



# Digital, Internet and Mobile Banking Statistics

June 2024

Report Code: DE22

August 2024



## Summary Tables

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	April-June 2024
Number of active retail customers	62,827	74,521	90,325	106,038	110,096
Number of active commercial customers	2,850	3,411	4,065	4,549	4,520
<b>Number of Active Digital Banking Customers</b>	<b>65,677</b>	<b>77,932</b>	<b>94,390</b>	<b>110,588</b>	<b>114,615</b>

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	April-June 2024
Only internet banking users	3,177	2,764	2,301	1,802	1,582
Only mobile banking users	53,234	65,954	82,304	98,543	104,656
Both internet and mobile banking users	9,267	9,214	9,786	10,243	8,378
<b>Total</b>	<b>65,677</b>	<b>77,932</b>	<b>94,390</b>	<b>110,588</b>	<b>114,615</b>

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	April-June 2024
Female	20,021	24,530	30,642	37,341	38,453
Male	42,807	49,991	59,683	68,698	71,643

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	April-June 2024
0-17	230	294	587	727	746
18-25	12,431	14,511	17,176	19,990	20,126
26-35	18,204	20,945	24,402	28,502	29,543
36-55	25,237	29,925	35,623	42,184	43,926
56-65	4,884	6,239	8,258	9,683	10,235
66+	1,841	2,607	4,279	4,952	5,519

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	April-June 2024
<b>Number of retail customers</b>					
Number of active customers	11,074	10,525	10,545	10,468	8,426
Number of registered customers that logged in at least once	74,817	81,689	91,137	99,129	100,994
Number of registered customers that logged in at least once in 1-year period	24,061	24,405	25,147	27,150	24,870
<b>Active / Registered Customer</b>	<b>15</b>	<b>13</b>	<b>12</b>	<b>11</b>	<b>8</b>
<b>Number of commercial customers</b>					
Number of active customers	1,369	1,452	1,541	1,577	1,534
Number of registered customers that logged in at least once	4,669	5,185	6,069	6,610	6,484
Number of registered customers that logged in at least once in 1-year period	1,892	2,276	2,199	2,397	2,315
<b>Active / Registered Customer Ratio</b>	<b>29</b>	<b>28</b>	<b>25</b>	<b>24</b>	<b>24</b>
<b>Number of total customers</b>					
Total Number of active customers	12,444	11,977	12,086	12,044	9,960
Total number of registered customers that logged in at least once	79,486	86,873	97,206	105,739	107,477
Total number of registered customers that logged in at least once in 1-year period	25,952	26,681	27,346	29,546	27,185
<b>Total Active / Registered Customer Ratio</b>	<b>16</b>	<b>14</b>	<b>12</b>	<b>11</b>	<b>9</b>

#### Financial Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		April-June 2024	
	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	63	1,321	69	2,073	74	4,035	79	6,939	67	8,294
Payments	28	87	26	119	24	248	22	460	22	551
Investment transactions	22	475	18	673	26	1,234	18	1,336	15	1,691
Credit Card transactions	7	24	7	36	6	71	5	130	4	167
Other Financial transactions	4	80	3	94	4	170	5	308	4	346
<b>Total</b>	<b>123</b>	<b>1,987</b>	<b>123</b>	<b>2,995</b>	<b>134</b>	<b>5,758</b>	<b>129</b>	<b>9,173</b>	<b>111</b>	<b>11,050</b>

#### Investment Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		April-June 2024	
	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	1,469	67	1,719	92	1,774	290	2,146	487	2,256	788
Foreign currency transactions	2,198	86	2,721	213	1,651	147	1,237	177	992	198
Time deposit accounts	826	52	913	75	580	78	623	124	601	147
Share certificate transactions	16,120	206	11,510	174	20,666	601	13,686	398	9,913	363
Repo Transactions	70	5	57	6	56	8	89	14	88	13
Bonds and bills	131	10	110	7	105	13	99	18	104	18
Gold transactions	755	12	637	18	321	7	225	7	201	7
VIOP transactions	568	36	757	89	399	91	387	111	365	156
<b>Total</b>	<b>22,137</b>	<b>475</b>	<b>18,423</b>	<b>673</b>	<b>25,551</b>	<b>1,234</b>	<b>18,491</b>	<b>1,336</b>	<b>14,520</b>	<b>1,691</b>

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

	April-June 2023	Jan.-Marc 2023	April-June 2024
Number of active retail customers	99,159	109,045	110,096
Number of active commercial customers	4,475	4,585	4,520
<b>Number of Active Digital Banking Customers</b>	<b>103,634</b>	<b>113,630</b>	<b>114,615</b>

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

	April-June 2023	Jan.-Marc 2023	April-June 2024
Only internet banking users	2,009	1,671	1,582
Only mobile banking users	91,351	102,612	104,656
Both internet and mobile banking users	10,274	9,347	8,378
<b>Total</b>	<b>103,634</b>	<b>113,630</b>	<b>114,615</b>

