



Digital, Internet and Mobile Banking Statistics

December 2024

Report Code: DE22
February 2025



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024
Number of active retail customers	62,827	74,521	90,325	106,038	114,398
Number of active commercial customers	2,850	3,411	4,065	4,549	4,762
Number of Active Digital Banking Customers	65,677	77,932	94,390	110,588	119,160

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024
Only internet banking users	3,177	2,764	2,301	1,802	1,405
Only mobile banking users	53,234	65,954	82,304	98,543	109,644
Both internet and mobile banking users	9,267	9,214	9,786	10,243	8,111
Total	65,677	77,932	94,390	110,588	119,160

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024
Female	20,021	24,530	30,642	37,341	40,551
Male	42,807	49,991	59,683	68,698	73,847

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

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024
0-17	230	294	587	727	897
18-25	12,431	14,511	17,176	19,990	20,602
26-35	18,204	20,945	24,402	28,502	30,365
36-55	25,237	29,925	35,623	42,184	46,107
56-65	4,884	6,239	8,258	9,683	10,769
66+	1,841	2,607	4,279	4,952	5,658

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024
Number of retail customers					
Number of active customers	11,074	10,525	10,545	10,468	7,962
Number of registered customers that logged in at least once	74,817	81,689	91,137	99,129	103,587
Number of registered customers that logged in at least once in 1-year period	24,061	24,405	25,147	27,150	21,934
Active / Registered Customer	15	13	12	11	8
Number of commercial customers					
Number of active customers	1,369	1,452	1,541	1,577	1,554
Number of registered customers that logged in at least once	4,669	5,185	6,069	6,610	6,413
Number of registered customers that logged in at least once in 1-year period	1,892	2,276	2,199	2,397	2,345
Active / Registered Customer Ratio	29	28	25	24	24
Number of total customers					
Total Number of active customers	12,444	11,977	12,086	12,044	9,516
Total number of registered customers that logged in at least once	79,486	86,873	97,206	105,739	110,000
Total number of registered customers that logged in at least once in 1-year period	25,952	26,681	27,346	29,546	24,279
Total Active / Registered Customer Ratio	16	14	12	11	9

Financial Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 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	6,956	66	11,117
Payments	28	87	26	119	24	248	22	460	18	664
Investment transactions	22	475	18	673	26	1,234	18	1,340	13	2,377
Credit Card transactions	7	24	7	36	6	71	5	130	4	206
Other Financial transactions	4	80	3	94	4	170	5	308	4	444
Total	123	1,987	123	2,995	134	5,758	129	9,194	105	14,808

Investment Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 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	2,276	1,405
Foreign currency transactions	2,198	86	2,721	213	1,651	147	1,237	181	2,265	215
Time deposit accounts	826	52	913	75	580	78	623	124	613	200
Share certificate transactions	16,120	206	11,510	174	20,666	601	13,686	398	7,263	306
Repo Transactions	70	5	57	6	56	8	89	14	87	15
Bonds and bills	131	10	110	7	105	13	99	18	99	16
Gold transactions	755	12	637	18	321	7	225	7	197	10
VIOP transactions	568	36	757	89	399	91	387	111	300	211
Total	22,137	475	18,423	673	25,551	1,234	18,491	1,340	13,100	2,377

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. 2023	July-Sept. 2024	Oct.-Dec. 2024
Number of active retail customers	106,038	112,634	114,398
Number of active commercial customers	4,549	4,668	4,762
Number of Active Digital Banking	110,588	117,302	119,160

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

	Oct.-Dec. 2023	July-Sept. 2024	Oct.-Dec. 2024
Only internet banking users	1,802	1,486	1,405
Only mobile banking users	98,543	107,478	109,644
Both internet and mobile banking users	10,243	8,338	8,111
Total	110,588	117,302	119,160

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

	Oct.-Dec. 2023	July-Sept. 2024	Oct.-Dec. 2024
Female	37,341	39,653	40,551
Male	68,698	72,981	73,847

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

	Oct.-Dec. 2023	July-Sept. 2024	Oct.-Dec. 2024
0-17	727	1,012	897
18-25	19,990	20,420	20,602
26-35	28,502	30,038	30,365
36-55	42,184	45,144	46,107
56-65	9,683	10,563	10,769
66+	4,952	5,456	5,658

