# Digital, Internet and Mobile Banking Statistics

September 2026

Report Code: DE22

November 2026

THE BANKS ASSOCIATION OF TÜRKİYE

## Summary Tables

**Number of Active Digital Banking Customers, thousand person**

| | Oct.-Dec. 2022 | Oct.Dec. 2023 | Oct.-Dec. 2024 | Oct.-Dec. 2025 | July-Sept. 2026 |
|---|---|---|---|---|---|
| Number of active retail customers | 90,325 | 106,038 | 114,398 | 122,729 | 126,326 |
| Number of active commercial customers | 4,065 | 4,549 | 4,725 | 4,948 | 5,077 |
| **Number of Active Digital Banking Customers** | **94,390** | **110,588** | **119,123** | **127,677** | **131,403** |

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

| | Oct.-Dec. 2022 | Oct.Dec. 2023 | Oct.-Dec. 2024 | Oct.-Dec. 2025 | July-Sept. 2026 |
|---|---|---|---|---|---|
| Only internet banking users | 2,301 | 1,802 | 1,368 | 1,079 | 870 |
| Only mobile banking users | 82,304 | 98,543 | 109,644 | 119,780 | 125,414 |
| Both internet and mobile banking users | 9,786 | 10,243 | 8,111 | 6,818 | 5,119 |
| **Total** | **94,390** | **110,588** | **119,123** | **127,677** | **131,403** |

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

| | Oct.-Dec. 2022 | Oct.Dec. 2023 | Oct.-Dec. 2024 | Oct.-Dec. 2025 | July-Sept. 2026 |
|---|---|---|---|---|---|
| Female | 30,642 | 37,341 | 40,551 | 44,114 | 45,979 |
| Male | 59,683 | 68,698 | 73,847 | 78,615 | 80,348 |

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

| | Oct.-Dec. 2022 | Oct.Dec. 2023 | Oct.-Dec. 2024 | Oct.-Dec. 2025 | July-Sept. 2026 |
|---|---|---|---|---|---|
| 0-17 | 587 | 727 | 897 | 856 | 922 |
| 18-25 | 17,176 | 19,990 | 20,602 | 21,154 | 21,302 |
| 26-35 | 24,402 | 28,502 | 30,365 | 32,308 | 32,752 |
| 36-55 | 35,623 | 42,184 | 46,107 | 49,930 | 51,681 |
| 56-65 | 8,258 | 9,683 | 10,769 | 11,905 | 12,508 |
| 66+ | 4,279 | 4,952 | 5,658 | 6,576 | 7,161 |

**Number of Customers Using Internet Banking Services, thousand person**

| | Oct.-Dec. 2022 | Oct.Dec. 2023 | Oct.-Dec. 2024 | Oct.-Dec. 2025 | July-Sept. 2026 |
|---|---|---|---|---|---|
| **Number of retail customers** | | | | | |
| Number of active customers | 10,545 | 10,468 | 7,962 | 6,408 | 4,576 |
| Number of registered customers that logged in at least once | 91,137 | 99,129 | 103,587 | 108,582 | 111,197 |
| Number of registered customers that logged in at least once in 1-year period | 25,147 | 27,150 | 21,934 | 17,343 | 14,772 |
| **Active / Registered Customer** | **12** | **11** | **8** | **6** | **4** |
| | | | | | |
| **Number of commercial customers** | | | | | |
| Number of active customers | 1,541 | 1,577 | 1,517 | 1,489 | 1,413 |
| Number of registered customers that logged in at least once | 6,069 | 6,610 | 5,578 | 5,907 | 6,186 |
| Number of registered customers that logged in at least once in 1-year period | 2,199 | 2,397 | 2,191 | 2,168 | 2,131 |
| **Active / Registered Customer Ratio** | **25** | **24** | **27** | **25** | **23** |
| | | | | | |
| **Number of total customers** | | | | | |
| Total Number of active customers | 12,086 | 12,044 | 9,479 | 7,897 | 5,989 |
| Total number of registered customers that logged in at least once | 97,206 | 105,739 | 109,165 | 114,489 | 117,382 |
| Total number of registered customers that logged in at least once in 1-year period | 27,346 | 29,546 | 24,125 | 19,511 | 16,903 |
| **Total Active / Registered Customer Ratio** | **12** | **11** | **9** | **7** | **5** |

**Financial Transactions in Internet Banking**

| | Oct.-Dec. 2022 | | Oct.Dec. 2023 | | Oct.-Dec. 2024 | | Oct.-Dec. 2025 | | July-Sept. 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 | 51 | 16,961 |
| Payments | 24 | 248 | 22 | 460 | 18 | 664 | 16 | 896 | 14 | 867 |
| Investment transactions | 26 | 1,234 | 18 | 1,340 | 13 | 2,401 | 13 | 3,737 | 11 | 4,206 |
| Credit Card transactions | 6 | 71 | 5 | 130 | 4 | 206 | 3 | 249 | 3 | 284 |
| Other Financial transactions | 4 | 170 | 5 | 308 | 4 | 444 | 4 | 546 | 4 | 713 |
| **Total** | **134** | **5,758** | **129** | **9,194** | **105** | **14,832** | **95** | **19,890** | **83** | **23,030** |

**Investment Transactions in Internet Banking**

| | Oct.-Dec. 2022 | | Oct.Dec. 2023 | | Oct.-Dec. 2024 | | Oct.-Dec. 2025 | | July-Sept. 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 | 1,675 | 2,715 |
| Foreign currency transactions | 1,651 | 147 | 1,237 | 181 | 2,265 | 228 | 2,629 | 383 | 2,152 | 478 |
| Time deposit accounts | 580 | 78 | 623 | 124 | 613 | 200 | 539 | 227 | 264 | 191 |
| Share certificate transactions | 20,666 | 601 | 13,686 | 398 | 7,197 | 317 | 6,855 | 485 | 6,544 | 447 |
| Repo Transactions | 56 | 8 | 89 | 14 | 87 | 15 | 56 | 11 | 28 | 9 |
| Bonds and bills | 105 | 13 | 99 | 18 | 99 | 16 | 74 | 21 | 62 | 25 |
| Gold transactions | 321 | 7 | 225 | 7 | 197 | 10 | 172 | 16 | 94 | 9 |
| VIOP transactions | 399 | 91 | 387 | 111 | 300 | 211 | 572 | 221 | 548 | 331 |
| **Total** | **25,551** | **1,234** | **18,491** | **1,340** | **13,034** | **2,401** | **12,878** | **3,737** | **11,368** | **4,206** |