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

	April-June 2023	Jan.-Marc 2023	April-June 2024
Female	33,755	38,461	38,453
Male	65,404	70,585	71,643

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

	April-June 2023	Jan.-Marc 2023	April-June 2024
0-17	556	725	746
18-25	18,635	20,119	20,126
26-35	26,867	29,475	29,543
36-55	39,558	43,424	43,926
56-65	9,007	10,053	10,235
66+	4,536	5,249	5,519

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

	April-June 2023	Jan.-Marc 2023	April-June 2024
<b>Number of retail customers</b>			
Number of active customers	10,689	9,470	8,426
Number of registered customers that logged in at least once	94,431	100,696	100,994
Number of registered customers that logged in at least once in 1-year period	26,654	26,183	24,870
<b>Active / Registered Customer Ratio</b>	<b>11</b>	<b>9</b>	<b>8</b>
<b>Number of commercial customers</b>			
Number of active customers	1,594	1,547	1,534
Number of registered customers that logged in at least once	6,428	6,490	6,484
Number of registered customers that logged in at least once in 1-year period	2,325	2,318	2,315
<b>Active / Registered Customer Ratio</b>	<b>25</b>	<b>24</b>	<b>24</b>
<b>Number of total customers</b>			
Total Number of active customers	12,283	11,018	9,960
Total number of registered customers that logged in at least once	100,859	107,186	107,477
Total number of registered customers that logged in at least once in 1-year period	28,979	28,501	27,185
<b>Total Active / Registered Customer Ratio</b>	<b>12</b>	<b>10</b>	<b>9</b>

#### Financial Transactions in Internet Banking

	April-June 2023		Jan.-Marc 2023		April-June 2024	
	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	4,804	72	7,806	67	8,294
Payments	20	318	21	473	22	551
Investment transactions	23	1,156	18	1,676	15	1,691
Credit Card transactions	5	86	5	146	4	167
Other Financial transactions	4	206	4	329	4	346
<b>Total</b>	<b>126</b>	<b>6,569</b>	<b>120</b>	<b>10,430</b>	<b>111</b>	<b>11,050</b>

#### Investment Transactions in Internet Banking

	April-June 2023		Jan.-Marc 2023		April-June 2024	
	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	1,667	413	2,464	670	2,256	788
Foreign currency transactions	1,390	161	1,176	186	992	198
Time deposit accounts	594	93	655	148	601	147
Share certificate transactions	18,311	339	12,825	507	9,913	363
Repo Transactions	47	7	106	20	88	13
Bonds and bills	109	15	111	22	104	18
Gold transactions	220	6	264	9	201	7
VIOP transactions	364	123	317	114	365	156
<b>Total</b>	<b>22,703</b>	<b>1,156</b>	<b>17,917</b>	<b>1,676</b>	<b>14,520</b>	<b>1,691</b>

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.

**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
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
March 2023	16,647	86,505	84,049	187,200	1,588	102,794	24,595	128,977	1,106	99,575	8,365	109,045
June 2024	15,977	90,785	85,017	191,779	1,517	106,422	23,353	131,293	1,036	101,670	7,390	110,096

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
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	2,737	3,580	3,874	10,190	721	3,295	1,675	5,692	592	2,972	985	4,549
March 2023	2,577	3,691	3,913	10,181	671	3,307	1,647	5,625	565	3,037	982	4,585
June 2024	2,489	3,766	3,995	10,249	670	3,296	1,645	5,611	547	2,986	987	4,520

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
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	19,886	86,182	85,853	191,921	2,523	101,959	27,023	131,505	1,802	98,543	10,243	110,588
March 2023	19,224	90,196	87,961	197,381	2,259	106,101	26,243	134,602	1,671	102,612	9,347	113,630
June 2024	18,465	94,551	89,012	202,028	2,187	109,719	24,998	136,904	1,582	104,656	8,378	114,615

**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
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
March 2023	451	35,369	2,640	38,461	654	64,206	5,724	70,585	1,106	99,575	8,365	109,045
June 2024	421	35,732	2,299	38,453	614	65,938	5,091	71,643	1,036	101,670	7,390	110,096

**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+
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
March 2023	28	48	111	455	226	238	643	18,747	27,167	39,364	9,063	4,590
June 2024	29	42	99	415	210	240	665	18,980	27,566	40,297	9,308	4,854

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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+
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
March 2023	54	1,323	2,197	3,605	765	420	725	20,119	29,475	43,424	10,053	5,249
June 2024	52	1,104	1,878	3,214	717	425	746	20,126	29,543	43,926	10,235	5,519

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

## ***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

June: August 1.Week

September: November 1.Week

December: February 1.Week

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This report is prepared from the related statistics of member banks that give internet and mobile banking services to the customers. The data of participation banks is not included.

