



Digital, Internet and Mobile Banking Statistics

September 2022

Report Code: DE22
November 2022



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-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 commercial) Banking Customers, thousand person

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-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

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-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

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-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

	Oct.-Dec. 2016	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-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 Ratio	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 Ratio	38	23	19	17	16	14

Financial Transactions in Internet Banking

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-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

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-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 Türkiye(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

	July-Sept. 2021	April-June 2022	July-Sept. 2022
Number of active retail customers	70,330	81,335	86,717
Number of active commercial customers	3,110	3,796	3,862
Number of Active Digital Banking Customers	73,440	85,130	90,579

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

	July-Sept. 2021	April-June 2022	July-Sept. 2022
Only internet banking users	2,785	2,527	2,845
Only mobile banking users	61,981	73,937	78,294
Both internet and mobile banking users	8,674	8,667	9,440
Total	73,440	85,130	90,579

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

	July-Sept. 2021	April-June 2022	July-Sept. 2022
Female	22,853	26,973	29,530
Male	47,477	54,362	57,186

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

	July-Sept. 2021	April-June 2022	July-Sept. 2022
0-17	286	349	502
18-25	13,712	15,685	16,416
26-35	19,848	22,608	23,583
36-55	28,436	32,630	34,240
56-65	5,773	7,026	7,953
66+	2,275	3,036	4,023

Number of Customers Using Internet Banking Services, thousand person

	July-Sept. 2021	April-June 2022	July-Sept. 2022
Number of retail customers			
Number of active customers	10,095	9,696	10,787
Number of registered customers that logged in at least once	79,660	85,929	89,074
Number of registered customers that logged in at least once in 1-year period	23,758	23,141	23,962
Active / Registered Customer Ratio	13	11	12
Number of commercial customers			
Number of active customers	1,364	1,498	1,498
Number of registered customers that logged in at least once	5,060	5,588	5,720
Number of registered customers that logged in at least once in 1-year period	1,946	2,051	2,147
Active / Registered Customer Ratio	27	27	26
Number of total customers			
Total Number of active customers	11,459	11,194	12,285
Total number of registered customers that logged in at least once	84,721	91,517	94,794
Total number of registered customers that logged in at least once in 1-year period	25,704	25,192	26,109
Total Active / Registered Customer Ratio	14	12	13

Financial Transactions in Internet Banking

	July-Sept. 2021		April-June 2022		July-Sept. 2022	
	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	1,605	69	2,830	69	3,242
Payments	26	95	24	175	25	205
Investment transactions	12	318	17	636	22	1,073
Credit Card transactions	6	31	7	51	6	61
Other Financial transactions	3	51	4	105	4	119
Total	111	2,100	120	3,797	127	4,699

Investment Transactions in Internet Banking

	July-Sept. 2021		April-June 2022		July-Sept. 2022	
	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	1,238	58	1,495	109	1,433	157
Foreign currency transactions	1,841	83	2,032	157	1,746	157
Time deposit accounts	674	43	578	63	516	63
Share certificate transactions	7,633	83	11,463	198	16,207	503
Repo Transactions	51	4	58	6	54	7
Bonds and bills	128	8	116	12	86	9
Gold transactions	381	5	420	8	366	8
VIOP transactions	383	35	486	84	2,083	170
Total	12,329	318	16,648	636	22,492	1,073

This report has been prepared from the quarterly statistics of 28 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.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2016	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-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 Ratio	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 Ratio	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 Ratio	62	66	65	63	64	64

Financial Transactions in Mobil Banking

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-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

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-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

	July-Sept. 2021	April-June 2022	July-Sept. 2022
Number of retail customers			
Number of active customers	68,187	79,449	84,498
Number of registered customers that logged in at least once	106,709	125,979	129,773
Number of registered customers that logged in at least once in 1-year period	79,545	91,316	97,846
Active / Registered Customer Ratio	64	63	65
Number of commercial customers			
Number of active customers	2,468	3,154	3,236
Number of registered customers that logged in at least once	4,858	5,848	6,132
Number of registered customers that logged in at least once in 1-year period	3,186	3,721	3,954
Active / Registered Customer Ratio	51	54	53
Number of total customers			
Total Number of active customers	70,655	82,603	87,734
Total number of registered customers that logged in at least once	111,566	131,827	135,905
Total number of registered customers that logged in at least once in 1-year period	82,731	95,036	101,800
Total Active / Registered Customer Ratio	63	63	65

