



Digital, Internet and Mobile Banking Statistics

March 2026

Report Code: DE22

May 2026



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	Janu.- March 2026
Number of active retail customers	90,325	106,038	114,398	122,729	124,420
Number of active commercial customers	4,065	4,549	4,725	4,948	5,045
Number of Active Digital Banking Customers	94,390	110,588	119,123	127,677	129,465

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

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	Janu.- March 2026
Only internet banking users	2,301	1,802	1,368	1,079	1,032
Only mobile banking users	82,304	98,543	109,644	119,780	121,927
Both internet and mobile banking users	9,786	10,243	8,111	6,818	6,506
Total	94,390	110,588	119,123	127,677	129,465

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

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	Janu.- March 2026
Female	30,642	37,341	40,551	44,114	44,902
Male	59,683	68,698	73,847	78,615	79,518

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

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	Janu.- March 2026
0-17	587	727	897	856	818
18-25	17,176	19,990	20,602	21,154	21,099
26-35	24,402	28,502	30,365	32,308	32,642
36-55	35,623	42,184	46,107	49,930	50,716
56-65	8,258	9,683	10,769	11,905	12,206
66+	4,279	4,952	5,658	6,576	6,939

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	Janu.- March 2026
Number of retail customers					
Number of active customers	10,545	10,468	7,962	6,408	6,053
Number of registered customers that logged in at least once	91,137	99,129	103,587	108,582	109,718
Number of registered customers that logged in at least once in 1-year period	25,147	27,150	21,934	17,343	16,501
Active / Registered Customer	12	11	8	6	6
Number of commercial customers					
Number of active customers	1,541	1,577	1,517	1,489	1,485
Number of registered customers that logged in at least once	6,069	6,610	5,578	5,907	5,999
Number of registered customers that logged in at least once in 1-year period	2,199	2,397	2,191	2,168	2,160
Active / Registered Customer Ratio	25	24	27	25	25
Number of total customers					
Total Number of active customers	12,086	12,044	9,479	7,897	7,538
Total number of registered customers that logged in at least once	97,206	105,739	109,165	114,489	115,717
Total number of registered customers that logged in at least once in 1-year period	27,346	29,546	24,125	19,511	18,661
Total Active / Registered Customer Ratio	12	11	9	7	7

Financial Transactions in Internet Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		Oct.-Dec. 2025		Janu.-March 2026	
	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	74	4,035	79	6,956	66	11,117	59	14,461	54	14,073
Payments	24	248	22	460	18	664	16	896	16	824
Investment transactions	26	1,234	18	1,340	13	2,401	13	3,737	15	3,754
Credit Card transactions	6	71	5	130	4	206	3	249	3	245
Other Financial transactions	4	170	5	308	4	444	4	546	4	668
Total	134	5,758	129	9,194	105	14,832	95	19,890	93	19,564

Investment Transactions in Internet Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		Oct.-Dec. 2025		Janu.-March 2026	
	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	1,774	290	2,146	487	2,276	1,405	1,981	2,374	1,936	2,139
Foreign currency transactions	1,651	147	1,237	181	2,265	228	2,629	383	3,098	375
Time deposit accounts	580	78	623	124	613	200	539	227	480	205
Share certificate transactions	20,666	601	13,686	398	7,197	317	6,855	485	8,497	623
Repo Transactions	56	8	89	14	87	15	56	11	57	13
Bonds and bills	105	13	99	18	99	16	74	21	97	29
Gold transactions	321	7	225	7	197	10	172	16	203	21
VIOP transactions	399	91	387	111	300	211	572	221	629	349
Total	25,551	1,234	18,491	1,340	13,034	2,401	12,878	3,737	14,996	3,754

This report has been prepared from the quarterly statistics of 35 member banks of the Banks Association of Türkiye(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

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

Summary Tables

Number of Active Digital Banking Customers, thousand person

	Janu.- March 2025	Oct.-Dec. 2025	Janu.- March 2026
Number of active retail customers	115,573	122,729	124,420
Number of active commercial customers	4,775	4,948	5,045
Number of Active Digital Banking Customers	120,348	127,677	129,465

