



Digital, Internet and Mobile Banking

June 2026

Report Code: DE22

August 2026



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	April-June 2026
Number of active retail customers	90.325	106.038	114.398	122.729	124.283
Number of active commercial customers	4.065	4.549	4.725	4.948	5.052
Number of Active Digital Banking Customers	94.390	110.588	119.123	127.677	129.335

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

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	April-June 2026
Only internet banking users	2.301	1.802	1.368	1.079	958
Only mobile banking users	82.304	98.543	109.644	119.780	122.795
Both internet and mobile banking users	9.786	10.243	8.111	6.818	5.583
Total	94.390	110.588	119.123	127.677	129.335

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

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	April-June 2026
Female	30.642	37.341	40.551	44.114	44.966
Male	59.683	68.698	73.847	78.615	79.317

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

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	April-June 2026
0-17	587	727	897	856	803
18-25	17.176	19.990	20.602	21.154	20.912
26-35	24.402	28.502	30.365	32.308	32.457
36-55	35.623	42.184	46.107	49.930	50.799
56-65	8.258	9.683	10.769	11.905	12.271
66+	4.279	4.952	5.658	6.576	7.042

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	Oct.-Dec. 2025	April-June 2026
Number of retail customers					
Number of active customers	10.545	10.468	7.962	6.408	5.100
Number of registered customers that logged in at least once	91.137	99.129	103.587	108.582	108.367
Number of registered customers that logged in at least once in 1-year period	25.147	27.150	21.934	17.343	15.765
Active / Registered Customer	12	11	8	6	5
Number of commercial customers					
Number of active customers	1.541	1.577	1.517	1.489	1.440
Number of registered customers that logged in at least once	6.069	6.610	5.578	5.907	5.972
Number of registered customers that logged in at least once in 1-year period	2.199	2.397	2.191	2.168	2.141
Active / Registered Customer Ratio	25	24	27	25	24
Number of total customers					
Total Number of active customers	12.086	12.044	9.479	7.897	6.540
Total number of registered customers that logged in at least once	97.206	105.739	109.165	114.489	114.339
Total number of registered customers that logged in at least once in 1-year period	27.346	29.546	24.125	19.511	17.906
Total Active / Registered Customer Ratio	12	11	9	7	6

Financial Transactions in Internet Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		Oct.-Dec. 2025		April-June 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	52	14.573
Payments	24	248	22	460	18	664	16	896	14	856
Investment transactions	26	1.234	18	1.340	13	2.401	13	3.737	12	3.649
Credit Card transactions	6	71	5	130	4	206	3	249	3	259
Other Financial transactions	4	170	5	308	4	444	4	546	4	885
Total	134	5.758	129	9.194	105	14.832	95	19.890	86	20.222

Investment Transactions in Internet Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		Oct.-Dec. 2025		April-June 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	1.729	2.178
Foreign currency transactions	1.651	147	1.237	181	2.265	228	2.629	383	2.200	411
Time deposit accounts	580	78	623	124	613	200	539	227	315	187
Share certificate transactions	20.666	601	13.686	398	7.197	317	6.855	485	7.230	491
Repo Transactions	56	8	89	14	87	15	56	11	49	11
Bonds and bills	105	13	99	18	99	16	74	21	66	28
Gold transactions	321	7	225	7	197	10	172	16	125	11
VIOP transactions	399	91	387	111	300	211	572	221	621	332
Total	25.551	1.234	18.491	1.340	13.034	2.401	12.878	3.737	12.334	3.649

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

	April-June 2025	Janu.- March 2026	April-June 2026
Number of active retail customers	116.182	124.420	124.283
Number of active commercial customers	4.778	5.045	5.052
Number of Active Digital Banking Customers	120.959	129.465	129.335

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

	April-June 2025	Janu.- March 2026	April-June 2026
Only internet banking users	1.191	1.032	958
Only mobile banking users	113.355	121.927	122.795
Both internet and mobile banking users	6.413	6.506	5.583
Total	120.959	129.465	129.335

