



Digital, Internet and Mobile Banking Statistics

September 2023

Report Code: DE22
November 2023



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	Oct.-Dec. 2022
Number of active retail customers	33,374	42,288	51,014	62,827	74,521	90,325
Number of active commercial customers	1,615	1,894	2,143	2,850	3,411	4,065
Number of Active Digital Banking Customers	34,990	44,182	53,157	65,677	77,932	94,390

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	Oct.-Dec. 2022
Only internet banking users	5,448	4,630	3,878	3,177	2,764	2,301
Only mobile banking users	21,865	31,638	41,172	53,234	65,954	82,304
Both internet and mobile banking users	7,677	7,914	8,106	9,267	9,214	9,786
Total	34,990	44,182	53,157	65,677	77,932	94,390

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	Oct.-Dec. 2022
Female	9,959	12,841	15,892	20,021	24,530	30,642
Male	23,415	29,447	35,122	42,807	49,991	59,683

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	Oct.-Dec. 2022
0-17	178	226	246	230	294	587
18-25	7,542	9,570	11,080	12,431	14,511	17,176
26-35	11,117	13,329	15,361	18,204	20,945	24,402
36-55	12,273	16,003	19,785	25,237	29,925	35,623
56-65	1,692	2,419	3,375	4,884	6,239	8,258
66+	572	741	1,167	1,841	2,607	4,279

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Number of retail customers						
Number of active customers	11,856	11,258	10,714	11,074	10,525	10,545
Number of registered customers that logged in at least once	53,654	61,119	67,387	74,817	81,689	91,137
Number of registered customers that logged in at least once in 1-year period	21,801	22,203	21,518	24,061	24,405	25,147
Active / Registered Customer	22	18	16	15	13	12
Number of commercial customers						
Number of active customers	1,270	1,286	1,271	1,369	1,452	1,541
Number of registered customers that logged in at least once	3,223	3,629	4,134	4,669	5,185	6,069
Number of registered customers that logged in at least once in 1-year period	1,688	1,744	1,784	1,892	2,276	2,199
Active / Registered Customer Ratio	39	35	31	29	28	25
Number of total customers						
Total Number of active customers	13,125	12,544	11,985	12,444	11,977	12,086
Total number of registered customers that logged in at least once	56,878	64,748	71,521	79,486	86,873	97,206
Total number of registered customers that logged in at least once in 1-year period	23,488	23,947	23,303	25,952	26,681	27,346
Total Active / Registered Customer Ratio	23	19	17	16	14	12

Financial Transactions in Internet Banking

	Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 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)	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	71	957	71	1,053	66	1,066	63	1,321	69	2,073	74	4,035
Payments	40	57	37	60	30	62	28	87	26	119	24	248
Investment transactions	13	258	13	254	13	286	22	475	18	673	26	1,234
Credit Card transactions	9	21	9	23	8	23	7	24	7	36	6	71
Other Financial transactions	3	32	3	32	4	55	4	80	3	94	4	170
Total	137	1,326	133	1,422	120	1,492	123	1,987	123	2,995	134	5,758

Investment Transactions in Internet Banking

	Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 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)	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	1,544	34	1,366	36	1,543	60	1,469	67	1,719	92	1,774	290
Foreign currency transactions	3,047	64	2,996	72	2,308	68	2,198	86	2,721	213	1,651	147
Time deposit accounts	911	48	905	50	724	46	826	52	913	75	580	78
Share certificate transactions	6,519	64	6,787	59	7,740	87	16,120	206	11,510	174	20,666	601
Repo Transactions	111	6	97	4	84	5	70	5	57	6	56	8
Bonds and bills	79	2	186	6	82	2	131	10	110	7	105	13
Gold transactions	327	2	414	2	482	4	755	12	637	18	321	7
VIOP transactions	333	38	367	24	216	14	568	36	757	89	399	91
Total	12,869	258	13,117	254	13,179	286	22,137	475	18,423	673	25,551	1,234

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.

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

Summary Tables

Number of Active Digital Banking Customers, thousand person

	July-Sept. 2022	April-June 2023	July-Sept. 2023
Number of active retail customers	86,717	99,159	102,052
Number of active commercial customers	3,862	4,475	4,503
Number of Active Digital Banking Customers	90,579	103,634	106,555

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

	July-Sept. 2022	April-June 2023	July-Sept. 2023
Only internet banking users	2,845	2,009	1,885
Only mobile banking users	78,294	91,351	93,648
Both internet and mobile banking users	9,440	10,274	11,023
Total	90,579	103,634	106,555

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

	July-Sept. 2022	April-June 2023	July-Sept. 2023
Female	29,530	33,755	35,080
Male	57,186	65,404	66,972

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

	July-Sept. 2022	April-June 2023	July-Sept. 2023
0-17	502	556	693
18-25	16,416	18,635	19,185
26-35	23,583	26,867	27,612
36-55	34,240	39,558	40,758
56-65	7,953	9,007	9,223
66+	4,023	4,536	4,580

Number of Customers Using Internet Banking Services, thousand person

	July-Sept. 2022	April-June 2023	July-Sept. 2023
Number of retail customers			
Number of active customers	10,787	10,689	11,318
Number of registered customers that logged in at least once	89,074	94,431	96,966
Number of registered customers that logged in at least once in 1-year period	23,962	26,654	27,539
Active / Registered Customer Ratio	12	11	12
Number of commercial customers			
Number of active customers	1,498	1,594	1,590
Number of registered customers that logged in at least once	5,720	6,428	6,514
Number of registered customers that logged in at least once in 1-year period	2,147	2,325	2,386
Active / Registered Customer Ratio	26	25	24
Number of total customers			
Total Number of active customers	12,285	12,283	12,908
Total number of registered customers that logged in at least once	94,794	100,859	103,480
Total number of registered customers that logged in at least once in 1-year period	26,109	28,979	29,925
Total Active / Registered Customer Ratio	13	12	12