*This report has been prepared from the quarterly statistics of 36 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**

| | July-Sept. 2025 | April-June 2026 | July-Sept. 2026 |
|---|---|---|---|
| Number of active retail customers | 121,126 | 124,283 | 126,326 |
| Number of active commercial customers | 4,936 | 5,052 | 5,077 |
| **Number of Active Digital Banking Customers** | **126,062** | **129,335** | **131,403** |

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

| | July-Sept. 2025 | April-June 2026 | July-Sept. 2026 |
|---|---|---|---|
| Only internet banking users | 1,139 | 958 | 870 |
| Only mobile banking users | 118,300 | 122,795 | 125,414 |
| Both internet and mobile banking users | 6,622 | 5,583 | 5,119 |
| **Total** | **126,062** | **129,335** | **131,403** |

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

| | July-Sept. 2025 | April-June 2026 | July-Sept. 2026 |
|---|---|---|---|
| Female | 43,353 | 44,966 | 45,979 |
| Male | 77,773 | 79,317 | 80,348 |

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

| | July-Sept. 2025 | April-June 2026 | July-Sept. 2026 |
|---|---|---|---|
| 0-17 | 834 | 803 | 922 |
| 18-25 | 21,061 | 20,912 | 21,302 |
| 26-35 | 32,077 | 32,457 | 32,752 |
| 36-55 | 49,245 | 50,799 | 51,681 |
| 56-65 | 11,628 | 12,271 | 12,508 |
| 66+ | 6,282 | 7,042 | 7,161 |

**Number of Customers Using Internet Banking Services, thousand person**

| | July-Sept. 2025 | April-June 2026 | July-Sept. 2026 |
|---|---|---|---|
| **Number of retail customers** | | | |
| Number of active customers | 6,275 | 5,100 | 4,576 |
| Number of registered customers that logged in at least once* | 108,550 | 110,532 | 111,197 |
| Number of registered customers that logged in at least once in 1-year period | 18,478 | 15,765 | 14,772 |
| **Active / Registered Customer Ratio** | **6** | **5** | **4** |
| | | | |
| **Number of commercial customers** | | | |
| Number of active customers | 1,487 | 1,440 | 1,413 |
| Number of registered customers that logged in at least once | 5,905 | 6,102 | 6,186 |
| Number of registered customers that logged in at least once in 1-year period | 2,203 | 2,141 | 2,131 |
| **Active / Registered Customer Ratio** | **25** | **24** | **23** |
| | | | |
| **Number of total customers** | | | |
| Total Number of active customers | 7,762 | 6,540 | 5,989 |
| Total number of registered customers that logged in at least once* | 114,455 | 116,634 | 117,382 |
| Total number of registered customers that logged in at least once in 1-year period | 20,682 | 17,906 | 16,903 |
| **Total Active / Registered Customer Ratio** | **7** | **6** | **5** |

**Data for June 2026 have been revised.*

**Financial Transactions in Internet Banking**

| | July-Sept. 2025 | | April-June 2026 | | July-Sept. 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 | 58 | 13,230 | 52 | 14,573 | 51 | 16,961 |
| Payments | 17 | 788 | 14 | 856 | 14 | 867 |
| Investment transactions | 14 | 3,461 | 12 | 3,649 | 11 | 4,206 |
| Credit Card transactions | 4 | 242 | 3 | 259 | 3 | 284 |
| Other Financial transactions | 3 | 536 | 4 | 885 | 4 | 713 |
| **Total** | **95** | **18,256** | **86** | **20,222** | **83** | **23,030** |

**Investment Transactions in Internet Banking**

| | July-Sept. 2025 | | April-June 2026 | | July-Sept. 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 | 1,964 | 1,952 | 1,729 | 2,178 | 1,675 | 2,715 |
| Foreign currency transactions | 2,251 | 326 | 2,200 | 411 | 2,152 | 478 |
| Time deposit accounts | 565 | 225 | 315 | 187 | 264 | 191 |
| Share certificate transactions | 7,912 | 549 | 7,230 | 491 | 6,544 | 447 |
| Repo Transactions | 58 | 11 | 49 | 11 | 28 | 9 |
| Bonds and bills | 87 | 19 | 66 | 28 | 62 | 25 |
| Gold transactions | 145 | 10 | 125 | 11 | 94 | 9 |
| VIOP transactions | 574 | 369 | 621 | 332 | 548 | 331 |
| **Total** | **13,557** | **3,461** | **12,334** | **3,649** | **11,368** | **4,206** |

*This report has been prepared from the quarterly statistics of 36 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 | July-Sept. 2026 |
|---|---|---|---|---|---|
| **Number of retail customers** | | | | | |
| Number of active customers | 88,647 | 104,829 | 113,514 | 122,103 | 125,856 |
| Number of registered customers that logged in at least once | 136,095 | 164,581 | 187,613 | 208,884 | 225,269 |
| Number of registered customers that logged in at least once in 1-year period | 103,182 | 124,011 | 136,048 | 145,958 | 153,467 |
| **Active / Registered Customer Ratio** | **65** | **64** | **61** | **58** | **56** |
| | | | | | |
| **Number of commercial customers** | | | | | |
| Number of active customers | 3,443 | 3,957 | 4,241 | 4,495 | 4,677 |
| Number of registered customers that logged in at least once | 6,534 | 7,454 | 8,211 | 9,163 | 10,040 |
| Number of registered customers that logged in at least once in 1-year period | 4,152 | 4,971 | 5,298 | 5,610 | 5,941 |
| **Active / Registered Customer Ratio** | **53** | **53** | **52** | **49** | **47** |
| | | | | | |
| **Number of total customers** | | | | | |
| Total Number of active customers | 92,090 | 108,786 | 117,755 | 126,598 | 130,532 |
| Total number of registered customers that logged in at least once | 142,629 | 172,035 | 195,824 | 218,047 | 235,309 |
| Total number of registered customers that logged in at least once in 1-year period | 107,334 | 128,982 | 141,346 | 151,567 | 159,409 |
| **Total Active / Registered Customer Ratio** | **65** | **63** | **60** | **58** | **55** |