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2023	July-Sept. 2024	Oct.-Dec. 2024
Number of retail customers			
Number of active customers	10,468	8,289	7,962
Number of registered customers that logged in at least once	99,129	102,192	103,587
Number of registered customers that logged in at least once in 1-year period	27,150	23,307	21,934
Active / Registered Customer Ratio	11	8	8
Number of commercial customers			
Number of active customers	1,577	1,535	1,554
Number of registered customers that logged in at least once	6,610	6,249	6,413
Number of registered customers that logged in at least once in 1-year period	2,397	2,313	2,345
Active / Registered Customer Ratio	24	25	24
Number of total customers			
Total Number of active customers	12,044	9,824	9,516
Total number of registered customers that logged in at least once	105,739	108,440	110,000
Total number of registered customers that logged in at least once in 1-year period	29,546	25,620	24,279
Total Active / Registered Customer Ratio	11	9	9

Financial Transactions in Internet Banking

	Oct.-Dec. 2023		July-Sept. 2024		Oct.-Dec. 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	79	6,956	65	9,773	66	11,117
Payments	22	460	20	596	18	664
Investment transactions	18	1,340	13	2,132	13	2,377
Credit Card transactions	5	130	4	191	4	206
Other Financial transactions	5	308	4	366	4	444
Total	129	9,194	105	13,058	105	14,808

Investment Transactions in Internet Banking

	Oct.-Dec. 2023		July-Sept. 2024		Oct.-Dec. 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	2,146	487	2,262	1,194	2,276	1,405
Foreign currency transactions	1,237	181	998	196	2,265	215
Time deposit accounts	623	124	612	178	613	200
Share certificate transactions	13,686	398	8,178	347	7,263	306
Repo Transactions	89	14	93	15	87	15
Bonds and bills	99	18	83	15	99	16
Gold transactions	225	7	186	9	197	10
VIOP transactions	387	111	319	179	300	211
Total	18,491	1,340	12,731	2,132	13,100	2,377

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 Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024
Number of retail customers					
Number of active customers	60,334	72,405	88,647	104,829	113,514
Number of registered customers that logged in at least once	93,974	112,106	136,095	164,581	187,613
Number of registered customers that logged in at least once in 1-year period	71,743	83,692	103,182	124,011	136,048
Active / Registered Customer Ratio	64	65	65	64	61
Number of commercial customers					
Number of active customers	2,166	2,763	3,443	3,957	4,241
Number of registered customers that logged in at least once	4,087	5,121	6,534	7,454	8,211
Number of registered customers that logged in at least once in 1-year period	2,813	3,461	4,152	4,971	5,298
Active / Registered Customer Ratio	53	54	53	53	52
Number of total customers					
Total Number of active customers	62,500	75,168	92,090	108,786	117,755
Total number of registered customers that logged in at least once	98,061	117,226	142,629	172,035	195,824
Total number of registered customers that logged in at least once in 1-year period	74,556	87,152	107,334	128,982	141,346
Total Active / Registered Customer Ratio	64	64	65	63	60

Financial Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 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	14,349	1,614	24,032
Payments	230	82	293	137	357	295	389	610	412	1,095
Investment transactions	89	1,191	99	2,031	125	3,085	228	5,618	155	8,182
Credit Card transactions	100	118	151	237	217	610	274	1,588	276	2,690
Other Financial transactions	72	118	60	160	95	398	154	865	114	1,282
Total	860	3,071	1,277	5,833	1,816	11,307	2,558	23,031	2,571	37,281

Investment Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 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	26,547	2,578
Foreign currency transactions	13,056	144	27,522	535	21,933	329	21,202	390	16,715	437
Time deposit accounts	7,023	213	9,877	514	8,401	624	12,806	1,507	15,572	2,797
Share certificate transactions	53,517	576	42,203	480	75,920	1,570	167,139	2,535	86,474	1,858
Repo Transactions	39	2	38	3	43	6	40	9	35	6
Bonds and bills	340	19	397	19	707	64	1,331	149	1,262	144
Gold transactions	8,972	92	10,868	208	7,230	90	7,379	123	7,215	185
VIOP transactions	1,307	55	566	72	677	90	680	110	761	178
Total	89,045	1,191	98,775	2,031	125,065	3,085	228,397	5,618	154,581	8,182

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

	Oct.-Dec. 2023	July-Sept. 2024	Oct.-Dec. 2024
Number of retail customers			
Number of active customers	104,829	111,680	113,514
Number of registered customers that logged in at least once	164,581	182,032	187,613
Number of registered customers that logged in at least once in 1-year period	124,011	133,246	136,048
Active / Registered Customer Ratio	64	61	61
Number of commercial customers			
Number of active customers	3,957	4,136	4,241
Number of registered customers that logged in at least once	7,454	7,938	8,211
Number of registered customers that logged in at least once in 1-year period	4,971	5,132	5,298
Active / Registered Customer Ratio	53	52	52
Number of total customers			
Total Number of active customers	108,786	115,816	117,755
Total number of registered customers that logged in at least once	172,035	189,970	195,824
Total number of registered customers that logged in at least once in 1-year period	128,982	138,378	141,346
Total Active / Registered Customer Ratio	63	61	60

