



Digital, Internet and Mobile Banking Statistics

December 2021

Report Code: DE22

February 2022



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	Dec. 2021
Number of active retail customers	33,374	42,288	51,014	62,827	74,521
Number of active commercial customers	1,615	1,894	2,143	2,850	3,411
Number of Active Digital Banking Customers	34,990	44,182	53,157	65,677	77,932

Number of Active (retail and

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	Dec. 2021
Only internet banking users	5,448	4,630	3,878	3,177	2,764
Only mobile banking users	21,865	31,638	41,172	53,234	65,954
Both internet and mobile banking users	7,677	7,914	8,106	9,267	9,214
Total	34,990	44,182	53,157	65,677	77,932

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

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	Dec. 2021
Female	9,959	12,841	15,892	20,021	24,530
Male	23,415	29,447	35,122	42,807	49,991

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

	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	Dec. 2021
0-17	178	226	246	230	294
18-25	7,542	9,570	11,080	12,431	14,511
26-35	11,117	13,329	15,361	18,204	20,945
36-55	12,273	16,003	19,785	25,237	29,925
56-65	1,692	2,419	3,375	4,884	6,239
66+	572	741	1,167	1,841	2,607

Number of Customers Using Internet Banking Services, thousand person

	Dec. 2016	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	Dec. 2021
Number of retail customers						
Number of active customers	19,077	11,856	11,258	10,714	11,074	10,525
Number of registered customers that logged in at least once	51,482	53,654	61,119	67,387	74,817	81,689
Number of registered customers that logged in at least once in 1-year period	27,547	21,801	22,203	21,518	24,061	24,405
Active / Registered Customer	37	22	18	16	15	13
Number of commercial customers						
Number of active customers	1,321	1,270	1,286	1,271	1,369	1,452
Number of registered customers that logged in at least once	2,901	3,223	3,629	4,134	4,669	5,185
Number of registered customers that logged in at least once in 1-year period	1,657	1,688	1,744	1,784	1,892	2,276
Active / Registered Customer	46	39	35	31	29	28
Number of total customers						
Total Number of active customers	20,399	13,125	12,544	11,985	12,444	11,977
Total number of registered customers that logged in at least once	54,383	56,878	64,748	71,521	79,486	86,873
Total number of registered customers that logged in at least once in 1-year period	29,205	23,488	23,947	23,303	25,952	26,681
Total Active / Registered Customer	38	23	19	17	16	14

Financial Transactions in

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		Dec. 2021	
	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)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	77	753	71	957	71	1,053	66	1,066	63	1,321	69	2,073
Payments	44	43	40	57	37	60	30	62	28	87	26	119
Investment transactions	11	186	13	258	13	254	13	286	22	475	18	673
Credit Card transactions	13	19	9	21	9	23	8	23	7	24	7	36
Other Financial transactions	4	56	3	32	3	32	4	55	4	80	3	94
Total	149	1,057	137	1,326	133	1,422	120	1,492	123	1,987	123	2,995

Investment Transactions in Internet Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		Dec. 2021	
	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)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,731	30	1,544	34	1,366	36	1,543	60	1,469	67	1,719	92
Foreign currency transactions	3,247	54	3,047	64	2,996	72	2,308	68	2,198	86	2,721	213
Time deposit accounts	1,045	52	911	48	905	50	724	46	826	52	913	75
Share certificate transactions	4,289	28	6,519	64	6,787	59	7,740	87	16,120	206	11,510	174
Repo Transactions	110	6	111	6	97	4	84	5	70	5	57	6
Bonds and bills	38	1	79	2	186	6	82	2	131	10	110	7
Gold transactions	438	4	327	2	414	2	482	4	755	12	637	18
VIOP transactions	213	11	333	38	367	24	216	14	568	36	757	89
Total	11,111	186	12,869	258	13,117	254	13,179	286	22,137	475	18,423	673

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Active Digital Banking Customers, thousand person

	Dec. 2020	Sept. 2021	Dec. 2021
Number of active retail customers	62,827	70,330	74,521
Number of active commercial customers	2,850	3,110	3,411
Number of Active Digital Banking	65,677	73,440	77,932

Number of Active (retail and

	Dec. 2020	Sept. 2021	Dec. 2021
Only internet banking users	3,177	2,785	2,764
Only mobile banking users	53,234	61,981	65,954
Both internet and mobile banking users	9,267	8,674	9,214
Total	65,677	73,440	77,932

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

	Dec. 2020	Sept. 2021	Dec. 2021
Female	20,021	22,853	24,530
Male	42,807	47,477	49,991

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

	Dec. 2020	Sept. 2021	Dec. 2021
0-17	230	286	294
18-25	12,431	13,712	14,511
26-35	18,204	19,848	20,945
36-55	25,237	28,436	29,925
56-65	4,884	5,773	6,239
66+	1,841	2,275	2,607

Number of Customers Using Internet Banking Services, thousand person

	Dec. 2020	Sept. 2021	Dec. 2021
Number of retail customers			
Number of active customers	11,074	10,095	10,525
Number of registered customers that logged in at least once	74,817	79,660	81,689
Number of registered customers that logged in at least once in 1-year period	24,061	23,758	24,405
Active / Registered Customer Ratio	15	13	13
Number of commercial customers			
Number of active customers	1,369	1,364	1,452
Number of registered customers that logged in at least once	4,669	5,060	5,185
Number of registered customers that logged in at least once in 1-year period	1,892	1,946	2,276
Active / Registered Customer Ratio	29	27	28
Number of total customers			
Total Number of active customers	12,444	11,459	11,977
Total number of registered customers that logged in at least once	79,486	84,721	86,873
Total number of registered customers that logged in at least once in 1-year period	25,952	25,704	26,681
Total Active / Registered Customer Ratio	16	14	14

Financial Transactions in Internet

	Dec. 2020		Sept. 2021		Dec. 2021	
	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	63	1,321	63	1,605	69	2,073
Payments	28	87	26	95	26	119
Investment transactions	22	475	12	318	18	673
Credit Card transactions	7	24	6	31	7	36
Other Financial transactions	4	80	3	51	3	94
Total	123	1,987	111	2,100	123	2,995