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

	Janu.- March 2025	Oct.-Dec. 2025	Janu.- March 2026
Only internet banking users	1,285	1,079	1,032
Only mobile banking users	111,815	119,780	121,927
Both internet and mobile banking users	7,248	6,818	6,506
Total	120,348	127,677	129,465

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

	Janu.- March 2025	Oct.-Dec. 2025	Janu.- March 2026
Female	41,104	44,114	44,902
Male	74,469	78,615	79,518

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

	Janu.- March 2025	Oct.-Dec. 2025	Janu.- March 2026
0-17	748	856	818
18-25	20,419	21,154	21,099
26-35	30,523	32,308	32,642
36-55	46,694	49,930	50,716
56-65	11,306	11,905	12,206
66+	5,883	6,576	6,939

Number of Customers Using Internet Banking Services, thousand person

	Janu.- March 2025	Oct.-Dec. 2025	Janu.- March 2026
Number of retail customers			
Number of active customers	7,019	6,408	6,053
Number of registered customers that logged in at least once	106,485	108,582	109,718
Number of registered customers that logged in at least once in 1-year period	20,711	17,343	16,501
Active / Registered Customer Ratio	7	6	6
Number of commercial customers			
Number of active customers	1,514	1,489	1,485
Number of registered customers that logged in at least once	5,707	5,907	5,999
Number of registered customers that logged in at least once in 1-year period	2,214	2,168	2,160
Active / Registered Customer Ratio	27	25	25
Number of total customers			
Total Number of active customers	8,533	7,897	7,538
Total number of registered customers that logged in at least once	112,192	114,489	115,717
Total number of registered customers that logged in at least once in 1-year period	22,925	19,511	18,661
Total Active / Registered Customer Ratio	8	7	7

Financial Transactions in Internet Banking

	Janu.-March 2025		Oct.-Dec. 2025		Janu.-March 2026	
	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	60	11,348	59	14,461	54	14,073
Payments	18	643	16	896	16	824
Investment transactions	13	2,595	13	3,737	15	3,754
Credit Card transactions	4	206	3	249	3	245
Other Financial transactions	4	410	4	546	4	668
Total	98	15,202	95	19,890	93	19,564

Investment Transactions in Internet Banking

	Janu.-March 2025		Oct.-Dec. 2025		Janu.-March 2026	
	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	2,265	1,610	1,981	2,374	1,936	2,139
Foreign currency transactions	2,049	242	2,629	383	3,098	375
Time deposit accounts	623	214	539	227	480	205
Share certificate transactions	6,963	291	6,855	485	8,497	623
Repo Transactions	73	13	56	11	57	13
Bonds and bills	95	17	74	21	97	29
Gold transactions	176	10	172	16	203	21
VIOP transactions	445	197	572	221	629	349
Total	12,690	2,595	12,878	3,737	14,996	3,754

This report has been prepared from the quarterly statistics of 35 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. 2022	Oct.Dec. 2023	Oct.Dec. 2024	Oct.Dec. 2025	Janu.-March 2026
Number of retail customers					
Number of active customers	88,647	104,829	113,514	122,103	123,829
Number of registered customers that logged in at least once	136,095	164,581	187,613	208,884	214,376
Number of registered customers that logged in at least once in 1-year period	103,182	124,011	136,048	145,958	148,897
Active / Registered Customer Ratio	65	64	61	58	58
Number of commercial customers					
Number of active customers	3,443	3,957	4,241	4,495	4,603
Number of registered customers that logged in at least once	6,534	7,454	8,211	9,163	9,447
Number of registered customers that logged in at least once in 1-year period	4,152	4,971	5,298	5,610	5,755
Active / Registered Customer Ratio	53	53	52	49	49
Number of total customers					
Total Number of active customers	92,090	108,786	117,755	126,598	128,432
Total number of registered customers that logged in at least once	142,629	172,035	195,824	218,047	223,823
Total number of registered customers that logged in at least once in 1-year period	107,334	128,982	141,346	151,567	154,652
Total Active / Registered Customer Ratio	65	63	60	58	57