Financial Transactions in Mobil Banking

	Oct.-Dec. 2023		July-Sept. 2024		Oct.-Dec. 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	1,512	14,349	1,516	20,958	1,614	24,032
Payments	389	610	406	987	412	1,095
Investment transactions	228	5,618	169	7,510	155	8,182
Credit Card transactions	274	1,588	268	2,487	276	2,690
Other Financial transactions	154	865	105	1,078	114	1,282
Total	2,558	23,031	2,464	33,020	2,571	37,281

Investment Transactions in Mobil Banking

	Oct.-Dec. 2023		July-Sept. 2024		Oct.-Dec. 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	17,819	795	25,911	2,077	26,547	2,578
Foreign currency transactions	21,202	390	17,804	432	16,715	437
Time deposit accounts	12,806	1,507	15,783	2,441	15,572	2,797
Share certificate transactions	167,139	2,535	100,704	2,142	86,474	1,858
Repo Transactions	40	9	38	8	35	6
Bonds and bills	1,331	149	1,292	124	1,262	144
Gold transactions	7,379	123	6,589	159	7,215	185
VIOP transactions	680	110	749	128	761	178
Total	228,397	5,618	168,870	7,510	154,581	8,182

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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. 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 2024	16,647	86,526	84,053	187,226	1,587	102,807	24,596	128,990	1,105	99,580	8,364	109,049
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
Sept. 2024	15,639	95,479	86,553	197,671	1,490	111,429	21,817	134,736	954	104,345	7,335	112,634
Dec. 2024	15,479	99,504	88,109	203,091	1,442	115,556	20,492	137,490	884	106,436	7,078	114,398

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. 2023	2,737	3,580	3,874	10,190	721	3,295	1,675	5,692	592	2,972	985	4,549
March 2024	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
Sept. 2024	2,287	3,977	3,961	10,226	665	3,484	1,649	5,797	532	3,133	1,003	4,668
Dec. 2024	2,321	4,119	4,092	10,531	679	3,632	1,666	5,977	521	3,208	1,033	4,762

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. 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 2024	19,224	90,217	87,966	197,407	2,258	106,114	26,243	134,615	1,670	102,618	9,346	113,634
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
Sept. 2024	17,926	99,456	90,514	207,896	2,155	114,912	23,465	140,533	1,486	107,478	8,338	117,302
Dec. 2024	17,799	103,623	92,201	213,623	2,121	119,188	22,158	143,467	1,405	109,644	8,111	119,160

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. 2023	483	33,414	3,443	37,341	726	62,157	5,815	68,698	1,209	95,571	9,258	106,038
March 2024	451	35,371	2,640	38,462	654	64,209	5,724	70,587	1,105	99,580	8,364	109,049
June 2024	421	35,732	2,299	38,453	614	65,938	5,091	71,643	1,036	101,670	7,390	110,096
Sept. 2024	387	37,036	2,230	39,653	567	67,309	5,104	72,981	954	104,345	7,335	112,634
Dec. 2024	356	38,065	2,129	40,551	528	68,371	4,949	73,847	884	106,436	7,078	114,398

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. 2023	30	60	130	507	237	246	635	18,232	25,895	37,873	8,651	4,284
March 2024	28	48	111	455	225	238	643	18,749	27,168	39,366	9,064	4,591
June 2024	29	42	99	415	210	240	665	18,980	27,566	40,297	9,308	4,854
Sept. 2024	35	37	93	389	192	207	911	19,319	28,046	41,521	9,683	4,865
Dec. 2024	26	33	85	356	182	202	826	19,590	28,467	42,590	9,896	5,066

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Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Dec. 2023	62	1,698	2,477	3,804	795	422	727	19,990	28,502	42,184	9,683	4,952
March 2024	54	1,323	2,197	3,605	765	420	725	20,120	29,476	43,425	10,054	5,249
June 2024	52	1,104	1,878	3,214	717	425	746	20,126	29,543	43,926	10,235	5,519
Sept. 2024	67	1,065	1,899	3,234	687	384	1,012	20,420	30,038	45,144	10,563	5,456
Dec. 2024	45	978	1,813	3,161	691	390	897	20,602	30,365	46,107	10,769	5,658

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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. 2023	99,129	27,150	10,468	6,610	2,397	1,577	105,739	29,546	12,044
March 2024	100,700	26,183	9,469	6,490	2,318	1,547	107,190	28,501	11,016
June 2024	100,994	24,870	8,426	6,484	2,315	1,534	107,477	27,185	9,960
Sept. 2024	102,192	23,307	8,289	6,249	2,313	1,535	108,440	25,620	9,824
Dec. 2024	103,587	21,934	7,962	6,413	2,345	1,554	110,000	24,279	9,516

