



Digital, Internet and Mobile Banking Statistics

December 2023

Report Code: DE22
February 2024



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023
Number of active retail customers	51,014	62,827	74,521	90,325	106,038
Number of active commercial customers	2,143	2,850	3,411	4,065	4,549
Number of Active Digital Banking Customers	53,157	65,677	77,932	94,390	110,588

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

	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023
Only internet banking users	3,878	3,177	2,764	2,301	1,802
Only mobile banking users	41,172	53,234	65,954	82,304	98,543
Both internet and mobile banking users	8,106	9,267	9,214	9,786	10,243
Total	53,157	65,677	77,932	94,390	110,588

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

	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023
Female	15,892	20,021	24,530	30,642	37,341
Male	35,122	42,807	49,991	59,683	68,698

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

	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023
0-17	246	230	294	587	727
18-25	11,080	12,431	14,511	17,176	19,990
26-35	15,361	18,204	20,945	24,402	28,502
36-55	19,785	25,237	29,925	35,623	42,184
56-65	3,375	4,884	6,239	8,258	9,683
66+	1,167	1,841	2,607	4,279	4,952

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023
Number of retail customers					
Number of active customers	10,714	11,074	10,525	10,545	10,468
Number of registered customers that logged in at least once	67,387	74,817	81,689	91,137	99,129
Number of registered customers that logged in at least once in 1-year period	21,518	24,061	24,405	25,147	27,150
Active / Registered Customer	16	15	13	12	11
Number of commercial customers					
Number of active customers	1,271	1,369	1,452	1,541	1,577
Number of registered customers that logged in at least once	4,134	4,669	5,185	6,069	6,422
Number of registered customers that logged in at least once in 1-year period	1,784	1,892	2,276	2,199	2,585
Active / Registered Customer Ratio	31	29	28	25	25
Number of total customers					
Total Number of active customers	11,985	12,444	11,977	12,086	12,044
Total number of registered customers that logged in at least once	71,521	79,486	86,873	97,206	105,551
Total number of registered customers that logged in at least once in 1-year period	23,303	25,952	26,681	27,346	29,735
Total Active / Registered Customer Ratio	17	16	14	12	11

Financial Transactions in Internet Banking

	Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 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)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	66	1,066	63	1,321	69	2,073	74	4,035	79	6,939
Payments	30	62	28	87	26	119	24	248	22	460
Investment transactions	13	286	22	475	18	673	26	1,234	18	1,336
Credit Card transactions	8	23	7	24	7	36	6	71	5	130
Other Financial transactions	4	55	4	80	3	94	4	170	5	308
Total	120	1,492	123	1,987	123	2,995	134	5,758	129	9,173

Investment Transactions in Internet Banking

	Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 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)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,543	60	1,469	67	1,719	92	1,774	290	2,146	487
Foreign currency transactions	2,308	68	2,198	86	2,721	213	1,651	147	1,237	177
Time deposit accounts	724	46	826	52	913	75	580	78	623	124
Share certificate transactions	7,740	87	16,120	206	11,510	174	20,666	601	13,686	398
Repo Transactions	84	5	70	5	57	6	56	8	89	14
Bonds and bills	82	2	131	10	110	7	105	13	99	18
Gold transactions	482	4	755	12	637	18	321	7	225	7
VIOP transactions	216	14	568	36	757	89	399	91	387	111
Total	13,179	286	22,137	475	18,423	673	25,551	1,234	18,491	1,336

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

	Oct.-Dec. 2022	July-Sept. 2023	Oct.-Dec. 2023
Number of active retail customers	90,325	102,052	106,038
Number of active commercial customers	4,065	4,503	4,549
Number of Active Digital Banking Customers	94,390	106,555	110,588

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

	Oct.-Dec. 2022	July-Sept. 2023	Oct.-Dec. 2023
Only internet banking users	2,301	1,885	1,802
Only mobile banking users	82,304	93,648	98,543
Both internet and mobile banking users	9,786	11,023	10,243
Total	94,390	106,555	110,588

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

	Oct.-Dec. 2022	July-Sept. 2023	Oct.-Dec. 2023
Female	30,642	35,080	37,341
Male	59,683	66,972	68,698

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

	Oct.-Dec. 2022	July-Sept. 2023	Oct.-Dec. 2023
0-17	587	693	727
18-25	17,176	19,185	19,990
26-35	24,402	27,612	28,502
36-55	35,623	40,758	42,184
56-65	8,258	9,223	9,683
66+	4,279	4,580	4,952

