



Digital, Internet and Mobile Banking Statistics

December 2026

Report Code: DE22

February 2026



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025
Number of active retail customers	74,521	90,325	106,038	114,398	122,729
Number of active commercial customers	3,411	4,065	4,549	4,725	4,948
Number of Active Digital Banking Customers	77,932	94,390	110,588	119,123	127,677

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025
Only internet banking users	2,764	2,301	1,802	1,368	1,079
Only mobile banking users	65,954	82,304	98,543	109,644	119,780
Both internet and mobile banking users	9,214	9,786	10,243	8,111	6,818
Total	77,932	94,390	110,588	119,123	127,677

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025
Female	24,530	30,642	37,341	40,551	44,114
Male	49,991	59,683	68,698	73,847	78,615

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025
0-17	294	587	727	897	856
18-25	14,511	17,176	19,990	20,602	21,154
26-35	20,945	24,402	28,502	30,365	32,308
36-55	29,925	35,623	42,184	46,107	49,930
56-65	6,239	8,258	9,683	10,769	11,905
66+	2,607	4,279	4,952	5,658	6,576

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025
Number of retail customers					
Number of active customers	10,525	10,545	10,468	7,962	6,408
Number of registered customers that logged in at least once	81,689	91,137	99,129	103,587	108,582
Number of registered customers that logged in at least once in 1-year period	24,405	25,147	27,150	21,934	17,343
Active / Registered Customer	13	12	11	8	6
Number of commercial customers					
Number of active customers	1,452	1,541	1,577	1,517	1,489
Number of registered customers that logged in at least once	5,185	6,069	6,610	5,578	5,907
Number of registered customers that logged in at least once in 1-year period	2,276	2,199	2,397	2,191	2,168
Active / Registered Customer Ratio	28	25	24	27	25
Number of total customers					
Total Number of active customers	11,977	12,086	12,044	9,479	7,897
Total number of registered customers that logged in at least once	86,873	97,206	105,739	109,165	114,489
Total number of registered customers that logged in at least once in 1-year period	26,681	27,346	29,546	24,125	19,511
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		Oct.-Dec. 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	59	14,464
Payments	26	119	24	248	22	460	18	664	16	896
Investment transactions	18	673	26	1,234	18	1,340	13	2,401	13	3,737
Credit Card transactions	7	36	6	71	5	130	4	206	3	249
Other Financial transactions	3	94	4	170	5	308	4	444	4	546
Total	123	2,995	134	5,758	129	9,194	105	14,832	95	19,892

Investment Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 2024		Oct.-Dec. 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	1,981	2,374
Foreign currency transactions	2,721	213	1,651	147	1,237	181	2,265	228	2,629	383
Time deposit accounts	913	75	580	78	623	124	613	200	539	227
Share certificate transactions	11,510	174	20,666	601	13,686	398	7,197	317	6,855	485
Repo Transactions	57	6	56	8	89	14	87	15	56	11
Bonds and bills	110	7	105	13	99	18	99	16	74	21
Gold transactions	637	18	321	7	225	7	197	10	172	16
VIOP transactions	757	89	399	91	387	111	300	211	572	221
Total	18,423	673	25,551	1,234	18,491	1,340	13,034	2,401	12,878	3,737

This report has been prepared from the quarterly statistics of 31 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

	Oct.-Dec. 2024	July-Sept. 2025	Oct.-Dec. 2025
Number of active retail customers	114,398	121,126	122,729
Number of active commercial customers	4,725	4,936	4,948
Number of Active Digital Banking Customers	119,123	126,062	127,677

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

	Oct.-Dec. 2024	July-Sept. 2025	Oct.-Dec. 2025
Only internet banking users	1,368	1,139	1,079
Only mobile banking users	109,644	118,300	119,780
Both internet and mobile banking users	8,111	6,622	6,818
Total	119,123	126,062	127,677

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

	Oct.-Dec. 2024	July-Sept. 2025	Oct.-Dec. 2025
Female	40,551	43,353	44,114
Male	73,847	77,773	78,615

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

	Oct.-Dec. 2024	July-Sept. 2025	Oct.-Dec. 2025
0-17	897	834	856
18-25	20,602	21,061	21,154
26-35	30,365	32,077	32,308
36-55	46,107	49,245	49,930
56-65	10,769	11,628	11,905
66+	5,658	6,282	6,576

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2024	July-Sept. 2025	Oct.-Dec. 2025
Number of retail customers			
Number of active customers	7,962	6,275	6,408
Number of registered customers that logged in at least once	103,587	108,550	108,582
Number of registered customers that logged in at least once in 1-year period	21,934	18,478	17,343
Active / Registered Customer Ratio	8	6	6
Number of commercial customers			
Number of active customers	1,517	1,487	1,489
Number of registered customers that logged in at least once	5,578	5,905	5,907
Number of registered customers that logged in at least once in 1-year period	2,191	2,203	2,168
Active / Registered Customer Ratio	27	25	25
Number of total customers			
Total Number of active customers	9,479	7,762	7,897
Total number of registered customers that logged in at least once	109,165	114,455	114,489
Total number of registered customers that logged in at least once in 1-year period	24,125	20,682	19,511
Total Active / Registered Customer Ratio	9	7	7