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Dec. 2023	283	1,031	509	398	2,221
March 2024	190	909	480	375	1,954
June 2024	140	664	364	313	1,481
Sept. 2024	163	575	344	335	1,417
Dec. 2024	102	342	335	333	1,112

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. 2023	41,497	5,031	67	5,098	31,146	670	31,816	36,914	305	85	391	78,802
March 2024	37,770	4,701	64	4,764	28,457	640	29,097	33,861	274	85	359	71,990
June 2024	34,719	4,486	58	4,544	26,549	635	27,183	31,727	266	81	348	66,794
Sept. 2024	33,980	4,533	65	4,598	25,593	667	26,260	30,858	290	79	369	65,207
Dec. 2024	34,557	4,453	64	4,517	25,442	675	26,117	30,635	287	82	369	65,561

	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. 2023	2,998	1,711	98	1,810	1,592	161	1,753	3,563	366	28	394	6,956
March 2024	3,349	1,812	107	1,919	2,030	184	2,214	4,133	328	15	344	7,826
June 2024	3,542	1,940	104	2,044	2,195	184	2,379	4,424	334	12	346	8,312
Sept. 2024	4,089	2,142	109	2,251	2,830	201	3,031	5,282	389	13	402	9,773
Dec. 2024	4,487	2,472	112	2,584	3,400	198	3,598	6,182	436	13	449	11,117

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. 2023	6,978	4,728	2,021	1,086	641	545	224	559	4,797	21,578
March 2024	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
Sept. 2024	6,447	3,787	1,884	876	1,115	454	79	287	4,635	19,564
Dec. 2024	6,417	3,575	1,599	784	212	499	57	288	4,788	18,219

	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. 2023	46	212	61	38	1	1	0	1	100	460
March 2024	49	181	70	43	3	1	0	1	126	473
June 2024	48	248	80	44	1	1	0	0	129	551
Sept. 2024	57	234	103	57	3	1	0	0	140	596
Dec. 2024	75	278	91	63	1	1	0	0	155	664

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. 2023	976	1,170	2,146	398	765	74	1,237	477	146	623	89
March 2024	1,186	1,279	2,465	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
Sept. 2024	1,050	1,212	2,262	337	598	63	998	468	143	612	93
Dec. 2024	1,043	1,232	2,276	1,017	1,167	81	2,265	473	140	613	87

	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. 2023	13,686	54	45	99		144	81	225		387	18,491					
March 2024	12,825	62	48	111		196	67	264		317	17,917					
June 2024	9,913	66	38	104		133	68	201		365	14,520					
Sept. 2024	8,178	50	33	83		123	62	186		319	12,731					
Dec. 2024	7,263	68	30	99		138	59	197		300	13,100					

	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. 2023	239	248	487	43	95	43	181	72	53	124	14
March 2024	335	335	670	47	93	46	187	83	65	148	20
June 2024	393	395	788	37	99	63	199	82	65	147	13
Sept. 2024	607	587	1,194	41	106	49	196	102	76	178	15
Dec. 2024	705	700	1,405	47	106	63	215	116	84	200	15

	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. 2023	398	11	7	18	3	3	7	111	1,340
March 2024	507	13	9	22	5	3	9	114	1,677
June 2024	363	12	7	18	3	4	7	156	1,692
Sept. 2024	347	9	5	15	5	4	9	179	2,132
Dec. 2024	306	11	5	16	5	4	10	211	2,377

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. 2023	262	67	4,705	203	5,237	2	1	123	5	130
March 2024	261	56	4,412	183	4,913	2	1	137	5	146
June 2024	172	31	3,982	170	4,356	1	0	159	6	167
Sept. 2024	156	34	3,851	168	4,208	1	0	182	7	191
Dec. 2024	158	36	3,830	155	4,179	1	0	196	8	206

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2023	5,057	308
March 2024	4,450	329
June 2024	3,893	346
Sept. 2024	3,720	366
Dec. 2024	3,967	444

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2023	156	64	220	9
March 2024	78	62	140	9
June 2024	70	58	128	9
Sept. 2024	76	58	134	8
Dec. 2024	75	56	131	10

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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. 2023	99,129	27,150	10,468
March 2024	100,700	26,183	9,469
June 2024	100,994	24,870	8,426
Sept. 2024	102,192	23,307	8,289
Dec. 2024	103,587	21,934	7,962