Financial Transactions in Mobil Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.Dec. 2024		Oct.Dec. 2025		Janu.-March 2026	
	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	1,023	6,919	1,512	14,349	1,614	24,032	1,759	34,498	1,614	33,675
Payments	357	295	389	610	412	1,095	419	1,526	436	1,715
Investment transactions	125	3,085	228	5,618	155	8,189	144	11,930	164	13,331
Credit Card transactions	217	610	274	1,588	276	2,691	284	3,843	290	4,275
Other Financial transactions	95	398	154	865	114	1,282	150	1,594	153	1,663
Total	1,816	11,307	2,558	23,031	2,571	37,288	2,756	53,391	2,658	54,660

Investment Transactions in Mobil Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.Dec. 2024		Oct.Dec. 2025		Janu.-March 2026	
	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	10,155	312	17,819	795	26,547	2,578	25,733	3,683	25,759	4,003
Foreign currency transactions	21,933	329	21,202	390	16,715	439	18,044	772	18,737	844
Time deposit accounts	8,401	624	12,806	1,507	15,572	2,800	14,833	4,048	14,240	3,890
Share certificate transactions	75,920	1,570	167,139	2,535	86,477	1,858	72,410	2,608	89,717	3,439
Repo Transactions	43	6	40	9	35	6	28	7	29	8
Bonds and bills	707	64	1,331	149	1,262	144	1,096	178	1,126	224
Gold transactions	7,230	90	7,379	123	7,215	185	8,601	403	11,367	606
VIOP transactions	677	90	680	110	761	178	3,318	230	3,079	317
Total	125,065	3,085	228,397	5,618	154,585	8,189	144,064	11,930	164,054	13,331

This report has been prepared from the quarterly statistics of 26 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

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

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Janu.- March 2025	Oct.-Dec. 2025	Janu.- March 2026
Number of retail customers			
Number of active customers	114,774	122,103	123,829
Number of registered customers that logged in at least once	192,975	208,884	214,376
Number of registered customers that logged in at least once in 1-year period	138,176	145,958	148,897
Active / Registered Customer Ratio	59	58	58
Number of commercial customers			
Number of active customers	4,289	4,495	4,603
Number of registered customers that logged in at least once	8,500	9,163	9,447
Number of registered customers that logged in at least once in 1-year period	5,375	5,610	5,755
Active / Registered Customer Ratio	50	49	49
Number of total customers			
Total Number of active customers	119,063	126,598	128,432
Total number of registered customers that logged in at least once	201,476	218,047	223,823
Total number of registered customers that logged in at least once in 1-year period	143,551	151,567	154,652
Total Active / Registered Customer Ratio	59	58	57

Financial Transactions in Mobil Banking

	Janu.-March 2025		Oct.-Dec. 2025		Janu.-March 2026	
	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	1,569	24,235	1,759	34,498	1,614	33,675
Payments	412	1,227	419	1,526	436	1,715
Investment transactions	141	9,222	144	11,930	164	13,331
Credit Card transactions	277	2,915	284	3,843	290	4,275
Other Financial transactions	134	1,265	150	1,594	153	1,663
Total	2,533	38,865	2,756	53,391	2,658	54,660

Investment Transactions in Mobil Banking

	Janu.-March 2025		Oct.-Dec. 2025		Janu.-March 2026	
	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	27,414	3,280	25,733	3,683	25,759	4,003
Foreign currency transactions	15,173	488	18,044	772	18,737	844
Time deposit accounts	15,746	3,045	14,833	4,048	14,240	3,890
Share certificate transactions	73,265	1,922	72,410	2,608	89,717	3,439
Repo Transactions	34	6	28	7	29	8
Bonds and bills	1,080	111	1,096	178	1,126	224
Gold transactions	6,449	186	8,601	403	11,367	606
VIOP transactions	2,078	184	3,318	230	3,079	317
Total	141,240	9,222	144,064	11,930	164,054	13,331

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The Banks Association of Türkiye
Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 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
March 2026	15,305	119,963	94,413	229,681	1,038	133,434	15,463	149,935	591	118,367	5,462	124,420