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

	April-June 2025	Janu.- March 2026	April-June 2026
Female	41.341	44.902	44.966
Male	74.841	79.518	79.317

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

	April-June 2025	Janu.- March 2026	April-June 2026
0-17	739	818	803
18-25	20.331	21.099	20.912
26-35	30.635	32.642	32.457
36-55	47.237	50.716	50.799
56-65	11.217	12.206	12.271
66+	6.024	6.939	7.042

Number of Customers Using Internet Banking Services, thousand person

	April-June 2025	Janu.- March 2026	April-June 2026
Number of retail customers			
Number of active customers	6.103	6.053	5.100
Number of registered customers that logged in at least once	107.455	109.718	108.367
Number of registered customers that logged in at least once in 1-year period	19.490	16.501	15.765
Active / Registered Customer Ratio	6	6	5
Number of commercial customers			
Number of active customers	1.501	1.485	1.440
Number of registered customers that logged in at least once	5.806	5.999	5.972
Number of registered customers that logged in at least once in 1-year period	2.200	2.160	2.141
Active / Registered Customer Ratio	26	25	24
Number of total customers			
Total Number of active customers	7.604	7.538	6.540
Total number of registered customers that logged in at least once	113.261	115.717	114.339
Total number of registered customers that logged in at least once in 1-year period	21.690	18.661	17.906
Total Active / Registered Customer Ratio	7	7	6

Financial Transactions in Internet Banking

	April-June 2025		Janu.-March 2026		April-June 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	56	11.633	54	14.073	52	14.573
Payments	17	779	16	824	14	856
Investment transactions	12	2.370	15	3.754	12	3.649
Credit Card transactions	4	227	3	245	3	259
Other Financial transactions	3	484	4	668	4	885
Total	92	15.493	93	19.564	86	20.222

Investment Transactions in Internet Banking

	April-June 2025		Janu.-March 2026		April-June 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	1.917	1.327	1.936	2.139	1.729	2.178
Foreign currency transactions	2.102	312	3.098	375	2.200	411
Time deposit accounts	606	224	480	205	315	187
Share certificate transactions	6.390	265	8.497	623	7.230	491
Repo Transactions	62	11	57	13	49	11
Bonds and bills	108	23	97	29	66	28
Gold transactions	164	10	203	21	125	11
VIOP transactions	432	198	629	349	621	332
Total	11.782	2.370	14.996	3.754	12.334	3.649

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. 2022	Oct.Dec. 2023	Oct.Dec. 2024	Oct.Dec. 2025	April-June 2026
Number of retail customers					
Number of active customers	88.647	104.829	113.514	122.103	123.746
Number of registered customers that logged in at least once	136.095	164.581	187.613	208.884	218.930
Number of registered customers that logged in at least once in 1-year period	103.182	124.011	136.048	145.958	150.982
Active / Registered Customer Ratio	65	64	61	58	57
Number of commercial customers					
Number of active customers	3.443	3.957	4.241	4.495	4.632
Number of registered customers that logged in at least once	6.534	7.454	8.211	9.163	9.705
Number of registered customers that logged in at least once in 1-year period	4.152	4.971	5.298	5.610	5.856
Active / Registered Customer Ratio	53	53	52	49	48
Number of total customers					
Total Number of active customers	92.090	108.786	117.755	126.598	128.378
Total number of registered customers that logged in at least once	142.629	172.035	195.824	218.047	228.636
Total number of registered customers that logged in at least once in 1-year period	107.334	128.982	141.346	151.567	156.838
Total Active / Registered Customer Ratio	65	63	60	58	56

Financial Transactions in Mobil Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.Dec. 2024		Oct.Dec. 2025		April-June 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	1.728	35.979
Payments	357	295	389	610	412	1.095	419	1.526	399	1.668
Investment transactions	125	3.085	228	5.618	155	8.189	144	11.930	145	13.138
Credit Card transactions	217	610	274	1.588	276	2.691	284	3.843	301	4.634
Other Financial transactions	95	398	154	865	114	1.282	150	1.594	155	1.614
Total	1.816	11.307	2.558	23.031	2.571	37.288	2.756	53.391	2.728	57.033