Financial Transactions in Internet Banking

	July-Sept. 2022		April-June 2023		July-Sept. 2023	
	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	69	3,242	74	4,804	75	6,075
Payments	25	205	20	318	23	415
Investment transactions	22	1,073	23	1,156	45	1,946
Credit Card transactions	6	61	5	86	5	116
Other Financial transactions	4	119	4	206	5	259
Total	127	4,699	126	6,569	153	8,811

Investment Transactions in Internet Banking

	July-Sept. 2022		April-June 2023		July-Sept. 2023	
	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	1,433	157	1,667	413	2,075	494
Foreign currency transactions	1,746	157	1,390	161	1,417	169
Time deposit accounts	516	63	594	93	556	99
Share certificate transactions	16,207	503	18,311	339	39,261	1,007
Repo Transactions	54	7	47	7	56	8
Bonds and bills	86	9	109	15	94	14
Gold transactions	366	8	220	6	674	13
VIOP transactions	2,083	170	364	123	468	143
Total	22,492	1,073	22,703	1,156	44,601	1,946

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. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Number of retail customers						
Number of active customers	28,712	38,385	47,799	60,334	72,405	88,647
Number of registered customers that logged in at least once	43,436	59,282	75,141	93,974	112,106	136,095
Number of registered customers that logged in at least once in 1-year period	35,227	46,796	57,272	71,743	83,692	103,182
Active / Registered Customer Ratio	66	65	64	64	65	65
Number of commercial customers						
Number of active customers	829	1,167	1,479	2,166	2,763	3,443
Number of registered customers that logged in at least once	1,415	2,039	2,897	4,087	5,121	6,534
Number of registered customers that logged in at least once in 1-year period	1,067	1,498	1,907	2,813	3,461	4,152
Active / Registered Customer Ratio	59	57	51	53	54	53
Number of total customers						
Total Number of active customers	29,541	39,552	49,279	62,500	75,168	92,090
Total number of registered customers that logged in at least once	44,851	61,320	78,039	98,061	117,226	142,629
Total number of registered customers that logged in at least once in 1-year period	36,295	48,294	59,180	74,556	87,152	107,334
Total Active / Registered Customer Ratio	66	65	63	64	64	65

Financial Transactions in Mobil Banking

	Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 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)	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	117	372	163	553	229	880	369	1,562	675	3,267	1,023	6,919
Payments	91	16	118	26	163	45	230	82	293	137	357	295
Investment transactions	18	205	27	271	38	457	89	1,191	99	2,031	125	3,085
Credit Card transactions	35	33	52	52	70	79	100	118	151	237	217	610
Other Financial transactions	18	23	32	31	60	54	72	118	60	160	95	398
Total	280	649	393	933	559	1,516	860	3,071	1,277	5,833	1,816	11,307

Investment Transactions in Mobil Banking

	Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 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)	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	1,693	17	2,289	24	3,619	63	4,790	89	7,303	200	10,155	312
Foreign currency transactions	5,684	54	9,195	72	9,866	70	13,056	144	27,522	535	21,933	329
Time deposit accounts	1,803	59	3,047	91	3,992	142	7,023	213	9,877	514	8,401	624
Share certificate transactions	7,771	58	10,333	66	16,057	131	53,517	576	42,203	480	75,920	1,570
Repo Transactions	6	1	21	0	28	1	39	2	38	3	43	6
Bonds and bills	31	0	52	1	123	2	340	19	397	19	707	64
Gold transactions	999	5	2,000	9	3,332	22	8,972	92	10,868	208	7,230	90
VIOP transactions	103	10	231	8	567	27	1,307	55	566	72	677	90
Total	18,090	205	27,169	271	37,584	457	89,045	1,191	98,775	2,031	125,065	3,085

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.

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

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	July-Sept. 2022	April-June 2023	July-Sept. 2023
Number of retail customers			
Number of active customers	84,498	97,774	100,779
Number of registered customers that logged in at least once	129,773	151,360	157,875
Number of registered customers that logged in at least once in 1-year period	97,846	115,444	119,694
Active / Registered Customer Ratio	65	65	64
Number of commercial customers			
Number of active customers	3,236	3,851	3,892
Number of registered customers that logged in at least once	6,132	6,979	7,236
Number of registered customers that logged in at least once in 1-year period	3,954	4,715	4,882
Active / Registered Customer Ratio	53	55	54
Number of total customers			
Total Number of active customers	87,734	101,625	104,671
Total number of registered customers that logged in at least once	135,905	158,339	165,111
Total number of registered customers that logged in at least once in 1-year period	101,800	120,159	124,575
Total Active / Registered Customer Ratio	65	64	63

Financial Transactions in Mobil Banking

	July-Sept. 2022		April-June 2023		July-Sept. 2023	
	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	893	5,292	1,210	10,360	1,346	12,691
Payments	340	248	333	398	358	508
Investment transactions	99	2,129	127	3,374	227	6,271
Credit Card transactions	196	488	234	948	255	1,278
Other Financial transactions	81	253	120	591	145	826
Total	1,609	8,410	2,025	15,671	2,331	21,575

Investment Transactions in Mobil Banking

	July-Sept. 2022		April-June 2023		July-Sept. 2023	
	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	7,454	209	10,961	452	17,135	875
Foreign currency transactions	22,454	330	22,013	393	24,062	418
Time deposit accounts	7,857	487	11,090	1,023	11,259	1,199
Share certificate transactions	52,707	916	74,213	1,213	165,133	3,433
Repo Transactions	41	5	46	7	41	10
Bonds and bills	520	39	1,176	117	1,151	95
Gold transactions	7,857	86	7,072	110	7,587	122
VIOP transactions	578	57	487	59	781	120
Total	99,468	2,129	127,057	3,374	227,149	6,271