Financial Transactions in Mobil Banking

	July-Sept. 2021		April-June 2022		July-Sept. 2022	
	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	540	2,179	810	4,545	893	5,292
Payments	264	110	294	199	340	248
Investment transactions	58	836	87	1,703	99	2,129
Credit Card transactions	132	197	181	368	196	488
Other Financial transactions	56	90	69	201	81	253
Total	1,051	3,412	1,442	7,015	1,609	8,410

Investment Transactions in Mobil Banking

	July-Sept. 2021		April-June 2022		July-Sept. 2022	
	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	4,770	92	6,778	179	7,454	209
Foreign currency transactions	13,586	144	21,818	307	22,454	330
Time deposit accounts	6,888	283	7,742	453	7,857	487
Share certificate transactions	26,899	230	42,282	564	52,707	916
Repo Transactions	34	2	37	4	41	5
Bonds and bills	341	21	559	44	520	39
Gold transactions	5,365	42	7,235	92	7,857	86
VIOP transactions	294	23	524	60	578	57
Total	58,178	836	86,975	1,703	99,468	2,129

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 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. 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
March 2022	19,026	52,629	65,004	136,659	2,875	66,308	21,094	90,277	2,008	67,425	7,929	77,361
June 2022	18,262	58,313	67,667	144,242	2,697	70,871	20,445	94,012	1,885	71,638	7,811	81,335
Sept. 2022	19,993	60,692	69,081	149,766	3,055	76,939	20,907	100,902	2,219	75,929	8,568	86,717

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. 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
March 2022	2,403	2,491	3,041	7,935	725	2,316	1,351	4,392	660	2,069	837	3,566
June 2022	2,417	2,676	3,171	8,265	714	2,384	1,337	4,434	642	2,298	856	3,796
Sept. 2022	2,439	2,851	3,281	8,571	718	2,525	1,429	4,672	626	2,365	871	3,862

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. 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
March 2022	21,429	55,120	68,045	144,593	3,600	68,624	22,445	94,669	2,667	69,493	8,767	80,927
June 2022	20,679	60,989	70,838	152,507	3,410	73,255	21,782	98,447	2,527	73,937	8,667	85,130
Sept. 2022	22,432	63,543	72,362	158,337	3,773	79,464	22,336	105,573	2,845	78,294	9,440	90,579

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. 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
March 2022	816	22,715	2,376	25,907	1,192	44,709	5,553	51,454	2,008	67,425	7,929	77,361
June 2022	764	23,883	2,326	26,973	1,121	47,756	5,485	54,362	1,885	71,638	7,811	81,335
Sept. 2022	943	25,871	2,716	29,530	1,276	50,059	5,852	57,186	2,219	75,929	8,568	86,717

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. 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
March 2022	17	133	259	941	377	282	276	13,403	19,092	26,749	5,601	2,304
June 2022	21	130	237	864	357	276	293	14,191	20,231	28,452	5,995	2,476
Sept. 2022	10	195	343	905	384	382	455	14,783	21,004	29,805	6,696	3,186

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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+
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
March 2022	36	1,390	2,159	3,356	692	296	328	14,926	21,509	31,046	6,670	2,881
June 2022	34	1,365	2,140	3,313	674	284	349	15,685	22,608	32,630	7,026	3,036
Sept. 2022	36	1,438	2,235	3,530	874	455	502	16,416	23,583	34,240	7,953	4,023

*Due to the addition of a bank's data, data for the period of June 2022 have been revised.