Financial Transactions in Internet Banking

	Oct.-Dec. 2024		July-Sept. 2025		Oct.-Dec. 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	66	11,117	58	13,230	59	14,464
Payments	18	664	17	788	16	896
Investment transactions	13	2,401	14	3,461	13	3,737
Credit Card transactions	4	206	4	242	3	249
Other Financial transactions	4	444	3	536	4	546
Total	105	14,832	95	18,256	95	19,892

Investment Transactions in Internet Banking

	Oct.-Dec. 2024		July-Sept. 2025		Oct.-Dec. 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	2,276	1,405	1,964	1,952	1,981	2,374
Foreign currency transactions	2,265	228	2,251	326	2,629	383
Time deposit accounts	613	200	565	225	539	227
Share certificate transactions	7,197	317	7,912	549	6,855	485
Repo Transactions	87	15	58	11	56	11
Bonds and bills	99	16	87	19	74	21
Gold transactions	197	10	145	10	172	16
VIOP transactions	300	211	574	369	572	221
Total	13,034	2,401	13,557	3,461	12,878	3,737

This report has been prepared from the quarterly statistics of 31 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	Oct.-Dec. 2025
Number of retail customers					
Number of active customers	72,405	88,647	104,829	113,514	122,103
Number of registered customers that logged in at least once	112,106	136,095	164,581	187,613	208,884
Number of registered customers that logged in at least once in 1-year period	83,692	103,182	124,011	136,048	145,958
Active / Registered Customer Ratio	65	65	64	61	58
Number of commercial customers					
Number of active customers	2,763	3,443	3,957	4,241	4,495
Number of registered customers that logged in at least once	5,121	6,534	7,454	8,211	9,163
Number of registered customers that logged in at least once in 1-year period	3,461	4,152	4,971	5,298	5,610
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	126,598
Total number of registered customers that logged in at least once	117,226	142,629	172,035	195,824	218,047
Total number of registered customers that logged in at least once in 1-year period	87,152	107,334	128,982	141,346	151,567
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		Oct.-Dec. 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	1,759	34,495
Payments	293	137	357	295	389	610	412	1,095	419	1,526
Investment transactions	99	2,031	125	3,085	228	5,618	155	8,189	144	11,930
Credit Card transactions	151	237	217	610	274	1,588	276	2,691	284	3,842
Other Financial transactions	60	160	95	398	154	865	114	1,282	150	1,594
Total	1,277	5,833	1,816	11,307	2,558	23,031	2,571	37,288	2,756	53,388

Investment Transactions in Mobil Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 2024		Oct.-Dec. 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	25,733	3,683
Foreign currency transactions	27,522	535	21,933	329	21,202	390	16,715	439	18,044	772
Time deposit accounts	9,877	514	8,401	624	12,806	1,507	15,572	2,800	14,833	4,048
Share certificate transactions	42,203	480	75,920	1,570	167,139	2,535	86,477	1,858	72,410	2,608
Repo Transactions	38	3	43	6	40	9	35	6	28	7
Bonds and bills	397	19	707	64	1,331	149	1,262	144	1,096	178
Gold transactions	10,868	208	7,230	90	7,379	123	7,215	185	8,601	403
VIOP transactions	566	72	677	90	680	110	761	178	3,318	230
Total	98,775	2,031	125,065	3,085	228,397	5,618	154,585	8,189	144,064	11,930

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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. 2024	July-Sept. 2025	Oct.-Dec. 2025
Number of retail customers			
Number of active customers	113,514	120,443	122,103
Number of registered customers that logged in at least once	187,613	204,936	208,884
Number of registered customers that logged in at least once in 1-year period	136,048	144,944	145,958
Active / Registered Customer Ratio	61	59	58
Number of commercial customers			
Number of active customers	4,241	4,480	4,495
Number of registered customers that logged in at least once	8,211	9,093	9,163
Number of registered customers that logged in at least once in 1-year period	5,298	5,652	5,610
Active / Registered Customer Ratio	52	49	49
Number of total customers			
Total Number of active customers	117,755	124,923	126,598
Total number of registered customers that logged in at least once	195,824	214,028	218,047
Total number of registered customers that logged in at least once in 1-year period	141,346	150,596	151,567
Total Active / Registered Customer Ratio	60	58	58

Financial Transactions in Mobil Banking

	Oct.-Dec. 2024		July-Sept. 2025		Oct.-Dec. 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	1,614	24,032	1,687	31,543	1,759	34,495
Payments	412	1,095	417	1,428	419	1,526
Investment transactions	155	8,189	155	11,909	144	11,930
Credit Card transactions	276	2,691	286	3,741	284	3,842
Other Financial transactions	114	1,282	140	1,434	150	1,594
Total	2,571	37,288	2,686	50,054	2,756	53,388