**Financial Transactions in Mobil Banking**

| | Oct.-Dec. 2022 | | Oct.Dec. 2023 | | Oct.Dec. 2024 | | Oct.Dec. 2025 | | July-Sept. 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 | 1,964 | 40,153 |
| Payments | 357 | 295 | 389 | 610 | 412 | 1,095 | 419 | 1,526 | 417 | 1,825 |
| Investment transactions | 125 | 3,085 | 228 | 5,618 | 155 | 8,189 | 144 | 11,930 | 153 | 14,891 |
| Credit Card transactions | 217 | 610 | 274 | 1,588 | 276 | 2,691 | 284 | 3,843 | 330 | 5,483 |
| Other Financial transactions | 95 | 398 | 154 | 865 | 114 | 1,282 | 150 | 1,594 | 157 | 2,045 |
| **Total** | **1,816** | **11,307** | **2,558** | **23,031** | **2,571** | **37,288** | **2,756** | **53,391** | **3,022** | **64,397** |

**Investment Transactions in Mobil Banking**

| | Oct.-Dec. 2022 | | Oct.Dec. 2023 | | Oct.Dec. 2024 | | Oct.Dec. 2025 | | July-Sept. 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 | 27,275 | 5,599 |
| Foreign currency transactions | 21,933 | 329 | 21,202 | 390 | 16,715 | 439 | 18,044 | 772 | 16,490 | 847 |
| Time deposit accounts | 8,401 | 624 | 12,806 | 1,507 | 15,572 | 2,800 | 14,833 | 4,048 | 15,257 | 4,240 |
| Share certificate transactions | 75,920 | 1,570 | 167,139 | 2,535 | 86,477 | 1,858 | 72,410 | 2,608 | 82,202 | 3,179 |
| Repo Transactions | 43 | 6 | 40 | 9 | 35 | 6 | 28 | 7 | 24 | 6 |
| Bonds and bills | 707 | 64 | 1,331 | 149 | 1,262 | 144 | 1,096 | 178 | 1,147 | 320 |
| Gold transactions | 7,230 | 90 | 7,379 | 123 | 7,215 | 185 | 8,601 | 403 | 7,383 | 336 |
| VIOP transactions | 677 | 90 | 680 | 110 | 761 | 178 | 3,318 | 230 | 2,764 | 364 |
| **Total** | **125,065** | **3,085** | **228,397** | **5,618** | **154,585** | **8,189** | **144,064** | **11,930** | **152,543** | **14,891** |

*This report has been prepared from the quarterly statistics of 30 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**

| | July-Sept. 2025 | April-June 2026 | July-Sept. 2026 |
|---|---|---|---|
| **Number of retail customers** | | | |
| Number of active customers | 120,443 | 123,746 | 125,856 |
| Number of registered customers that logged in at least once* | 204,936 | 219,525 | 225,269 |
| Number of registered customers that logged in at least once in 1-year period | 144,944 | 150,982 | 153,467 |
| **Active / Registered Customer Ratio** | **59** | **56** | **56** |
| | | | |
| **Number of commercial customers** | | | |
| Number of active customers | 4,480 | 4,632 | 4,677 |
| Number of registered customers that logged in at least once* | 9,093 | 9,779 | 10,040 |
| Number of registered customers that logged in at least once in 1-year period | 5,652 | 5,856 | 5,941 |
| **Active / Registered Customer Ratio** | **49** | **47** | **47** |
| | | | |
| **Number of total customers** | | | |
| Total Number of active customers | 124,923 | 128,377 | 130,532 |
| Total number of registered customers that logged in at least once* | 214,028 | 229,304 | 235,309 |
| Total number of registered customers that logged in at least once in 1-year period | 150,596 | 156,838 | 159,409 |
| **Total Active / Registered Customer Ratio** | **58** | **56** | **55** |

**Data for June 2026 have been revised.*

**Financial Transactions in Mobil Banking**

| | July-Sept. 2025 | | April-June 2026 | | July-Sept. 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 | 1,687 | 31,543 | 1,728 | 35,979 | 1,964 | 40,153 |
| Payments | 417 | 1,428 | 399 | 1,668 | 417 | 1,825 |
| Investment transactions | 155 | 11,909 | 145 | 13,138 | 153 | 14,891 |
| Credit Card transactions | 286 | 3,741 | 301 | 4,634 | 330 | 5,483 |
| Other Financial transactions | 140 | 1,434 | 155 | 1,614 | 157 | 2,045 |
| **Total** | **2,686** | **50,054** | **2,728** | **57,033** | **3,022** | **64,397** |

**Investment Transactions in Mobil Banking**

| | July-Sept. 2025 | | April-June 2026 | | July-Sept. 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 | 25,987 | 3,406 | 24,434 | 3,995 | 27,275 | 5,599 |
| Foreign currency transactions | 16,310 | 654 | 15,662 | 748 | 16,490 | 847 |
| Time deposit accounts | 17,052 | 4,128 | 13,958 | 3,770 | 15,257 | 4,240 |
| Share certificate transactions | 84,908 | 3,086 | 77,946 | 3,548 | 82,202 | 3,179 |
| Repo Transactions | 33 | 7 | 23 | 6 | 24 | 6 |
| Bonds and bills | 1,169 | 160 | 1,264 | 383 | 1,147 | 320 |
| Gold transactions | 6,635 | 247 | 8,544 | 360 | 7,383 | 336 |
| VIOP transactions | 2,997 | 222 | 2,822 | 327 | 2,764 | 364 |
| **Total** | **155,090** | **11,909** | **144,653** | **13,138** | **152,543** | **14,891** |

*This report has been prepared from the quarterly statistics of 30 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.*
*While the data of the banks were aggregated, the data was not singularized.*

# The Banks Association of Türkiye
# Digital Banking Statistics

## I. Number of Customers Using Digital Banking Services

| Period | Retail | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total number of registered customers that logged in at least once (Thousand)* | | | | Total number of registered customers that logged in at least once in 1-year period (Thousand) | | | | Number of active retail customers (Thousand) | | | |
| | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total |
| **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** | 15,331 | 124,325 | 95,201 | **234,857** | 985 | 136,201 | 14,781 | **151,967** | 537 | 119,183 | 4,563 | **124,283** |
| **Sept. 2026** | 15,112 | 129,184 | 96,085 | **240,380** | 936 | 139,632 | 13,836 | **154,404** | 471 | 121,751 | 4,105 | **126,326** |