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. 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
March 2022	84,030	23,969	9,937	5,444	2,076	1,497	89,474	26,045	11,434
June 2022	85,929	23,141	9,696	5,588	2,051	1,498	91,517	25,192	11,194
Sept. 2022	89,074	23,962	10,787	5,720	2,147	1,498	94,794	26,109	12,285

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Sept. 2021	277	1,147	894	505	2,822
Dec. 2021	365	1,250	819	518	2,953
March 2022	304	990	855	505	2,655
June 2022	307	1,071	736	471	2,585
Sept. 2022	245	982	722	507	2,456

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Sept. 2021	31,381	5,149	74	5,223	25,085	743	25,828	31,051	323	119	442
Dec. 2021	35,004	5,065	83	5,148	27,068	865	27,934	33,082	388	125	513
March 2022	33,284	4,397	75	4,472	25,147	1,228	26,375	30,847	380	118	498
June 2022	35,127	4,564	77	4,641	27,573	786	28,359	33,000	350	108	458
Sept. 2022	35,487	4,495	73	4,568	28,307	685	28,991	33,560	328	95	424

	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				
Sept. 2021	764	303	25	328	351	78	429	758	76	8	84
Dec. 2021	959	408	32	440	417	124	541	980	121	12	133
March 2022	1,023	454	43	497	420	161	581	1,078	141	14	156
June 2022	1,318	545	44	589	614	121	735	1,324	170	18	188
Sept. 2022	1,495	673	40	713	738	109	847	1,560	166	20	186

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. 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
March 2022	10,879	4,755	1,978	1,255	1,429	400	589	849	3,656	25,790
June 2022	10,122	4,579	1,991	1,226	255	457	658	751	3,866	23,905
Sept. 2022	9,645	4,599	1,918	1,248	1,297	417	648	743	4,068	24,586

	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. 2021	16	40	12	9	1	0	0	0	16	95
Dec. 2021	20	52	15	12	0	0	0	0	20	119
March 2022	23	49	17	13	1	0	0	0	24	127
June 2022	30	77	20	16	0	0	0	0	32	175
Sept. 2022	34	89	24	19	1	0	0	0	37	205

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

III.3. Investment transactions

	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2022	730	780	1,510	693	1,286	96	2,075	476	174	651	59
June 2022	699	796	1,495	680	1,264	88	2,032	414	164	578	58
Sept. 2022	692	741	1,433	563	1,102	82	1,746	380	136	516	54

	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. 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					
March 2022	8,305	60	45	105	289	175	464	478	13,647					
June 2022	11,463	67	50	116	235	185	420	486	16,648					
Sept. 2022	16,207	49	37	86	241	125	366	2,083	22,492					

	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. 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
March 2022	40	38	78	45	70	47	163	32	27	60	5
June 2022	56	54	109	46	67	44	157	36	27	63	6
Sept. 2022	80	77	157	55	68	34	157	37	26	63	7

	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. 2021	83	5	3	8	2	2	5	35	318	
Dec. 2021	174	4	3	7	9	9	18	89	673	
March 2022	131	6	3	8	5	4	9	75	529	
June 2022	198	7	4	12	4	4	8	84	636	
Sept. 2022	503	6	3	9	5	3	8	170	1,073	

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. 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
March 2022	285	86	5,757	287	6,415	1	0	37	2	40
June 2022	289	88	5,869	287	6,533	1	0	48	2	51
Sept. 2022	305	87	5,682	272	6,345	1	1	57	2	61

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2021	3,052	51
Dec. 2021	3,367	94
March 2022	4,005	99
June 2022	3,965	105
Sept. 2022	3,657	119

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2021	102	46	148	3
Dec. 2021	113	55	167	4
March 2022	85	48	133	3
June 2022	102	61	163	4
Sept. 2022	98	51	149	3

*Due to the addition of a bank's data, data for the period of June 2022 have been revised.

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. 2021	79,660	23,758	10,095
Dec. 2021	81,689	24,405	10,525
March 2022	84,030	23,969	9,937
June 2022	85,929	23,141	9,696
Sept. 2022	89,074	23,962	10,787

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2021	276	1,141	712	400	2,528
Dec. 2021	363	1,245	634	405	2,647
March 2022	300	986	675	389	2,349
June 2022	304	1,064	562	353	2,284
Sept. 2022	240	978	549	397	2,163

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				
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
March 2022	14,113	2,308	25	2,333	7,481	113	7,594	9,927	97	95	192
June 2022	14,313	2,386	28	2,414	7,823	116	7,938	10,352	82	80	163
Sept. 2022	14,012	2,342	27	2,369	7,613	109	7,722	10,091	83	70	153