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2022	July-Sept. 2023	Oct.-Dec. 2023
Number of retail customers			
Number of active customers	10,545	11,318	10,468
Number of registered customers that logged in at least once	91,137	96,966	99,129
Number of registered customers that logged in at least once in 1-year period	25,147	27,539	27,150
Active / Registered Customer Ratio	12	12	11
Number of commercial customers			
Number of active customers	1,541	1,590	1,577
Number of registered customers that logged in at least once	6,069	6,514	6,422
Number of registered customers that logged in at least once in 1-year period	2,199	2,386	2,585
Active / Registered Customer Ratio	25	24	25
Number of total customers			
Total Number of active customers	12,086	12,908	12,044
Total number of registered customers that logged in at least once	97,206	103,480	105,551
Total number of registered customers that logged in at least once in 1-year period	27,346	29,925	29,735
Total Active / Registered Customer Ratio	12	12	11

Financial Transactions in Internet Banking

	Oct.-Dec. 2022		July-Sept. 2023		Oct.-Dec. 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	74	4,035	75	6,080	79	6,939
Payments	24	248	23	415	22	460
Investment transactions	26	1,234	44	1,940	18	1,336
Credit Card transactions	6	71	5	116	5	130
Other Financial transactions	4	170	5	259	5	308
Total	134	5,758	152	8,811	129	9,173

Investment Transactions in Internet Banking

	Oct.-Dec. 2022		July-Sept. 2023		Oct.-Dec. 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	1,774	290	2,075	494	2,146	487
Foreign currency transactions	1,651	147	1,417	169	1,237	177
Time deposit accounts	580	78	556	99	623	124
Share certificate transactions	20,666	601	39,261	1,007	13,686	398
Repo Transactions	56	8	56	8	89	14
Bonds and bills	105	13	94	14	99	18
Gold transactions	321	7	278	8	225	7
VIOP transactions	399	91	468	143	387	111
Total	25,551	1,234	44,205	1,940	18,491	1,336

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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
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
Dec. 2023	17,149	82,602	81,979	181,731	1,802	98,664	25,348	125,813	1,209	95,571	9,258	106,038

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2023	2,549	3,456	3,874	9,879	909	3,418	1,676	6,003	592	2,972	985	4,549

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2023	19,698	86,058	85,853	191,610	2,711	102,081	27,024	131,817	1,802	98,543	10,243	110,588

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Dec. 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
Dec. 2023	483	33,414	3,443	37,341	726	62,157	5,815	68,698	1,209	95,571	9,258	106,038

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 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
Dec. 2023	30	60	130	507	237	246	635	18,232	25,895	37,873	8,651	4,284

continued...

Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
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
Dec. 2023	62	1,698	2,477	3,804	795	422	727	19,990	28,502	42,184	9,683	4,952

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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)
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
Dec. 2023	99,129	27,150	10,468	6,422	2,585	1,577	105,551	29,735	12,044

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
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
Dec. 2023	283	1,031	509	398	2,221

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2022	37,243	4,886	72	4,958	30,686	678	31,364	36,322	332	102	433	73,998
March 2023	35,899	4,649	68	4,717	28,803	627	29,431	34,148	288	90	378	70,425
June 2023	37,877	4,592	69	4,660	30,665	643	31,308	35,968	304	93	397	74,242
Sept. 2023	39,184	4,907	72	4,980	29,805	702	30,507	35,486	317	88	405	75,075
Dec. 2023	41,497	5,031	67	5,098	31,146	670	31,816	36,914	305	85	391	78,802

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Dec. 2022	1,836	905	45	950	905	106	1,010	1,960	212	26	239	4,035
March 2023	1,829	1,048	45	1,092	962	100	1,062	2,154	194	17	212	4,195
June 2023	2,061	1,179	72	1,251	1,072	119	1,191	2,443	279	21	300	4,804
Sept. 2023	2,570	1,530	86	1,616	1,391	154	1,545	3,161	324	26	350	6,080
Dec. 2023	2,998	1,711	90	1,801	1,592	154	1,745	3,547	366	28	394	6,939

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	6,978	4,728	2,021	1,086	641	545	224	559	4,797	21,578

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	46	212	61	38	1	1	0	1	100	460