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

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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)
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	6,610	2,397	1,577	105,739	29,546	12,044
March 2023	100,696	26,183	9,470	6,490	2,318	1,547	107,186	28,501	11,018
June 2024	100,994	24,870	8,426	6,484	2,315	1,534	107,477	27,185	9,960

**II. Non-financial transactions**

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
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
March 2023	190	909	480	375	1,954
June 2024	140	664	364	313	1,481

**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					
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
March 2023	37,771	4,701	64	4,764	28,454	640	29,094	33,859	274	85	359	71,989
June 2024	34,719	4,486	58	4,544	26,549	635	27,183	31,727	266	81	348	66,794

	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						
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	
March 2023	3,349	1,812	95	1,908	2,030	175	2,206	4,113	328	15	344	7,806	
June 2024	3,542	1,940	95	2,035	2,195	176	2,371	4,406	334	12	346	8,294	

**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
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
March 2023	6,917	3,820	1,836	1,018	1,374	425	211	495	4,966	21,061
June 2024	9,366	4,001	1,725	916	205	428	174	395	4,653	21,863

	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
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
March 2023	49	181	69	43	3	1	0	1	126	473
June 2024	48	248	80	44	1	1	0	0	129	551

**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		
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	
March 2023	1,186	1,278	2,464	464	646	67	1,176	492	163	655	106	
June 2024	1,075	1,181	2,256	311	623	58	992	457	144	601	88	

	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								
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						
March 2023	12,825	62	48	111	196	67	264	317	17,917						
June 2024	9,913	66	38	104	133	68	201	365	14,520						

	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		
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	
March 2023	335	334	670	47	93	46	186	83	65	148	20	
June 2024	393	395	788	37	99	62	198	82	65	147	13	

	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		
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
March 2023	507	13	9	22	5	3	9	114	1,676
June 2024	363	11	7	18	3	4	7	156	1,691

**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
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
March 2023	261	56	4,413	183	4,913	2	1	137	5	146
June 2024	172	31	3,982	170	4,356	1	0	159	6	167

**III.5. Other financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2023	4,424	206
Sept. 2023	4,881	259
Dec. 2023	5,057	308
March 2023	4,450	329
June 2024	3,893	346

**IV. Product sales realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2023	93	53	146	5
Sept. 2023	90	59	149	8
Dec. 2023	156	64	220	9
March 2023	78	62	140	9
June 2024	70	58	128	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)
June 2023	94,431	26,654	10,689
Sept. 2023	96,966	27,539	11,318
Dec. 2023	99,129	27,150	10,468
March 2024	100,696	26,183	9,470
June 2024	100,994	24,870	8,426

**II. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2024	186	906	356	287	1,736
June 2024	137	661	259	241	1,298

**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						
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	
March 2024	14,109	2,387	22	2,408	6,739	103	6,842	9,251	63	69	132	23,492	
June 2024	12,137	2,124	17	2,141	5,373	90	5,463	7,604	55	66	121	19,862	

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								
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			
March 2024	238	63	5	68	130	13	143	210	10	1	11	459			
June 2024	232	59	5	63	121	14	135	198	8	1	10	440			

**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
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
March 2024	4,900	2,248	1,147	822	593	147	63	494	637	11,051
June 2024	7,526	2,329	1,071	730	71	147	56	395	509	12,835

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
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
March 2024	3	9	11	5	1	0	0	1	4	34
June 2024	4	12	12	5	0	0	0	0	3	37

**The Banks Association of Turkey**  
**Retail Internet Banking Statistics**

**III.3. Investment transactions**

Period	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
Dec. 2023	730	900	1,630	268	371	29	668	410	123	533	75
March 2024	923	997	1,920	344	300	24	668	423	137	561	90
June 2024	813	892	1,705	209	289	16	514	389	118	507	75

Period	investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2023	18,216	59	50	109	137	78	215	232	21,384
Sept. 2023	39,120	50	43	94	172	98	270	359	42,772
Dec. 2023	13,632	54	45	98	140	78	219	301	17,157
March 2024	12,764	62	48	110	191	65	256	266	16,634
June 2024	9,854	66	37	104	129	65	194	290	13,243

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	
June 2023	24	25	49	15	10	2	27	29	23	53	4
Sept. 2023	36	36	72	9	14	3	26	32	21	53	5
Dec. 2023	36	37	73	8	13	6	26	38	27	65	7
March 2024	58	51	109	13	11	3	27	43	36	79	11
June 2024	58	60	117	6	14	2	23	43	32	75	7

Period	Realized share certificate transactions	investment transactions continued... Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
June 2023	324	9	6	15	3	3	6	34	510
Sept. 2023	969	8	5	13	3	4	7	71	1,217
Dec. 2023	379	11	7	18	3	3	6	48	622
March 2024	469	13	9	22	5	3	8	43	768
June 2024	331	11	7	18	3	3	6	55	632