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				
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
March 2022	85	22	3	24	47	8	55	80	8	1	9
June 2022	107	26	3	29	62	8	70	100	9	1	10
Sept. 2022	110	27	4	31	65	8	73	104	9	1	10

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. 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
March 2022	7,686	3,292	1,275	993	775	163	208	847	731	15,971
June 2022	7,216	2,912	1,275	969	115	174	156	749	713	14,279
Sept. 2022	6,982	2,992	1,228	990	653	166	135	742	711	14,600

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. 2021	2	4	2	2	0	0	0	0	1	11
Dec. 2021	2	4	3	2	0	0	0	0	1	13
March 2022	3	5	3	2	0	0	0	0	1	15
June 2022	3	4	4	2	0	0	0	0	1	15
Sept. 2022	3	6	4	3	0	0	0	0	2	17

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. 2021	388	535	923	401	569	15	985	440	181	621	42
Dec. 2021	668	682	1,350	820	839	21	1,680	587	263	850	47
March 2022	568	607	1,175	467	638	25	1,130	434	155	588	50
June 2022	530	616	1,146	471	662	25	1,158	366	147	513	48
Sept. 2022	520	561	1,081	385	566	28	980	325	118	443	45

Period	investment transactions continued...	Number of transactions (Thousand)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2021	7,299	52	74	127	210	160	370	238	10,605	
Dec. 2021	11,140	55	54	109	350	270	619	454	16,249	
March 2022	8,171	60	45	104	282	171	453	319	11,990	
June 2022	11,246	66	50	116	230	181	411	269	14,907	
Sept. 2022	14,783	49	37	85	234	122	356	337	18,110	

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. 2021	8	9	18	6	8	1	15	19	15	33	2
Dec. 2021	20	20	40	25	19	2	47	27	31	58	4
March 2022	13	13	26	9	12	2	23	24	19	43	3
June 2022	14	15	28	13	13	2	28	25	18	43	4
Sept. 2022	13	14	27	17	13	3	33	24	16	39	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		
Sept. 2021	77	5	3	8	2	2	4	14	171
Dec. 2021	160	4	3	7	8	8	17	39	371
March 2022	122	6	3	8	4	4	8	25	258
June 2022	186	7	4	12	4	4	7	30	338
Sept. 2022	436	6	3	9	4	2	6	41	596

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. 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
March 2022	274	81	4,791	169	5,316	0	0	14	1	15
June 2022	276	84	4,783	168	5,312	0	0	16	1	18
Sept. 2022	290	83	4,605	160	5,139	1	0	19	1	21

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2021	2,234	8
Dec. 2021	2,385	18
March 2022	2,836	16
June 2022	2,831	17
Sept. 2022	2,510	17

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2021	100	46	146	2
Dec. 2021	110	55	165	2
March 2022	83	47	131	2
June 2022	100	60	160	3
Sept. 2022	97	51	148	3

*Due to the addition of a bank's data, data for the period of June 2022 have been revised.

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)
Sept. 2021	5,060	1,946	1,364
Dec. 2021	5,185	2,276	1,452
March 2022	5,444	2,076	1,497
June 2022	5,588	2,051	1,498
Sept. 2022	5,720	2,147	1,498

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2021	1	6	182	105	295
Dec. 2021	2	5	185	113	306
March 2022	4	5	180	117	305
June 2022	3	7	174	117	301
Sept. 2022	5	3	173	110	292

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. 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
March 2022	19,171	2,089	50	2,139	17,666	1,115	18,781	20,920	283	23	306	40,397
June 2022	20,814	2,179	49	2,228	19,750	670	20,420	22,648	268	27	296	43,757
Sept. 2022	21,475	2,153	47	2,199	20,694	576	21,270	23,469	245	26	271	45,215

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. 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		
March 2022	938	432	40	472	373	153	526	998	133	14	147	2,083		
June 2022	1,211	519	40	559	553	112	665	1,224	161	17	179	2,614		
Sept. 2022	1,385	645	36	682	673	101	774	1,456	157	20	177	3,017		

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. 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
March 2022	3,192	1,462	703	263	654	237	381	2	2,925	9,818
June 2022	2,906	1,667	716	257	140	284	502	2	3,153	9,626
Sept. 2022	2,664	1,607	690	258	644	251	513	1	3,357	9,986