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	
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
Dec. 2023	976	1,170	2,146	398	765	74	1,237	477	146	623	89

	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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	177	101	278	468	44,205
Dec. 2023	13,686	54	45	99	144	81	225	387	18,491

	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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
Dec. 2023	239	248	487	43	91	43	177	72	53	124	14

	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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	4	4	8	143	1,940
Dec. 2023	398	11	7	18	3	3	7	111	1,336

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2023	262	67	4,705	203	5,237	2	1	123	5	130

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2022	4,045	170
March 2023	4,098	182
June 2023	4,424	206
Sept. 2023	4,881	259
Dec. 2023	5,057	308

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2022	122	61	183	8
March 2023	125	60	185	6
June 2023	93	53	146	5
Sept. 2023	90	59	149	8
Dec. 2023	156	64	220	9

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)
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
Dec. 2023	99,129	27,150	10,468

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
Dec. 2023	267	1,028	362	300	1,957

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)												
	EFT	Money orders								Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
Dec. 2022	15,002	2,571	26	2,597	9,257	109	9,366	11,963	82	71	153	27,118	
March 2023	15,416	2,441	25	2,466	8,740	103	8,843	11,309	75	70	145	26,871	
June 2023	14,224	2,400	26	2,426	8,042	109	8,151	10,577	80	74	154	24,955	
Sept. 2023	13,688	2,579	24	2,602	8,286	108	8,395	10,997	73	68	141	24,825	
Dec. 2023	14,855	2,629	21	2,650	8,345	106	8,452	11,102	66	66	132	26,089	

Period	EFT	Volume of transactions (Billion TRY)													
		Money orders								Foreign currency transfers					Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total				
		TC	FC	Total	TC	FC	Total								
Dec. 2022	134	41	7	48	81	9	90	139	10	1	10	282			
March 2023	170	42	5	46	89	9	98	145	10	1	11	326			
June 2023	170	41	5	46	99	10	109	154	11	1	12	336			
Sept. 2023	201	50	4	54	117	13	130	184	10	1	12	396			
Dec. 2023	220	53	4	57	132	13	145	202	9	1	10	432			

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	4,832	2,790	1,264	880	283	199	68	559	607	11,482

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	3	9	9	4	0	0	0	1	4	31

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total
Dec. 2022	606	759	1,365	364	535	29	929	380	125	505
March 2023	565	732	1,297	445	434	30	909	424	125	550
June 2023	538	704	1,242	420	370	23	813	383	134	517
Sept. 2023	732	867	1,599	313	429	61	804	361	117	478
Dec. 2023	730	900	1,630	268	371	29	668	410	123	533

Period	Number of transactions (Thousand) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Dec. 2022	20,572	57	47	104	184	128	312	308
March 2023	19,211	57	44	101	234	98	333	300
June 2023	18,216	59	50	109	137	78	215	232
Sept. 2023	39,120	50	43	94	172	98	270	359
Dec. 2023	13,632	54	45	98	140	78	219	301

Period	Volume of transactions (Billion TRY) continued below...									
	Investment funds			Foreign currency transactions				Time deposit accounts		
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total
Dec. 2022	21	20	41	21	13	3	37	32	19	50
March 2023	25	26	51	37	11	3	51	32	19	51
June 2023	24	25	49	15	10	2	27	29	23	53
Sept. 2023	36	36	72	9	14	3	26	32	21	53
Dec. 2023	36	37	73	8	13	6	26	38	27	65

Period	Volume of transactions (Billion TRY) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Dec. 2022	581	8	5	13	3	3	6	40
March 2023	456	8	5	13	5	3	8	42
June 2023	324	9	6	15	3	3	6	34
Sept. 2023	969	8	5	13	3	4	7	71
Dec. 2023	379	11	7	18	3	3	6	48

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2023	254	65	3,664	103	4,086	2	1	38	1	42

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2022	2,784	25
March 2023	2,848	29
June 2023	3,149	24
Sept. 2023	3,642	31
Dec. 2023	3,714	29

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2022	113	56	170	4
March 2023	118	59	177	5
June 2023	90	53	142	3
Sept. 2023	81	58	140	3
Dec. 2023	147	63	210	5

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

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
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
Dec. 2023	6,422	2,585	1,577