Investment Transactions in Internet Banking

	Dec. 2020		Sept. 2021		Dec. 2021	
	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	1,469	67	1,238	58	1,719	92
Foreign currency transactions	2,198	86	1,841	83	2,721	213
Time deposit accounts	826	52	674	43	913	75
Share certificate transactions	16,120	206	7,633	83	11,510	174
Repo Transactions	70	5	51	4	57	6
Bonds and bills	131	10	128	8	110	7
Gold transactions	755	12	381	5	637	18
VIOP transactions	568	36	383	35	757	89
Total	22,137	475	12,329	318	18,423	673

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Dec. 2016	Dec. 2017	Dec. 2018	Dec. 2019	Dec. 2020	Dec. 2021
Number of retail customers						
Number of active customers	18,649	28,712	38,385	47,799	60,334	72,405
Number of registered customers that logged in at least once	29,765	43,436	59,282	75,141	93,974	112,106
Number of registered customers that logged in at least once in 1-year period	23,745	35,227	46,796	57,272	71,743	83,692
Active / Registered Customer	63	66	65	64	64	65
Number of commercial customers						
Number of active customers	569	829	1,167	1,479	2,166	2,763
Number of registered customers that logged in at least once	985	1,415	2,039	2,897	4,087	5,121
Number of registered customers that logged in at least once in 1-year period	749	1,067	1,498	1,907	2,813	3,461
Active / Registered Customer	58	59	57	51	53	54
Number of total customers						
Total Number of active customers	19,218	29,541	39,552	49,279	62,500	75,168
Total number of registered customers that logged in at least once	30,751	44,851	61,320	78,039	98,061	117,226
Total number of registered customers that logged in at least once in 1-year period	24,494	36,295	48,294	59,180	74,556	87,152
Total Active / Registered Customer	62	66	65	63	64	64

Financial Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		Dec. 2021	
	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)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	68	197	117	372	163	553	229	880	369	1,562	675	3,267
Payments	53	8	91	16	118	26	163	45	230	82	293	137
Investment transactions	8	93	18	205	27	271	38	457	89	1,191	99	2,031
Credit Card transactions	20	18	35	33	52	52	70	79	100	118	151	237
Other Financial transactions	8	14	18	23	32	31	60	54	72	118	60	160
Total	158	330	280	649	393	933	559	1,516	860	3,071	1,277	5,833

Investment Transactions in Mobil Banking

	Dec. 2016		Dec. 2017		Dec. 2018		Dec. 2019		Dec. 2020		Dec. 2021	
	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)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,174	10	1,693	17	2,289	24	3,619	63	4,790	89	7,303	200
Foreign currency transactions	2,955	31	5,684	54	9,195	72	9,866	70	13,056	144	27,522	535
Time deposit accounts	796	29	1,803	59	3,047	91	3,992	142	7,023	213	9,877	514
Share certificate transactions	2,924	15	7,771	58	10,333	66	16,057	131	53,517	576	42,203	480
Repo Transactions	10	0	6	1	21	0	28	1	39	2	38	3
Bonds and bills	17	0	31	0	52	1	123	2	340	19	397	19
Gold transactions	566	4	999	5	2,000	9	3,332	22	8,972	92	10,868	208
VIOP transactions	41	3	103	10	231	8	567	27	1,307	55	566	72
Total	8,483	93	18,090	205	27,169	271	37,584	457	89,045	1,191	98,775	2,031

This report has been prepared from the quarterly statistics of 22 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.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Dec. 2020	Sept. 2021	Dec. 2021
Number of retail customers			
Number of active customers	60,334	68,187	72,405
Number of registered customers that logged in at least once	93,974	106,709	112,106
Number of registered customers that logged in at least once in 1-year period	71,743	79,545	83,692
Active / Registered Customer Ratio	64	64	65
Number of commercial customers			
Number of active customers	2,166	2,468	2,763
Number of registered customers that logged in at least once	4,087	4,858	5,121
Number of registered customers that logged in at least once in 1-year period	2,813	3,186	3,461
Active / Registered Customer Ratio	53	51	54
Number of total customers			
Total Number of active customers	62,500	70,655	75,168
Total number of registered customers that logged in at least once	98,061	111,566	117,226
Total number of registered customers that logged in at least once in 1-year period	74,556	82,731	87,152
Total Active / Registered Customer Ratio	64	63	64

Financial Transactions in Mobil Banking

	Dec. 2020		Sept. 2021		Dec. 2021	
	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	369	1,562	540	2,179	675	3,267
Payments	230	82	264	110	293	137
Investment transactions	89	1,191	58	836	99	2,031
Credit Card transactions	100	118	132	197	151	237
Other Financial transactions	72	118	56	90	60	160
Total	860	3,071	1,051	3,412	1,277	5,833

Investment Transactions in Mobil Banking

	Dec. 2020		Sept. 2021		Dec. 2021	
	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	4,790	89	4,770	92	7,303	200
Foreign currency transactions	13,056	144	13,586	144	27,522	535
Time deposit accounts	7,023	213	6,888	283	9,877	514
Share certificate transactions	53,517	576	26,899	230	42,203	480
Repo Transactions	39	2	34	2	38	3
Bonds and bills	340	19	341	21	397	19
Gold transactions	8,972	92	5,365	42	10,868	208
VIOP transactions	1,307	55	294	23	566	72
Total	89,045	1,191	58,178	836	98,775	2,031

This report has been prepared from the quarterly statistics of 22 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.