**Data for June 2026 have been revised.*

| 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 |
| **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** | 1,456 | 5,134 | 4,646 | **11,235** | 453 | 4,168 | 1,688 | **6,309** | 421 | 3,612 | 1,020 | **5,052** |
| **Sept. 2026** | 1,469 | 5,323 | 4,717 | **11,509** | 439 | 4,249 | 1,692 | **6,380** | 400 | 3,663 | 1,014 | **5,077** |

**Data for June 2026 have been revised.*

| Period | Total | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total number of registered customers that logged in at least once (Thousand)* | | | | Total number of registered customers that logged in at least once in 1-year period (Thousand) | | | | Number of active customers (Thousand) | | | |
| | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total |
| **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** | 16,787 | 129,458 | 99,847 | **246,092** | 1,437 | 140,370 | 16,469 | **158,275** | 958 | 122,795 | 5,583 | **129,335** |
| **Sept. 2026** | 16,581 | 134,507 | 100,802 | **251,890** | 1,375 | 143,881 | 15,528 | **160,784** | 870 | 125,414 | 5,119 | **131,403** |

**Data for June 2026 have been revised.*

## II. Number of Active Retail Digital Banking Customers by Gender

| Period | Female (Thousand) | | | | Male (Thousand) | | | | Total (Thousand) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total | Only internet banking users | Only mobile banking users | Both internet and mobile banking users | Total |
| **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** |
| **Sept. 2026** | 190 | 44,542 | 1,246 | **45,979** | 280 | 77,208 | 2,859 | **80,348** | 471 | 121,751 | 4,105 | **126,326** |

## 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+ |
| **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 |
| **Sept. 2026** | 16 | 16 | 40 | 173 | 95 | 131 | 887 | 20,789 | 31,780 | 49,618 | 11,948 | 6,730 |

continued...

| Period | Both internet and mobile banking users (Thousand) | | | | | | Total (Thousand) | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0-17 | 18-25 | 26-35 | 36-55 | 56-65 | 66+ | 0-17 | 18-25 | 26-35 | 36-55 | 56-65 | 66+ |
| **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 |
| **Sept. 2026** | 19 | 497 | 932 | 1,891 | 465 | 300 | 922 | 21,302 | 32,752 | 51,681 | 12,508 | 7,161 |

*This report has been prepared from the quarterly statistics of 36 member banks of the Banks Association of Türkiye(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.*

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

# The Banks Association of Türkiye
# Internet Banking Statistics
# (Consolidated)

## I. Number of customers using internet banking services

| Period | Retail | | | Commercial | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|
| | Number of registered customers that logged in at least once (Thousand)* | Number of registered customers that logged in at least once in 1-year period (Thousand) | Number of active customers (Thousand) | Number of registered customers that logged in at least once (Thousand)* | Number of registered customers that logged in at least once in 1-year period (Thousand) | Number of active customers (Thousand) | Total number of registered customers that logged in at least once (Thousand)* | Total number of registered customers that logged in at least once in 1-year period (Thousand) | Number of active customers (Thousand) |
| **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** | 110,532 | 15,765 | 5,100 | 6,102 | 2,141 | 1,440 | 116,634 | 17,906 | 6,540 |
| **Sept. 2026** | 111,197 | 14,772 | 4,576 | 6,186 | 2,131 | 1,413 | 117,382 | 16,903 | 5,989 |

**Data for June 2026 have been revised.*

## II. Non-financial transactions

| | Number of transactions (Thousand) | | | | |
|---|---|---|---|---|---|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payments orders | Total |
| **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** |
| **Sept. 2026** | 39 | 145 | 220 | 146 | **550** |

## 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 | | | | | | | |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| **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** |
| **Sept. 2026** | 26,896 | 3,479 | 68 | **3,547** | 19,982 | 664 | **20,646** | **24,194** | 299 | 86 | **384** | **51,474** |

| | Volume of transactions (Billion TRY) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | EFT | Money orders | | | | | | Total | Foreign currency transfers | | | Total |
| | | Among own accounts | | | To other recipients | | | | | | | |
| | | TC | FC | Total | TC | FC | Total | | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| **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** |
| **Sept. 2026** | 6,745 | 4,062 | 245 | **4,307** | 4,734 | 368 | **5,102** | **9,409** | 775 | 32 | **807** | **16,961** |

### 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 |
| **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** |
| **Sept. 2026** | 4,216 | 2,448 | 1,181 | 365 | 764 | 190 | 205 | 228 | 4,376 | **13,974** |

| | 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 |
| **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** |
| **Sept. 2026** | 87 | 351 | 138 | 80 | 4 | 1 | 0 | 1 | 205 | **867** |

# 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 | |
| **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 |
| **Sept. 2026** | 738 | 937 | **1,675** | 931 | 1,153 | 68 | **2,152** | 195 | 69 | **264** | 28 |

| | *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 | | |
| **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** |
| **June 2026** | 7,230 | 43 | 23 | **66** | 85 | 40 | **125** | 621 | **12,334** |
| **Sept. 2026** | 6,544 | 46 | 16 | **62** | 57 | 37 | **94** | 548 | **11,368** |

| | 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 | |
| **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 |
| **Sept. 2026** | 1,329 | 1,385 | **2,715** | 151 | 280 | 47 | **478** | 97 | 94 | **191** | 9 |

| | *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 | | |
| **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** |
| **June 2026** | 491 | 17 | 11 | **28** | 5 | 5 | **11** | 332 | **3,649** |
| **Sept. 2026** | 447 | 17 | 7 | **25** | 4 | 5 | **9** | 331 | **4,206** |

## 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 |
| **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** |
| **Sept. 2026** | 56 | 27 | 2,647 | 115 | **2,845** | 1 | 1 | 271 | 11 | **284** |

## III.5. Other financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|---|---|---|
| **Sept. 2025** | 3,371 | 536 |
| **Dec. 2025** | 3,674 | 546 |
| **March 2026** | 4,063 | 668 |
| **June 2026** | 3,925 | 885 |
| **Sept. 2026** | 3,632 | 713 |