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The Banks Association of Türkiye

Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
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
Dec. 2022	19,761	64,720	71,376	155,857	2,840	80,875	22,307	106,022	1,678	79,780	8,867	90,325
March 2023	17,823	70,572	74,265	162,660	2,660	87,253	23,174	113,087	1,474	84,643	9,090	95,207
June 2023	17,636	74,565	76,795	168,996	2,454	91,244	24,200	117,898	1,385	88,470	9,304	99,159
Sept. 2023	17,345	78,253	79,621	175,220	2,132	94,287	25,407	121,826	1,273	90,735	10,044	102,052

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. 2022	2,439	2,851	3,281	8,571	718	2,525	1,429	4,672	626	2,365	871	3,862
Dec. 2022	2,666	3,131	3,403	9,200	724	2,677	1,475	4,876	623	2,524	919	4,065
March 2023	2,752	3,272	3,420	9,443	740	2,912	1,544	5,196	640	2,719	954	4,312
June 2023	2,757	3,309	3,670	9,736	731	3,122	1,594	5,447	624	2,881	970	4,475
Sept. 2023	2,725	3,447	3,789	9,961	730	3,226	1,656	5,612	611	2,913	978	4,503

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. 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
Dec. 2022	22,427	67,851	74,778	165,057	3,563	83,552	23,782	110,897	2,301	82,304	9,786	94,390
March 2023	20,575	73,844	77,685	172,103	3,400	90,165	24,718	118,282	2,114	87,362	10,044	99,519
June 2023	20,393	77,873	80,465	178,732	3,185	94,366	25,794	123,344	2,009	91,351	10,274	103,634
Sept. 2023	20,070	81,701	83,410	185,181	2,862	97,513	27,063	127,437	1,885	93,648	11,023	106,555

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. 2022	943	25,871	2,716	29,530	1,276	50,059	5,852	57,186	2,219	75,929	8,568	86,717
Dec. 2022	682	27,307	2,653	30,642	996	52,473	6,214	59,683	1,678	79,780	8,867	90,325
March 2023	591	29,114	2,648	32,353	884	55,528	6,441	62,853	1,474	84,643	9,090	95,207
June 2023	558	30,402	2,795	33,755	827	58,068	6,509	65,404	1,385	88,470	9,304	99,159
Sept. 2023	521	31,403	3,156	35,080	752	59,331	6,888	66,972	1,273	90,735	10,044	102,052

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. 2022	10	195	343	905	384	382	455	14,783	21,004	29,805	6,696	3,186
Dec. 2022	20	99	193	730	320	315	516	15,473	21,798	31,290	7,164	3,539
March 2023	16	84	174	654	283	263	475	16,398	23,124	33,290	7,634	3,721
June 2023	20	72	156	615	267	254	489	16,869	24,151	35,094	7,980	3,887
Sept. 2023	30	68	146	558	243	228	583	17,189	24,719	36,111	8,178	3,954

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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. 2022	36	1,438	2,235	3,530	874	455	502	16,416	23,583	34,240	7,953	4,023
Dec. 2022	52	1,603	2,411	3,603	773	426	587	17,176	24,402	35,623	8,258	4,279
March 2023	41	1,644	2,533	3,734	751	388	532	18,126	25,831	37,678	8,667	4,372
June 2023	48	1,694	2,560	3,848	760	394	556	18,635	26,867	39,558	9,007	4,536
Sept. 2023	80	1,928	2,747	4,089	802	398	693	19,185	27,612	40,758	9,223	4,580

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The Banks Association of Türkiye

Internet Banking Statistics (Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2022	89,074	23,962	10,787	5,720	2,147	1,498	94,794	26,109	12,285
Dec. 2022	91,137	25,147	10,545	6,069	2,199	1,541	97,206	27,346	12,086
March 2023	92,088	25,834	10,564	6,172	2,284	1,593	98,260	28,118	12,158
June 2023	94,431	26,654	10,689	6,428	2,325	1,594	100,859	28,979	12,283
Sept. 2023	96,966	27,539	11,318	6,514	2,386	1,590	103,480	29,925	12,908

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Sept. 2022	245	982	722	507	2,456
Dec. 2022	255	1,043	719	498	2,515
March 2023	254	1,010	655	449	2,369
June 2023	258	1,261	580	393	2,492
Sept. 2023	258	1,183	555	383	2,379

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)
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	Total			
Sept. 2022	35,487	4,495	73	4,568	28,307	685	28,991	33,560	328	95	424
Dec. 2022	37,243	4,886	72	4,958	30,686	678	31,364	36,322	332	102	433
March 2023	35,899	4,649	68	4,717	28,803	627	29,431	34,148	288	90	378
June 2023	37,877	4,592	69	4,660	30,665	643	31,308	35,968	304	93	397
Sept. 2023	39,184	4,907	72	4,980	29,805	702	30,507	35,486	317	88	405

	Volume of transactions (Billion TRY)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)
		TC	FC	Total	TC	FC	Total	Total			
Sept. 2022	1,495	673	40	713	738	109	847	1,560	166	20	186
Dec. 2022	1,836	905	45	950	905	106	1,010	1,960	212	26	239
March 2023	1,829	1,048	45	1,092	962	100	1,062	2,154	194	17	212
June 2023	2,061	1,179	72	1,251	1,072	119	1,191	2,443	279	21	300
Sept. 2023	2,570	1,530	86	1,616	1,391	154	1,545	3,161	318	26	344