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 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
March 2026	1,477	4,924	4,523	10,924	462	4,057	1,698	6,217	441	3,560	1,044	5,045

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
March 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
March 2026	16,782	124,888	98,935	240,605	1,500	137,491	17,161	156,152	1,032	121,927	6,506	129,465

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	March 2025	323	38,888	1,893	41,104	476	69,665	4,328	74,469	799	108,553	6,221
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
March 2026	239	43,036	1,626	44,902	352	75,331	3,835	79,518	591	118,367	5,462	124,420

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
March 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
March 2026	16	23	52	223	120	157	778	20,379	31,263	48,030	11,501	6,416

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Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
March 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
March 2026	23	698	1,327	2,463	585	366	818	21,099	32,642	50,716	12,206	6,939

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The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

I. Number of customers using internet banking services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 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	2,168	1,489	114,489	19,511	7,897
March 2026	109,718	16,501	6,053	5,999	2,160	1,485	115,717	18,661	7,538

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
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
March 2026	47	180	286	223	735

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT *	Money orders*						Total	Foreign currency transfers*			Total*
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
March 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	30,562	4,004	69	4,073	22,814	819	23,633	27,706	305	91	396	58,663
March 2026	28,775	3,650	61	3,711	20,978	647	21,625	25,336	276	88	364	54,475

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

	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 transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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	5,722	3,442	249	3,691	3,949	334	4,283	7,973	742	24	766	14,461
March 2026	5,453	3,436	286	3,722	3,875	311	4,185	7,907	687	26	713	14,073

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

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	5,179	2,811	1,070	357	1,030	273	171	336	4,946	16,171

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	85	333	114	57	9	1	0	1	225	824

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand)											Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 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	
March 2026	882	1,055	1,936	1,780	1,227	91	3,098	393	87	480	57	

	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
March 2026	8,497	73	24	97	158	45	203	629	14,996

	Volume of transactions (Billion TRY)											Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 2025	777	833	1,610	62	103	78	242	122	91	214	13	
June 2025	654	673	1,327	89	143	80	312	114	110	224	11	
Sept. 2025	974	978	1,952	111	171	44	326	121	104	225	11	
Dec. 2025	1,206	1,168	2,374	132	200	50	383	124	103	227	11	
March 2026	1,104	1,035	2,139	133	201	42	375	116	89	205	13	

	Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2025	291	13	4	17	5	4	10	197	2,595
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
March 2026	623	21	8	29	14	6	21	349	3,754

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*
March 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	3,402	1	1	238	10	249
March 2026	79	38	2,883	110	3,110	1	1	233	10	245

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

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2025	3,568	410
June 2025	3,390	484
Sept. 2025	3,371	536
Dec. 2025	3,674	546
March 2026	4,063	668

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2025	61	48	109	8
June 2025	50	36	86	8
Sept. 2025	50	27	77	7
Dec. 2025	46	30	76	9
March 2026	41	23	65	8

This report has been prepared from the quarterly statistics of 35 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

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

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 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
March 2026	109,718	16,501	6,053

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2026	45	177	194	157	573

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											
	EFT *	Money orders*						Total	Foreign currency transfers*			Total*
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
March 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	7,584	1,384	14	1,398	2,986	66	3,052	4,451	54	73	127	12,162
March 2026	7,715	1,257	12	1,269	2,885	57	2,942	4,211	51	71	122	12,047

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

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 transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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	283	78	6	84	177	16	193	276	13	2	15	574
March 2026	253	79	6	85	146	14	159	244	12	2	14	512

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

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	3,357	1,571	613	226	395	77	22	336	441	7,039

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	5	16	12	4	1	0	0	1	4	44

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2026	542	621	1,163	1,635	914	50	2,598	323	64	387	49

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 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
March 2026	8,461	72	23	95	151	42	194	627	13,573

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2026	89	94	183	10	12	3	25	59	40	99	8

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 2025	250	13	4	17	5	4	8	109	729
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
March 2026	597	20	8	29	12	5	17	334	1,293

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*
March 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
March 2026	75	36	2,236	53	2,401	1	1	74	2	77