## IV. Product sales realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|---|---|---|---|---|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| **Sept. 2025** | 50 | 27 | **77** | 7 |
| **Dec. 2025** | 46 | 30 | **76** | 9 |
| **March 2026** | 41 | 23 | **65** | 8 |
| **June 2026** | 45 | 37 | **82** | 9 |
| **Sept. 2026** | 46 | 33 | **79** | 14 |

*This report has been prepared from the quarterly statistics of 36 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) |
| 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 | 110,525 | 15,765 | 5,100 |
| Sept. 2026 | 111,197 | 14,772 | 4,576 |

*Data for June 2026 have been revised.*

## II. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|---|---|---|---|---|---|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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** |
| Sept. 2026 | 37 | 142 | 129 | 86 | **394** |

## III. Financial transactions

### III.1. Money transfers

| Period | Number of transactions (Thousand) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | EFT | Money orders | | | | | | | Foreign currency transfers | | | Total |
| | | Among own accounts | | | To other recipients | | | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | | | | |
| 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 | 7,333 | 1,135 | 11 | **1,145** | 2,735 | 52 | **2,787** | **3,932** | 49 | 68 | 117 | **11,383** |
| Sept. 2026 | 6,187 | 973 | 9 | **982** | 2,182 | 39 | **2,221** | **3,203** | 53 | 63 | 116 | **9,506** |

| 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 | | | | | |
| 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** |
| Sept. 2026 | 236 | 71 | 4 | **75** | 132 | 11 | **143** | **218** | 14 | 2 | 15 | **469** |

### 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 |
| 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** |
| Sept. 2026 | 2,647 | 1,313 | 671 | 175 | 256 | 51 | 19 | 228 | 411 | **5,772** |

| 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 |
| 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** |
| Sept. 2026 | 4 | 15 | 15 | 4 | 1 | 0 | 0 | 1 | 3 | **43** |

# 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 | |
| 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 | **980** | 868 | 792 | 29 | **1,690** | 185 | 56 | **241** | 42 |
| Sept. 2026 | 389 | 491 | **880** | 781 | 797 | 23 | **1,601** | 149 | 49 | **198** | 23 |

| 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 | | |
| 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** |
| Sept. 2026 | 6,492 | 45 | 15 | **61** | 54 | 35 | **88** | 546 | **9,888** |

| 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 | |
| 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 |
| Sept. 2026 | 87 | 100 | **187** | 8 | 9 | 1 | **18** | 42 | 36 | **78** | 5 |

| Period | 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 | | |
| 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** |
| Sept. 2026 | 424 | 17 | 7 | **24** | 3 | 4 | **7** | 282 | **1,027** |

## 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 |
| 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** |
| Sept. 2026 | 52 | 25 | 1,950 | 54 | **2,081** | 1 | 0 | 79 | 2 | **82** |

## III.5. Other financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|---|---|---|
| Sept. 2025 | 2,013 | 36 |
| Dec. 2025 | 2,202 | 36 |
| March 2026 | 2,176 | 39 |
| June 2026 | 1,613 | 37 |
| Sept. 2026 | 1,994 | 41 |

## IV. Product sales realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|---|---|---|---|---|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| Sept. 2025 | 43 | 27 | **70** | 4 |
| Dec. 2025 | 38 | 30 | **68** | 4 |
| March 2026 | 31 | 23 | **54** | 3 |
| June 2026 | 31 | 37 | **68** | 4 |
| Sept. 2026 | 29 | 32 | **60** | 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) |
| 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 | 6,099 | 2,140 | 1,440 |
| Sept. 2026 | 6,186 | 2,131 | 1,413 |

*Data for June 2026 have been revised.*

## II. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|---|---|---|---|---|---|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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** |
| Sept. 2026 | 2 | 3 | 91 | 59 | **156** |

## III. Financial transactions

### III.1. Money transfers

| Period | Number of transactions (Thousand) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | EFT | Money orders | | | | | | | Foreign currency transfers | | | Total |
| | | Among own accounts | | | To other recipients | | | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | | | | |
| 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 | 20,253 | 2,402 | 54 | **2,455** | 17,490 | 581 | **18,071** | **20,526** | 234 | 18 | 252 | **41,032** |
| Sept. 2026 | 20,708 | 2,506 | 59 | **2,565** | 17,800 | 625 | **18,425** | **20,990** | 246 | 23 | 268 | **41,967** |

| 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 | | | | | |
| 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 | 3,495 | 263 | **3,759** | 3,876 | 321 | **4,197** | **7,956** | 683 | 28 | 711 | **14,075** |
| Sept. 2026 | 6,509 | 3,991 | 241 | **4,232** | 4,603 | 357 | **4,959** | **9,192** | 761 | 30 | 791 | **16,492** |

### 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 |
| 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** |
| Sept. 2026 | 1,569 | 1,135 | 510 | 190 | 508 | 139 | 186 | 1 | 3,965 | **8,202** |

| 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 |
| 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** |
| Sept. 2026 | 83 | 337 | 122 | 76 | 3 | 1 | 0 | 0 | 202 | **824** |

# 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 | | |
| 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 | **748** | 144 | 323 | 43 | **510** | 52 | 22 | **74** | 7 | |
| Sept. 2026 | 349 | 446 | **795** | 150 | 356 | 46 | **551** | 47 | 20 | **66** | 5 | |

| 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 | | |
| 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** |
| Sept. 2026 | 53 | 1 | 1 | **1** | 3 | 2 | **6** | 3 | **1,480** |

| 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 | |
| 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 | 1,023 | 982 | **2,006** | 132 | 217 | 42 | **391** | 50 | 55 | **105** | 4 |
| Sept. 2026 | 1,242 | 1,286 | **2,528** | 144 | 270 | 46 | **460** | 55 | 58 | **113** | 4 |

| Period | 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 | | |
| 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 | **2,550** |
| Sept. 2026 | 23 | 0 | 0 | **0** | 1 | 1 | **2** | 49 | **3,178** |

## 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 |
| 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** |
| Sept. 2026 | 5 | 2 | 697 | 60 | **764** | 0 | 0 | 192 | 9 | **202** |

## III.5. Other financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|---|---|---|
| Sept. 2025 | 1,358 | 500 |
| Dec. 2025 | 1,472 | 509 |
| March 2026 | 1,887 | 629 |
| June 2026 | 2,312 | 849 |
| Sept. 2026 | 1,638 | 672 |