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. 2022	9,645	4,599	1,918	1,248	1,297	417	648	743	4,068	24,586
Dec. 2022	9,312	4,550	1,877	1,278	236	496	581	783	4,459	23,572
March 2023	8,263	3,848	1,997	1,168	1,380	287	441	667	4,185	22,234
June 2023	7,183	3,737	1,487	1,131	244	117	396	572	4,733	19,599
Sept. 2023	6,938	5,359	2,156	1,085	1,595	408	397	506	4,526	22,969

	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. 2022	34	89	24	19	1	0	0	0	37	205
Dec. 2022	44	104	24	27	0	0	0	0	48	248
March 2023	47	95	36	26	2	0	0	0	57	263
June 2023	36	148	30	29	0	0	0	0	74	318
Sept. 2023	41	198	52	32	3	0	0	0	88	415

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Sept. 2022	692	741	1,433	563	1,102	82	1,746	380	136	516	54	
Dec. 2022	809	965	1,774	536	1,035	80	1,651	437	143	580	56	
March 2023	770	948	1,719	613	868	76	1,557	485	145	630	53	
June 2023	745	922	1,667	570	754	65	1,390	440	154	594	47	
Sept. 2023	962	1,112	2,075	456	854	108	1,417	418	137	556	56	

	Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2022	16,207	49	37	86	241	125	366	2,083	22,492
Dec. 2022	20,666	57	47	105	189	132	321	399	25,551
March 2023	19,292	57	44	101	240	102	342	380	24,073
June 2023	18,311	59	50	109	140	80	220	364	22,703
Sept. 2023	39,261	51	43	94	392	282	674	468	44,601

	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. 2022	80	77	157	55	68	34	157	37	26	63	7
Dec. 2022	150	139	290	52	67	28	147	49	29	78	8
March 2023	211	211	421	73	63	29	165	56	33	88	8
June 2023	205	208	413	46	73	43	161	54	39	93	7
Sept. 2023	244	250	494	46	75	48	169	58	40	99	8

	Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2022	503	6	3	9	5	3	8	170	1,073
Dec. 2022	601	8	5	13	4	3	7	91	1,234
March 2023	477	8	6	14	6	3	9	100	1,283
June 2023	339	9	6	15	3	3	6	123	1,156
Sept. 2023	1,007	9	5	14	6	7	13	143	1,946

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. 2022	305	87	5,682	272	6,345	1	1	57	2	61
Dec. 2022	329	102	5,708	264	6,403	1	1	66	3	71
March 2023	332	93	4,683	229	5,337	2	1	68	3	74
June 2023	269	98	4,585	215	5,167	2	1	79	3	86
Sept. 2023	232	63	4,761	213	5,269	1	1	110	4	116

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2022	3,657	119
Dec. 2022	4,045	170
March 2023	4,098	182
June 2023	4,424	206
Sept. 2023	4,881	259

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2022	98	51	149	3
Dec. 2022	122	61	183	8
March 2023	125	60	185	6
June 2023	93	53	146	5
Sept. 2023	90	59	149	8

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.

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

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2022	89,074	23,962	10,787
Dec. 2022	91,137	25,147	10,545
March 2023	92,088	25,834	10,564
June 2023	94,431	26,654	10,689
Sept. 2023	96,966	27,539	11,318

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2022	240	978	549	397	2,163
Dec. 2022	248	1,037	538	382	2,205
March 2023	247	1,007	496	334	2,083
June 2023	251	1,258	426	294	2,229
Sept. 2023	251	1,181	405	288	2,125

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. 2022	14,012	2,342	27	2,369	7,613	109	7,722	10,091	83	70	153
Dec. 2022	15,002	2,571	26	2,597	9,257	109	9,366	11,963	82	71	153
March 2023	15,416	2,441	25	2,466	8,740	103	8,843	11,309	75	70	145
June 2023	14,224	2,400	26	2,426	8,042	109	8,151	10,577	80	74	154
Sept. 2023	13,688	2,579	24	2,602	8,286	108	8,395	10,997	73	68	141

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. 2022	110	27	4	31	65	8	73	104	9	1	10
Dec. 2022	134	41	7	48	81	9	90	139	10	1	10
March 2023	170	42	5	46	89	9	98	145	10	1	11
June 2023	170	41	5	46	99	10	109	154	11	1	12
Sept. 2023	201	50	4	54	117	13	130	184	10	1	11

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. 2022	6,982	2,992	1,228	990	653	166	135	742	711	14,600
Dec. 2022	6,695	2,952	1,200	1,004	104	190	122	781	739	13,787
March 2023	5,840	2,404	1,271	923	675	108	107	665	720	12,713
June 2023	5,020	2,212	934	896	76	43	96	572	611	10,459
Sept. 2023	4,799	3,267	1,390	881	684	152	85	506	628	12,391

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. 2022	3	6	4	3	0	0	0	0	2	17
Dec. 2022	3	5	5	3	0	0	0	0	2	18
March 2023	3	6	7	3	1	0	0	0	2	24
June 2023	3	7	6	4	0	0	0	0	2	22
Sept. 2023	3	12	10	4	1	0	0	0	3	33

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. 2022	520	561	1,081	385	566	28	980	325	118	443	45
Dec. 2022	606	759	1,365	364	535	29	929	380	125	505	46
March 2023	565	732	1,297	445	434	30	909	424	125	550	44
June 2023	538	704	1,242	420	370	23	813	383	134	517	40
Sept. 2023	732	867	1,599	313	429	61	804	361	117	478	48