The Banks Association of Turkey
Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2020	20,973	40,131	53,843	114,948	3,729	51,412	20,331	75,473	2,493	51,753	8,581	62,827
March 2021	20,860	43,752	55,826	120,438	3,479	53,523	21,024	78,026	2,455	54,395	8,637	65,487
June 2021	20,083	44,460	57,734	122,278	3,192	56,192	20,460	79,844	2,300	57,235	8,177	67,711
Sept. 2021	19,907	46,955	59,754	126,615	3,103	58,891	20,655	82,648	2,143	60,235	7,952	70,330
Dec. 2021	20,171	50,588	61,518	132,276	3,032	62,319	21,372	86,724	2,116	63,995	8,409	74,521

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2020	2,299	1,717	2,370	6,386	762	1,683	1,129	3,575	684	1,481	686	2,850
March 2021	2,411	2,124	2,442	6,977	768	1,830	1,180	3,778	675	1,578	736	2,989
June 2021	2,416	2,099	2,540	7,055	756	1,893	1,200	3,850	658	1,693	714	3,065
Sept. 2021	2,428	2,225	2,633	7,285	728	1,967	1,218	3,913	642	1,746	722	3,110
Dec. 2021	2,497	2,433	2,688	7,618	959	2,144	1,316	4,420	648	1,959	804	3,411

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 2020	23,272	41,848	56,214	121,334	4,492	53,095	21,460	79,048	3,177	53,234	9,267	65,677
March 2021	23,271	45,876	58,268	127,415	4,247	55,353	22,204	81,804	3,130	55,972	9,373	68,475
June 2021	22,500	46,559	60,274	129,333	3,949	58,085	21,660	83,694	2,957	58,927	8,891	70,776
Sept. 2021	22,334	49,180	62,387	133,900	3,831	60,858	21,873	86,561	2,785	61,981	8,674	73,440
Dec. 2021	22,667	53,020	64,206	139,894	3,992	64,463	22,689	91,144	2,764	65,954	9,214	77,932

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
Dec. 2020	982	16,570	2,468	20,021	1,511	35,182	6,113	42,807	2,493	51,753	8,581	62,827
March 2021	967	17,492	2,460	20,919	1,488	36,903	6,177	44,568	2,455	54,395	8,637	65,487
June 2021	919	18,486	2,384	21,789	1,381	38,748	5,793	45,922	2,300	57,235	8,177	67,711
Sept. 2021	861	19,660	2,332	22,853	1,282	40,575	5,620	47,477	2,143	60,235	7,952	70,330
Dec. 2021	911	21,082	2,537	24,530	1,205	42,914	5,872	49,991	2,116	63,995	8,409	74,521

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 2020	11	204	396	1,229	413	240	182	10,634	15,321	20,433	3,831	1,352
March 2021	9	181	366	1,215	428	256	184	10,890	15,939	21,680	4,192	1,511
June 2021	12	175	331	1,127	404	251	186	11,313	16,654	22,927	4,498	1,657
Sept. 2021	20	169	305	1,035	376	239	229	12,048	17,330	24,079	4,758	1,791
Dec. 2021	15	157	279	1,007	385	273	248	12,793	18,265	25,455	5,178	2,057

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Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 2020	37	1,593	2,487	3,575	641	248	230	12,431	18,204	25,237	4,884	1,841
March 2021	25	1,548	2,515	3,610	682	257	218	12,619	18,820	26,504	5,301	2,023
June 2021	26	1,455	2,390	3,421	645	240	224	12,943	19,375	27,474	5,547	2,149
Sept. 2021	38	1,495	2,214	3,321	639	245	286	13,712	19,848	28,436	5,773	2,275
Dec. 2021	30	1,562	2,401	3,463	677	277	294	14,511	20,945	29,925	6,239	2,607

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2020	74,817	24,061	11,074	4,669	1,892	1,369	79,486	25,952	12,444
March 2021	76,686	24,503	11,092	4,853	1,947	1,411	81,539	26,451	12,503
June 2021	77,818	23,652	10,476	4,957	1,956	1,372	82,774	25,609	11,849
Sept. 2021	79,660	23,758	10,095	5,060	1,946	1,364	84,721	25,704	11,459
Dec. 2021	81,689	24,405	10,525	5,185	2,276	1,452	86,873	26,681	11,977

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Dec. 2020	378	820	1,123	630	2,951
March 2021	299	1,043	1,052	567	2,961
June 2021	277	1,098	956	534	2,864
Sept. 2021	277	1,147	894	505	2,822
Dec. 2021	365	1,250	819	518	2,953

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2020	32,528	5,142	74	5,216	23,664	741	24,405	29,620	322	114	436	62,584
March 2021	32,145	5,329	69	5,398	23,382	685	24,067	29,465	296	119	415	62,025
June 2021	32,060	5,250	67	5,317	23,959	719	24,678	29,996	305	133	437	62,493
Sept. 2021	31,381	5,149	74	5,223	25,085	743	25,828	31,051	323	119	442	62,874
Dec. 2021	35,004	5,065	83	5,148	27,068	865	27,934	33,082	388	125	513	68,600

	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						
Dec. 2020	648	264	17	281	260	62	322	603	62	8	71	1,321	
March 2021	651	275	19	295	269	59	328	623	63	7	70	1,344	
June 2021	681	301	42	343	301	72	374	716	70	10	80	1,477	
Sept. 2021	764	303	25	328	351	78	429	758	76	8	84	1,605	
Dec. 2021	959	408	32	440	417	124	541	980	121	12	133	2,073	

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
Dec. 2020	14,336	4,338	2,246	1,301	187	296	646	1,302	3,051	27,703
March 2021	13,021	5,163	1,987	1,375	1,572	350	627	1,239	3,047	28,384
June 2021	12,317	4,085	1,923	1,290	257	299	629	1,028	3,001	24,828
Sept. 2021	12,090	4,083	1,868	1,261	1,383	313	655	818	3,483	25,953
Dec. 2021	12,092	4,736	2,123	1,200	219	409	736	896	3,551	25,960

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	17	38	11	10	0	0	0	0	10	87
March 2021	15	37	11	10	1	0	0	0	13	88
June 2021	16	35	11	10	0	0	0	0	14	88
Sept. 2021	16	40	12	9	1	0	0	0	16	95
Dec. 2021	20	52	15	12	0	0	0	0	20	119

The Banks Association of Turkey
Internet Banking Statistics
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III.3. Investment transactions