## IV. Product sales realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|---|---|---|---|---|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| Sept. 2025 | 7 | 0 | **7** | 3 |
| Dec. 2025 | 8 | 0 | **8** | 5 |
| March 2026 | 11 | 0 | **11** | 4 |
| June 2026 | 14 | 0 | **15** | 5 |
| Sept. 2026 | 17 | 1 | **18** | 11 |

*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) |
| 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 | 219,525 | 150,982 | 123,746 | 9,779 | 5,856 | 4,632 | 229,304 | 156,838 | 128,377 |
| Sept. 2026 | 225,269 | 153,467 | 125,856 | 10,040 | 5,941 | 4,677 | 235,309 | 159,409 | 130,532 |

*Data for June 2026 have been revised.*

## III. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|---|---|---|---|---|---|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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** |
| Sept. 2026 | 15,007 | 42,869 | 10,351 | 9,775 | **78,002** |

## II. Financial transactions

### III.1. Money transfers

| Period | Number of transactions (Thousand) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | EFT | Money orders** | | | | | | | Foreign currency transfers | | | Total |
| | | Among own accounts | | | To other recipients | | | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | | | | |
| 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** |
| Sept. 2026 | 1,472,731 | 143,035 | 596 | **143,631** | 344,621 | 2,289 | **346,910** | **490,541** | 418 | 620 | **1,039** | **1,964,310** |

| 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 | | | | | |
| 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** |
| Sept. 2026 | 25,463 | 5,083 | 125 | **5,207** | 8,713 | 596 | **9,308** | **14,516** | 147 | 27 | **174** | **40,153** |

### 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 |
| 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** |
| Sept. 2026 | 255,059 | 12,614 | 5,828 | 55,580 | 14,286 | 2,970 | 3,560 | 49,481 | 17,889 | **417,267** |

| 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 |
| 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** |
| Sept. 2026 | 336 | 218 | 161 | 865 | 34 | 11 | 2 | 103 | 94 | **1,825** |

# The Banks Association of Turkey
# Mobil Banking Statistics
# (Consolidated)

## II.3. Investment transactions

| Period | Number of transactions (Thousand) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| June 2026 | 10,786 | 13,648 | **24,434** | 5,243 | 10,237 | 182 | **15,662** | 10,311 | 3,647 | **13,958** | 23 |
| Sept. 2026 | 11,962 | 15,313 | **27,275** | 5,360 | 10,960 | 171 | **16,490** | 11,474 | 3,783 | **15,257** | 24 |

| 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 | | |
| 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** |
| June 2026 | 77,946 | 505 | 759 | **1,264** | 4,783 | 3,761 | **8,544** | 2,822 | **144,653** |
| Sept. 2026 | 82,202 | 454 | 693 | **1,147** | 3,729 | 3,654 | **7,383** | 2,764 | **152,543** |

| 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 | |
| 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 |
| June 2026 | 1,989 | 2,006 | **3,995** | 256 | 447 | 45 | **748** | 2,132 | 1,639 | **3,770** | 6 |
| Sept. 2026 | 2,649 | 2,950 | **5,599** | 290 | 512 | 44 | **847** | 2,404 | 1,836 | **4,240** | 6 |

| Period | 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 | | |
| 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** |
| June 2026 | 3,548 | 194 | 189 | **383** | 169 | 191 | **360** | 327 | **13,138** |
| Sept. 2026 | 3,179 | 165 | 155 | **320** | 132 | 204 | **336** | 364 | **14,891** |

## 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 |
| 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** |
| Sept. 2026 | 21,770 | 4,546 | 300,861 | 3,006 | **330,182** | 101 | 67 | 5,191 | 124 | **5,483** |

## III.5. Transactions from mobile

| Period | Number of transactions (Thousand) | | | |
|---|---|---|---|---|
| | Realized withdrawals | Realized deposit transactions | Mobile payments | Total |
| 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 |
| Sept. 2026 | 107,327 | 43,645 | 265,969 | 416,942 |

## III.6. Other financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|---|---|---|
| Sept. 2025 | 140,493 | 1,434 |
| Dec. 2025 | 150,069 | 1,594 |
| March 2026 | 153,034 | 1,663 |
| June 2026 | 155,422 | 1,614 |
| Sept. 2026 | 157,242 | 2,045 |

## IV. Product sales realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|---|---|---|---|---|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| 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 |
| Sept. 2026 | 4,437 | 4,724 | **9,162** | 559 |

*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) |
| 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 | 219,525 | 150,982 | 123,746 |
| Sept. 2026 | 225,269 | 153,467 | 125,856 |

*Data for June 2026 have been revised.

## II. Non-financial transactions

| | Number of transactions (Thousand) | | | | |
|---|---|---|---|---|---|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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** |
| Sept. 2026 | 14,929 | 42,763 | 9,986 | 9,446 | **77,125** |

## III. Financial transactions

### III.1. Money transfers

| | Number of transactions (Thousand) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Money orders | | | | | | | Foreign currency transfers | | | |
| | | Among own accounts | | | To other recipients | | | | | | | |
| | EFT | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | Total |
| 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** |
| Sept. 2026 | 1,404,658 | 134,461 | 558 | **135,019** | 323,124 | 1,518 | **324,641** | **459,660** | 306 | 615 | **921** | **1,865,240** |

| | Volume of transactions (Billion TRY) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Money orders | | | | | | | Foreign currency transfers | | | |
| | | Among own accounts | | | To other recipients | | | | | | | |
| | EFT | TC | FC | Total | TC | FC | Total | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | Total |
| 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** |
| Sept. 2026 | 17,439 | 3,464 | 67 | **3,531** | 5,385 | 215 | **5,600** | **9,131** | 69 | 26 | **94** | **26,664** |

### 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 |
| 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** |
| Sept. 2026 | 248,912 | 11,164 | 4,671 | 53,446 | 13,742 | 2,817 | 3,517 | 49,270 | 17,039 | **404,577** |

| | 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 |
| 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** |
| Sept. 2026 | 282 | 85 | 82 | 596 | 32 | 11 | 2 | 102 | 59 | **1,249** |