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. 2022	14,783	49	37	85	234	122	356	337	18,110
Dec. 2022	20,572	57	47	104	184	128	312	308	24,141
March 2023	19,211	57	44	101	234	98	333	300	22,743
June 2023	18,216	59	50	109	137	78	215	232	21,384
Sept. 2023	39,120	50	43	94	389	280	668	359	43,171

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. 2022	13	14	27	17	13	3	33	24	16	39	3
Dec. 2022	21	20	41	21	13	3	37	32	19	50	4
March 2023	25	26	51	37	11	3	51	32	19	51	5
June 2023	24	25	49	15	10	2	27	29	23	53	4
Sept. 2023	36	36	72	9	14	3	26	31	21	53	5

Period	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2022	436	6	3	9	4	2	6	41	596
Dec. 2022	581	8	5	13	3	3	6	40	773
March 2023	456	8	5	13	5	3	8	42	676
June 2023	324	9	6	15	3	3	6	34	510
Sept. 2023	969	8	5	13	6	7	13	71	1,222

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. 2022	290	83	4,605	160	5,139	1	0	19	1	21
Dec. 2022	318	99	4,621	154	5,191	1	1	21	1	24
March 2023	321	90	3,691	132	4,235	1	1	21	1	25
June 2023	260	95	3,618	120	4,093	2	1	25	1	29
Sept. 2023	226	62	3,747	112	4,147	1	1	34	1	37

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2022	2,510	17
Dec. 2022	2,784	25
March 2023	2,848	29
June 2023	3,149	24
Sept. 2023	3,642	31

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2022	97	51	148	3
Dec. 2022	113	56	170	4
March 2023	118	59	177	5
June 2023	90	53	142	3
Sept. 2023	81	58	140	3

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The Banks Association of Turkey
Retail Internet Banking Statistics

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

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of 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. 2022	5,720	2,147	1,498
Dec. 2022	6,069	2,199	1,541
March 2023	6,172	2,284	1,593
June 2023	6,428	2,325	1,594
Sept. 2023	6,514	2,386	1,590

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2022	5	3	173	110	292
Dec. 2022	7	6	181	116	310
March 2023	8	3	160	115	286
June 2023	7	3	154	98	263
Sept. 2023	7	2	150	95	254

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. 2022	21,475	2,153	47	2,199	20,694	576	21,270	23,469	245	26	271	45,215
Dec. 2022	22,241	2,315	46	2,361	21,429	569	21,998	24,359	250	30	280	46,880
March 2023	20,483	2,209	42	2,251	20,064	524	20,588	22,839	213	20	233	43,554
June 2023	23,653	2,192	43	2,235	22,623	534	23,157	25,391	224	19	243	49,287
Sept. 2023	25,496	2,329	48	2,377	21,519	593	22,112	24,489	244	20	264	50,250

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. 2022	1,385	645	36	682	673	101	774	1,456	157	20	177	3,017	
Dec. 2022	1,702	863	38	901	823	97	920	1,822	203	26	229	3,753	
March 2023	1,659	1,006	40	1,046	873	91	963	2,009	185	17	201	3,869	
June 2023	1,891	1,138	67	1,206	974	109	1,083	2,288	268	20	288	4,467	
Sept. 2023	2,369	1,481	81	1,562	1,274	141	1,415	2,977	308	25	333	5,679	

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. 2022	2,664	1,607	690	258	644	251	513	1	3,357	9,986
Dec. 2022	2,617	1,597	677	274	132	306	459	2	3,720	9,785
March 2023	2,423	1,444	726	245	705	178	334	2	3,465	9,521
June 2023	2,163	1,525	553	235	168	74	300	0	4,121	9,140
Sept. 2023	2,139	2,092	766	203	912	256	313	0	3,898	10,578

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. 2022	31	84	19	17	1	0	0	0	36	188
Dec. 2022	41	99	20	25	0	0	0	0	46	231
March 2023	43	89	29	23	1	0	0	0	54	239
June 2023	33	140	24	25	0	0	0	0	72	296
Sept. 2023	39	186	42	29	2	0	0	0	85	382

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. 2022	172	180	352	177	535	54	766	56	17	73	9
Dec. 2022	203	206	410	172	500	50	722	57	18	76	10
March 2023	206	216	422	169	434	45	648	61	19	80	9
June 2023	207	218	425	151	384	42	577	57	20	77	7
Sept. 2023	230	245	475	142	425	46	613	58	20	78	8

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. 2022	1,424	0	0	1	7	4	10	1,746	4,382
Dec. 2022	93	0	0	1	6	4	9	91	1,411
March 2023	82	0	0	0	6	3	9	79	1,330
June 2023	95	0	0	0	3	2	6	133	1,319
Sept. 2023	141	0	0	0	3	2	6	109	1,430

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. 2022	67	63	130	38	55	30	124	13	10	23	3
Dec. 2022	129	120	248	31	54	25	110	17	11	27	3
March 2023	186	184	370	37	52	26	114	24	13	37	3
June 2023	181	183	364	31	62	40	133	24	16	40	3
Sept. 2023	208	214	422	37	60	45	143	27	19	46	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. 2022	66	0	0	0	2	0	2	128	477
Dec. 2022	19	0	0	0	0	0	1	51	460
March 2023	22	0	0	0	1	0	1	58	606
June 2023	14	0	0	0	0	0	1	89	646
Sept. 2023	38	0	0	0	0	0	1	71	724

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. 2022	14	4	1,077	111	1,206	0	0	38	2	40
Dec. 2022	11	3	1,087	111	1,212	0	0	45	2	47
March 2023	11	3	991	97	1,103	0	0	47	2	49
June 2023	9	2	967	95	1,074	0	0	54	2	57
Sept. 2023	6	1	1,014	101	1,122	0	0	76	3	79