	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	652	818	1,469	866	1,254	77	2,198	587	239	826	70
March 2021	670	795	1,465	681	1,243	72	1,996	573	225	798	59
June 2021	654	852	1,506	574	1,116	74	1,763	559	219	777	60
Sept. 2021	540	698	1,238	607	1,161	73	1,841	477	196	674	51
Dec. 2021	847	872	1,719	1,102	1,526	92	2,721	630	283	913	57

	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		
Dec. 2020	16,120	63	68	131	513	242	755	568	22,137
March 2021	14,970	67	64	132	403	217	620	621	20,661
June 2021	10,190	58	76	134	264	188	453	592	15,474
Sept. 2021	7,633	53	75	128	216	165	381	383	12,329
Dec. 2021	11,510	56	54	110	360	277	637	757	18,423

	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	33	34	67	29	46	11	86	25	27	52	5
March 2021	30	30	60	25	47	13	85	25	24	49	4
June 2021	28	28	56	26	48	15	89	25	22	48	4
Sept. 2021	29	29	58	24	45	15	83	24	19	43	4
Dec. 2021	47	45	92	85	86	42	213	35	40	75	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			
Dec. 2020	206	5	5	10	7	4	12	36	475	
March 2021	193	6	4	10	4	3	7	34	443	
June 2021	109	4	3	8	3	3	7	27	348	
Sept. 2021	83	5	3	8	2	2	5	35	318	
Dec. 2021	174	4	3	7	9	9	18	89	673	

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
Dec. 2020	306	135	5,967	325	6,732	0	0	22	1	24
March 2021	342	120	5,859	300	6,620	0	0	23	1	25
June 2021	303	105	5,619	288	6,314	0	0	24	1	26
Sept. 2021	304	103	5,663	288	6,358	1	0	28	1	31
Dec. 2021	297	103	5,878	297	6,575	1	0	34	2	36

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2020	4,172	80
March 2021	4,197	52
June 2021	3,474	50
Sept. 2021	3,052	51
Dec. 2021	3,367	94

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2020	85	36	122	2
March 2021	89	34	123	2
June 2021	91	35	126	2
Sept. 2021	102	46	148	3
Dec. 2021	113	55	167	4

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2020	74,817	24,061	11,074
March 2021	76,686	24,503	11,092
June 2021	77,818	23,652	10,476
Sept. 2021	79,660	23,758	10,095
Dec. 2021	81,689	24,405	10,525

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2020	377	816	936	515	2,643
March 2021	298	1,038	865	455	2,656
June 2021	276	1,092	778	419	2,565
Sept. 2021	276	1,141	712	400	2,528
Dec. 2021	363	1,245	634	405	2,647

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Dec. 2020	14,545	3,146	31	3,177	7,960	112	8,072	11,249	95	98	193
March 2021	14,583	3,426	28	3,453	7,721	97	7,819	11,272	82	104	187
June 2021	14,499	3,368	24	3,392	7,611	94	7,705	11,097	79	116	195
Sept. 2021	13,697	3,123	25	3,148	7,108	98	7,206	10,353	87	103	190
Dec. 2021	14,997	2,900	32	2,932	8,080	117	8,197	11,130	103	105	208

Period	Volume of transactions (Billion TRY)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
Dec. 2020	70	21	2	22	38	4	43	65	4	0	5
March 2021	68	20	2	21	36	4	40	62	4	0	4
June 2021	67	19	1	21	37	4	42	62	4	1	5
Sept. 2021	71	19	1	20	39	5	44	64	4	0	5
Dec. 2021	93	31	3	34	54	7	62	95	9	1	9

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	10,449	2,833	1,462	1,069	95	136	414	1,295	639	18,393
March 2021	9,342	3,585	1,295	1,109	953	153	373	1,233	708	18,749
June 2021	8,692	2,602	1,257	1,023	147	130	379	1,026	643	15,900
Sept. 2021	8,166	2,701	1,219	1,005	766	139	333	816	680	15,824
Dec. 2021	8,227	3,141	1,392	930	117	171	291	894	632	15,794

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	2	3	2	2	0	0	0	0	1	10
March 2021	2	4	3	2	0	0	0	0	1	12
June 2021	2	3	2	2	0	0	0	0	1	10
Sept. 2021	2	4	2	2	0	0	0	0	1	11
Dec. 2021	2	4	3	2	0	0	0	0	1	13

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		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Repurch. agreement
Dec. 2020	488	632	1,119	642	655	22	1,318	547	220	767
March 2021	521	627	1,148	477	666	17	1,160	533	207	740
June 2021	503	686	1,190	374	552	15	941	520	202	722
Sept. 2021	388	535	923	401	569	15	985	440	181	621
Dec. 2021	668	682	1,350	820	839	21	1,680	587	263	850

Period	Number of transactions (Thousand) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Dec. 2020	15,875	63	67	130	500	234	734	419
March 2021	14,726	67	64	131	395	210	605	439
June 2021	9,795	57	75	133	258	182	441	380
Sept. 2021	7,299	52	74	127	210	160	370	238
Dec. 2021	11,140	55	54	109	350	270	619	454

Period	Volume of transactions (Billion TRY) continued below...									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Repurch. agreement
Dec. 2020	11	13	24	10	9	1	20	20	19	39
March 2021	12	13	25	6	11	1	17	19	18	37
June 2021	9	10	20	6	8	1	15	20	17	36
Sept. 2021	8	9	18	6	8	1	15	19	15	33
Dec. 2021	20	20	40	25	19	2	47	27	31	58

Period	Volume of transactions (Billion TRY) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Dec. 2020	198	5	5	10	7	4	10	31
March 2021	183	6	4	10	3	3	6	28
June 2021	101	4	3	8	3	3	6	13
Sept. 2021	77	5	3	8	2	2	4	14
Dec. 2021	160	4	3	7	8	8	17	39

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2020	294	127	5,149	195	5,766	0	0	10	0	11
March 2021	328	112	5,039	181	5,660	0	0	10	0	11
June 2021	289	97	4,813	173	5,373	0	0	10	0	11
Sept. 2021	290	97	4,785	169	5,341	0	0	12	0	13
Dec. 2021	285	97	4,906	176	5,464	0	0	13	1	14