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. 2021	14	37	9	7	1	0	0	0	15	83
Dec. 2021	18	48	12	10	0	0	0	0	19	106
March 2022	20	43	13	11	1	0	0	0	23	112
June 2022	28	72	16	14	0	0	0	0	31	160
Sept. 2022	31	84	19	17	1	0	0	0	36	188

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. 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
March 2022	162	173	334	227	648	71	945	43	20	62	9
June 2022	169	180	349	208	602	63	874	47	18	65	9
Sept. 2022	172	180	352	177	535	54	766	56	17	73	9

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. 2021	334	0	0	1	6	5	11	145	1,724
Dec. 2021	370	0	0	1	10	7	17	303	2,174
March 2022	134	0	0	1	6	5	11	160	1,657
June 2022	218	1	0	1	5	4	9	217	1,742
Sept. 2022	1,424	0	0	1	7	4	10	1,746	4,382

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. 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
March 2022	27	25	52	36	58	45	140	9	9	17	2
June 2022	42	39	81	33	54	41	128	11	9	20	2
Sept. 2022	67	63	130	38	55	30	124	13	10	23	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		
Sept. 2021	6	0	0	0	0	0	1	21	147
Dec. 2021	13	0	0	0	1	1	2	50	302
March 2022	10	0	0	0	0	0	1	50	271
June 2022	12	0	0	0	0	0	1	54	298
Sept. 2022	66	0	0	0	2	0	2	128	477

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. 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
March 2022	12	4	966	118	1,100	0	0	23	1	25
June 2022	13	4	1,085	119	1,221	0	0	32	1	33
Sept. 2022	14	4	1,077	111	1,206	0	0	38	2	40

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2021	818	43
Dec. 2021	982	76
March 2022	1,169	83
June 2022	1,134	88
Sept. 2022	1,147	102

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2021	2	0	2	1
Dec. 2021	2	0	2	1
March 2022	2	0	2	1
June 2022	1	1	3	1
Sept. 2022	1	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)
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
March 2022	117,633	87,402	75,354	5,532	3,666	2,906	123,164	91,069	78,260
June 2022	125,979	91,316	79,449	5,848	3,721	3,154	131,827	95,036	82,603
Sept. 2022	129,773	97,846	84,498	6,132	3,954	3,236	135,905	101,800	87,734

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2021	5,839	17,322	17,263	5,395	45,818
Dec. 2021	7,465	23,427	16,987	6,167	54,046
March 2022	8,751	21,446	15,957	6,764	52,918
June 2022	9,751	25,392	15,320	6,714	57,177
Sept. 2022	9,456	31,707	14,343	7,769	63,274

II. Financial transactions

II.1. Money Transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders**							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Sept. 2021	308,874	51,360	192	51,552	177,794	1,207	179,001	230,554	129	235	364
Dec. 2021	397,105	60,683	248	60,930	214,575	1,509	216,085	277,015	170	290	460
March 2022	413,649	61,232	208	61,440	217,903	1,623	219,525	280,966	177	292	469
June 2022	485,907	69,229	248	69,476	252,582	1,798	254,381	323,857	193	358	551
Sept. 2022	551,488	74,112	281	74,394	264,239	2,021	266,259	340,653	217	335	552

Period	EFT	Volume of transactions (Billion TRY)									
		Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
Sept. 2021	1,228	245	9	254	637	51	687	942	0	0	0
Dec. 2021	1,824	386	19	405	932	88	1,020	1,425	0	0	0
March 2022	1,765	331	20	351	834	109	943	1,293	0	0	0
June 2022	2,617	478	31	509	1,279	111	1,390	1,899	0	0	0
Sept. 2022	3,021	569	48	617	1,503	114	1,617	2,234	0	0	0

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. 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
March 2022	173,943	7,658	3,671	36,257	9,945	1,431	10,436	49,646	9,195	302,183
June 2022	173,433	7,960	3,785	39,949	2,434	1,612	9,675	45,857	9,375	294,080
Sept. 2022	198,271	8,927	4,070	45,195	9,380	1,790	9,447	52,667	10,130	339,876