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2022	1,147	102
Dec. 2022	1,261	145
March 2023	1,249	153
June 2023	1,275	182
Sept. 2023	1,240	228

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2022	1	0	2	1
Dec. 2022	9	4	13	5
March 2023	7	1	8	1
June 2023	4	0	4	2
Sept. 2023	9	1	10	5

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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. 2022	129,773	97,846	84,498	6,132	3,954	3,236	135,905	101,800	87,734
Dec. 2022	136,095	103,182	88,647	6,534	4,152	3,443	142,629	107,334	92,090
March 2023	144,837	110,427	93,733	6,692	4,456	3,672	151,528	114,883	97,405
June 2023	151,360	115,444	97,774	6,979	4,715	3,851	158,339	120,159	101,625
Sept. 2023	157,875	119,694	100,779	7,236	4,882	3,892	165,111	124,575	104,671

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2022	9,456	31,707	14,343	7,769	63,274
Dec. 2022	10,995	47,016	16,004	8,522	82,537
March 2023	11,598	41,775	13,212	8,241	74,826
June 2023	13,209	39,902	11,099	9,521	73,731
Sept. 2023	12,630	36,390	11,672	8,586	69,279

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	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Sept. 2022	551,488	74,112	281	74,394	264,239	2,021	266,259	340,653	217	335	552	892,694
Dec. 2022	633,483	86,175	282	86,456	300,118	1,984	302,101	388,558	249	366	615	1,022,656
March 2023	649,345	84,331	286	84,618	311,167	1,949	313,116	397,734	260	426	686	1,047,765
June 2023	758,645	92,798	341	93,139	355,369	2,301	357,670	450,809	311	486	797	1,210,251
Sept. 2023	856,471	105,727	322	106,048	380,463	2,579	383,042	489,090	330	453	783	1,346,344

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					
Sept. 2022	3,021	569	48	617	1,503	114	1,617	2,234	33	4	37	5,292
Dec. 2022	3,998	785	75	860	1,892	124	2,016	2,876	40	4	44	6,919
March 2023	4,783	947	101	1,048	2,181	136	2,316	3,364	38	6	44	8,191
June 2023	6,089	1,110	110	1,220	2,824	170	2,994	4,214	48	10	58	10,360
Sept. 2023	7,560	1,375	51	1,426	3,426	218	3,643	5,069	53	9	62	12,691

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. 2022	198,271	8,927	4,070	45,195	9,380	1,790	9,447	52,667	10,130	339,876
Dec. 2022	203,536	10,395	4,131	49,166	2,176	2,049	8,790	66,223	10,536	357,002
March 2023	194,522	8,480	4,611	50,435	11,775	1,347	8,226	62,645	13,682	355,723
June 2023	186,756	8,143	4,038	53,802	2,149	659	8,551	57,718	11,149	332,964
Sept. 2023	190,534	14,722	5,321	54,905	13,994	1,835	8,327	55,482	12,846	357,965

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. 2022	59	27	15	106	5	1	1	23	12	248
Dec. 2022	70	31	17	129	1	1	1	31	15	295
March 2023	89	32	31	158	9	1	1	36	19	377
June 2023	74	46	27	189	1	1	1	37	21	398
Sept. 2023	89	72	45	223	11	2	1	40	25	508

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	
Sept. 2022	3,474	3,980	7,454	5,694	16,528	232	22,454	5,699	2,158	7,857	41
Dec. 2022	4,025	6,130	10,155	5,571	16,154	207	21,933	6,023	2,378	8,401	43
March 2023	3,953	6,143	10,096	7,192	13,752	214	21,158	6,752	2,636	9,388	42
June 2023	4,365	6,596	10,961	7,919	13,908	186	22,013	7,987	3,103	11,090	46
Sept. 2023	7,097	10,038	17,135	6,550	17,296	216	24,062	8,166	3,093	11,259	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. 2022	52,707	196	324	520	4,662	3,194	7,857	578	99,468
Dec. 2022	75,920	275	432	707	3,837	3,393	7,230	677	125,065
March 2023	79,365	311	484	794	5,241	3,001	8,242	598	129,683
June 2023	74,213	478	697	1,176	3,884	3,188	7,072	487	127,057
Sept. 2023	165,133	415	736	1,151	4,200	3,387	7,587	781	227,149

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. 2022	106	103	209	95	210	25	330	275	212	487	5
Dec. 2022	156	156	312	97	209	23	329	347	277	624	6
March 2023	199	207	406	148	184	22	354	454	356	810	6
June 2023	223	229	452	171	196	26	393	546	478	1,023	7
Sept. 2023	347	528	875	116	274	28	418	680	519	1,199	10

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. 2022	916	19	19	39	50	36	86	57	2,129
Dec. 2022	1,570	33	31	64	43	47	90	90	3,085
March 2023	1,489	43	43	86	69	46	116	78	3,346
June 2023	1,213	59	58	117	50	60	110	59	3,374
Sept. 2023	3,433	48	47	95	59	62	122	120	6,271

II.4. Credit Card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in instalments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in instalments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2022	19,586	3,864	170,278	2,594	196,322	29	16	433	11	488
Dec. 2022	23,473	5,024	185,364	2,694	216,554	41	29	528	12	610
March 2023	26,478	6,012	182,392	2,399	217,282	65	42	619	13	738
June 2023	26,985	6,510	198,509	2,484	234,488	74	53	805	17	948
Sept. 2023	28,114	5,894	218,479	2,646	255,133	66	35	1,153	24	1,278

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2022	63,382	16,547	11,141	91,070
Dec. 2022	65,211	17,164	12,966	95,341
March 2023	60,719	15,929	12,372	89,020
June 2023	68,000	17,594	15,789	101,383
Sept. 2023	70,638	19,498	20,401	110,537

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2022	80,536	253
Dec. 2022	95,038	396
March 2023	105,985	541
June 2023	120,233	591
Sept. 2023	144,701	826

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2022	4,562	3,121	7,683	103
Dec. 2022	5,388	4,014	9,402	162
March 2023	5,187	3,904	9,091	178
June 2023	5,242	4,191	9,434	169
Sept. 2023	5,105	4,216	9,320	178

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.