Investment Transactions in Mobil Banking

	Oct.-Dec. 2022		Oct.Dec. 2023		Oct.Dec. 2024		Oct.Dec. 2025		April-June 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	24.434	3.995
Foreign currency transactions	21.933	329	21.202	390	16.715	439	18.044	772	15.662	748
Time deposit accounts	8.401	624	12.806	1.507	15.572	2.800	14.833	4.048	13.958	3.770
Share certificate transactions	75.920	1.570	167.139	2.535	86.477	1.858	72.410	2.608	77.946	3.548
Repo Transactions	43	6	40	9	35	6	28	7	23	6
Bonds and bills	707	64	1.331	149	1.262	144	1.096	178	1.264	383
Gold transactions	7.230	90	7.379	123	7.215	185	8.601	403	8.544	360
VIOP transactions	677	90	680	110	761	178	3.318	230	2.822	327
Total	125.065	3.085	228.397	5.618	154.585	8.189	144.064	11.930	144.653	13.138

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

	April-June 2025	Janu.- March 2026	April-June 2026
Number of retail customers			
Number of active customers	115.453	123.829	123.746
Number of registered customers that logged in at least once	196.606	214.376	218.930
Number of registered customers that logged in at least once in 1-year period	139.900	148.897	150.982
Active / Registered Customer Ratio	59	58	57
Number of commercial customers			
Number of active customers	4.315	4.603	4.632
Number of registered customers that logged in at least once	8.728	9.447	9.705
Number of registered customers that logged in at least once in 1-year period	5.468	5.755	5.856
Active / Registered Customer Ratio	49	49	48
Number of total customers			
Total Number of active customers	119.768	128.432	128.378
Total number of registered customers that logged in at least once	205.334	223.823	228.636
Total number of registered customers that logged in at least once in 1-year period	145.368	154.652	156.838
Total Active / Registered Customer Ratio	58	57	56

Financial Transactions in Mobil Banking

	April-June 2025		Janu.-March 2026		April-June 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	1.613	27.076	1.614	33.675	1.728	35.979
Payments	391	1.278	436	1.715	399	1.668
Investment transactions	134	9.663	164	13.331	145	13.138
Credit Card transactions	279	3.276	290	4.275	301	4.634
Other Financial transactions	131	1.239	153	1.663	155	1.614
Total	2.548	42.532	2.658	54.660	2.728	57.033

Investment Transactions in Mobil Banking

	April-June 2025		Janu.-March 2026		April-June 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	23.637	2.909	25.759	4.003	24.434	3.995
Foreign currency transactions	15.104	563	18.737	844	15.662	748
Time deposit accounts	17.651	3.664	14.240	3.890	13.958	3.770
Share certificate transactions	66.540	1.919	89.717	3.439	77.946	3.548
Repo Transactions	33	7	29	8	23	6
Bonds and bills	1.344	211	1.126	224	1.264	383
Gold transactions	7.017	236	11.367	606	8.544	360
VIOP transactions	2.435	155	3.079	317	2.822	327
Total	133.761	9.663	164.054	13.331	144.653	13.138

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.