**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
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
March 2024	254	55	3,478	93	3,880	2	1	43	1	48
June 2024	168	30	3,136	85	3,419	1	0	49	2	52

**III.5. Other financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2023	3,149	24
Sept. 2023	3,642	31
Dec. 2023	3,714	29
March 2024	3,169	34
June 2024	2,692	33

**IV. Product sales realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2023	90	53	142	3
Sept. 2023	81	58	140	3
Dec. 2023	147	63	210	5
March 2024	70	60	130	4
June 2024	62	57	118	4

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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)
June 2023	6,428	2,325	1,594
Sept. 2023	6,514	2,386	1,590
Dec. 2023	6,610	2,397	1,577
March 2024	6,490	2,318	1,547
June 2024	6,484	2,315	1,534

**II. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2023	7	3	154	98	263
Sept. 2023	7	2	150	95	254
Dec. 2023	16	3	147	98	264
March 2024	4	3	124	87	218
June 2024	3	4	105	72	183

**III. Financial transactions**

**III.1. Money transfers**

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
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
Dec. 2023	26,642	2,401	46	2,448	22,801	564	23,365	25,813	239	19	259	52,714
March 2024	23,662	2,314	42	2,356	21,715	536	22,252	24,608	211	16	227	48,497
June 2024	22,582	2,362	41	2,403	21,176	544	21,721	24,123	212	15	227	46,933

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						
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	313	25	338	5,684	
Dec. 2023	2,778	1,659	86	1,745	1,460	140	1,600	3,345	357	27	384	6,507	
March 2024	3,111	1,749	91	1,840	1,901	162	2,063	3,903	318	14	332	7,347	
June 2024	3,311	1,881	91	1,972	2,074	162	2,236	4,208	325	11	336	7,855	

**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
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
March 2024	2,017	1,571	689	196	780	278	149	0	4,330	10,010
June 2024	1,839	1,672	653	186	135	281	118	0	4,144	9,028

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
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
March 2024	46	171	59	38	3	0	0	0	122	439
June 2024	44	236	69	39	0	0	0	0	126	514

**The Banks Association of Turkey**  
**Commercial Internet Banking Statistics**

**III.3. Investment transactions**

Period	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2024	263	282	544	120	346	42	508	69	25	94	16
June 2024	262	289	551	103	333	42	477	68	26	94	12

Period	Realized share certificate transactions	Number of transactions (Thousand)							
		Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
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
March 2024	60	1	0	1	5	2	7	51	1,282
June 2024	60	0	0	1	4	3	7	75	1,278

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	
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
March 2024	277	283	560	35	81	43	159	39	30	69	10
June 2024	335	336	671	31	85	59	175	39	33	72	7

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		
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
March 2024	38	0	0	0	1	0	1	70	908
June 2024	32	0	0	0	1	1	1	102	1,059

**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
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
March 2024	8	1	934	90	1,033	0	0	94	4	98
June 2024	5	1	846	85	937	0	0	110	5	115

**III.5. Other financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2023	1,275	182
Sept. 2023	1,240	228
Dec. 2023	1,343	279
March 2024	1,281	296
June 2024	1,201	313

**IV. Product sales realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2023	4	0	4	2
Sept. 2023	9	1	10	5
Dec. 2023	9	1	10	5
March 2024	8	2	10	5
June 2024	8	2	10	5

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

## ***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.)

#### \*Publication Periods of the Report:

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week

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

Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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## Summary Tables

### Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	April-June 2024
<b>Number of retail customers</b>					
Number of active customers	60,334	72,405	88,647	104,829	109,060
Number of registered customers that logged in at least once	93,974	112,106	136,095	164,581	175,802
Number of registered customers that logged in at least once in 1-year period	71,743	83,692	103,182	124,011	129,776
<b>Active / Registered Customer Ratio</b>	<b>64</b>	<b>65</b>	<b>65</b>	<b>64</b>	<b>62</b>
<b>Number of commercial customers</b>					
Number of active customers	2,166	2,763	3,443	3,957	3,973
Number of registered customers that logged in at least once	4,087	5,121	6,534	7,454	7,761
Number of registered customers that logged in at least once in 1-year period	2,813	3,461	4,152	4,971	4,941
<b>Active / Registered Customer Ratio</b>	<b>53</b>	<b>54</b>	<b>53</b>	<b>53</b>	<b>51</b>
<b>Number of total customers</b>					
Total Number of active customers	62,500	75,168	92,090	108,786	113,033
Total number of registered customers that logged in at least once	98,061	117,226	142,629	172,035	183,563
Total number of registered customers that logged in at least once in 1-year period	74,556	87,152	107,334	128,982	134,717
<b>Total Active / Registered Customer Ratio</b>	<b>64</b>	<b>64</b>	<b>65</b>	<b>63</b>	<b>62</b>