## 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 | |
| **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 |
| **Sept. 2026** | 10,983 | 14,245 | **25,228** | 5,126 | 10,053 | 134 | **15,313** | 11,249 | 3,698 | **14,947** | 23 |

| | *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 | | |
| **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** |
| **Sept. 2026** | 82,171 | 453 | 693 | **1,146** | 3,694 | 3,612 | **7,306** | 2,763 | **148,896** |

| | 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 | |
| **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 |
| **Sept. 2026** | 1,700 | 2,014 | **3,714** | 173 | 330 | 20 | **523** | 2,226 | 1,760 | **3,986** | 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 | | |
| **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** |
| **Sept. 2026** | 3,167 | 165 | 154 | **320** | 128 | 198 | **326** | 343 | **12,385** |

### 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 |
| **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** |
| **Sept. 2026** | 21,435 | 4,462 | 289,527 | 2,370 | **317,794** | 89 | 59 | 4,450 | 81 | **4,680** |

### III.5. Transactions from mobile

| | Number of transactions (Thousand) | | | |
|---|---|---|---|---|
| | Realized withdrawals | Realized deposit transactions | Mobile payments | Total |
| **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 |
| **Sept. 2026** | 105,491 | 42,706 | 262,435 | 410,632 |

### III.6. Other financial transactions

| | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|---|---|---|
| **Sept. 2025** | 137,929 | 1,200 |
| **Dec. 2025** | 147,433 | 1,325 |
| **March 2026** | 150,324 | 1,359 |
| **June 2026** | 152,210 | 1,306 |
| **Sept. 2026** | 153,736 | 1,675 |

### IV. Product sales realized

| | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|---|---|---|---|---|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| **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 |
| **Sept. 2026** | 4,343 | 4,672 | **9,015** | 502 |

*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) |
| 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 | 9,779 | 5,856 | 4,632 |
| Sept. 2026 | 10,040 | 5,941 | 4,677 |

*Data for June 2026 have been revised.

## II. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|---|---|---|---|---|---|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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** |
| Sept. 2026 | 77 | 106 | 365 | 329 | **877** |

## 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 | | | | | |
| 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** |
| June 2026 | 53,587 | 6,984 | 53 | **7,038** | 17,807 | 693 | **18,500** | **25,538** | 112 | 2 | **114** | **79,238** |
| Sept. 2026 | 68,072 | 8,574 | 38 | **8,613** | 21,497 | 772 | **22,268** | **30,881** | 112 | 5 | **117** | **99,071** |

| 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 | | | | | |
| 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** |
| June 2026 | 6,787 | 1,402 | 51 | **1,454** | 2,624 | 309 | **2,933** | **4,387** | 84 | 1 | **85** | **11,260** |
| Sept. 2026 | 8,024 | 1,618 | 58 | **1,676** | 3,327 | 381 | **3,709** | **5,385** | 78 | 1 | **79** | **13,488** |

### 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 |
| 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** |
| Sept. 2026 | 6,147 | 1,450 | 1,157 | 2,134 | 544 | 153 | 44 | 211 | 851 | **12,690** |

| 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 |
| 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** |
| Sept. 2026 | 54 | 134 | 80 | 268 | 3 | 1 | 0 | 1 | 35 | **575** |

# The Banks Association of Turkey
# Commercial Mobil Banking Statistics

## III.3. Investment transactions

| Period | Number of transactions (Thousand) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| Sept. 2026 | 979 | 1,068 | **2,047** | 235 | 906 | 37 | **1,178** | 225 | 85 | **310** | 0 |

| Period | Number of transactions (Thousand) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Realized share certificate transactions | Bonds and bills | | | Gold transactions | | | Realized VIOP transactions | Total |
| | | Buy | Sell | Total | Buy | Sell | Total | | |
| 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** |
| Sept. 2026 | 31 | 0 | 1 | **1** | 36 | 41 | **77** | 2 | **3,646** |

| Period | Volume of transactions (Billion TRY) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| Sept. 2026 | 949 | 936 | **1,885** | 117 | 182 | 25 | **323** | 178 | 75 | **254** | 0 |

| Period | Volume of transactions (Billion TRY) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Realized share certificate transactions | Bonds and bills | | | Gold transact. | | | Realized VIOP transactions | Total |
| | | Buy | Sell | Total | Buy | Sell | Total | | |
| 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** |
| Sept. 2026 | 12 | 0 | 0 | **0** | 4 | 6 | **10** | 21 | **2,506** |

## 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 |
| 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** |
| Sept. 2026 | 335 | 84 | 11,334 | 636 | **12,388** | 12 | 8 | 741 | 43 | **804** |

## III.5. Transactions from mobile

| Period | Number of transactions (Thousand) | | | |
|---|---|---|---|---|
| | Realized withdrawals | Realized deposit transactions | Mobile payments | Total |
| 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 |
| Sept. 2026 | 1,836 | 939 | 3,535 | 6,310 |

## III.6. Other financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|---|---|---|
| Sept. 2025 | 2,563 | 234 |
| Dec. 2025 | 2,636 | 269 |
| March 2026 | 2,710 | 304 |
| June 2026 | 3,213 | 308 |
| Sept. 2026 | 3,506 | 370 |

## IV. Product sales realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|---|---|---|---|---|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| Sept. 2025 | 84 | 4 | **87** | 29 |
| Dec. 2025 | 98 | 10 | **107** | 38 |
| March 2026 | 93 | 13 | **105** | 40 |
| June 2026 | 92 | 31 | **123** | 43 |
| Sept. 2026 | 94 | 53 | **147** | 58 |

