June 2025	1,095,775	104,872	214	105,087	337,614	1,839	339,453	444,539	265	553	818	1,541,132

	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
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
June 2025	12,169	2,035	42	2,077	4,350	174	4,525	6,601	53	16	69	18,839

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
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
June 2025	242,961	10,499	4,233	43,802	3,046	3,222	3,791	53,822	14,508	379,883

	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
June 2024	114	29	34	328	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
June 2025	206	49	54	463	5	7	1	82	37	905

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		
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	
June 2025	8,920	13,102	22,022	4,783	9,415	156	14,354	15,982	7,124	23,107	32	

	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2025	66,490	525	819	1,344	4,050	2,905	6,955	2,435	136,738

	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		
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	
June 2025	975	1,006	1,981	125	236	26	387	2,009	1,470	3,479	7	

	Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2025	1,908	106	105	210	110	121	231	154	8,358

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
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
June 2025	27,374	4,415	236,519	2,021	270,330	93	45	2,672	50	2,861

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
June 2025	87,124	29,957	80,779	197,859

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2024	105,281	808
Sept. 2024	103,845	944
Dec. 2024	112,710	1,115
March 2025	132,010	1,097
June 2025	128,757	1,042

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending*	Insurance Sales	Total	Instant credit lending*
June 2024	4,874	4,944	9,817	274
Sept. 2024	5,193	5,045	10,238	319
Dec. 2024	5,191	4,263	9,454	317
March 2025	4,913	3,838	8,751	395
June 2025	5,262	3,277	8,539	388

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

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)
June 2024	7,761	4,941	3,973
Sept. 2024	7,938	5,132	4,136
Dec. 2024	8,211	5,298	4,241
March 2025	8,500	5,375	4,289
June 2025	8,728	5,468	4,315

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2025	55	55	257	244	610

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						
June 2024	43,288	4,713	22	4,735	16,997	459	17,456	22,191	68	2	69	65,548	
Sept. 2024	46,799	5,244	25	5,269	18,025	514	18,539	23,808	75	2	77	70,684	
Dec. 2024	48,524	5,618	22	5,640	18,585	506	19,091	24,731	77	2	79	73,334	
March 2025	45,808	5,117	180	5,297	17,429	476	17,905	23,202	76	2	77	69,087	
June 2025	47,190	5,507	22	5,529	18,713	559	19,272	24,801	92	2	94	72,085	

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						
June 2024	3,128	617	28	645	1,323	116	1,439	2,084	27	1	27	5,239	
Sept. 2024	3,907	818	20	838	1,634	134	1,768	2,606	31	1	32	6,545	
Dec. 2024	4,490	836	16	853	1,910	138	2,048	2,901	35	1	36	7,427	
March 2025	4,418	871	30	900	1,814	146	1,961	2,861	38	1	39	7,318	
June 2025	4,893	1,054	23	1,077	2,006	210	2,216	3,293	50	1	51	8,237	

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 2024	5,043	1,536	917	1,566	111	157	44	8	951	10,333
Sept. 2024	5,323	1,448	976	1,730	442	166	39	5	898	11,028
Dec. 2024	5,326	1,485	945	1,751	63	198	31	10	925	10,733
March 2025	5,191	1,258	867	1,809	518	176	28	6	984	10,837
June 2025	5,291	1,539	1,017	1,885	78	175	28	4	880	10,897

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
June 2024	21	65	27	80	0	0	0	0	24	219
Sept. 2024	28	61	35	104	1	0	0	0	28	257
Dec. 2024	29	75	34	118	0	0	0	0	30	287
March 2025	31	66	35	136	2	0	0	0	36	305
June 2025	32	98	52	156	0	0	0	0	35	373

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...											Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing*	Total*		
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	75	311	0	
March 2025	659	724	1,384	125	502	26	654	240	79	319	0	
June 2025	618	657	1,275	132	589	30	750	245	86	331	0	

* Data for the period of December 2024 have been revised.