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. 2021	28	9	6	47	3	0	1	11	5	110
Dec. 2021	36	12	8	58	1	0	1	15	6	137
March 2022	47	15	10	64	5	1	1	16	7	166
June 2022	48	23	12	86	1	1	1	17	10	199
Sept. 2022	59	27	15	106	5	1	1	23	12	248

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2022	2,916	3,360	6,275	5,860	14,404	185	20,449	5,679	2,170	7,849	32
June 2022	2,971	3,807	6,778	5,831	15,807	180	21,818	5,493	2,248	7,742	37
Sept. 2022	3,474	3,980	7,454	5,694	16,528	232	22,454	5,699	2,158	7,857	41

Period	Realized share certificate transactions	Number of transactions (Thousand)							Realized VIOP transactions	Total
		Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
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	
March 2022	38,228	166	239	405	4,423	3,522	7,945	574	81,757	
June 2022	42,282	214	345	559	3,729	3,505	7,235	524	86,975	
Sept. 2022	52,707	196	324	520	4,662	3,194	7,857	578	99,468	

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. 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	
March 2022	66	67	133	85	159	14	257	198	183	381	3	
June 2022	90	89	179	105	186	16	307	245	209	453	4	
Sept. 2022	106	103	209	95	210	25	330	275	212	487	5	

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2021	230	11	10	21	19	23	42	23	836
Dec. 2021	480	9	9	19	105	103	208	72	2,031
March 2022	441	12	11	24	57	55	112	58	1,408
June 2022	564	22	22	44	44	48	92	60	1,703
Sept. 2022	916	19	19	39	50	36	86	57	2,129

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
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
March 2022	16,075	3,235	139,490	2,366	161,168	16	9	245	7	277
June 2022	17,583	3,352	157,656	2,491	181,081	21	12	326	8	368
Sept. 2022	19,586	3,864	170,278	2,594	196,322	29	16	433	11	488

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2021	43,255	10,370	10,276	63,901
Dec. 2021	51,208	13,097	8,957	73,263
March 2022	51,490	12,788	10,092	74,370
June 2022	59,814	14,987	10,984	85,784
Sept. 2022	63,382	16,547	11,141	91,070

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2021	56,224	90
Dec. 2021	60,060	160
March 2022	60,849	189
June 2022	69,287	201
Sept. 2022	80,536	253

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2021	2,524	2,014	4,538	51
Dec. 2021	3,064	2,473	5,538	62
March 2022	2,883	2,278	5,161	57
June 2022	4,003	3,204	7,207	99
Sept. 2022	4,562	3,121	7,683	103

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)
Sept. 2021	106,709	79,545	68,187
Dec. 2021	112,106	83,692	72,405
March 2022	117,633	87,402	75,354
June 2022	125,979	91,316	79,449
Sept. 2022	129,773	97,846	84,498

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2021	5,776	17,278	16,733	5,252	45,039
Dec. 2021	7,450	23,375	16,511	5,992	53,328
March 2022	8,640	21,413	15,527	6,510	52,091
June 2022	9,651	25,359	14,919	6,455	56,384
Sept. 2022	9,380	31,677	13,952	7,488	62,496

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					
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
March 2022	388,838	58,419	195	58,614	206,026	1,179	207,206	265,820	114	291	405	655,063
June 2022	456,869	66,029	231	66,261	238,770	1,390	240,160	306,421	136	356	492	763,782
Sept. 2022	520,009	70,669	264	70,932	249,852	1,637	251,489	322,421	167	334	500	842,930

	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. 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	
March 2022	1,180	242	14	256	589	43	632	888	8	2	10	2,078	
June 2022	1,782	343	25	369	897	53	950	1,319	12	3	15	3,115	
Sept. 2022	1,997	388	41	429	1,043	66	1,108	1,538	18	3	21	3,556	

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. 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
March 2022	169,108	6,723	3,024	35,067	9,505	1,340	10,353	49,641	8,693	293,454
June 2022	168,566	6,873	3,081	38,691	2,341	1,499	9,591	45,852	8,788	285,282
Sept. 2022	193,373	7,841	3,341	44,380	8,953	1,677	9,359	52,667	9,484	331,077