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
Dec. 2023	16	3	147	98	264

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Dec. 2022	22,241	2,315	46	2,361	21,429	569	21,998	24,359	250	30	280
March 2023	20,483	2,209	42	2,251	20,064	524	20,588	22,839	213	20	233
June 2023	23,653	2,192	43	2,235	22,623	534	23,157	25,391	224	19	243
Sept. 2023	25,496	2,329	48	2,377	21,519	593	22,112	24,489	244	20	264
Dec. 2023	26,642	2,401	46	2,448	22,801	564	23,365	25,813	239	19	259

Period	Volume of transactions (Billion TRY)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
Dec. 2022	1,702	863	38	901	823	97	920	1,822	203	26	229
March 2023	1,659	1,006	40	1,046	873	91	963	2,009	185	17	201
June 2023	1,891	1,138	67	1,206	974	109	1,083	2,288	268	20	288
Sept. 2023	2,369	1,481	81	1,562	1,274	141	1,415	2,977	313	25	338
Dec. 2023	2,778	1,659	86	1,745	1,460	140	1,600	3,345	357	27	384

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	2,146	1,938	756	206	358	346	155	0	4,191	10,097

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	43	203	52	34	1	0	0	0	97	430

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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
Dec. 2023	246	270	516	130	394	45	568	67	24	90	14

Period	investment transactions continued...									Number of transactions (Thousand)						
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total							
		Buy	Sell	Total	Buy	Sell	Total									
Dec. 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	5	4	9	109	1,433							
Dec. 2023	54	0	0	0	4	2	6	86	1,334							

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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
Dec. 2023	203	211	414	35	78	37	151	34	26	60	6

Period	investment transactions continued... <div>Volume of transactions (Billion TRY)</div>									
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
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	
Dec. 2023	19	0	0	0	0	0	1	63	713	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2023	7	1	1,041	101	1,150	0	0	84	3	88

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2022	1,261	145
March 2023	1,249	153
June 2023	1,275	182
Sept. 2023	1,240	228
Dec. 2023	1,343	279

IV. Product sales realized

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

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.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023
Number of retail customers					
Number of active customers	47,799	60,334	72,405	88,647	104,829
Number of registered customers that logged in at least once	75,141	93,974	112,106	136,095	164,581
Number of registered customers that logged in at least once in 1-year period	57,272	71,743	83,692	103,182	124,011
Active / Registered Customer Ratio	64	64	65	65	64
Number of commercial customers					
Number of active customers	1,479	2,166	2,763	3,443	3,957
Number of registered customers that logged in at least once	2,897	4,087	5,121	6,534	7,330
Number of registered customers that logged in at least once in 1-year period	1,907	2,813	3,461	4,152	5,094
Active / Registered Customer Ratio	51	53	54	53	54
Number of total customers					
Total Number of active customers	49,279	62,500	75,168	92,090	108,786
Total number of registered customers that logged in at least once	78,039	98,061	117,226	142,629	171,911
Total number of registered customers that logged in at least once in 1-year period	59,180	74,556	87,152	107,334	129,105
Total Active / Registered Customer Ratio	63	64	64	65	63

Financial Transactions in Mobil Banking

	Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 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)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	229	880	369	1,562	675	3,267	1,023	6,919	1,512	14,339
Payments	163	45	230	82	293	137	357	295	386	605
Investment transactions	38	457	89	1,191	99	2,031	125	3,085	228	5,606
Credit Card transactions	70	79	100	118	151	237	217	610	274	1,588
Other Financial transactions	60	54	72	118	60	160	95	398	154	865
Total	559	1,516	860	3,071	1,277	5,833	1,816	11,307	2,555	23,004

Investment Transactions in Mobil Banking

	Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 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)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	3,619	63	4,790	89	7,303	200	10,155	312	17,815	794
Foreign currency transactions	9,866	70	13,056	144	27,522	535	21,933	329	21,198	380
Time deposit accounts	3,992	142	7,023	213	9,877	514	8,401	624	12,806	1,507
Share certificate transactions	16,057	131	53,517	576	42,203	480	75,920	1,570	167,139	2,535
Repo Transactions	28	1	39	2	38	3	43	6	40	9
Bonds and bills	123	2	340	19	397	19	707	64	1,331	149
Gold transactions	3,332	22	8,972	92	10,868	208	7,230	90	7,379	123
VIOP transactions	567	27	1,307	55	566	72	677	90	680	110
Total	37,584	457	89,045	1,191	98,775	2,031	125,065	3,085	228,390	5,606