Investment Transactions in Mobil Banking

	Oct.-Dec. 2024		July-Sept. 2025		Oct.-Dec. 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	26,547	2,578	25,987	3,406	25,733	3,683
Foreign currency transactions	16,715	439	16,310	654	18,044	772
Time deposit accounts	15,572	2,800	17,052	4,128	14,833	4,048
Share certificate transactions	86,477	1,858	84,908	3,086	72,410	2,608
Repo Transactions	35	6	33	7	28	7
Bonds and bills	1,262	144	1,169	160	1,096	178
Gold transactions	7,215	185	6,635	247	8,601	403
VIOP transactions	761	178	2,997	222	3,318	230
Total	154,585	8,189	155,090	11,909	144,064	11,930

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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
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
Sept. 2025	15,782	112,168	92,767	220,718	1,191	127,657	17,287	146,135	683	114,851	5,592	121,126
Dec. 2025	15,440	115,742	93,141	224,324	1,106	129,721	16,237	147,064	626	116,321	5,782	122,729

Period	Commercial*											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2024	1,486	4,119	4,092	9,697	526	3,632	1,666	5,823	484	3,208	1,033	4,725
March 2025	1,486	4,279	4,221	9,987	510	3,671	1,704	5,885	486	3,262	1,027	4,775
June 2025	1,482	4,404	4,324	10,210	491	3,759	1,709	5,959	463	3,277	1,038	4,778
Sept. 2025	1,431	4,619	4,474	10,524	485	3,933	1,718	6,137	456	3,449	1,031	4,936
Dec. 2025	1,475	4,732	4,431	10,638	469	3,911	1,699	6,079	452	3,459	1,036	4,948

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

Period	Total*											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2024	16,964	103,623	92,201	212,788	1,968	119,188	22,158	143,313	1,368	109,644	8,111	119,123
March 2025	17,412	106,696	94,780	218,888	1,869	122,495	21,056	145,420	1,285	111,815	7,248	120,348
June 2025	17,202	109,275	96,059	222,536	1,752	125,431	19,938	147,121	1,191	113,355	6,413	120,959
Sept. 2025	17,214	116,787	97,241	231,242	1,676	131,590	19,005	152,272	1,139	118,300	6,622	126,062
Dec. 2025	16,916	120,474	97,573	234,962	1,575	133,632	17,935	153,142	1,079	119,780	6,818	127,677

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

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
	Period	Only internet banking users	Only mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Sept. 2025	276	41,368	1,708	43,353	407	73,483	3,883	77,773	683	114,851	5,592	121,126
Dec. 2025	254	42,106	1,754	44,114	373	74,215	4,028	78,615	626	116,321	5,782	122,729

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 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
Sept. 2025	13	25	64	265	140	176	798	20,336	30,674	46,453	10,874	5,716
Dec. 2025	15	24	57	239	128	163	815	20,397	30,820	47,081	11,171	6,038

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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+
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
Sept. 2025	22	700	1,338	2,527	614	390	834	21,061	32,077	49,245	11,628	6,282
Dec. 2025	26	733	1,431	2,610	606	376	856	21,154	32,308	49,930	11,905	6,576

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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)
Dec. 2024	103,587	21,934	7,962	5,578	2,191	1,517	109,165	24,125	9,479
March 2025	106,485	20,711	7,019	5,707	2,214	1,514	112,192	22,925	8,533
June 2025	107,455	19,490	6,103	5,806	2,200	1,501	113,261	21,690	7,604
Sept. 2025	108,550	18,478	6,275	5,905	2,203	1,487	114,455	20,682	7,762
Dec. 2025	108,582	17,343	6,408	5,907	2,166	1,489	114,489	19,511	7,897

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

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Dec. 2024	102	342	335	333	1,112
March 2025	108	327	353	307	1,094
June 2025	86	259	290	253	888
Sept. 2025	72	239	286	265	861
Dec. 2025	70	249	286	257	863

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						
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	24,556	679	25,235	29,520	274	85	359	59,994
June 2025	28,485	4,142	60	4,201	22,559	759	23,318	27,519	297	84	381	56,385
Sept. 2025	28,540	4,069	74	4,143	23,615	832	24,447	28,590	307	90	397	57,527
Dec. 2025	30,557	4,005	69	4,074	22,817	819	23,636	27,710	305	91	396	58,663

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						
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	3,509	220	3,729	6,470	388	15	404	11,348
June 2025	4,700	2,687	158	2,845	3,249	291	3,540	6,385	528	20	548	11,633
Sept. 2025	5,352	3,129	227	3,356	3,521	326	3,847	7,203	653	22	675	13,230
Dec. 2025	5,724	3,442	249	3,891	3,949	334	4,283	7,973	742	24	766	14,464

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

III.2. Payments

	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	
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	
Sept. 2025	5,476	2,998	1,363	438	1,014	358	59	208	5,029	16,943	
Dec. 2025	5,448	2,963	1,342	403	212	359	145	216	4,992	16,080	

	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	
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	
Sept. 2025	78	320	126	62	4	1	0	0	196	788	
Dec. 2025	98	375	131	65	1	1	0	0	224	896	

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			
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		
Sept. 2025	882	1,082	1,964	1,053	1,125	73	2,251	454	111	565	58		
Dec. 2025	901	1,080	1,981	1,342	1,199	88	2,629	439	100	539	56		

	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					
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			
Sept. 2025	7,912	64	23	87	98	47	145	574	13,557			
Dec. 2025	6,855	51	23	74	121	50	172	572	12,878			