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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
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
June 2026	14.980	125.543	93.387	233.910	985	136.201	14.781	151.967	537	119.183	4.563	124.283

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 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
June 2026	1.432	5.166	4.540	11.137	453	4.168	1.688	6.309	421	3.612	1.020	5.052

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 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
June 2026	16.412	130.709	97.927	245.047	1.437	140.370	16.469	158.275	958	122.795	5.583	129.335

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
June 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
June 2026	217	43.387	1.362	44.966	320	75.796	3.201	79.317	537	119.183	4.563	124.283

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
June 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
June 2026	16	22	47	202	107	144	768	20.345	31.345	48.498	11.652	6.576

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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+
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
June 2026	19	545	1.066	2.099	511	322	803	20.912	32.457	50.799	12.271	7.042

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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The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

I. Number of customers using internet banking services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 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
June 2026	108.367	15.765	5.100	5.972	2.141	1.440	114.339	17.906	6.540

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
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
June 2026	38	146	205	147	535

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 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
June 2026	27.589	3.537	64	3.601	20.226	633	20.858	24.459	283	86	369	52.418

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 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
June 2026	5.657	3.571	267	3.838	4.019	334	4.353	8.190	695	30	725	14.573

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	4.814	2.695	1.433	379	161	195	188	333	3.796	13.993

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	86	333	167	75	1	1	0	1	192	856

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 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	
June 2026	765	964	1.729	1.012	1.115	72	2.200	237	78	315	49	

	investment transactions continued...								
	Realized share certificate transactions	Number of transactions (Thousand)						Realized VIOP transactions	Total
		Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
June 2025	6.390	79	29	108	113	51	164	432	11.78
Sept. 2025	7.912	64	23	87	98	47	145	574	13.55
Dec. 2025	6.855	51	23	74	121	50	172	572	12.87
March 2026	8.497	73	24	97	158	45	203	629	14.99
June 2026	7.230	43	23	66	85	40	125	621	12.33

	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 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	
June 2026	1.108	1.070	2.178	140	228	44	411	95	92	187	11	

	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2025	265	16	6	23	5	5	10	198	2.37
Sept. 2025	549	14	5	19	6	5	10	369	3.46
Dec. 2025	485	14	6	21	10	6	16	221	3.73
March 2026	623	21	8	29	14	6	21	349	3.75
June 2026	491	17	11	28	5	5	11	332	3.64

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 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
June 2026	69	37	2.780	108	2.994	1	1	246	11	259

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2025	3.390	484
Sept. 2025	3.371	536
Dec. 2025	3.674	546
March 2026	4.063	668
June 2026	3.925	885

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2025	50	36	86	8
Sept. 2025	50	27	77	7
Dec. 2025	46	30	76	9
March 2026	41	23	65	8
June 2026	45	37	82	9

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 was aggregated, the data was not singularized.

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 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
June 2026	108.367	15.765	5.100

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2026	36	144	124	92	396

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)		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
June 2026	7.335	1.135	11	1.145	2.735	52	2.787	3.932	49	68	117	11.384

Period	Volume of transactions (Billion TRY)												
	EFT	Money orders							Total	Foreign currency transfers			Total
		Among own accounts			To other recipients			SWIFT		Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
June 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	
June 2026	250	75	4	79	143	13	155	234	12	2	14	498	

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	3.118	1.404	819	189	32	53	21	328	417	6.381

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	5	12	19	4	0	0	0	1	3	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	
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
June 2026	439	541	981	868	792	29	1.690	185	56	241	42

Period	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 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
June 2026	7.190	42	23	65	81	38	119	614	10.941

Period	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 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	
June 2026	84	88	172	8	10	2	20	45	37	82	7	

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)								
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
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	
June 2026	474	16	11	27	4	4	9	307	1.098	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 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
June 2026	65	36	2.131	51	2.282	1	1	77	2	80

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2025	2.004	33
Sept. 2025	2.013	36
Dec. 2025	2.202	36
March 2026	2.176	39
June 2026	1.613	37

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2025	43	36	78	4
Sept. 2025	43	27	70	4
Dec. 2025	38	30	68	4
March 2026	31	23	54	3
June 2026	31	37	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)
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
June 2026	5.972	2.141	1.440

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2026	2	2	80	55	140

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
June 2026	20.254	2.402	54	2.456	17.491	581	18.071	20.527	234	18	252	41.033

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 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
June 2026	5.408	3.496	263	3.759	3.876	321	4.197	7.956	683	28	711	14.075