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

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2025	2,172	36
June 2025	2,004	33
Sept. 2025	2,013	36
Dec. 2025	2,202	36
March 2026	2,176	39

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2025	52	47	99	4
June 2025	43	36	78	4
Sept. 2025	43	27	70	4
Dec. 2025	38	30	68	4
March 2026	31	23	54	3

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)
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
March 2026	5,999	2,160	1,485

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2026	2	3	92	66	162

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)												
	EFT *	Money orders*							Total	Foreign currency transfers*			Total*
		Among own accounts			To other recipients					SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
March 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	
Sept. 2025	21,150	2,610	60	2,670	20,745	765	21,510	24,180	249	17	266	45,596	
Dec. 2025	22,978	2,619	55	2,674	19,828	753	20,581	23,255	251	18	269	46,501	
March 2026	21,060	2,393	49	2,442	18,093	590	18,683	21,125	225	18	243	42,428	

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

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 transfer	FC transfer	Total	TC transfer	FC transfer	Total						
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	11,093	
Sept. 2025	5,080	3,052	221	3,273	3,350	311	3,660	6,933	638	21	659	12,672	
Dec. 2025	5,439	3,364	243	3,607	3,772	318	4,090	7,697	729	23	752	13,887	
March 2026	5,200	3,357	280	3,637	3,729	297	4,026	7,663	675	24	699	13,562	

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

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	1,822	1,239	456	132	634	196	149	0	4,504	9,132

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	80	317	101	53	8	1	0	0	221	780

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2026	339	434	773	145	314	40	499	71	23	93	9

Period	Number of transactions (Thousand) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
March 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	
March 2026	36	1	1	1	7	3	9	2	1,423	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2026	1,015	941	1,956	123	189	39	350	56	49	106	5

Period	Volume of transactions (Billion TRY) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
March 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	
March 2026	26	0	0	0	3	1	4	15	2,461	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*
March 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
March 2026	5	1	647	57	710	0	0	159	7	167

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

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2025	1,397	374
June 2025	1,386	451
Sept. 2025	1,358	500
Dec. 2025	1,472	509
March 2026	1,887	629

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2025	10	1	10	4
June 2025	7	0	8	4
Sept. 2025	7	0	7	3
Dec. 2025	8	0	8	5
March 2026	11	0	11	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
Mobil Banking Statistics
(Consolidated)

I. Number of customers using mobil banking services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 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
March 2026	214,376	148,897	123,829	9,447	5,755	4,603	223,823	154,652	128,432

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2026	15,256	45,805	10,469	13,778	85,308

II. Financial transactions

III.1. Money transfers

Period	EFT *	Number of transactions (Thousand)										
		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	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total*			
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	1,230,369	177,390	627	178,017	347,228	2,272	349,500	527,518	393	565	957	1,758,844
March 2026	1,154,373	140,430	615	141,045	315,926	2,081	318,008	459,052	388	606	994	1,614,419

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

Period	EFT *	Volume of transactions (Billion TRY)										
		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	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total*			
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	19,938	3,530	89	3,619	7,381	461	7,842	11,461	124	19	143	31,543
Dec. 2025	21,979	4,029	104	4,133	7,750	493	8,243	12,375	123	20	143	34,498
March 2026	21,596	4,338	102	4,441	7,022	462	7,484	11,925	133	21	155	33,675

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

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	255,992	11,762	4,790	54,684	17,858	3,185	3,235	63,955	20,406	435,867

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	336	190	119	814	38	8	1	115	93	1,715

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2025	11,517	15,897	27,414	5,458	9,544	171	15,173	11,685	4,060	15,745	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
March 2026	11,801	13,957	25,759	8,252	10,234	251	18,737	10,458	3,782	14,240	29

Period	Number of transactions (Thousand)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
	Buy	Sell	Total	Buy	Sell	Total				
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	
March 2026	89,717	430	696	1,126	7,732	3,635	11,367	3,079	164,054	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2026	1,956	2,047	4,003	342	446	56	844	2,182	1,708	3,890	8