	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			
Aralık 2024	705	700	1,405	55	108	65	228	116	84	200	15		
Mart 2025	777	833	1,610	62	103	78	242	122	91	214	13		
Haziran 2025	654	673	1,327	89	143	80	312	114	110	224	11		
Eylül 2025	974	978	1,952	111	171	44	326	121	104	225	11		
Aralık 2025	1,206	1,168	2,374	132	200	50	383	124	103	227	11		

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

	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					
Dec. 2024	317	11	5	16	5	4	10	211	2,401			
March 2025	291	13	4	17	5	4	10	197	2,716			
June 2025	265	16	6	23	5	5	10	198	2,370			
Sept. 2025	549	14	5	19	6	5	10	369	3,461			
Dec. 2025	485	14	6	21	10	6	16	221	3,737			

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			
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			
Sept. 2025	102	40	3,279	128	3,549	1	1	230	10	242			
Dec. 2025	100	37	3,143	121	3,401	1	1	238	10	249			

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2024	3,967	444
March 2025	3,568	410
June 2025	3,390	484
Sept. 2025	3,371	536
Dec. 2025	3,674	546

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2024	75	56	131	10
March 2025	61	48	109	8
June 2025	50	36	86	8
Sept. 2025	50	27	77	7
Dec. 2025	46	30	76	9

This report has been prepared from the quarterly statistics of 33 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)
Dec. 2024	103,587	21,934	7,962
March 2025	106,485	20,711	7,019
June 2025	107,455	19,490	6,103
Sept. 2025	108,550	18,478	6,275
Dec. 2025	108,582	17,343	6,408

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2024	99	329	227	247	901
March 2025	105	323	245	221	893
June 2025	84	256	194	190	725
Sept. 2025	70	236	195	202	702
Dec. 2025	68	247	184	191	689

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											
	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)		
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	3,778	75	3,853	5,502	55	70	125	14,578
June 2025	7,903	1,601	13	1,614	3,250	70	3,320	4,934	53	68	121	12,958
Sept. 2025	7,391	1,459	14	1,473	2,871	66	2,937	4,410	58	72	130	11,931
Dec. 2025	7,576	1,387	14	1,401	2,989	66	3,055	4,456	54	73	127	12,160

Period	Volume of transactions (Billion TRY)											
	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)		
Dec. 2024	274	70	4	74	214	14	228	302	9	1	11	587
March 2025	263	76	4	79	183	13	196	275	9	1	10	549
June 2025	260	77	4	81	171	14	185	267	12	1	13	540
Sept. 2025	272	78	5	83	172	15	187	270	14	2	16	558
Dec. 2025	282	78	6	84	177	16	193	276	13	2	15	573

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Sept. 2025	3,615	1,649	795	287	362	113	29	208	368	7,426
Dec. 2025	3,517	1,557	777	263	35	110	25	216	369	6,870

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Sept. 2025	4	14	13	4	1	0	0	0	4	41
Dec. 2025	5	12	13	4	0	0	0	0	4	40

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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
Sept. 2025	539	705	1,244	930	817	33	1,780	380	86	467	50
Dec. 2025	531	670	1,201	1,188	873	43	2,104	362	76	437	47

Period	Number of transactions (Thousand)										Total	
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions				
		Buy	Sell	Total	Buy	Sell	Total					
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			
Sept. 2025	7,859	64	23	87	94	45	139	566	12,191			
Dec. 2025	6,827	50	23	73	116	48	164	565	11,420			

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions*				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2024	77	75	152	8	11	4	23	61	42	102	8
March 2025	98	105	203	10	11	4	24	67	43	110	7
June 2025	90	86	176	8	11	4	23	65	49	114	6
Sept. 2025	83	84	167	9	11	2	22	67	47	114	6
Dec. 2025	86	88	174	10	12	3	25	65	47	112	6

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

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					
Dec. 2024	283	10	5	16	4	4	8	89	681			
March 2025	250	13	4	17	5	4	8	109	851			
June 2025	228	16	6	22	4	4	9	129	707			
Sept. 2025	500	13	5	18	5	4	9	260	1,097			
Dec. 2025	470	14	6	20	8	6	13	198	1,019			

III.4. Credit card transactions

Period	Number of transactions (Thousand)										Total	
	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			
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		
Sept. 2025	97	39	2,531	61	2,728	1	1	72	2	75		
Dec. 2025	95	36	2,428	59	2,618	1	1	73	2	77		

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2024	2,625	33
March 2025	2,172	36
June 2025	2,004	33
Sept. 2025	2,013	36
Dec. 2025	2,202	36

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2024	62	54	117	4
March 2025	52	47	99	4
June 2025	43	36	78	4
Sept. 2025	43	27	70	4
Dec. 2025	38	30	68	4

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)
Dec. 2024	5,578	2,191	1,517
March 2025	5,707	2,214	1,514
June 2025	5,806	2,200	1,501
Sept. 2025	5,905	2,203	1,487
Dec. 2025	5,907	2,168	1,489