### Financial Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		April-June 2024	
	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	369	1,562	675	3,267	1,023	6,919	1,512	14,339	1,530	19,657
Payments	230	82	293	137	357	295	389	610	383	818
Investment transactions	89	1,191	99	2,031	125	3,085	228	5,608	198	6,673
Credit Card transactions	100	118	151	237	217	610	274	1,588	265	2,120
Other Financial transactions	72	118	60	160	95	398	154	865	106	908
<b>Total</b>	<b>860</b>	<b>3,071</b>	<b>1,277</b>	<b>5,833</b>	<b>1,816</b>	<b>11,307</b>	<b>2,558</b>	<b>23,010</b>	<b>2,483</b>	<b>30,177</b>

### Investment Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		April-June 2024	
	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	4,790	89	7,303	200	10,155	312	17,819	795	24,100	1,624
Foreign currency transactions	13,056	144	27,522	535	21,933	329	21,198	380	18,464	396
Time deposit accounts	7,023	213	9,877	514	8,401	624	12,806	1,507	14,942	1,969
Share certificate transactions	53,517	576	42,203	480	75,920	1,570	167,139	2,535	131,404	2,267
Repo Transactions	39	2	38	3	43	6	40	9	13	1
Bonds and bills	340	19	397	19	707	64	1,331	149	1,452	153
Gold transactions	8,972	92	10,868	208	7,230	90	7,379	123	7,238	137
VIOP transactions	1,307	55	566	72	677	90	680	110	689	127
<b>Total</b>	<b>89,045</b>	<b>1,191</b>	<b>98,775</b>	<b>2,031</b>	<b>125,065</b>	<b>3,085</b>	<b>228,394</b>	<b>5,608</b>	<b>198,302</b>	<b>6,673</b>

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.

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## Summary Tables

### Number of Customers Using Mobil Banking Services, thousand person

	April-June 2023	Janu.- March 2023	April-June 2024
<b>Number of retail customers</b>			
Number of active customers	97,774	107,940	109,060
Number of registered customers that logged in at least once	151,360	170,553	175,802
Number of registered customers that logged in at least once in 1-year period	115,444	127,389	129,776
<b>Active / Registered Customer Ratio</b>	<b>65</b>	<b>63</b>	<b>62</b>
<b>Number of commercial customers</b>			
Number of active customers	3,851	4,019	3,973
Number of registered customers that logged in at least once	6,979	7,604	7,761
Number of registered customers that logged in at least once in 1-year period	4,715	4,954	4,941
<b>Active / Registered Customer Ratio</b>	<b>55</b>	<b>53</b>	<b>51</b>
<b>Number of total customers</b>			
Total Number of active customers	101,625	111,959	113,033
Total number of registered customers that logged in at least once	158,339	178,157	183,563
Total number of registered customers that logged in at least once in 1-year period	120,159	132,343	134,717
<b>Total Active / Registered Customer Ratio</b>	<b>64</b>	<b>63</b>	<b>62</b>

### Financial Transactions in Mobil Banking

	April-June 2023		Janu.-March 2023		April-June 2024	
	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	1,210	10,360	1,545	16,795	1,530	19,657
Payments	334	399	407	747	383	818
Investment transactions	127	3,376	238	7,204	198	6,673
Credit Card transactions	234	948	276	1,934	265	2,120
Other Financial transactions	120	591	123	960	106	908
<b>Total</b>	<b>2,026</b>	<b>15,675</b>	<b>2,588</b>	<b>27,640</b>	<b>2,483</b>	<b>30,177</b>

### Investment Transactions in Mobil Banking

	April-June 2023		Janu.-March 2023		April-June 2024	
	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	10,964	453	22,488	1,218	24,100	1,624
Foreign currency transactions	22,013	393	20,957	426	18,464	396
Time deposit accounts	11,090	1,023	14,786	1,821	14,942	1,969
Share certificate transactions	74,213	1,213	168,872	3,231	131,404	2,267
Repo Transactions	46	7	48	12	13	1
Bonds and bills	1,176	117	1,634	214	1,452	153
Gold transactions	7,072	112	8,381	156	7,238	137
VIOP transactions	487	59	661	125	689	127
<b>Total</b>	<b>127,060</b>	<b>3,376</b>	<b>237,827</b>	<b>7,204</b>	<b>198,302</b>	<b>6,673</b>

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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)
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	7,454	4,971	3,957	172,035	128,982	108,786
March 2023	170,553	127,389	107,940	7,604	4,954	4,019	178,157	132,343	111,959
June 2024	175,802	129,776	109,060	7,761	4,941	3,973	183,563	134,717	113,033