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	1.696	1.291	613	190	129	142	167	5	3.379	7.612

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	81	321	148	71	1	1	0	0	189	812

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 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
June 2026	326	423	749	144	323	43	510	52	22	74	7

Period	Investment transactions continued...	Number of transactions (Thousand)							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2026	40	1	1	1	3	2	6	7	1.393

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 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
June 2026	1.024	982	2.006	132	217	42	391	50	55	105	4

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)								
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
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	
June 2026	18	0	0	1	1	1	2	25	2.551	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 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
June 2026	4	1	649	58	712	0	0	170	8	178

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2025	1.386	451
Sept. 2025	1.358	500
Dec. 2025	1.472	509
March 2026	1.887	629
June 2026	2.312	849

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2025	7	0	8	4
Sept. 2025	7	0	7	3
Dec. 2025	8	0	8	5
March 2026	11	0	11	4
June 2026	14	0	15	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)
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
June 2026	218.930	150.982	123.746	9.705	5.856	4.632	228.636	156.838	128.378

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2026	12.969	44.347	10.180	8.852	76.348

II. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders**						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 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
June 2026	1.219.817	164.112	864	164.975	339.810	2.558	342.369	507.344	391	628	1.019	1.728.180

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
June 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
June 2026	22.952	4.608	125	4.733	7.600	524	8.125	12.858	145	25	170	35.979

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	249.612	11.607	5.748	54.475	3.068	2.609	3.498	48.055	20.771	399.442

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	309	187	168	808	6	10	2	93	86	1.668

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
June 2025	9.671	13.966	23.637	4.915	10.004	185	15.104	13.119	4.532	17.651
Sept. 2025	10.580	15.407	25.987	5.363	10.769	177	16.310	12.533	4.519	17.052
Dec. 2025	10.971	14.762	25.733	6.973	10.834	237	18.044	10.723	4.110	14.833
March 2026	11.801	13.957	25.759	8.252	10.234	251	18.737	10.458	3.782	14.240
June 2026	10.786	13.648	24.434	5.243	10.237	182	15.662	10.311	3.647	13.958

Period	Number of transactions (Thousand) continued below...							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
June 2025	66.540	525	819	1.344	4.082	2.935	7.017	2.435
Sept. 2025	84.908	454	715	1.169	3.727	2.908	6.635	2.997
Dec. 2025	72.410	410	686	1.096	5.137	3.464	8.601	3.318
March 2026	89.717	430	696	1.126	7.732	3.635	11.367	3.079
June 2026	77.946	505	759	1.264	4.783	3.761	8.544	2.822

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
June 2025	1.434	1.475	2.909	198	312	53	563	2.137	1.527	3.664
Sept. 2025	1.666	1.740	3.406	244	367	43	654	2.348	1.780	4.128
Dec. 2025	1.709	1.974	3.683	294	410	68	772	2.270	1.778	4.048
March 2026	1.956	2.047	4.003	342	446	56	844	2.182	1.708	3.890
June 2026	1.989	2.006	3.995	256	447	45	748	2.132	1.639	3.770

Period	Volume of transactions (Billion TRY) continued below...							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
June 2025	1.919	106	105	211	112	124	236	155
Sept. 2025	3.086	84	76	160	121	125	247	222
Dec. 2025	2.608	90	87	178	222	181	403	230
March 2026	3.439	113	111	224	390	216	606	317
June 2026	3.548	194	189	383	169	191	360	327

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 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
June 2026	22.090	4.643	271.468	2.556	300.756	97	64	4.364	109	4.634

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
June 2026	105.141	40.035	203.650	348.826

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2025	131.253	1.239
Sept. 2025	140.493	1.434
Dec. 2025	150.069	1.594
March 2026	153.034	1.663
June 2026	155.422	1.614

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
June 2026	4.285	4.744	9.029	513

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)
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
June 2026	218.930	150.982	123.746

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2026	12.901	44.302	9.863	8.618	75.684