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				
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	
March 2026	3,439	113	111	224	390	216	606	317	13,331	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*
March 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	25,144	5,008	251,207	2,366	283,725	100	63	3,598	82	3,843
March 2026	23,137	4,796	259,682	2,533	290,149	101	66	4,004	105	4,275

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

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
March 2026	94,025	36,704	143,719	274,449

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2025	133,860	1,265
June 2025	131,253	1,239
Sept. 2025	140,493	1,434
Dec. 2025	150,069	1,594
March 2026	153,034	1,663

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
March 2026	3,972	3,021	6,993	484

This report has been prepared from the quarterly statistics of 26 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.
While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of customers using mobil banking services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 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
March 2026	214,376	148,897	123,829

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2026	15,194	45,756	10,172	13,453	84,576

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)												
	EFT *	Money orders*						Total	Foreign currency transfers*				Total*
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
March 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	1,176,825	170,277	598	170,875	329,398	1,658	331,056	501,932	283	563	846	1,679,603	
March 2026	1,104,545	133,761	588	134,349	299,338	1,510	300,848	435,196	286	604	890	1,540,631	

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

	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 transfer	FC transfer	Total	TC transfer	FC transfer	Total						
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	15,498	2,723	72	2,794	5,087	225	5,311	8,106	57	19	76	23,679	
March 2026	15,322	3,086	72	3,158	4,639	200	4,839	7,997	61	20	82	23,401	

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

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	250,847	10,446	3,917	52,698	17,305	3,031	3,212	63,950	19,743	425,149

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	291	77	66	599	36	8	1	115	66	1,258

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)											Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 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	
March 2026	11,057	13,189	24,246	8,078	9,607	216	17,901	10,228	3,710	13,938	29	

	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
March 2026	89,678	429	696	1,125	7,677	3,597	11,274	3,078	161,268

	Volume of transactions (Billion TRY)											Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts				
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
March 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	
March 2026	1,300	1,401	2,701	247	325	39	611	2,022	1,648	3,670	8	

	Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
March 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
March 2026	3,426	113	111	224	379	210	589	316	11,545

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*
March 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	24,869	4,949	243,532	1,989	275,338	92	59	3,147	59	3,356
March 2026	22,865	4,723	251,949	2,121	281,658	91	60	3,515	76	3,742

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

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
March 2026	92,911	36,333	142,763	272,008

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2025	132,010	1,097
June 2025	128,757	1,042
Sept. 2025	137,929	1,200
Dec. 2025	147,433	1,325
March 2026	150,324	1,359

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
March 2026	3,879	3,008	6,887	444

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

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of customers using mobil banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
March 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
March 2026	9,447	5,755	4,603

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2026	61	49	296	325	732

III. Financial transactions

III.1. Money transfers

Period	EFT *	Number of transactions (Thousand)										
		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	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total*			
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	53,545	7,112	29	7,142	17,830	614	18,444	25,586	109	2	111	79,241
March 2026	49,828	6,668	28	6,696	16,589	571	17,160	23,856	102	2	104	73,788

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

Period	EFT *	Volume of transactions (Billion TRY)										
		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	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total*			
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	6,482	1,306	32	1,338	2,664	268	2,931	4,270	66	1	67	10,818
March 2026	6,273	1,253	30	1,282	2,382	263	2,645	3,927	72	1	73	10,274

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

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
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
March 2026	5,145	1,316	873	1,986	553	153	23	6	662	10,718

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
March 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
March 2026	46	114	53	214	3	0	0	0	27	457

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) <i>continued below...</i>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2026	744	768	1,512	175	627	34	837	230	72	303	0

Period	Number of transactions (Thousand) <i>investment transactions continued...</i>							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
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
March 2026	39	0	0	1	55	38	93	1	2,786

Period	Volume of transactions (Billion TRY) <i>continued below...</i>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2026	656	646	1,302	95	121	16	233	159	61	220	0

Period	Volume of transactions (Billion TRY) <i>investment transactions continued...</i>							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.				
		Buy	Sell	Total	Buy	Sell	Total		
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
March 2026	14	0	0	0	11	6	17	0	1,786