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2020	3,303	16
March 2021	3,352	13
June 2021	2,656	11
Sept. 2021	2,234	8
Dec. 2021	2,385	18

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2020	83	36	119	2
March 2021	88	34	121	2
June 2021	89	35	124	2
Sept. 2021	100	46	146	2
Dec. 2021	110	55	165	2

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2020	4,669	1,892	1,369
March 2021	4,853	1,947	1,411
June 2021	4,957	1,956	1,372
Sept. 2021	5,060	1,946	1,364
Dec. 2021	5,185	2,276	1,452

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2020	1	5	187	115	308
March 2021	1	5	187	112	305
June 2021	1	6	178	115	299
Sept. 2021	1	6	182	105	295
Dec. 2021	2	5	185	113	306

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						
Dec. 2020	17,983	1,996	43	2,039	15,704	629	16,333	18,372	227	15	242	36,598	
March 2021	17,561	1,903	42	1,945	15,661	587	16,248	18,194	213	15	228	35,983	
June 2021	17,560	1,882	43	1,926	16,348	625	16,973	18,899	225	17	242	36,701	
Sept. 2021	17,683	2,026	49	2,075	17,977	645	18,622	20,698	236	17	253	38,633	
Dec. 2021	20,007	2,165	51	2,216	18,989	748	19,737	21,953	285	20	306	42,265	

Period	Volume of transactions (Billion TRY)												
	EFT	Money orders								Foreign currency transfers			
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total	
		TC	FC	Total	TC	FC	Total						
Dec. 2020	578	243	15	259	222	58	279	538	58	8	66	1,182	
March 2021	583	256	18	273	233	55	288	562	59	7	66	1,210	
June 2021	614	282	40	322	264	68	332	654	66	9	75	1,343	
Sept. 2021	693	284	23	308	312	74	386	693	72	7	79	1,465	
Dec. 2021	866	377	29	406	362	117	479	885	112	12	124	1,875	

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	3,887	1,505	784	232	91	160	233	7	2,413	9,311
March 2021	3,680	1,579	692	267	620	197	254	6	2,340	9,634
June 2021	3,625	1,483	666	267	110	169	250	2	2,358	8,929
Sept. 2021	3,924	1,382	650	256	617	174	322	2	2,803	10,130
Dec. 2021	3,865	1,594	731	270	102	238	445	2	2,918	10,166

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	15	35	9	8	0	0	0	0	9	77
March 2021	13	33	9	8	1	0	0	0	12	76
June 2021	14	33	9	9	0	0	0	0	14	78
Sept. 2021	14	37	9	7	1	0	0	0	15	83
Dec. 2021	18	48	12	10	0	0	0	0	19	106

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	
Dec. 2020	164	186	350	224	600	56	880	40	19	58	12
March 2021	149	167	317	204	577	54	836	40	17	58	10
June 2021	150	166	316	200	563	59	823	39	16	55	10
Sept. 2021	151	163	315	207	592	58	856	37	16	53	10
Dec. 2021	179	190	369	282	687	72	1,041	43	20	63	10

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		
Dec. 2020	245	0	0	1	13	8	20	149	1,717
March 2021	244	0	0	1	8	7	15	182	1,662
June 2021	395	0	0	1	6	6	12	212	1,824
Sept. 2021	334	0	0	1	6	5	11	145	1,724
Dec. 2021	370	0	0	1	10	7	17	303	2,174

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	22	21	43	19	36	10	66	5	8	13	2
March 2021	19	17	36	19	36	12	67	6	7	12	2
June 2021	19	18	37	20	40	14	74	6	6	11	2
Sept. 2021	20	20	40	18	37	14	68	5	5	10	2
Dec. 2021	27	25	52	60	66	40	166	8	9	17	2

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		
Dec. 2020	9	0	0	0	1	0	1	6	139
March 2021	10	0	0	0	0	0	1	6	135
June 2021	8	0	0	0	0	0	1	14	146
Sept. 2021	6	0	0	0	0	0	1	21	147
Dec. 2021	13	0	0	0	1	1	2	50	302

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2020	11	9	817	129	967	0	0	12	1	13
March 2021	14	8	820	119	960	0	0	12	1	13
June 2021	13	7	806	115	941	0	0	14	1	15
Sept. 2021	14	7	878	119	1,017	0	0	17	1	18
Dec. 2021	12	5	971	122	1,111	0	0	21	1	22

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2020	869	64
March 2021	844	38
June 2021	819	40
Sept. 2021	818	43
Dec. 2021	982	76

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2020	3	0	3	0
March 2021	1	0	1	0
June 2021	2	0	2	1
Sept. 2021	2	0	2	1
Dec. 2021	2	0	2	1

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of Customers Using Mobil Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2020	93,974	71,743	60,334	4,087	2,813	2,166	98,061	74,556	62,500
March 2021	99,578	74,547	63,032	4,566	3,010	2,313	104,144	77,557	65,345
June 2021	102,195	76,652	65,411	4,639	3,093	2,407	106,834	79,745	67,819
Sept. 2021	106,709	79,545	68,187	4,858	3,186	2,468	111,566	82,731	70,655
Dec. 2021	112,106	83,692	72,405	5,121	3,461	2,763	117,226	87,152	75,168

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2020	5,064	14,649	21,144	6,197	47,054
March 2021	5,220	15,584	17,715	5,421	43,941
June 2021	5,755	15,873	17,892	5,319	44,839
Sept. 2021	5,839	17,322	17,263	5,395	45,818
Dec. 2021	7,465	23,427	16,987	6,167	54,046

II. Financial transactions

II.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders**						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2020	183,131	43,198	161	43,359	140,738	1,051	141,789	185,148	105	188	293	368,572
March 2021	210,723	46,116	151	46,267	167,757	909	168,666	214,933	101	210	311	425,966
June 2021	257,832	50,942	138	51,080	189,684	988	190,672	241,752	109	262	371	499,955
Sept. 2021	308,874	51,360	192	51,552	177,794	1,207	179,001	230,554	129	235	364	539,792
Dec. 2021	397,105	60,683	248	60,930	214,575	1,509	216,085	277,015	170	290	460	674,580