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2024	3	13	108	86	210
March 2025	3	3	108	86	200
June 2025	2	3	96	63	163
Sept. 2025	2	3	91	63	158
Dec. 2025	2	2	102	67	174

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	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total		
Dec. 2024	24,345	2,766	49	2,815	21,134	595	21,729	24,544	230	14	244	
March 2025	21,163	2,594	42	2,636	20,778	604	21,382	24,018	219	15	235	
June 2025	20,581	2,540	47	2,587	19,309	689	19,998	22,585	244	16	260	
Sept. 2025	21,150	2,610	60	2,670	20,745	765	21,510	24,180	249	17	266	
Dec. 2025	22,980	2,618	55	2,673	19,828	753	20,581	23,254	251	18	269	

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	Total	SWIFT*	Others (Western Union, Moneygram, etc)	Total*	Total*		
Dec. 2024	4,212	2,402	108	2,510	3,186	184	3,369	5,880	427	12	439	
March 2025	4,211	2,547	115	2,663	3,326	207	3,533	6,196	379	14	393	
June 2025	4,439	2,610	154	2,764	3,078	277	3,354	6,118	516	19	535	
Sept. 2025	5,080	3,052	221	3,273	3,350	311	3,660	6,933	638	21	659	
Dec. 2025	5,442	3,364	243	3,607	3,772	318	4,090	7,697	729	23	752	

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

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	
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	
Sept. 2025	1,861	1,348	568	151	652	245	30	0	4,662	9,517	
Dec. 2025	1,930	1,406	565	139	177	250	120	0	4,622	9,210	

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	
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	
Sept. 2025	74	306	112	58	3	1	0	0	193	747	
Dec. 2025	93	363	118	61	1	1	0	0	220	856	

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		
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	
Sept. 2025	343	377	720	123	308	40	471	74	25	98	8	
Dec. 2025	370	410	780	153	326	45	525	77	25	102	9	

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				
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		
Sept. 2025	53	0	0	0	4	2	6	8	1,365		
Dec. 2025	28	1	1	1	5	2	7	7	1,458		

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		
Dec. 2024	628	625	1,253	47	98	61	205	55	42	98	7	
March 2025	679	729	1,408	52	92	73	218	55	48	103	6	
June 2025	564	587	1,151	81	132	77	289	49	60	110	5	
Sept. 2025	891	894	1,785	102	160	42	304	54	57	111	5	
Dec. 2025	1,121	1,079	2,200	122	189	47	358	59	57	115	5	

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

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				
Dec. 2024	34	0	0	0	1	0	2	122	1,720		
March 2025	41	0	0	0	1	0	1	88	1,865		
June 2025	37	0	0	0	1	1	1	69	1,663		
Sept. 2025	50	0	0	0	1	0	2	109	2,364		
Dec. 2025	14	0	0	1	2	1	3	22	2,718		

III.4. Credit card transactions

Period	Number of transactions (Thousand)						Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	
Dec. 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	
Sept. 2025	5	1	748	67	821	0	0	159	8	167	
Dec. 2025	5	1	715	62	783	0	0	165	7	172	

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2024	1,343	411
March 2025	1,397	374
June 2025	1,386	451
Sept. 2025	1,358	500
Dec. 2025	1,472	509

IV. Product sales realized

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

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)
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
Sept. 2025	204,936	144,944	120,443	9,093	5,652	4,480	214,028	150,596	124,923
Dec. 2025	208,884	145,958	122,103	9,163	5,610	4,495	218,047	151,567	126,598

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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	41,479	8,641	9,193	71,735
Sept. 2025	13,241	45,543	10,996	14,695	84,475
Dec. 2025	15,605	50,698	10,105	15,553	91,961

II. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)							Total			
		Money orders**			Foreign currency transfers							
		Among own accounts		To other recipients	SWIFT	Others (Western Union, Moneygram, etc)	Total					
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total			
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
Sept. 2025	1,211,925	112,662	291	112,953	358,927	2,562	361,489	474,442	403	553	956	1,687,322
Dec. 2025	1,230,084	177,394	627	178,021	347,256	2,273	349,529	527,551	393	565	957	1,758,593

Period	EFT	Volume of transactions (Billion TRY)							Total			
		Money orders			Foreign currency transfers							
		Among own accounts		To other recipients	SWIFT	Others (Western Union, Moneygram, etc)	Total					
TC	FC	Total	TC	FC	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total			
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
Sept. 2025	19,936	3,530	89	3,619	7,381	461	7,842	11,461	124	19	143	31,543
Dec. 2025	21,976	4,029	104	4,133	7,750	493	8,243	12,375	123	20	143	34,495

II.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	
	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	
Sept. 2025	262,436	13,111	5,498	43,449	13,575	3,452	3,983	54,810	16,677	416,992	
Dec. 2025	265,792	13,820	5,353	42,856	2,096	3,470	3,306	66,371	16,342	419,406	

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	
	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	
Sept. 2025	275	160	108	685	27	8	2	90	73	1,428	
Dec. 2025	294	182	116	730	4	8	1	105	86	1,526	