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*	Cash advance*	Cash advance in installments*	Payment to own credit card	Payment to others' credit card	Total*
March 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	275	59	7,675	377	8,387	8	4	451	24	487
March 2026	272	73	7,734	412	8,490	10	6	489	29	533

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

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
March 2026	1,115	371	956	2,441

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
March 2025	1,850	168
June 2025	2,496	197
Sept. 2025	2,563	234
Dec. 2025	2,636	269
March 2026	2,710	304

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
March 2025	79	7	86	20
June 2025	79	6	84	27
Sept. 2025	84	4	87	29
Dec. 2025	98	10	107	38
March 2026	93	13	105	40

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 Internet Şube
15 Misyon Yatırım Bankası A.Ş.	misyon.com
16 MUFG Bank Turkey A.Ş.	https://www.tu.bk.mufg.jp
17 Odea Bank A.Ş.	https://online.odeabank.com.tr/
18 Pasha Yatırım Bankası A.Ş.	https://pashaonline.pashabank.com.tr
19 QNB Bank A.Ş.	QNB Bank Internet banking and enpara.com
20 Şekerbank T.A.Ş.	www.sekerbank.com.tr
21 Turkish Bank A.Ş.	www.turkishbank.com
22 Turkland Bank A.Ş.	www.tbank.com.tr
23 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
24 Türk Ticaret Bankası A.Ş.	https://sube.turkticaretbankasi.com.tr
25 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
26 Türkiye Garanti Bankası A.Ş.	www.garantibbva.com.tr , www.garantibbvayatirim.com.tr
27 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
28 Türkiye İş Bankası A.Ş.	www.isbank.com.tr
29 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	https://online.kalkinma.com.tr
30 Türkiye Sınai Kalkınma Bankası A.Ş.	https://online.tskb.com.tr/tskbonline/Giris
31 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr , Trade Online, Vinov
32 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Internet
33 Ziraat Dinamik Banka A.Ş.	https://bireysel.ziraatdinamik.com.tr
34 Aytemiz Yatırım Bankası A.Ş.	https://isube.aytemizbank.com.tr
35 Golden Global Yatırım Bankası A.Ş.	Golden Global Internet Banking Site

List of participating banks in mobile banking statistics

	Applications Included
1 Akbank T.A.Ş.	Akbank Mobile
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobile
3 Alternatifbank A.Ş.	Alternatif Bank Mobile
4 Anadolubank A.Ş.	Anadolubank mobile application
5 Arap Türk Bankası A.Ş.	A&T BANK MOBİLE
6 Burgan Bank A.Ş.	Burgan Mobile, ON Mobile
7 Citibank A.Ş.	https://m.citidirect.com
8 Colendi Bank A.Ş.	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 Mobile Banking
13 ICBC Turkey Bank A.Ş.	ICBC Turkey Mobile Branch
14 ING Bank A.Ş.	ING Mobile, Paramara
15 Misyon Yatırım Bankası A.Ş.	Misyon Mobile
16 Odea Bank A.Ş.	Odeabank mobile application
17 QNB Bank A.Ş.	QNB Mobile, enpara.com Mobile Banking
18 Şekerbank T.A.Ş.	Seker Mobile Banking
19 Turkish Bank A.Ş.	TurkishBank Mobile
20 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobile Application, Pratik Borsa
21 Türk Ticaret Bankası A.Ş.	Türk Ticaret Mobile
22 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobile, Ziraat Tablet, Ziraat Wap
23 Türkiye Garanti Bankası A.Ş.	Garanti BBVA Mobil, BonusFlaş, Garanti BBVA eTrader
24 Türkiye Halk Bankası A.Ş.	Halkbank Mobile Banking
25 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobile
26 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobile Banking
27 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobile, World Mobile
28 Ziraat Dinamik Banka A.Ş.	Ziraat Dinamik Mobile
29 Golden Global Yatırım Bankası A.Ş.	Golden Global mobile application

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

***Publication Periods of the Report:**

March: May 1.Week

June: August 1.Week

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Glossary of Internet Banking Statistics*

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

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

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

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

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

1. Money Transfers

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

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

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

***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 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-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.)

***Publication Periods of the Report:**

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