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					
Dec. 2020	877	191	7	198	443	37	480	678	0	0	0	1,555
March 2021	863	206	7	213	454	37	491	704	0	0	0	1,566
June 2021	1,000	233	8	241	530	43	573	815	0	0	0	1,814
Sept. 2021	1,228	245	9	254	637	51	687	942	0	0	0	2,170
Dec. 2021	1,824	386	19	405	932	88	1,020	1,425	0	0	0	3,250

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
Dec. 2020	134,746	4,252	2,851	21,950	1,114	1,559	9,856	47,690	6,085	230,103
March 2021	148,987	6,285	3,206	26,140	8,093	2,078	10,045	50,907	4,987	260,727
June 2021	156,475	6,397	3,224	28,318	1,574	850	11,457	42,046	4,762	255,105
Sept. 2021	160,653	5,928	3,218	29,681	7,706	1,234	11,133	38,669	6,050	264,272
Dec. 2021	177,773	7,523	4,077	33,228	1,872	1,433	10,698	48,903	7,193	292,699

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	19	7	4	37	0	0	0	11	3	82
March 2021	24	8	6	38	3	0	0	11	3	93
June 2021	23	9	5	43	1	0	1	11	3	97
Sept. 2021	28	9	6	47	3	0	1	11	5	110
Dec. 2021	36	12	8	58	1	0	1	15	6	137

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	2,135	2,656	4,790	4,910	8,060	85	13,056	5,181	1,843	7,023	39
March 2021	2,384	2,645	5,030	3,829	8,318	81	12,228	4,871	1,875	6,747	40
June 2021	2,360	2,921	5,281	3,233	8,005	80	11,318	5,354	1,955	7,310	37
Sept. 2021	1,931	2,840	4,770	3,726	9,767	93	13,586	4,797	2,091	6,888	34
Dec. 2021	3,507	3,796	7,303	11,711	15,649	162	27,522	6,766	3,111	9,877	38

Period	Realized share certificate transactions	Number of transactions (Thousand)							Realized VIOP transactions	Total
		Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2020	53,517	142	198	340	5,614	3,358	8,972	1,307	89,045	
March 2021	61,412	130	191	321	4,642	3,280	7,922	1,526	95,224	
June 2021	35,492	143	197	340	3,318	2,976	6,294	1,049	67,120	
Sept. 2021	26,899	139	202	341	2,640	2,725	5,365	294	58,178	
Dec. 2021	42,203	149	248	397	5,806	5,062	10,868	566	98,775	

Period	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Dec. 2020	42	48	89	63	77	4	144	103	110	213	2	
March 2021	40	41	82	40	89	4	133	106	99	205	2	
June 2021	43	42	85	40	83	4	127	131	108	240	2	
Sept. 2021	45	46	92	48	92	5	144	148	134	283	2	
Dec. 2021	96	104	200	270	256	9	535	242	272	514	3	

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		
Dec. 2020	576	10	9	19	59	33	92	55	1,191
March 2021	570	10	9	19	30	26	56	66	1,134
June 2021	275	10	10	20	29	27	56	44	848
Sept. 2021	230	11	10	21	19	23	42	23	836
Dec. 2021	480	9	9	19	105	103	208	72	2,031

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2020	8,610	2,287	87,383	1,914	100,195	6	5	104	4	118
March 2021	10,840	2,423	92,951	1,969	108,182	9	5	113	4	130
June 2021	11,442	2,413	102,416	2,068	118,338	10	5	131	4	151
Sept. 2021	12,380	2,817	114,869	2,164	132,230	11	6	174	5	197
Dec. 2021	14,444	3,233	130,910	2,339	150,925	15	8	208	6	237

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2020	39,252	8,954	4,939	53,144
March 2021	34,844	8,599	6,270	49,713
June 2021	38,973	9,713	6,818	55,503
Sept. 2021	43,255	10,370	10,276	63,901
Dec. 2021	51,208	13,097	8,957	73,263

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2020	71,673	118
March 2021	69,788	104
June 2021	52,984	95
Sept. 2021	56,224	90
Dec. 2021	60,060	160

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2020	1,548	1,269	2,817	28
March 2021	1,814	1,455	3,270	36
June 2021	2,017	1,616	3,632	40
Sept. 2021	2,524	2,014	4,538	51
Dec. 2021	3,064	2,473	5,538	62

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2020	93,974	71,743	60,334
March 2021	99,578	74,547	63,032
June 2021	102,195	76,652	65,411
Sept. 2021	106,709	79,545	68,187
Dec. 2021	112,106	83,692	72,405

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2020	5,056	14,609	20,736	6,044	46,445
March 2021	5,219	15,540	17,314	5,265	43,339
June 2021	5,754	15,828	17,431	5,179	44,192
Sept. 2021	5,776	17,278	16,733	5,252	45,039
Dec. 2021	7,450	23,375	16,511	5,992	53,328

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2020	167,291	41,185	152	41,337	131,829	805	132,634	173,970	73	187	261	341,522
March 2021	194,704	44,084	142	44,226	159,144	661	159,805	204,031	71	209	280	399,015
June 2021	240,295	48,767	129	48,895	180,348	708	181,056	229,951	75	261	336	470,582
Sept. 2021	288,468	48,773	174	48,947	167,089	879	167,969	216,916	89	235	324	505,708
Dec. 2021	373,342	57,954	233	58,187	202,635	1,092	203,727	261,914	116	290	406	635,662

	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						
Dec. 2020	602	150	5	154	320	18	338	492	3	1	4	1,098	
March 2021	593	163	5	168	340	17	357	525	3	1	4	1,122	
June 2021	699	180	6	186	397	19	416	602	3	1	5	1,305	
Sept. 2021	853	183	6	189	473	23	496	685	4	1	5	1,544	
Dec. 2021	1,310	306	16	322	707	38	745	1,067	8	2	10	2,387	