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2023	267	1,028	362	300	1,957
March 2024	186	906	356	288	1,736
June 2024	137	661	259	241	1,298
Sept. 2024	160	570	245	253	1,228
Dec. 2024	99	329	227	247	901

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)												
	EFT	Money orders						Total	Foreign currency transfers				Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
Dec. 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	6,742	103	6,845	9,253	63	69	132	23,494	
June 2024	12,137	2,124	17	2,141	5,373	90	5,463	7,604	55	66	121	19,862	
Sept. 2024	10,619	1,794	17	1,811	4,399	83	4,481	6,292	64	65	129	17,040	
Dec. 2024	10,212	1,687	15	1,702	4,308	81	4,388	6,091	57	68	126	16,429	

Period	Volume of transactions (Billion TRY)														
	EFT	Money orders								Total	Foreign currency transfers				Total
		Among own accounts			To other recipients			SWIFT	Others (Western Union, Moneygram, etc)		Total				
		TC	FC	Total	TC	FC	Total								
Dec. 2023	220	53	4	57	132	14	146	203	9	1	10	433			
March 2024	238	63	5	68	130	14	144	211	10	1	11	460			
June 2024	232	59	5	64	121	14	135	199	8	1	10	440			
Sept. 2024	251	67	4	71	139	14	152	223	10	1	11	485			
Dec. 2024	274	70	4	74	214	14	228	302	9	1	11	587			

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. 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
Sept. 2024	4,474	2,219	1,136	687	441	162	49	287	491	9,946
Dec. 2024	4,374	2,041	975	598	55	168	37	287	378	8,913

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. 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
Sept. 2024	4	12	13	6	1	0	0	0	6	42
Dec. 2024	4	11	12	6	0	0	0	0	3	37

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2023	730	900	1,630	268	372	29	669	410	123	533	75
March 2024	923	997	1,921	344	299	24	667	423	137	560	90
June 2024	813	892	1,705	209	289	16	514	389	118	507	75
Sept. 2024	739	875	1,613	228	279	18	525	394	117	511	81
Dec. 2024	689	848	1,537	908	861	36	1,805	395	113	508	75

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. 2023	13,632	54	45	98	140	78	219	301	17,157
March 2024	12,764	62	48	110	191	65	256	266	16,635
June 2024	9,854	66	37	104	129	65	194	290	13,243
Sept. 2024	8,124	50	32	82	119	60	179	289	11,405
Dec. 2024	7,215	68	30	98	133	57	190	278	11,706

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. 2023	36	37	73	8	13	6	27	38	27	65	7
March 2024	58	52	110	13	11	3	27	43	36	79	11
June 2024	58	60	117	6	14	2	23	43	32	75	7
Sept. 2024	73	66	138	10	15	3	28	52	38	90	8
Dec. 2024	77	75	152	10	14	4	28	61	42	102	8

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		
Dec. 2023	379	11	7	18	3	3	6	48	623
March 2024	469	13	9	22	5	3	8	43	769
June 2024	331	11	7	18	3	3	6	55	632
Sept. 2024	311	9	5	14	4	4	7	67	666
Dec. 2024	272	10	5	16	4	4	8	89	675

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. 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
Sept. 2024	151	33	2,999	82	3,265	1	0	56	2	59
Dec. 2024	153	35	2,909	76	3,172	1	0	59	2	62

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2023	3,714	29
March 2024	3,169	34
June 2024	2,692	33
Sept. 2024	2,319	32
Dec. 2024	2,625	33

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Dec. 2023	147	63	210	5
March 2024	70	60	130	4
June 2024	62	57	118	4
Sept. 2024	66	57	123	4
Dec. 2024	63	54	117	4

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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. 2023	6,610	2,397	1,577
March 2024	6,490	2,318	1,547
June 2024	6,484	2,315	1,534
Sept. 2024	6,249	2,313	1,535
Dec. 2024	6,413	2,345	1,554

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2023	16	3	147	98	264
March 2024	4	3	124	88	218
June 2024	3	4	105	72	183
Sept. 2024	3	5	99	82	189
Dec. 2024	3	13	108	86	210

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. 2023	26,642	2,401	46	2,448	22,801	564	23,365	25,812	239	19	259
March 2024	23,661	2,314	42	2,356	21,715	536	22,252	24,608	211	16	227
June 2024	22,582	2,362	41	2,403	21,176	544	21,721	24,123	212	15	227
Sept. 2024	23,361	2,739	48	2,787	21,195	584	21,779	24,566	227	14	240
Dec. 2024	24,345	2,766	49	2,815	21,134	595	21,729	24,544	230	14	244