**III. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2023	15,417	44,452	10,712	11,389	81,971
June 2024	12,522	37,717	8,958	10,422	69,618

**II. Financial transactions**

**III.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					
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
March 2023	1,000,099	110,857	286	111,142	430,241	2,501	432,742	543,885	315	506	821	1,544,804
June 2024	1,002,187	109,513	258	109,771	415,041	2,536	417,577	527,348	307	559	866	1,530,401

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					
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
March 2023	10,186	1,754	51	1,805	4,484	242	4,726	6,531	67	11	78	16,795
June 2024	10,695	1,881	57	1,938	6,686	263	6,949	8,886	64	12	76	19,657

**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
June 2023	186,756	8,143	4,050	54,450	2,149	659	8,551	57,718	11,149	333,624
Sept. 2023	190,534	14,722	5,365	56,933	13,994	1,835	8,327	55,482	12,846	360,038
Dec. 2023	201,754	15,011	5,194	61,472	6,013	2,549	7,105	73,975	15,538	388,610
March 2023	217,816	10,297	5,092	61,193	14,381	2,324	6,730	70,659	18,145	406,637
June 2024	217,081	10,322	5,219	59,506	2,990	2,503	6,617	61,237	17,288	382,763

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
June 2023	74	46	27	191	1	1	1	37	21	399
Sept. 2023	89	72	45	227	11	2	1	40	25	513
Dec. 2023	105	75	46	288	4	3	1	57	31	610
March 2023	149	68	57	348	17	3	2	63	42	747
June 2024	135	95	62	408	3	4	2	61	49	818

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

**II.3. Investment transactions**

Period	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurchase agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2023	4,365	6,599	10,964	7,919	13,908	186	22,013	7,987	3,103	11,090	46
Sept. 2023	7,097	10,042	17,138	6,550	17,296	216	24,062	8,166	3,093	11,258	41
Dec. 2023	7,410	10,410	17,819	5,743	15,245	209	21,198	9,380	3,426	12,806	40
March 2023	9,689	12,799	22,488	7,546	13,233	178	20,957	10,407	4,378	14,786	48
June 2024	10,557	13,543	24,100	5,086	13,203	175	18,464	10,724	4,218	14,942	13

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									
June 2023	74,213	478	697	1,176	3,884	3,188	7,072	487	127,060							
Sept. 2023	165,133	415	736	1,151	4,200	3,387	7,587	781	227,152							
Dec. 2023	167,139	527	804	1,331	4,198	3,182	7,379	680	228,394							
March 2023	168,872	660	974	1,634	5,417	2,964	8,381	661	237,827							
June 2024	131,404	663	790	1,452	4,064	3,174	7,238	689	198,302							

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	
June 2023	223	230	453	171	196	26	393	546	478	1,023	7
Sept. 2023	347	529	877	116	274	28	418	684	519	1,204	10
Dec. 2023	383	412	795	98	243	39	380	871	636	1,507	9
March 2023	637	581	1,218	171	223	32	426	1,013	809	1,821	12
June 2024	741	883	1,624	91	274	32	396	1,123	846	1,969	1

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													
June 2023	1,213	59	58	117	50	61	112	59	3,376											
Sept. 2023	3,433	48	47	95	59	64	123	120	6,278											
Dec. 2023	2,535	75	74	149	59	64	123	110	5,608											
March 2023	3,231	107	106	214	91	65	156	125	7,204											
June 2024	2,267	80	73	153	58	79	137	127	6,673											

**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
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
March 2023	35,713	6,617	231,011	2,511	275,852	153	70	1,677	33	1,934
June 2024	26,319	3,511	233,007	2,514	265,352	81	25	1,972	42	2,120

**III.5. Transactions from mobile**

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
March 2023	72,336	20,952	23,578	116,866
June 2024	80,204	24,304	32,731	137,239

**III.6. Other financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2023	120,233	591
Sept. 2023	144,701	826
Dec. 2023	154,205	865
March 2023	122,764	960
June 2024	106,221	908

**IV. Product sales realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
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
March 2023	5,025	4,632	9,658	295
June 2024	5,009	4,949	9,959	291

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**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)
June 2023	151,360	115,444	97,774
Sept. 2023	157,875	119,694	100,779
Dec. 2023	164,581	124,011	104,829
March 2024	170,553	127,389	107,940
June 2024	175,802	129,776	109,060

**II. Non-financial transactions**

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
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
March 2024	15,343	44,415	10,435	11,117	81,309
June 2024	12,459	37,670	8,706	10,187	69,022

**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						
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	
March 2024	956,678	106,248	268	106,516	413,117	2,074	415,191	521,707	249	504	754	1,479,138	
June 2024	958,899	104,800	236	105,036	398,044	2,077	400,121	505,157	239	557	796	1,464,853	