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		
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	11,685	4,060	15,746	34	
June 2025	9,671	13,966	23,637	4,915	10,004	185	15,104	13,119	4,532	17,651	33	
Sept. 2025	10,580	15,407	25,987	5,363	10,769	177	16,310	12,533	4,519	17,052	33	
Dec. 2025	10,971	14,762	25,733	6,973	10,834	237	18,044	10,723	4,110	14,833	28	

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

Period	Number of transactions (Thousand)									
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total*	
		Buy	Sell	Total	Buy	Sell	Total			
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	141,240	
June 2025	66,540	525	819	1,344	4,082	2,935	7,017	2,435	133,761	
Sept. 2025	84,908	454	715	1,169	3,727	2,908	6,635	2,997	155,090	
Dec. 2025	72,410	410	686	1,096	5,137	3,464	8,601	3,318	144,064	

Period	Volume of transactions (Billion TRY)										continued below...	
	Investment funds			Foreign currency transactions*			Time deposit accounts			Repurch. agreement		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Dec. 2024	1,294	1,284	2,578	147	253	39	439	1,610	1,190	2,800	6	
March 2025	1,572	1,708	3,280	197	252	39	488	1,759	1,286	3,045	6	
June 2025	1,434	1,475	2,909	198	312	53	563	2,137	1,527	3,664	7	
Sept. 2025	1,666	1,740	3,406	244	367	43	654	2,348	1,780	4,128	7	
Dec. 2025	1,709	1,974	3,683	294	410	68	772	2,270	1,778	4,048	7	

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

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			
Dec. 2024	1,858	72	72	144	92	93	185	178	8,189	
March 2025	1,922	60	51	111	96	91	186	184	9,222	
June 2025	1,919	106	105	211	112	124	236	155	9,663	
Sept. 2025	3,086	84	76	160	121	125	247	222	11,909	
Dec. 2025	2,608	90	87	178	222	181	403	230	11,930	

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	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total		
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		
Sept. 2025	25,808	4,296	253,836	2,490	286,429	98	49	3,513	81	3,741		
Dec. 2025	25,118	4,897	251,207	2,366	283,588	100	62	3,598	82	3,842		

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
Sept. 2025	91,717	33,515	115,898	241,129
Dec. 2025	97,266	34,450	138,540	270,256

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)	
	Instant credit lending	Insurance Sales	Total		
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	
Sept. 2025	4,786	2,536	7,322	479	
Dec. 2025	4,877	3,641	8,518	553	

* Data for the period of Sept. 2025 have been revised.

This report has been prepared from the quarterly statistics of 28 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)
Dec. 2024	187,613	136,048	113,514
March 2025	192,975	138,176	114,774
June 2025	196,606	139,900	115,453
Sept. 2025	204,936	144,944	120,443
Dec. 2025	208,884	145,958	122,103

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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	41,424	8,384	8,949	71,125
Sept. 2025	13,187	45,500	10,739	14,409	83,835
Dec. 2025	15,543	50,651	9,865	15,191	91,250

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	Total		
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	
Sept. 2025	1,161,880	106,688	264	106,952	339,621	1,941	341,562	448,513	299	552	851 1,611,244	
Dec. 2025	1,173,336	170,162	598	170,759	329,203	1,656	330,859	501,618	283	563	846 1,675,800	

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	Total		
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	
Sept. 2025	14,223	2,374	57	2,431	4,978	206	5,185	7,616	63	18	81 21,921	
Dec. 2025	15,406	2,723	72	2,794	5,087	225	5,311	8,106	57	19	76 23,588	

III.2. Payments

	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	
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	
Sept. 2025	256,986	11,632	4,513	41,527	13,138	3,287	3,956	54,805	16,069	405,912	
Dec. 2025	260,303	12,399	4,373	40,896	2,041	3,297	3,281	66,364	15,659	408,615	

	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	
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	
Sept. 2025	237	57	58	506	25	7	2	90	47	1,029	
Dec. 2025	252	67	62	538	3	7	1	105	60	1,096	

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			Repurch. agreement					
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total					
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	11,445	3,982	15,426	34				
June 2025	9,053	13,309	22,362	4,783	9,415	156	14,354	12,874	4,446	17,320	32				
Sept. 2025	9,853	14,656	24,510	5,213	10,138	146	15,498	12,282	4,453	16,734	32				
Dec. 2025	10,179	13,965	24,144	6,775	10,186	200	17,161	10,475	4,040	14,515	27				

	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								
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	138,768						
June 2025	66,490	525	819	1,344	4,050	2,905	6,955	2,435	131,292						
Sept. 2025	84,853	454	715	1,169	3,696	2,881	6,576	2,997	152,368						
Dec. 2025	72,362	410	686	1,096	5,094	3,430	8,525	3,318	141,148						

	Volume of transactions (Billion TRY)											continued below...			
	Investment funds			Foreign currency transactions			Time deposit accounts			Repurch. agreement					
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total					
Dec. 2024	919	913	1,832	119	201	24	344	1,493	1,141	2,633	6				
March 2025	1,160	1,267	2,428	154	197	24	374	1,636	1,240	2,876	6				
June 2025	1,030	1,061	2,092	139	227	28	394	2,009	1,470	3,479	7				
Sept. 2025	1,123	1,206	2,329	169	263	25	456	2,195	1,725	3,920	7				
Dec. 2025	1,105	1,319	2,424	205	293	46	544	2,104	1,718	3,822	7				