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
June 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
June 2026	1.166.230	157.127	810	157.938	322.004	1.865	323.869	481.806	279	627	906	1.648.942

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
June 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
June 2026	16.164	3.206	73	3.279	4.976	215	5.191	8.471	60	24	84	24.719

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	244.234	10.050	4.438	51.754	2.948	2.425	3.387	46.957	19.784	385.976

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	265	67	80	550	5	9	2	89	51	1.118

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		
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	
June 2026	10.031	12.854	22.885	5.069	9.534	152	14.756	10.101	3.573	13.674	22	

	investment transactions continued...								
	Realized share certificate transactions	Number of transactions (Thousand)						Realized VIOP transactions	Total
		Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2026	77.908	505	758	1.264	4.753	3.733	8.487	2.821	141.816

	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 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	
June 2026	1.275	1.303	2.578	157	301	25	483	1.988	1.577	3.565	6	

	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 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
June 2026	3.537	194	188	383	166	187	352	323	11.227

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 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
June 2026	21.849	4.589	263.184	2.116	291.739	88	60	3.818	77	4.042

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
June 2026	103.848	39.603	202.388	345.838

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2025	128.757	1.042
Sept. 2025	137.929	1.200
Dec. 2025	147.433	1.325
March 2026	150.324	1.359
June 2026	152.210	1.306

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
June 2026	4.192	4.713	8.906	470

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

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of customers using mobil banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
June 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
June 2026	9.705	5.856	4.632

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
June 2026	68	45	317	234	664

III. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
June 2025	47.190	5.507	22	5.529	18.713	559	19.272	24.801	92	2	94
Sept. 2025	50.044	5.974	27	6.001	19.306	621	19.927	25.928	104	1	105
Dec. 2025	53.545	7.112	29	7.142	17.830	614	18.444	25.586	109	2	111
March 2026	49.828	6.668	28	6.696	16.589	571	17.160	23.856	102	2	104
June 2026	53.587	6.984	53	7.038	17.807	693	18.500	25.538	112	2	114

Period	EFT	Volume of transactions (Billion TRY)									
		Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
June 2025	4.893	1.054	23	1.077	2.006	210	2.216	3.293	50	1	51
Sept. 2025	5.715	1.156	32	1.188	2.403	255	2.658	3.845	61	0	62
Dec. 2025	6.482	1.306	32	1.338	2.664	268	2.931	4.270	66	1	67
March 2026	6.273	1.253	30	1.282	2.382	263	2.645	3.927	72	1	73
June 2026	6.787	1.402	51	1.454	2.624	309	2.933	4.387	84	1	85

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	5.379	1.557	1.310	2.721	120	184	110	1.098	986	13.465

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
June 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
June 2026	44	119	89	258	0	1	0	3	35	549

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
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	
June 2026	755	794	1.549	174	702	30	906	210	74	284	0	

Period	Number of transactions (Thousand)								Repurch. agreement
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2026	38	0	0	1	30	27	57	1	2.837

Period	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
June 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	
June 2026	715	703	1.418	100	146	20	265	144	62	205	0	

Period	Volume of transactions (Billion TRY)								Repurch. agreement
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
June 2026	11	0	0	0	4	4	8	3	1.911

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
June 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
June 2026	241	54	8.283	439	9.017	9	4	547	32	592

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
June 2026	1.293	432	1.262	2.987

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2025	2.496	197
Sept. 2025	2.563	234
Dec. 2025	2.636	269
March 2026	2.710	304
June 2026	3.213	308

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
June 2025	79	6	84	27
Sept. 2025	84	4	87	29
Dec. 2025	98	10	107	38
March 2026	93	13	105	40
June 2026	92	31	123	43

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

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

1. Money Transfers

- a) **EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
 - b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.
 - Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system
 - Money orders to other recipients in the same bank.
 - c) **Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.
 - SWIFT
 - Others (Western Union, Moneygram, etc)
- *FC : In terms of TRY.*

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- 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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