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

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of 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. 2022	129,773	97,846	84,498
Dec. 2022	136,095	103,182	88,647
March 2023	144,837	110,427	93,733
June 2023	151,360	115,444	97,774
Sept. 2023	157,875	119,694	100,779

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2022	9,380	31,677	13,952	7,488	62,496
Dec. 2022	10,810	46,972	15,584	8,226	81,592
March 2023	11,399	41,723	12,867	7,936	73,925
June 2023	13,131	39,854	10,779	8,139	71,903
Sept. 2023	12,557	36,355	11,323	8,300	68,535

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Sept. 2022	520,009	70,669	264	70,932	249,852	1,637	251,489	322,421	167	334	500	842,930
Dec. 2022	598,465	82,463	264	82,727	284,754	1,604	286,358	369,085	193	365	557	968,107
March 2023	608,689	80,629	270	80,899	296,873	1,601	298,474	379,372	209	424	633	988,695
June 2023	719,632	88,735	321	89,056	339,313	1,914	341,226	430,282	258	484	742	1,150,655
Sept. 2023	813,730	101,287	299	101,585	363,663	2,124	365,787	467,372	268	451	719	1,281,822

	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. 2022	1,997	388	41	429	1,043	66	1,108	1,538	18	3	21	3,556	
Dec. 2022	2,640	542	68	610	1,294	72	1,366	1,976	22	4	26	4,642	
March 2023	3,322	636	95	731	1,552	79	1,631	2,362	26	5	31	5,715	
June 2023	4,262	737	101	838	2,001	103	2,105	2,942	33	9	42	7,247	
Sept. 2023	5,293	952	41	992	2,412	129	2,541	3,534	36	8	44	8,871	

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. 2022	193,373	7,841	3,341	44,380	8,953	1,677	9,359	52,667	9,484	331,077
Dec. 2022	198,322	9,245	3,367	47,646	2,098	1,911	8,710	66,215	9,817	347,332
March 2023	189,606	7,457	3,782	48,880	11,251	1,255	8,156	62,645	12,954	345,987
June 2023	182,076	6,961	3,330	52,025	2,067	615	8,475	57,708	10,365	323,622
Sept. 2023	185,532	12,982	4,338	54,032	13,400	1,713	8,259	55,473	12,071	347,800

	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. 2022	48	10	8	89	4	1	1	23	7	191
Dec. 2022	55	12	10	108	1	1	1	31	8	226
March 2023	73	15	21	134	8	1	1	36	10	299
June 2023	61	16	17	157	1	1	1	37	10	302
Sept. 2023	72	27	27	186	10	2	1	40	13	379

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. 2022	3,267	3,782	7,048	5,489	15,611	207	21,307	5,576	2,116	7,691	40
Dec. 2022	3,788	5,890	9,678	5,381	15,289	184	20,854	5,889	2,331	8,221	42
March 2023	3,715	5,892	9,607	6,994	13,026	195	20,215	6,608	2,588	9,196	41
June 2023	4,100	6,322	10,421	7,707	13,188	167	21,061	7,833	3,050	10,883	45
Sept. 2023	6,776	9,705	16,481	6,370	16,447	192	23,009	7,997	3,040	11,037	40

	investment transactions continued...								
	Realized share certificate transactions	Number of transactions (Thousand)						Realized VIOP transactions	Total
		Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2022	52,645	196	324	520	4,625	3,164	7,788	578	97,617
Dec. 2022	75,819	275	431	706	3,802	3,354	7,156	675	123,152
March 2023	79,290	311	483	794	5,200	2,959	8,160	593	127,896
June 2023	74,153	478	697	1,176	3,851	3,146	6,998	483	125,221
Sept. 2023	165,029	415	736	1,151	4,166	3,349	7,515	774	225,037

	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. 2022	72	73	144	74	160	17	251	253	197	451	4
Dec. 2022	114	117	231	77	160	16	253	319	260	579	6
March 2023	137	153	290	123	141	16	281	419	337	757	6
June 2023	152	164	316	145	154	19	318	507	455	961	7
Sept. 2023	253	441	694	94	218	19	330	627	494	1,121	10

	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. 2022	911	19	19	39	48	35	84	57	1,942
Dec. 2022	1,561	33	31	64	42	45	88	90	2,871
March 2023	1,482	43	43	86	68	45	113	78	3,092
June 2023	1,207	59	58	117	49	58	107	58	3,092
Sept. 2023	3,418	48	47	95	58	61	119	119	5,907

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. 2022	19,437	3,793	163,485	2,128	188,844	28	16	359	7	409
Dec. 2022	23,314	4,990	178,084	2,214	208,603	40	28	439	8	515
March 2023	26,246	5,924	175,523	1,978	209,671	62	40	525	9	636
June 2023	26,798	6,453	191,170	2,040	226,462	72	52	687	11	822
Sept. 2023	28,041	5,886	210,464	2,175	246,565	65	35	985	16	1,102

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2022	62,765	16,303	11,131	90,199
Dec. 2022	64,567	16,920	12,952	94,439
March 2023	60,103	15,710	12,355	88,167
June 2023	67,282	17,357	15,764	100,404
Sept. 2023	69,915	19,257	20,359	109,531