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
Dec. 2020	131,242	3,746	2,416	21,470	1,076	1,524	9,761	47,688	5,876	224,798
March 2021	145,080	5,665	2,757	25,496	7,806	2,031	9,951	50,905	4,744	254,434
June 2021	152,480	5,793	2,767	27,598	1,519	800	11,348	42,044	4,511	248,860
Sept. 2021	156,449	5,300	2,719	28,900	7,394	1,178	11,026	38,668	5,737	257,371
Dec. 2021	173,298	6,794	3,495	32,190	1,817	1,361	10,606	48,898	6,824	285,282

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	16	4	3	32	0	0	0	11	2	69
March 2021	21	5	4	32	3	0	0	11	2	77
June 2021	20	6	3	37	0	0	1	11	2	81
Sept. 2021	24	5	4	40	3	0	1	11	3	91
Dec. 2021	32	7	5	50	1	0	0	15	4	114

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	2,012	2,516	4,528	4,736	7,496	73	12,305	5,124	1,818	6,942	38
March 2021	2,269	2,517	4,786	3,690	7,740	69	11,499	4,814	1,852	6,666	39
June 2021	2,226	2,784	5,010	3,097	7,408	66	10,571	5,289	1,924	7,213	36
Sept. 2021	1,782	2,690	4,473	3,560	9,053	78	12,691	4,726	2,058	6,784	33
Dec. 2021	3,340	3,618	6,958	11,355	14,739	142	26,236	6,679	3,067	9,745	37

	investment transactions continued...								
	Realized share certified transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2020	53,418	130	190	320	5,566	3,322	8,889	1,307	87,746
March 2021	61,314	130	191	321	4,611	3,246	7,857	1,526	94,007
June 2021	35,435	143	196	339	3,296	2,949	6,245	1,049	65,897
Sept. 2021	26,854	139	202	341	2,619	2,704	5,322	294	56,792
Dec. 2021	42,150	149	248	397	5,755	5,015	10,769	566	96,859

	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	33	39	72	55	60	3	118	99	104	204	2
March 2021	33	34	67	34	70	2	106	102	95	197	2
June 2021	33	34	67	33	63	2	98	126	103	230	2
Sept. 2021	34	37	71	39	69	3	110	142	128	270	2
Dec. 2021	82	90	172	242	216	5	463	233	261	494	3

	investment transactions continued.....	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2020	573	9	9	18	57	32	89	55	1,130	
March 2021	566	9	9	19	29	25	54	66	1,077	
June 2021	270	10	10	20	29	26	55	44	786	
Sept. 2021	229	11	10	21	19	22	41	23	766	
Dec. 2021	477	9	9	19	102	101	203	72	1,902	

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
Dec. 2020	8,547	2,239	84,580	1,561	96,927	6	4	89	2	101
March 2021	10,759	2,374	89,748	1,626	104,506	8	5	96	3	112
June 2021	11,354	2,365	98,824	1,713	114,257	10	5	111	3	129
Sept. 2021	12,284	2,769	110,559	1,770	127,382	11	6	149	3	169
Dec. 2021	14,338	3,179	126,155	1,923	145,594	14	8	177	4	204

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2020	38,901	8,789	4,938	52,629
March 2021	34,514	8,443	6,268	49,225
June 2021	38,631	9,542	6,816	54,989
Sept. 2021	42,845	10,161	10,273	63,279
Dec. 2021	50,728	12,886	8,955	72,569

III.5. Other Financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2020	71,410	113
March 2021	69,499	98
June 2021	52,747	89
Sept. 2021	55,932	82
Dec. 2021	59,684	148

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2020	1,537	1,269	2,806	28
March 2021	1,802	1,455	3,257	35
June 2021	2,004	1,616	3,620	40
Sept. 2021	2,478	2,014	4,492	50
Dec. 2021	3,044	2,473	5,517	61

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2020	4,087	2,813	2,166
March 2021	4,566	3,010	2,313
June 2021	4,639	3,093	2,407
Sept. 2021	4,858	3,186	2,468
Dec. 2021	5,121	3,461	2,763

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2020	9	40	408	152	609
March 2021	1	45	401	156	602
June 2021	0	46	461	140	648
Sept. 2021	63	44	530	143	779
Dec. 2021	15	52	477	175	718

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2020	15,841	2,013	10	2,023	8,909	246	9,155	11,178	32	1	33	27,051
March 2021	16,019	2,032	8	2,041	8,613	248	8,861	10,901	30	1	31	26,951
June 2021	17,538	2,176	10	2,185	9,336	280	9,616	11,801	34	1	34	29,373
Sept. 2021	20,406	2,587	18	2,606	10,705	328	11,032	13,638	40	1	40	34,085
Dec. 2021	23,763	2,729	15	2,743	11,940	417	12,358	15,101	53	1	54	38,918

Period	EFT	Volume of transactions (Billion TRY)											
		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						
Dec. 2020	274	42	2	44	123	19	142	186	3	0	3	464	
March 2021	269	43	2	45	114	19	134	179	3	0	4	452	
June 2021	301	52	3	55	134	24	157	213	4	0	4	517	
Sept. 2021	374	62	3	65	164	28	191	256	5	0	5	636	
Dec. 2021	514	80	3	83	225	50	275	358	8	0	8	880	

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	3,504	507	435	480	39	35	95	2	208	5,305
March 2021	3,906	620	450	644	288	47	94	2	243	6,293
June 2021	3,996	604	457	720	55	50	110	2	251	6,245
Sept. 2021	4,204	628	499	781	312	57	108	1	313	6,902
Dec. 2021	4,474	729	582	1,038	55	72	92	5	369	7,417

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2020	3	3	2	5	0	0	0	0	1	13
March 2021	3	3	2	6	0	0	0	0	1	16
June 2021	3	3	2	7	0	0	0	0	1	16
Sept. 2021	4	4	2	7	0	0	0	0	2	19
Dec. 2021	5	5	3	9	0	0	0	0	2	23