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. 2023	2,778	1,659	94	1,753	1,460	147	1,607	3,360	357	27	384
March 2024	3,111	1,749	102	1,851	1,901	170	2,071	3,922	318	14	332
June 2024	3,311	1,881	99	1,980	2,074	170	2,244	4,225	325	11	336
Sept. 2024	3,838	2,075	106	2,180	2,691	187	2,879	5,059	379	11	391
Dec. 2024	4,212	2,402	108	2,510	3,186	184	3,369	5,880	427	12	439

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. 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
Sept. 2024	1,973	1,568	749	189	674	291	29	0	4,144	9,618
Dec. 2024	2,043	1,534	624	186	157	331	20	0	4,410	9,305

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. 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
Sept. 2024	53	222	90	51	2	0	0	0	134	553
Dec. 2024	70	267	80	57	1	1	0	0	152	627

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. 2023	246	270	516	130	393	45	568	67	24	90	14
March 2024	263	282	545	120	346	42	508	69	25	94	16
June 2024	262	289	551	103	333	42	477	68	26	94	12
Sept. 2024	311	338	649	109	319	45	473	74	26	100	13
Dec. 2024	354	385	739	109	306	46	461	78	27	106	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		
Dec. 2023	54	0	0	0	4	2	6	86	1,334
March 2024	60	1	0	1	5	2	7	51	1,283
June 2024	60	0	0	0	4	3	7	75	1,278
Sept. 2024	54	0	0	0	4	2	7	30	1,326
Dec. 2024	47	0	0	1	5	2	7	21	1,394

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. 2023	203	211	414	35	81	38	154	34	26	60	6
March 2024	277	283	561	35	81	43	160	39	30	69	10
June 2024	335	336	671	31	85	60	176	39	33	72	7
Sept. 2024	535	521	1,056	32	91	46	168	49	38	88	7
Dec. 2024	628	625	1,253	37	92	58	187	55	42	98	7

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. 2023	19	0	0	0	0	0	1	63	717
March 2024	38	0	0	0	1	0	1	70	908
June 2024	32	0	0	0	1	1	1	102	1,060
Sept. 2024	35	0	0	0	1	1	2	111	1,467
Dec. 2024	34	0	0	0	1	0	2	122	1,702

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. 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
Sept. 2024	5	1	851	85	943	0	0	126	6	132
Dec. 2024	5	1	921	79	1,006	0	0	137	6	143

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2023	1,343	279
March 2024	1,281	296
June 2024	1,201	313
Sept. 2024	1,402	335
Dec. 2024	1,343	411

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2023	9	1	10	5
March 2024	8	2	10	5
June 2024	8	2	10	5
Sept. 2024	10	1	11	4
Dec. 2024	13	2	14	6

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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)
Dec. 2023	164,581	124,011	104,829	7,454	4,971	3,957	172,035	128,982	108,786
March 2024	170,579	127,403	107,944	7,604	4,954	4,019	178,183	132,357	111,963
June 2024	175,802	129,776	109,060	7,761	4,941	3,973	183,563	134,717	113,033
Sept. 2024	182,032	133,246	111,680	7,938	5,132	4,136	189,970	138,378	115,816
Dec. 2024	187,613	136,048	113,514	8,211	5,298	4,241	195,824	141,346	117,755

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2023	14,304	38,684	11,883	9,623	74,494
March 2024	15,414	44,451	10,712	11,390	81,968
June 2024	12,522	37,717	8,958	10,422	69,618
Sept. 2024	12,877	39,893	8,899	11,582	73,252
Dec. 2024	13,412	42,653	8,912	9,211	74,189

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)
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	Total			
Dec. 2023	965,698	116,644	276	116,920	426,165	2,455	428,619	545,539	315	483	798
March 2024	1,000,138	110,862	286	111,148	430,256	2,501	432,757	543,905	315	506	821
June 2024	1,002,187	109,513	258	109,771	415,041	2,536	417,577	527,348	307	559	866
Sept. 2024	1,015,153	105,798	283	106,081	391,228	2,505	393,733	499,814	339	526	865
Dec. 2024	1,089,425	110,918	252	111,171	410,028	2,394	412,422	523,593	349	547	896

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)
		TC	FC	Total	TC	FC	Total	Total			
Dec. 2023	8,469	1,624	44	1,669	3,924	224	4,148	5,816	54	9	63
March 2024	10,188	1,755	56	1,811	4,484	248	4,732	6,543	67	11	78
June 2024	10,695	1,881	64	1,945	4,394	269	4,663	6,607	64	12	76
Sept. 2024	13,023	2,336	57	2,393	5,162	291	5,453	7,847	75	13	89
Dec. 2024	15,026	2,581	51	2,632	5,985	294	6,279	8,911	81	14	95