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			
June 2024	60	1	0	1	32	41	73	1	2,192	
Sept. 2024	60	0	0	1	32	35	66	0	2,422	
Dec. 2024	60	0	0	0	34	33	67	0	2,537	
March 2025	53	0	0	0	29	30	60	2	2,472	
June 2025	50	0	0	0	32	30	62	0	2,469	

* Data for the period of December 2024 have been revised.

Period	Volume of transactions (Billion TRY) continued below...											Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing*	Total*		
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	49	166	0	
March 2025	412	441	853	39	52	13	104	122	46	168	0	
June 2025	404	413	818	52	80	22	153	128	57	186	0	

* Data for the period of December 2024 have been revised.

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			
June 2024	10	0	0	0	1	2	3	0	610	
Sept. 2024	11	0	0	0	2	2	3	0	827	
Dec. 2024	12	0	0	0	2	2	4	0	1,017	
March 2025	14	0	0	0	2	2	4	15	1,158	
June 2025	11	0	0	0	2	2	5	0	1,172	

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

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*
June 2024	195	37	7,303	452	7,986	3	1	253	14	271
Sept. 2024	229	42	7,753	454	8,479	4	1	303	16	326
Dec. 2024	230	41	7,634	450	8,355	5	1	332	18	357
March 2025	238	38	7,216	424	7,916	6	2	336	20	363
June 2025	228	36	7,571	442	8,276	6	2	384	23	415

* Data for the periods of June 2024, September 2024, December 2024 and March 2025 have been revised.

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
June 2025	952	283	494	1,729

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2024	940	100
Sept. 2024	1,397	134
Dec. 2024	1,680	166
March 2025	1,850	168
June 2025	2,496	197

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2024	73	5	78	17
Sept. 2024	72	9	81	15
Dec. 2024	91	8	99	21
March 2025	79	7	86	20
June 2025	79	6	84	27

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.	Sekerbank 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.garantibva.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 İnternet

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 MOBILE
6 Burgan Bank A.Ş.	Burgan Mobile, ON Mobile
7 Citibank A.Ş.	https://m.citidirect.com
8 Colendi Bank A.Ş. (dijital banka)	ColendiBank Mobile
9 Denizbank A.Ş.	MobilDeniz, DenizTrader
10 Enpara Bank A.Ş.	Enpara Bank Mobile Branch, Enpara Bank My Company Mobile Branch
11 Fibabanka A.Ş.	Fibabanka Mobile App
12 HSBC Bank A.Ş.	HSBC Mobil Banking
13 ICBC Turkey Bank A.Ş.	ICBC Turkey Mobile Branch
14 ING Bank A.Ş.	ING Mobile, Paramara
15 Odea Bank A.Ş.	Odeabank mobil application
16 QNB Finansbank A.Ş.	QNB Mobile, enpara.com Mobile Banking
17 Şekerbank T.A.Ş.	Seker Mobile Banking
18 Turkish Bank A.Ş.	TurkishBank Mobile
19 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobile Application, Pratik Borsa
20 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobile, Ziraat Tablet, Ziraat Wap
21 Türkiye Garanti Bankası A.Ş.	Garanti Mobile, BonusFlaş
22 Türkiye Halk Bankası A.Ş.	Halkbank Mobile Banking
23 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobile
24 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobile Banking
25 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 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

September: November 1.Week

December: February 1.Week

This report is prepared from the related statistics of member banks that give internet and mobile banking services to the customers. The data of participation banks is not included.

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

Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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

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.)

***Publication Periods of the Report:**

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week

This report is prepared from the related statistics of member banks that give internet banking services to the customers. The data of participation banks is not included.

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

Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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

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 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 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.)

***Publication Periods of the Report:**

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week

This report is prepared from the related statistics of member banks that give mobil banking services to the customers. The data of participation banks is not included.

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

Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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