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	123	140	263	174	565	12	751	56	24	81	2
March 2021	115	128	244	138	578	12	728	57	24	81	1
June 2021	134	137	271	136	597	14	747	65	32	97	1
Sept. 2021	148	149	298	166	714	15	895	71	33	104	1
Dec. 2021	168	178	345	356	910	20	1,286	88	44	132	1

Period	Realized share certificate transactions	Number of transactions (Thousand)							
		Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2020	99	12	8	20	47	36	83	0	1,299
March 2021	98	0	0	0	31	34	64	0	1,217
June 2021	57	0	0	0	22	27	49	0	1,223
Sept. 2021	45	0	0	1	21	22	43	0	1,386
Dec. 2021	53	0	0	1	52	47	99	0	1,916

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2020	9	8	17	9	17	2	27	4	6	10	0
March 2021	8	7	15	7	19	1	27	4	5	9	0
June 2021	9	8	17	7	20	2	29	5	5	10	0
Sept. 2021	11	10	20	9	23	2	34	6	6	13	0
Dec. 2021	15	13	28	29	40	3	72	10	11	20	0

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2020	3	0	0	0	2	1	3	0	61	
March 2021	4	0	0	0	1	1	2	0	56	
June 2021	4	0	0	0	1	1	2	0	62	
Sept. 2021	2	0	0	0	0	1	1	0	70	
Dec. 2021	3	0	0	0	3	3	5	0	129	

III.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 2020	63	48	2,804	352	3,267	0	0	15	1	17
March 2021	81	49	3,203	343	3,676	0	0	17	1	19
June 2021	87	47	3,592	354	4,081	0	0	20	1	22
Sept. 2021	96	48	4,310	394	4,848	0	0	26	2	28
Dec. 2021	106	54	4,754	416	5,330	1	0	31	2	34

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2020	350	164	1	515
March 2021	330	157	1	488
June 2021	342	171	1	514
Sept. 2021	411	208	2	622
Dec. 2021	480	211	3	694

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2020	263	5
March 2021	289	6
June 2021	237	6
Sept. 2021	292	7
Dec. 2021	376	12

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2020	11	0	11	0
March 2021	12	0	12	0
June 2021	13	0	13	0
Sept. 2021	46	0	46	1
Dec. 2021	21	0	21	1

List of participating banks in internet banking statistics

Internet Banking Sites Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	Anadolubank İnternet Banking Site
5 Arap Türk Bankası A.Ş.	
6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.	www.bankpozitif.com.tr
7 Burgan Bank A.Ş.	
8 Citibank A.Ş.	
9 Denizbank A.Ş.	
10 Fibabanka A.Ş.	
11 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
12 ICBC Turkey Bank A.Ş.	
13 ING Bank A.Ş.	www.ingbank.com.tr
14 MUFG Bank Turkey A.Ş.	
15 Odea Bank A.Ş.	online.odeabank.com.tr
16 QNB Finansbank A.Ş.	QNB Finansbank İnternet banking and enpara.com
17 Şekerbank T.A.Ş.	Sekerbank İnternet Banking Site
18 Turkish Bank A.Ş.	www.turkishbank.com
19 Turkland Bank A.Ş.	www.tbank.com.tr
20 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
22 Türkiye Garanti Bankası A.Ş.	
23 Türkiye Halk Bankası A.Ş.	Halkbank İnternet Banking
24 Türkiye İş Bankası A.Ş.	İnternet Banking Site
25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	
26 Türkiye Sınai Kalkınma Bankası A.Ş.	
27 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr
28 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet

List of participating banks in mobile banking statistics

Applications Included

1 Akbank T.A.Ş.	
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobil application-İOS,N Kolay Mobil application-Android
3 Alternatifbank A.Ş.	
4 Anadolubank A.Ş.	Anadolubank mobil application
5 Arap Türk Bankası A.Ş.	
6 Burgan Bank A.Ş.	
7 Citibank A.Ş.	
8 Denizbank A.Ş.	
9 Fibabanka A.Ş.	
10 HSBC Bank A.Ş.	HSBC Mobil Banking
11 ICBC Turkey Bank A.Ş.	
12 ING Bank A.Ş.	ING Mobil, Paramara
13 Odea Bank A.Ş.	Odeabank mobil application
14 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
15 Şekerbank T.A.Ş.	Seker Mobil Banking
16 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
18 Türkiye Garanti Bankası A.Ş.	Garanti Cep, BonusFlaş
19 Türkiye Halk Bankası A.Ş.	Halkbank Mobil Banking
20 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
21 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
22 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil , World Mobil

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

This report is prepared from the related statistics of member banks that give internet banking services to the customers. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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*Glossary of Internet Banking Statistics**

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

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

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

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

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

1. Money Transfers

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

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

**FC : In terms of TRY.*

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

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

3. Investment Transactions (Number, Volume)

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

- Buying funds

- Selling funds

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

- Buying FX

- Selling FX

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

c) Time deposit accounts

- Opening time deposit accounts

- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds

- Selling bills and bonds

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

- Buying gold

- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

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*Glossary of Mobile Banking Statistics**

*** Transactions made by the customers by downloading "the bank's mobile banking application" or by using "the site designed for mobile devices-that the addresses are different from mobile banking site (customer should log-in)**

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

I. Number of Customers Using Mobile Banking Services

(The number of users opened on behalf of company will be excluded. The number of "company" will be used. If the bank has customers using two or more mobile applications of the bank, this will be counted as "one".

1. Number of registered customers:

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

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

3. Number of registered commercial customers:

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

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

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

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

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

1. Money Transfers

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

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items above)

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Number of Transactions Made on Mobile (Number)

a) Number of withdrawal transactions realized: (Withdrawal transactions with mobile banking applications)

b) Number of deposit transactions: (Deposit transactions with mobile banking applications)

c) Number of mobile payments: (QR code / NFC / vehicle payment made by POS or virtual POS)

6. Other Financial Transactions (Number, Volume):

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

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

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

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