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. 2023	201,754	15,011	5,194	61,472	6,013	2,549	7,105	73,975	15,538	388,610
March 2024	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
Sept. 2024	238,584	11,447	5,459	58,166	12,287	3,049	5,842	53,207	17,688	405,729
Dec. 2024	250,936	13,923	5,197	53,728	2,376	3,407	4,296	61,278	17,311	412,455

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. 2023	105	75	46	288	4	3	1	57	31	610
March 2024	149	68	57	348	17	3	2	63	42	747
June 2024	135	95	62	408	3	4	2	61	49	818
Sept. 2024	180	96	76	489	16	5	2	67	57	987
Dec. 2024	217	117	78	532	3	5	1	79	62	1,095

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2023	7,410	10,410	17,819	5,743	15,249	209	21,202	9,380	3,426	12,806	40
March 2024	9,709	12,814	22,524	7,548	13,231	178	20,956	10,404	4,376	14,781	48
June 2024	10,557	13,543	24,100	5,086	13,203	175	18,464	10,724	4,218	14,942	13
Sept. 2024	11,065	14,846	25,911	5,140	12,476	188	17,804	11,255	4,528	15,783	38
Dec. 2024	11,159	15,388	26,547	5,214	11,313	188	16,715	10,860	4,712	15,572	35

Period	Realized share certificate transactions	Number of transactions (Thousand)							Realized VIOP transactions	Total
		Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2023	167,139	527	804	1,331	4,198	3,182	7,379	680	228,397	
March 2024	168,872	660	974	1,634	5,418	2,964	8,381	661	237,856	
June 2024	131,404	663	790	1,452	4,064	3,174	7,238	689	198,302	
Sept. 2024	100,704	507	785	1,292	3,679	2,909	6,589	749	168,870	
Dec. 2024	86,474	489	774	1,262	4,337	2,878	7,215	761	154,581	

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. 2023	383	412	795	98	253	39	390	871	636	1,507	9
March 2024	640	584	1,224	171	223	33	427	1,013	808	1,821	12
June 2024	741	883	1,624	91	274	32	396	1,123	846	1,969	1
Sept. 2024	1,064	1,012	2,077	126	272	34	432	1,396	1,044	2,441	8
Dec. 2024	1,294	1,284	2,578	131	268	38	437	1,610	1,187	2,797	6

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
		Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2023	2,535	75	74	149	59	64	123	110	5,618	
March 2024	3,231	108	106	214	91	65	156	125	7,211	
June 2024	2,267	80	73	153	58	79	137	127	6,674	
Sept. 2024	2,142	62	61	124	73	87	159	128	7,510	
Dec. 2024	1,858	72	72	144	92	93	185	178	8,182	

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. 2023	34,752	7,335	229,677	2,530	274,294	117	60	1,385	27	1,588
March 2024	35,713	6,617	231,007	2,511	275,848	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
Sept. 2024	25,429	3,810	236,365	2,522	268,127	84	32	2,320	51	2,487
Dec. 2024	27,450	3,864	242,298	2,485	276,096	92	34	2,507	57	2,690

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2023	72,335	20,371	20,347	113,053
March 2024	72,337	20,952	23,578	116,867
June 2024	80,204	24,304	32,731	137,239
Sept. 2024	81,896	27,375	42,732	152,003
Dec. 2024	84,124	34,868	46,850	165,842

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2023	154,205	865
March 2024	122,764	960
June 2024	106,221	908
Sept. 2024	105,241	1,078
Dec. 2024	114,390	1,282

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2023	5,019	4,514	9,532	228
March 2024	5,025	4,632	9,658	295
June 2024	5,009	4,949	9,959	291
Sept. 2024	5,326	5,054	10,380	335
Dec. 2024	5,361	4,271	9,632	338

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. 2023	164,581	124,011	104,829
March 2024	170,579	127,403	107,944
June 2024	175,802	129,776	109,060
Sept. 2024	182,032	133,246	111,680
Dec. 2024	187,613	136,048	113,514

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2023	14,239	38,644	11,547	9,317	73,748
March 2024	15,341	44,414	10,435	11,117	81,307
June 2024	12,459	37,670	8,706	10,187	69,022
Sept. 2024	12,814	39,838	8,638	11,352	72,642
Dec. 2024	13,353	42,562	8,627	8,961	73,503

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					
Dec. 2023	919,727	112,026	257	112,282	408,040	2,013	410,053	522,335	254	481	735	1,442,798
March 2024	956,717	106,254	268	106,521	413,132	2,074	415,206	521,727	249	504	754	1,479,198
June 2024	958,899	104,800	236	105,036	398,044	2,077	400,121	505,157	239	557	796	1,464,853
Sept. 2024	968,354	100,554	258	100,812	373,203	1,991	375,194	476,006	264	525	789	1,445,149
Dec. 2024	1,040,900	105,300	230	105,531	391,443	1,889	393,332	498,862	272	546	818	1,540,580