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

	Oct.-Dec. 2022	July-Sept. 2023	Oct.-Dec. 2023
Number of retail customers			
Number of active customers	88,647	100,779	104,829
Number of registered customers that logged in at least once	136,095	157,875	164,581
Number of registered customers that logged in at least once in 1-year period	103,182	119,694	124,011
Active / Registered Customer Ratio	65	64	64
Number of commercial customers			
Number of active customers	3,443	3,892	3,957
Number of registered customers that logged in at least once	6,534	7,236	7,330
Number of registered customers that logged in at least once in 1-year period	4,152	4,882	5,094
Active / Registered Customer Ratio	53	54	54
Number of total customers			
Total Number of active customers	92,090	104,671	108,786
Total number of registered customers that logged in at least once	142,629	165,111	171,911
Total number of registered customers that logged in at least once in 1-year period	107,334	124,575	129,105
Total Active / Registered Customer Ratio	65	63	63

Financial Transactions in Mobil Banking

	Oct.-Dec. 2022		July-Sept. 2023		Oct.-Dec. 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	1,023	6,919	1,346	12,693	1,512	14,339
Payments	357	295	358	508	386	605
Investment transactions	125	3,085	227	6,277	228	5,606
Credit Card transactions	217	610	255	1,278	274	1,588
Other Financial transactions	95	398	145	826	154	865
Total	1,816	11,307	2,331	21,582	2,555	23,004

Investment Transactions in Mobil Banking

	Oct.-Dec. 2022		July-Sept. 2023		Oct.-Dec. 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	10,155	312	17,135	875	17,815	794
Foreign currency transactions	21,933	329	24,062	418	21,198	380
Time deposit accounts	8,401	624	11,258	1,204	12,806	1,507
Share certificate transactions	75,920	1,570	165,133	3,433	167,139	2,535
Repo Transactions	43	6	41	10	40	9
Bonds and bills	707	64	1,151	95	1,331	149
Gold transactions	7,230	90	7,587	123	7,379	123
VIOP transactions	677	90	781	120	680	110
Total	125,065	3,085	227,149	6,277	228,390	5,606

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.

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of customers using mobil banking services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 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
Dec. 2023	164,581	124,011	104,829	7,330	5,094	3,957	171,911	129,105	108,786

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
Dec. 2023	14,304	38,684	11,883	9,623	74,494

II. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
Period	EFT	Money orders**						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 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
Dec. 2023	965,698	116,644	276	116,920	426,165	2,454	428,619	545,538	315	483	798	1,512,035

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
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	54	9	63	12,693
Dec. 2023	8,469	1,624	40	1,664	3,924	218	4,142	5,806	54	9	63	14,339

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	201,754	15,011	5,153	59,392	6,013	2,549	7,105	73,975	15,538	386,489

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	105	75	46	284	4	3	1	57	31	605

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			Repurchase agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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	11,258	41
Dec. 2023	7,410	10,406	17,815	5,743	15,245	209	21,198	9,380	3,426	12,806	40

Period	Number of transactions (Thousand) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Dec. 2022	75,920	275	432	707	3,837	3,393	7,230	677
March 2023	79,365	311	484	794	5,241	3,001	8,242	598
June 2023	74,213	478	697	1,176	3,884	3,188	7,072	487
Sept. 2023	165,133	415	736	1,151	4,200	3,387	7,587	781
Dec. 2023	167,139	527	804	1,331	4,198	3,182	7,379	680

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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	684	519	1,204	10
Dec. 2023	383	411	794	98	243	39	380	871	636	1,507	9

Period	Volume of transactions (Billion TRY) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Dec. 2022	1,570	33	31	64	43	47	90	90
March 2023	1,489	43	43	86	69	46	116	78
June 2023	1,213	59	58	117	50	61	112	59
Sept. 2023	3,433	48	47	95	59	64	123	120
Dec. 2023	2,535	75	74	149	59	64	123	110

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2023	34,752	7,335	229,677	2,530	274,294	117	60	1,385	27	1,588

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
Dec. 2023	72,335	20,371	20,347	113,053

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2022	95,038	398
March 2023	105,985	541
June 2023	120,233	591
Sept. 2023	144,701	826
Dec. 2023	154,205	865

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
Dec. 2023	5,019	4,514	9,532	228