	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. 2021	24	5	4	40	3	0	1	11	3	91
Dec. 2021	32	7	5	50	1	0	0	15	4	114
March 2022	40	8	6	53	4	0	1	16	4	133
June 2022	40	9	7	70	1	1	1	17	6	151
Sept. 2022	48	10	8	89	4	1	1	23	7	191

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. 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
March 2022	2,758	3,197	5,954	5,648	13,470	161	19,279	5,583	2,132	7,716	32
June 2022	2,789	3,623	6,412	5,608	14,861	156	20,625	5,388	2,207	7,595	36
Sept. 2022	3,267	3,782	7,048	5,489	15,611	207	21,307	5,576	2,116	7,691	40

	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. 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	
March 2022	38,179	166	239	405	4,391	3,481	7,872	574	80,010	
June 2022	42,237	214	345	559	3,698	3,470	7,168	524	85,156	
Sept. 2022	52,645	196	324	520	4,625	3,164	7,788	578	97,617	

	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. 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
March 2022	53	54	107	69	121	8	198	187	173	359	3
June 2022	68	70	138	84	142	9	236	228	195	424	3
Sept. 2022	72	73	144	74	160	17	251	253	197	451	4

	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. 2021	229	11	10	21	19	22	41	23	766
Dec. 2021	477	9	9	19	102	101	203	72	1,902
March 2022	439	12	11	24	55	54	109	58	1,296
June 2022	562	22	22	44	43	47	90	60	1,556
Sept. 2022	911	19	19	39	48	35	84	57	1,942

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. 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
March 2022	15,964	3,196	134,287	1,935	155,381	15	9	206	4	234
June 2022	17,463	3,315	151,328	2,025	174,129	20	12	270	6	307
Sept. 2022	19,437	3,793	163,485	2,128	188,844	28	16	359	7	409

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2021	42,845	10,161	10,273	63,279
Dec. 2021	50,728	12,886	8,955	72,569
March 2022	50,999	12,590	10,089	73,678
June 2022	59,219	14,751	10,978	84,948
Sept. 2022	62,765	16,303	11,131	90,199

III.5. Other Financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2021	55,932	82
Dec. 2021	59,684	148
March 2022	60,204	168
June 2022	68,595	179
Sept. 2022	79,729	223

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2021	2,478	2,014	4,492	50
Dec. 2021	3,044	2,473	5,517	61
March 2022	2,832	2,278	5,110	56
June 2022	3,961	3,203	7,164	97
Sept. 2022	4,526	3,120	7,646	102

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)
Sept. 2021	4,858	3,186	2,468
Dec. 2021	5,121	3,461	2,763
March 2022	5,532	3,666	2,906
June 2022	5,848	3,721	3,154
Sept. 2022	6,132	3,954	3,236

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2021	63	44	530	143	779
Dec. 2021	15	52	477	175	718
March 2022	111	32	430	254	827
June 2022	101	33	401	258	793
Sept. 2022	76	30	391	281	777

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			SWIFT	Others (Western Union, Moneygram, etc)	Total			
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
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	
March 2022	24,811	2,813	14	2,827	11,876	443	12,320	15,146	63	1	64	40,021	
June 2022	29,038	3,200	16	3,216	13,812	409	14,221	17,436	57	1	59	46,533	
Sept. 2022	31,479	3,444	18	3,461	14,387	384	14,771	18,232	51	2	52	49,763	

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. 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	
March 2022	585	90	5	95	245	66	311	406	12	0	13	1,004	
June 2022	835	135	5	140	382	58	440	580	13	0	14	1,430	
Sept. 2022	1,024	181	7	188	460	49	509	696	15	0	16	1,736	

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. 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
March 2022	4,835	936	646	1,190	440	92	83	5	502	8,729
June 2022	4,867	1,087	703	1,258	93	113	83	5	588	8,797
Sept. 2022	4,898	1,085	729	815	427	113	88	0	646	8,799

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. 2021	4	4	2	7	0	0	0	0	2	19
Dec. 2021	5	5	3	9	0	0	0	0	2	23
March 2022	7	7	4	11	0	0	0	0	3	33
June 2022	9	14	5	15	0	0	0	0	4	48
Sept. 2022	11	17	6	17	0	0	0	0	5	57