	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								
Dec. 2024	1,846	72	72	143	90	91	181	178	7,165						
March 2025	1,908	60	51	111	94	89	182	169	8,055						
June 2025	1,908	106	105	210	110	121	231	154	8,475						
Sept. 2025	3,071	84	76	160	119	123	242	221	10,406						
Dec. 2025	2,597	90	87	178	215	177	393	230	10,194						

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					
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					
Sept. 2025	25,570	4,257	245,858	2,057	277,741	91	47	3,084	56	3,278					
Dec. 2025	24,865	4,850	243,532	1,989	275,235	92	59	3,147	59	3,357					

III.5. Transactions from mobile

	Number of transactions (Thousand)				continued below...			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total				
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				
Sept. 2025	90,730	33,219	115,177	239,127				
Dec. 2025	96,181	34,151	137,648	267,980				

III.6. Other financial transactions

	Number of transactions (Thousand)			continued below...			
	Instant credit lending	Insurance Sales	Total				
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			
Sept. 2025	4,702	2,532	7,234	450			
Dec. 2025	4,779	3,631	8,411	515			

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)
Dec. 2024	8,211	5,298	4,241
March 2025	8,500	5,375	4,289
June 2025	8,728	5,468	4,315
Sept. 2025	9,093	5,652	4,480
Dec. 2025	9,163	5,610	4,495

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2024	59	91	285	250	686
March 2025	61	69	291	255	676
June 2025	55	55	257	244	610
Sept. 2025	54	43	257	286	640
Dec. 2025	63	47	239	362	711

III. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)							Total				
		Money orders						Foreign currency transfers					
		Among own accounts			To other recipients			SWIFT	Others (Western Union, Moneygram, etc)				
Period		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
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
Sept. 2025		50,044	5,974	27	6,001	19,306	621	19,927	25,928	104	1	105	76,078
Dec. 2025		56,748	7,232	30	7,262	18,053	617	18,670	25,932	110	2	112	82,792

Period	EFT	Volume of transactions (Billion TRY)							Total				
		Money orders						Foreign currency transfers					
		Among own accounts			To other recipients			SWIFT	Others (Western Union, Moneygram, etc)				
Period		TC	FC	Total	TC	FC	Total	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
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
Sept. 2025		5,715	1,156	32	1,188	2,403	255	2,658	3,845	61	0	62	9,622
Dec. 2025		6,571	1,306	32	1,338	2,664	268	2,931	4,270	66	1	67	10,907

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2024	5,326	1,485	945	1,751	63	198	31	10	925	10,733
March 2025	5,191	1,256	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
Sept. 2025	5,450	1,479	986	1,922	437	165	27	5	608	11,079
Dec. 2025	5,489	1,421	980	1,960	55	172	25	7	683	10,791

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Sept. 2025	39	103	51	179	2	0	0	0	25	398
Dec. 2025	42	116	54	192	0	0	0	0	26	431

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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		
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	
Sept. 2025	726	751	1,477	150	631	31	812	251	67	318	1	
Dec. 2025	792	797	1,589	199	648	37	883	248	70	319	0	

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					
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			
Sept. 2025	56	0	0	0	31	27	59	0	2,722			
Dec. 2025	48	0	0	0	43	34	76	0	2,916			

Period	Volume of transactions (Billion TRY)										continued below...	
	Investment funds			Foreign currency transactions			Time deposit accounts			Repurch. agreement		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Dec. 2024	375	371	746	28	53	15	95	117	49	166	0	
March 2025	412	441	853	43	55	15	114	122	46	168	0	
June 2025	404	413	818	59	85	25	169	128	57	186	0	
Sept. 2025	543	533	1,077	75	104	19	198	153	55	208	0	
Dec. 2025	604	656	1,259	89	117	22	228	166	60	226	0	

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					
Dec. 2024	12	0	0	0	2	2	4	0	1,024			
March 2025	14	0	0	0	2	2	4	15	1,167			
June 2025	11	0	0	0	2	2	5	0	1,188			
Sept. 2025	15	0	0	0	3	2	5	0	1,503			
Dec. 2025	12	0	0	0	6	4	11	0	1,736			

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	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total		
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		
Sept. 2025	238	39	7,978	433	8,688	7	2	429	24	463		
Dec. 2025	252	47	7,675	377	8,352	8	3	451	24	486		

III.5. Transactions from mobile

Period	Number of transactions (Thousand)					continued below...	
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total			
Dec. 2024	913	281	286		1,480		
March 2025	854	256	311		1,420		
June 2025	952	283	494		1,729		
Sept. 2025	987	295	721		2,003		
Dec. 2025	1,085	300	892		2,277		

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
			Instant credit lending	Insurance Sales	Total	
Dec. 2024	1,680	166				
March 2025	1,850	168				
June 2025	2,496	197				
Sept. 2025	2,563	234				
Dec. 2025	2,636	269				