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 customers using mobil banking services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 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
Dec. 2023	164,581	124,011	104,829

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
Dec. 2023	14,239	38,644	11,547	9,317	73,748

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 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	257	484	740	1,150,654
Sept. 2023	813,730	101,287	299	101,585	363,663	2,124	365,787	467,372	268	451	719	1,281,822
Dec. 2023	919,727	112,026	257	112,282	408,040	2,012	410,052	522,334	254	481	735	1,442,797

	Volume of transactions (Billion TRY)												
	EFT	Money orders						Foreign currency transfers					Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
Dec. 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	32	9	41	7,246	
Sept. 2023	5,293	952	41	992	2,412	129	2,541	3,534	36	8	45	8,871	
Dec. 2023	5,855	1,124	30	1,154	2,714	127	2,841	3,995	34	8	42	9,892	

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	196,583	13,431	4,194	57,849	5,799	2,372	7,050	73,963	14,784	376,025

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	86	26	26	228	4	2	1	57	17	449

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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	3,039	11,037	40
Dec. 2023	7,010	10,042	17,052	5,590	14,482	187	20,259	9,182	3,371	12,553	40

	investment transactions continued...								Number of transactions (Thousand)			
	Realized share certified transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total			
		Buy	Sell	Total	Buy	Sell	Total					
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	225,036			
Dec. 2023	167,062	527	804	1,331	4,162	3,142	7,304	674	226,275			

	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Dec. 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	632	494	1,126	10	
Dec. 2023	259	302	561	79	191	29	299	802	608	1,410	9	

	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certified transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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	60	109	58	3,094
Sept. 2023	3,418	48	47	95	58	63	120	119	5,913
Dec. 2023	2,528	75	74	149	58	62	120	109	5,185

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2023	34,586	7,313	221,895	2,071	265,865	114	59	1,201	18	1,392

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
Dec. 2023	71,609	20,144	20,294	112,047

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2022	94,072	359
March 2023	105,044	501
June 2023	119,281	536
Sept. 2023	143,768	760
Dec. 2023	153,258	790

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
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
Dec. 2023	4,963	4,512	9,474	219

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

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of customers using mobil banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
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
Dec. 2023	7,330	5,094	3,957

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
Dec. 2023	65	40	336	306	746

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 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	54	2	56	59,597
Sept. 2023	42,740	4,440	23	4,463	16,800	455	17,255	21,718	62	2	64	64,522
Dec. 2023	45,971	4,618	19	4,637	18,125	442	18,567	23,204	61	2	63	69,238

Period	Volume of transactions (Billion TRY)												
	EFT	Money orders							Foreign currency transfers				
		Among own accounts			To other recipients				Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total						
Dec. 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	16	1	16	3,114	
Sept. 2023	2,267	423	10	433	1,013	89	1,102	1,535	18	1	18	3,821	
Dec. 2023	2,614	500	10	510	1,210	91	1,301	1,811	21	0	21	4,446	

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	5,171	1,580	959	1,543	213	176	56	12	755	10,464

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 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
Dec. 2023	19	48	20	55	0	0	0	0	13	156

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Dec. 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	
Dec. 2023	399	364	763	153	763	23	939	198	55	253	0	

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			
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	
Dec. 2023	77	0	0	0	36	40	76	7	2,115	

Period	Volume of transactions (Billion TRY)											continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Dec. 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	
Dec. 2023	125	108	233	20	52	9	81	69	28	97	0	

Period	investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 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	282
Sept. 2023	14	0	0	0	1	1	3	0	364
Dec. 2023	7	0	0	0	1	2	3	0	421

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
Dec. 2022	159	33	7,279	480	7,952	1	1	89	4
March 2023	232	88	6,869	421	7,611	2	1	94	4
June 2023	187	57	7,339	444	8,027	2	1	118	5
Sept. 2023	73	7	8,015	471	8,567	1	0	168	8
Dec. 2023	166	22	7,782	459	8,429	3	1	184	9

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
Dec. 2023	726	228	53	1,007

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2022	966	39
March 2023	941	40
June 2023	951	55
Sept. 2023	933	66
Dec. 2023	947	75

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2022	89	5	94	7
March 2023	66	2	68	4
June 2023	43	1	44	3
Sept. 2023	32	2	34	5
Dec. 2023	56	2	58	9

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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