*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 | Aytemiz Yatırım Bankası A.Ş. | https://isube.aytemizbank.com.tr |
| 7 | Burgan Bank A.Ş. | https://www.burgan.com.tr, https://www.burgan.com.tr/on |
| 8 | Citibank A.Ş. | https://portal.citidirect.com |
| 9 | D Yatırım Bankası A.Ş. | https://internetsube.dybank.com.tr/ |
| 10 | Denizbank A.Ş. | Denizbank Internet Banking, DenizTrader |
| 11 | Enpara Bank A.Ş. | Enpara Bank Internet Branch, Enpara Bank My Company Internet Branch |
| 12 | Fibabanka A.Ş. | www.fibabanka.com.tr |
| 13 | Freedom Bank A.Ş | https://www.freedom-bank.com.tr/ |
| 14 | Golden Global Yatırım Bankası A.Ş. | Golden Global İInternet Banking Site |
| 15 | HSBC Bank A.Ş. | https://bireysel.hsbc.com.tr/ |
| 16 | ICBC Turkey Bank A.Ş. | ICBC Turkey Internet Şube |
| 17 | ING Bank A.Ş. | ING İnternet Şube |
| 18 | Misyon Yatırım Bankası A.Ş. | misyon.com |
| 19 | MUFG Bank Turkey A.Ş. | https://www.tu.bk.mufg.jp |
| 20 | Odea Bank A.Ş. | https://online.odeabank.com.tr/ |
| 21 | Pasha Yatırım Bankası A.Ş. | https://pashaonline.pashabank.com.tr |
| 22 | Q Yatırım Bankası A.Ş. | https://isube.qyatirimbankasi.com.tr/ |
| 23 | QNB Bank A.Ş. | QNB Bank Internet banking and enpara.com |
| 24 | Şekerbank T.A.Ş. | www.sekerbank.com.tr |
| 25 | Turkland Bank A.Ş. | www.tbank.com.tr |
| 26 | Türk Ekonomi Bankası A.Ş. | www.teb.com.tr |
| 27 | Türk Ticaret Bankası A.Ş. | https://sube.turkticaretbankasi.com.tr |
| 28 | Türkiye Cumhuriyeti Ziraat Bankası A.Ş. | www.ziraatbank.com.tr |
| 29 | Türkiye Garanti Bankası A.Ş. | www.garantibbva.com.tr, www.garantibbvayatirim.com.tr |
| 30 | Türkiye Halk Bankası A.Ş. | Halkbank Internet Banking |
| 31 | Türkiye İş Bankası A.Ş. | www.isbank.com.tr |
| 32 | Türkiye Kalkınma ve Yatırım Bankası A.Ş. | https://online.kalkinma.com.tr |
| 33 | Türkiye Sınai Kalkınma Bankası A.Ş. | https://online.tskb.com.tr/tskbonline/Giris |
| 34 | Türkiye Vakıflar Bankası A.Ş. | www.vakifbank.com.tr, Trade Online, Vinov |
| 35 | Yapı ve Kredi Bankası A.Ş. | Yapı Kredi Internet |
| 36 | Ziraat Dinamik Banka A.Ş. | https://bireysel.ziraatdinamik.com.tr |

## 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 | Freedom Bank A.Ş | Freedom Bank Mobile |
| 13 | Golden Global Yatırım Bankası A.Ş. | Golden Global Mobile Application |
| 14 | HSBC Bank A.Ş. | HSBC Mobile Banking |
| 15 | ICBC Turkey Bank A.Ş. | ICBC Turkey Mobile Branch |
| 16 | ING Bank A.Ş. | ING Mobile, Paramara |
| 17 | Misyon Yatırım Bankası A.Ş. | Misyon Mobile |
| 18 | Odea Bank A.Ş. | Odeabank mobile application |
| 19 | Q Yatırım Bankası A.Ş. | QY Bank Mobile Application |
| 20 | QNB Bank A.Ş. | QNB Mobile, enpara.com Mobile Banking |
| 21 | Şekerbank T.A.Ş. | Seker Mobile Banking |
| 22 | Türk Ekonomi Bankası A.Ş. | CEPTETEB Mobile Application, Pratik Borsa |
| 23 | Türk Ticaret Bankası A.Ş. | Türk Ticaret Mobile |
| 24 | Türkiye Cumhuriyeti Ziraat Bankası A.Ş. | Ziraat Mobile, Ziraat Tablet, Ziraat Wap |
| 25 | Türkiye Garanti Bankası A.Ş. | Garanti BBVA Mobil, BonusFlaş, Garanti BBVA eTrader |
| 26 | Türkiye Halk Bankası A.Ş. | Halkbank Mobile Banking |
| 27 | Türkiye İş Bankası A.Ş. | İşCep ve Maximum Mobile |
| 28 | Türkiye Vakıflar Bankası T.A.O. | VakıfBank Mobile Banking |
| 29 | Yapı ve Kredi Bankası A.Ş. | Yapı Kredi Mobile, World Mobile |
| 30 | Ziraat Dinamik Banka A.Ş. | Ziraat Dinamik Mobile |

# *Glossary of Digital Banking Statistics*

**I. Number of Customers Using Digital Banking Services**

**1. Number of registered retail customers:**

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

**1) Only Internet Banking Users:** The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once.
**2) Only Mobil Banking Users :** The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once.
**3) Both Internet and Mobile Banking Users:** The total number of retail customers who logged in to both internet and mobile banking at least once.

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

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

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

**1) Only Internet Banking Users:** The total number of active retail customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.
**2) Only Mobil Banking Users:** The total number of active retail customers who logged in to "only"mobile banking (not internet banking) at least once in the related three-month period.
**3) Both Internet and Mobile Banking Users:** The total number of active retail customers who used both internet and mobile banking at least once in the related three-month period.

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

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

**1) Only Internet Banking Users:** The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once.
**2) Only Mobil Banking Users:** The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once.
**3) Both Internet and Mobile Banking Users:** The total number of commercial customers who logged in to both internet and mobile banking at least once.

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

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

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

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

**II. Number of Active Retail Digital Banking Customers by Gender**

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

**III. Number of Active Retail Digital Banking Customers by Age**

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

***Publication Periods of the Report:***

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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 aplications 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, VİOB guarantee deposit/withdrawal transactions etc.)

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

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

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

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# *Glossary of Mobile Banking Statistics**

**** Transactions made by the customers bu 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 aplications 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 cutomers using two or more mobile applications of the bank, this will be counted as "one".

**1. Number of registered customers:**

**a)** Total number of registered customers that logged in at least once.
**b)** Total number of registered customers that logged in at least once in 1-year period.

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

**3. Number of registered commercial customers:**

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

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

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

**1.** Number credit card of applications in the related three-month period (Not including virtual card applications).
**2.** Number of loan applications in the related three-month period.
**3.** Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-
**4.** Number of invoice payment orders in the related three-month period.

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

**1. Money Transfers**

**a) EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
**b) Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.

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

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

- SWIFT
- Others (Western Union, Moneygram, etc)

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**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, VİOB 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 prosedure 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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