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

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 Burgan Bank A.Ş.
- 7 Citibank A.Ş.
- 8 D Yatırım Bankası A.Ş.
- 9 Denizbank A.Ş.
- 10 Enpara Bank A.Ş.
- 11 Fibabanka A.Ş.
- 12 HSBC Bank A.Ş.
- 13 ICBC Turkey Bank A.Ş.
- 14 ING Bank A.Ş.
- 15 Misyon Yatırım Bankası A.Ş.
- 16 MUFG Bank Turkey A.Ş.
- 17 Odea Bank A.Ş.
- 18 Pasha Yatırım Bankası A.Ş.
- 19 QNB Bank A.Ş.
- 20 Şekerbank T.A.Ş.
- 21 Turkish Bank A.Ş.
- 22 Turkland Bank A.Ş.
- 23 Türk Ekonomi Bankası A.Ş.
- 24 Türk Ticaret Bankası A.Ş.
- 25 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 26 Türkiye Garanti Bankası A.Ş.
- 27 Türkiye Halk Bankası A.Ş.
- 28 Türkiye İş Bankası A.Ş.
- 29 Türkiye Kalkınma ve Yatırım Bankası A.Ş.
- 30 Türkiye Sinai Kalkınma Bankası A.Ş.
- 31 Türkiye Vakıflar Bankası A.Ş.
- 32 Yapı ve Kredi Bankası A.Ş.
- 33 Ziraat Dinamik Banka A.Ş.

Internet Banking Sites Included

akbank.com
online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
https://online.alternatifbank.com.tr
Anadolubank Internet Banking Site
https://internetsubesi.atbank.com.tr/
https://www.burgan.com.tr, https://www.burgan.com.tr/on
https://portal.citidirect.com
https://internetsube.dybank.com.tr/
Denizbank Internet Banking, DenizTrader
Enpara Bank Internet Branch, Enpara Bank My Company Internet Branch
www.fibabanka.com.tr
https://bireysel.hsbc.com.tr/
ICBC Turkey Internet Şube
ING İnternet Şube
misyon.com
https://www.tu.bk.mufg.jp
https://online.odeabank.com.tr/
https://pashaonline.pashabank.com.tr
QNB Bank Internet banking and enpara.com
Şekerbank Internet Banking Site
www.turkishbank.com
www.tbank.com.tr
www.teb.com.tr
https://sube.turkticaretbankasi.com.tr
www.ziraatbank.com.tr
www.garantibbva.com.tr, www.garantibbvatirim.com.tr
Halkbank Internet Banking
www.isbank.com.tr
https://online.kalkinma.com.tr
https://online.tsrb.com.tr/tskbonline/Giris
www.vakifbank.com.tr, Trade Online, Vinov
Yapı Kredi Internet
https://bireysel.ziraatdinamik.com.tr

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
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- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
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- 7 Citibank A.Ş.
- 8 Colendi Bank A.Ş.
- 9 Denizbank A.Ş.
- 10 Enpara Bank A.Ş.
- 11 Fibabanka A.Ş.
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- 23 Türkiye Garanti Bankası A.Ş.
- 24 Türkiye Halk Bankası A.Ş.
- 25 Türkiye İş Bankası A.Ş.
- 26 Türkiye Vakıflar Bankası T.A.O.
- 27 Yapı ve Kredi Bankası A.Ş.
- 28 Ziraat Dinamik Banka A.Ş.

Applications Included

Akbank Mobile
N Kolay Mobile
Alternatif Bank Mobile
Anadolubank mobile application
A&T BANK MOBİLE
Burgan Mobile, ON Mobile
https://m.citidirect.com
ColendiBank Mobile
MobilDeniz, DenizTrader
Enpara Bank Mobile Branch, Enpara Bank My Company Mobile Branch
Fibabanka Mobile App
HSBC Mobile Banking
ICBC Turkey Mobile Branch
ING Mobile, Paramara
Misyon Mobile
Odeabank mobile application
QNB Mobile, enpara.com Mobile Banking
Seker Mobile Banking
TurkishBank Mobile
CEPTETEB Mobile Application, Pratik Borsa
Türk Ticaret Mobile
Ziraat Mobile, Ziraat Tablet, Ziraat Wap
Garanti BBVA Mobil, BonusFlaş, Garanti BBVA eTrader
Halkbank Mobile Banking
İşCep ve Maximum Mobile
VakıfBank Mobile Banking
Yapı Kredi Mobile, World Mobile
Ziraat Dinamik 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

June: August 1.Week

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Glossary of Internet Banking Statistics *

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

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

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

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

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

1. Money Transfers

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

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

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

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

- Buying FX
- Selling FX

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

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

5. Other Financial Transactions (Number, Volume):

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

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

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending 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.)

***Publication Periods of the Report:**

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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 log 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 log 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-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 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**

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

3. Investment Transactions (Number, Volume)

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

4. Credit Card Transactions (Number, Volume)

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

5. Number of Transactions Made on Mobile (Number)

- a) Number of withdrawal transactions realized: (Withdrawal transactions with mobile banking applications)
- b) Number of deposit transactions: (Deposit transactions with mobile banking applications)
- c) Number of mobile payments: (QR code / NFC / vehicle payment made by POS or virtual POS)

6. Other Financial Transactions (Number, Volume):

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

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

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

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