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	
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
March 2022	158	163	321	212	934	24	1,170	95	38	133	1
June 2022	182	185	366	223	946	24	1,193	105	41	146	1
Sept. 2022	207	199	406	204	917	25	1,147	123	43	166	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		
Sept. 2021	45	0	0	1	21	22	43	0	1,386
Dec. 2021	53	0	0	1	52	47	99	0	1,916
March 2022	49	0	0	1	32	41	73	0	1,747
June 2022	45	0	0	0	31	36	67	0	1,819
Sept. 2022	63	0	0	0	38	31	68	0	1,851

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. 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
March 2022	14	12	26	15	38	6	59	11	11	22	0
June 2022	22	19	41	21	44	7	72	16	13	29	0
Sept. 2022	35	30	65	21	50	8	79	22	15	37	0

Period	Realized share certificate transactions	investment transactions continued..... Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2021	2	0	0	0	0	1	1	0	70
Dec. 2021	3	0	0	0	3	3	5	0	129
March 2022	2	0	0	0	1	2	3	0	112
June 2022	2	0	0	0	1	1	3	0	147
Sept. 2022	5	0	0	0	1	1	2	0	187

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. 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
March 2022	112	40	5,204	432	5,787	1	0	39	2	42
June 2022	121	37	6,328	466	6,952	1	0	57	3	61
Sept. 2022	149	71	6,792	465	7,478	1	1	74	3	79

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2021	411	208	2	622
Dec. 2021	480	211	3	694
March 2022	491	198	3	692
June 2022	595	235	6	836
Sept. 2022	616	244	10	871

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2021	292	7
Dec. 2021	376	12
March 2022	645	21
June 2022	692	21
Sept. 2022	808	30

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2021	46	0	46	1
Dec. 2021	21	0	21	1
March 2022	51	0	52	1
June 2022	42	1	43	1
Sept. 2022	36	0	36	1

List of participating banks in internet banking statistics

	Internet Banking Sites Included
1 Akbank T.A.Ş.	akbank.com
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	https://online.alternatifbank.com.tr
4 AnadoluBank A.Ş.	Anadolubank Internet Banking Site
5 Arap Türk Bankası A.Ş.	https://internetsubesi.atbank.com.tr/
6 Burgan Bank A.Ş.	https://www.burgan.com.tr, https://www.burgan.com.tr/on
7 Citibank A.Ş.	https://portal.citidirect.com
8 Denizbank A.Ş.	Denizbank Internet Banking, DenizTrader
9 Fibabanka A.Ş.	www.fibabanka.com.tr
10 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Internet Şube
12 ING Bank A.Ş.	ING Internet Şube
13 MUFG Bank Turkey A.Ş.	https://www.tu.bk.mufg.jp
14 Odea Bank A.Ş.	https://online.odeabank.com.tr/
15 Pasha Yatırım Bankası A.Ş.	https://pashaonline.pashabank.com.tr
16 QNB Finansbank A.Ş.	QNB Finansbank Internet banking and enpara.com
17 Şekerbank T.A.Ş.	Sekerbank Internet 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.	www.garantibbva.com.tr
23 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
24 Türkiye İş Bankası A.Ş.	www.isbank.com.tr
25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	https://online.kalkinma.com.tr
26 Türkiye Sınai Kalkınma Bankası A.Ş.	https://online.tskb.com.tr/tskbonline/Giris
27 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr, Trade Online, Vinov
28 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Internet

List of participating banks in mobile banking statistics

	Applications Included
1 Akbank T.A.Ş.	Akbank Mobil
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobil
3 Alternatifbank A.Ş.	Alternatif Bank Mobil
4 AnadoluBank A.Ş.	Anadolubank mobil application
5 Arap Türk Bankası A.Ş.	A&T BANK MOBİL
6 Burgan Bank A.Ş.	Burgan Mobil, ON Mobil
7 Citibank A.Ş.	https://m.citidirect.com
8 Denizbank A.Ş.	MobilDeniz, DenizTrader
9 Fibabanka A.Ş.	Fibabanka Mobile App
10 HSBC Bank A.Ş.	HSBC Mobil Banking
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Mobil Şube
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)*

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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.
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 - Others (Western Union, Moneygram, etc)
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- a) Invoice payments
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- 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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