III.5. Other Financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2022	79,729	223
Dec. 2022	94,072	359
March 2023	105,044	501
June 2023	119,281	536
Sept. 2023	143,768	760

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2022	4,526	3,120	7,646	102
Dec. 2022	5,299	4,009	9,308	155
March 2023	5,121	3,902	9,023	175
June 2023	5,199	4,190	9,389	166
Sept. 2023	5,073	4,213	9,286	173

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

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of 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. 2022	6,132	3,954	3,236
Dec. 2022	6,534	4,152	3,443
March 2023	6,692	4,456	3,672
June 2023	6,979	4,715	3,851
Sept. 2023	7,236	4,882	3,892

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2022	76	30	391	281	777
Dec. 2022	185	44	420	297	946
March 2023	199	52	345	305	901
June 2023	78	48	320	1,382	1,828
Sept. 2023	73	36	350	286	744

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. 2022	31,479	3,444	18	3,461	14,387	384	14,771	18,232	51	2	52	49,763
Dec. 2022	35,018	3,711	18	3,729	15,364	379	15,743	19,473	56	2	58	54,548
March 2023	40,656	3,703	16	3,719	14,294	349	14,642	18,361	51	2	54	59,071
June 2023	39,014	4,063	20	4,083	16,056	387	16,444	20,527	53	2	55	59,595
Sept 2023	42,740	4,440	23	4,463	16,800	455	17,255	21,718	62	2	64	64,522

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. 2022	1,024	181	7	188	460	49	509	696	15	0	16	1,736	
Dec. 2022	1,358	243	7	250	598	53	651	901	18	0	19	2,277	
March 2023	1,461	311	6	317	629	56	685	1,003	12	0	13	2,476	
June 2023	1,826	373	9	382	823	67	889	1,271	15	1	16	3,114	
Sept. 2023	2,267	423	10	433	1,013	89	1,102	1,535	17	1	18	3,821	

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. 2022	4,898	1,085	729	815	427	113	88	0	646	8,799
Dec. 2022	5,214	1,150	764	1,519	77	139	80	8	719	9,670
March 2023	4,916	1,023	828	1,555	524	92	70	0	727	9,736
June 2023	4,680	1,182	708	1,777	82	44	76	10	784	9,343
Sept. 2023	5,002	1,740	983	872	594	122	68	9	775	10,165

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. 2022	11	17	6	17	0	0	0	0	5	57
Dec. 2022	14	19	7	21	0	0	0	0	6	68
March 2023	16	18	11	24	1	0	0	0	9	78
June 2023	14	30	10	32	0	0	0	0	11	96
Sept. 2023	17	45	18	37	1	0	0	0	13	130

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. 2022	207	199	406	204	917	25	1,147	123	43	166	1
Dec. 2022	237	239	476	190	865	23	1,078	134	47	181	1
March 2023	239	251	489	198	726	19	943	143	48	191	1
June 2023	265	275	539	212	720	19	952	154	52	207	1
Sept. 2023	321	333	654	180	848	24	1,052	168	53	222	1

Period	investment transactions continued.....								
	Realized share certificate transactions	Number of transactions (Thousand)						Realized VIOP transactions	Total
		Bonds and bills			Gold transactions				
	Buy	Sell	Total	Buy	Sell	Total			
Sept. 2022	63	0	0	0	38	31	68	0	1,851
Dec. 2022	101	0	0	0	35	39	74	1	1,913
March 2023	76	0	0	0	40	42	83	4	1,787
June 2023	60	0	0	0	32	42	74	4	1,836
Sept. 2023	105	0	0	0	34	38	72	7	2,112

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. 2022	35	30	65	21	50	8	79	22	15	37	0	
Dec. 2022	42	39	81	21	49	6	76	28	18	46	0	
March 2023	62	54	116	25	43	6	74	35	19	53	0	
June 2023	71	65	136	26	42	7	75	39	23	62	0	
Sept 2023	94	87	181	23	56	9	88	53	25	78	0	

Period	investment transactions continued.....									
	Realized share certificate transactions	Volume of transactions (Billion TRY)						Realized VIOP transactions	Total	
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2022	5	0	0	0	1	1	2	0	187	
Dec. 2022	9	0	0	0	1	1	2	0	215	
March 2023	7	0	0	0	2	1	3	0	253	
June 2023	5	0	0	0	1	2	3	0	281	
Sept. 2023	14	0	0	0	1	1	3	0	364	

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. 2022	149	71	6,792	465	7,478	1	1	74	3	79
Dec. 2022	159	33	7,279	480	7,952	1	1	89	4	95
March 2023	232	88	6,869	421	7,611	2	1	94	4	102
June 2023	187	57	7,339	444	8,027	2	1	118	5	126
Sept. 2023	73	7	8,015	471	8,567	1	0	168	8	176

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2022	616	244	10	871
Dec. 2022	644	245	14	902
March 2023	616	219	17	853
June 2023	718	237	24	980
Sept. 2023	723	242	42	1,007

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2022	808	30
Dec. 2022	966	39
March 2023	941	40
June 2023	951	55
Sept. 2023	933	66

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2022	36	0	36	1
Dec. 2022	89	5	94	7
March 2023	66	2	68	4
June 2023	43	1	44	3
Sept. 2023	32	2	34	5

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

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)*

***Publication Periods of the Report:**

March: May 1.Week

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Glossary of Internet Banking Statistics *

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

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

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

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

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

1. Money Transfers

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

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

**FC : In terms of TRY.*

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

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

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

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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)

2. Insurance sales: Sales of insurance transactions that are issued through mobil banking channel.

(Including all loan-related or non-loan-related insurance sales.)

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