	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					
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
March 2024	7,239	1,193	35	1,228	3,192	144	3,335	4,563	41	10	51	11,854
June 2024	7,567	1,263	34	1,297	5,363	150	5,512	6,810	37	12	49	14,426

**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
June 2023	182,076	6,961	3,342	52,673	2,067	615	8,475	57,708	10,365	324,281
Sept. 2023	185,532	12,982	4,382	56,061	13,400	1,713	8,259	55,473	12,071	349,873
Dec. 2023	196,583	13,431	4,235	59,929	5,799	2,372	7,050	73,963	14,784	378,146
March 2024	212,687	8,954	4,163	59,623	13,712	2,172	6,682	70,649	17,306	395,948
June 2024	212,037	8,787	4,302	57,940	2,879	2,346	6,574	61,229	16,336	372,430

	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
June 2023	61	16	17	159	1	1	1	37	10	303
Sept. 2023	72	27	27	190	10	2	1	40	13	383
Dec. 2023	86	26	27	233	4	2	1	57	17	454
March 2024	126	25	33	281	15	3	2	63	21	569
June 2024	114	29	34	328	3	4	2	61	25	599

**The Banks Association of Turkey**  
**Retail Mobil Banking Statistics**

**III.3. Investment transactions**

	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2024	9,273	12,370	21,643	7,388	12,581	156	20,125	10,195	4,313	14,509	47
June 2024	10,083	13,060	23,143	4,966	12,532	153	17,651	10,506	4,150	14,656	12

	(investment transactions continued...)	Number of transactions (Thousand)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
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	
March 2024	168,799	660	974	1,634	5,375	2,924	8,299	655	235,709	
June 2024	131,346	662	789	1,451	4,032	3,133	7,165	688	196,112	

	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		
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	
March 2024	477	428	905	149	175	21	345	933	769	1,702	12	
June 2024	538	691	1,229	75	220	21	316	1,039	808	1,846	1	

	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		
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
March 2024	3,221	107	106	214	89	64	153	125	6,677
June 2024	2,258	80	73	153	57	77	134	127	6,064

**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
June 2023	26,798	6,453	191,170	2,040	226,462	72	52	687	11
Sept. 2023	28,041	5,886	210,464	2,175	246,565	65	35	985	16
Dec. 2023	34,586	7,313	221,895	2,071	265,865	114	59	1,201	18
March 2024	35,511	6,574	223,510	2,061	267,656	150	69	1,468	22
June 2024	26,134	3,480	225,705	2,062	257,381	78	24	1,719	28

**III.5. Transactions from mobile**

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
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
March 2024	71,552	20,724	23,486	115,762
June 2024	79,297	24,036	32,586	135,918

**III.6. Other financial transactions**

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2023	119,281	536
Sept. 2023	143,768	760
Dec. 2023	153,258	790
March 2024	121,727	867
June 2024	105,281	808

**IV. Product sales realized**

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
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
March 2024	4,960	4,627	9,587	280
June 2024	4,936	4,944	9,880	275

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)
June 2023	6,979	4,715	3,851
Sept. 2023	7,236	4,882	3,892
Dec. 2023	7,454	4,971	3,957
March 2024	7,604	4,954	4,019
June 2024	7,761	4,941	3,973

**II. Non-financial transactions**

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
June 2023	78	48	320	1,382	1,828
Sept. 2023	73	36	350	286	744
Dec. 2023	65	40	336	306	746
March 2024	74	37	278	273	662
June 2024	62	46	252	235	596

**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					
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
March 2024	43,421	4,608	18	4,626	17,125	427	17,551	22,178	66	2	67	65,666
June 2024	43,288	4,713	22	4,735	16,997	459	17,456	22,191	68	2	69	65,548

	Volume of transactions (Billion TRY)											
Period	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					
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
March 2024	2,947	561	15	577	1,293	98	1,391	1,968	26	1	26	4,941
June 2024	3,128	617	23	640	1,323	113	1,436	2,077	27	1	27	5,231

**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
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
March 2024	5,129	1,342	929	1,570	669	153	48	10	839	10,689
June 2024	5,043	1,536	917	1,566	111	157	44	8	951	10,333

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
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
March 2024	23	43	24	66	1	0	0	0	21	178
June 2024	21	65	27	80	0	0	0	0	24	219

**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		
June 2023	265	278	542	212	720	19	952	154	52	207	1	
Sept. 2023	321	336	657	180	848	24	1,052	168	53	222	1	
Dec. 2023	399	368	767	153	763	23	939	198	55	253	0	
March 2024	417	429	846	159	652	21	832	212	65	277	0	
June 2024	474	483	957	120	671	22	814	218	68	286	0	

Period	Realized share certificate transactions	Number of transactions (Thousand)							Realized VIOP transactions	Total
		Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
June 2023	60	0	0	0	32	42	74	4	1,835	
Sept. 2023	105	0	0	0	34	38	72	7	2,115	
Dec. 2023	77	0	0	0	36	40	76	7	2,119	
March 2024	73	0	0	0	42	40	82	6	2,117	
June 2024	58	1	0	1	32	41	73	1	2,190	

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		
June 2023	71	66	137	26	42	7	75	39	23	62	0	
Sept. 2023	94	88	183	23	56	9	88	53	25	78	0	
Dec. 2023	125	110	235	20	52	9	81	69	28	97	0	
March 2024	160	153	313	22	48	11	81	80	40	120	0	
June 2024	203	192	394	16	53	11	80	84	38	122	0	

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		
June 2023	5	0	0	0	1	2	3	0	283
Sept. 2023	14	0	0	0	1	1	3	0	366
Dec. 2023	7	0	0	0	1	2	3	0	423
March 2024	10	0	0	0	2	1	3	0	527
June 2024	9	0	0	0	1	2	3	0	609

**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
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
March 2024	202	43	7,501	450	8,196	4	1	209	11
June 2024	185	31	7,303	452	7,971	3	1	253	14

**III.5. Transactions from mobile**

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
June 2023	718	237	24	980
Sept. 2023	723	242	42	1,007
Dec. 2023	726	228	53	1,007
March 2024	784	228	92	1,104
June 2024	907	268	145	1,320

**III.6. Other financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
June 2023	951	55
Sept. 2023	933	66
Dec. 2023	947	75
March 2024	1,036	93
June 2024	940	100

**IV. Product sales realized**

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
June 2023	43	1	44	3
Sept. 2023	32	2	34	5
Dec. 2023	56	2	58	9
March 2024	65	5	71	16
June 2024	74	5	79	16

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.



## ***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.)

### **\*Publication Periods of the Report:**

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week

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This report is prepared from the related statistics of member banks that give mobil banking services to the customers. The data of participation banks is not included.

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

Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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## 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 / <a href="https://internetsubesi.passolig.com.tr">https://internetsubesi.passolig.com.tr</a>
3 Alternatifbank A.Ş.	<a href="https://online.alternatifbank.com.tr">https://online.alternatifbank.com.tr</a>
4 Anadolubank A.Ş.	Anadolubank Internet Banking Site
5 Arap Türk Bankası A.Ş.	<a href="https://internetsubesi.atbank.com.tr/">https://internetsubesi.atbank.com.tr/</a>
6 Burgan Bank A.Ş.	<a href="https://www.burgan.com.tr">https://www.burgan.com.tr</a> , <a href="https://www.burgan.com.tr/on">https://www.burgan.com.tr/on</a>
7 Citibank A.Ş.	<a href="https://portal.citidirect.com">https://portal.citidirect.com</a>
8 Denizbank A.Ş.	Denizbank Internet Banking, DenizTrader
9 Fibabanka A.Ş.	<a href="http://www.fibabanka.com.tr">www.fibabanka.com.tr</a>
10 HSBC Bank A.Ş.	<a href="https://bireysel.hsbc.com.tr/">https://bireysel.hsbc.com.tr/</a>
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Internet Şube
12 ING Bank A.Ş.	ING Internet Şube
13 MUFG Bank Turkey A.Ş.	<a href="https://www.tu.bk.mufg.jp">https://www.tu.bk.mufg.jp</a>
14 Odea Bank A.Ş.	<a href="https://online.odeabank.com.tr/">https://online.odeabank.com.tr/</a>
15 Pasha Yatırım Bankası A.Ş.	<a href="https://pashaonline.pashabank.com.tr">https://pashaonline.pashabank.com.tr</a>
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.	<a href="http://www.turkishbank.com">www.turkishbank.com</a>
19 Turkland Bank A.Ş.	<a href="http://www.tbank.com.tr">www.tbank.com.tr</a>
20 Türk Ekonomi Bankası A.Ş.	<a href="http://www.teb.com.tr">www.teb.com.tr</a>
21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	<a href="http://www.ziraatbank.com.tr">www.ziraatbank.com.tr</a>
22 Türkiye Garanti Bankası A.Ş.	<a href="http://www.garantibbva.com.tr">www.garantibbva.com.tr</a>
23 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
24 Türkiye İş Bankası A.Ş.	<a href="http://www.isbank.com.tr">www.isbank.com.tr</a>
25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	<a href="https://online.kalkinma.com.tr">https://online.kalkinma.com.tr</a>
26 Türkiye Sınai Kalkınma Bankası A.Ş.	<a href="https://online.tskb.com.tr/tskbonline/Giris">https://online.tskb.com.tr/tskbonline/Giris</a>
27 Türkiye Vakıflar Bankası A.Ş.	<a href="http://www.vakifbank.com.tr">www.vakifbank.com.tr</a> , 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.	<a href="https://m.citidirect.com">https://m.citidirect.com</a>
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