	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. 2023	5,855	1,124	32	1,156	2,714	130	2,844	4,000	34	8	42	9,897	
March 2024	7,241	1,193	38	1,231	3,192	147	3,338	4,570	41	10	51	11,862	
June 2024	7,567	1,263	36	1,300	3,070	153	3,223	4,523	37	12	49	12,139	
Sept. 2024	9,115	1,518	37	1,556	3,528	157	3,685	5,241	44	13	57	14,413	
Dec. 2024	10,536	1,745	35	1,780	4,075	156	4,231	6,010	46	13	59	16,605	

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. 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
Sept. 2024	233,261	9,999	4,483	56,436	11,845	2,883	5,802	53,202	16,790	394,701
Dec. 2024	245,611	12,439	4,253	51,976	2,312	3,210	4,267	61,268	16,386	401,722

	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. 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
Sept. 2024	152	35	40	385	15	4	2	67	29	730
Dec. 2024	188	42	44	414	3	5	1	79	31	808

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. 2023	7,010	10,042	17,052	5,590	14,490	187	20,267	9,182	3,371	12,553	40
March 2024	9,293	12,385	21,678	7,389	12,579	156	20,124	10,192	4,311	14,504	47
June 2024	10,083	13,060	23,143	4,966	12,532	153	17,651	10,506	4,150	14,656	12
Sept. 2024	10,470	14,257	24,727	5,010	11,835	163	17,007	11,016	4,454	15,469	38
Dec. 2024	10,484	14,701	25,185	5,088	10,726	164	15,978	10,624	4,638	15,262	34

	Number of transactions (Thousand)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2023	167,062	527	804	1,331	4,162	3,142	7,304	674	226,283	
March 2024	168,799	660	974	1,634	5,376	2,923	8,299	655	235,739	
June 2024	131,346	662	789	1,451	4,032	3,133	7,165	688	196,112	
Sept. 2024	100,647	506	785	1,291	3,648	2,875	6,522	749	166,451	
Dec. 2024	86,418	489	773	1,262	4,303	2,845	7,148	760	152,047	

	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. 2023	259	302	561	79	199	30	307	802	608	1,410	9	
March 2024	480	431	911	149	175	21	346	932	769	1,701	12	
June 2024	538	691	1,229	75	220	21	316	1,039	808	1,846	1	
Sept. 2024	775	729	1,504	105	220	22	347	1,286	998	2,284	8	
Dec. 2024	919	913	1,832	108	217	24	349	1,493	1,141	2,633	6	

	investment transactions continued...	Volume of transactions (Billion TRY)							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2023	2,528	75	74	149	58	62	120	109	5,193	
March 2024	3,221	108	106	214	89	64	153	125	6,683	
June 2024	2,258	80	73	153	57	77	134	127	6,064	
Sept. 2024	2,132	62	61	124	71	85	156	128	6,683	
Dec. 2024	1,846	72	72	143	90	91	181	178	7,169	

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. 2023	34,586	7,313	221,895	2,071	265,865	114	59	1,201	18	1,392
March 2024	35,511	6,574	223,506	2,061	267,652	150	69	1,468	22	1,709
June 2024	26,134	3,480	225,705	2,062	257,381	78	24	1,719	28	1,850
Sept. 2024	25,220	3,774	228,612	2,068	259,675	80	30	2,017	35	2,162
Dec. 2024	27,241	3,829	234,663	2,034	267,767	88	33	2,175	38	2,333

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2023	71,609	20,144	20,294	112,047
March 2024	71,553	20,724	23,486	115,763
June 2024	79,297	24,036	32,586	135,918
Sept. 2024	80,940	27,086	42,486	150,512
Dec. 2024	83,211	34,587	46,564	164,362

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2023	153,258	790
March 2024	121,727	867
June 2024	105,281	808
Sept. 2024	103,845	944
Dec. 2024	112,710	1,115

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
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
Sept. 2024	5,253	5,045	10,298	320
Dec. 2024	5,268	4,263	9,532	318

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. 2023	7,454	4,971	3,957
March 2024	7,604	4,954	4,019
June 2024	7,761	4,941	3,973
Sept. 2024	7,938	5,132	4,136
Dec. 2024	8,211	5,298	4,241

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2023	65	40	336	306	746
March 2024	74	37	278	273	662
June 2024	62	46	252	235	596
Sept. 2024	64	56	261	230	610
Dec. 2024	59	91	285	250	686

III. Financial transactions

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)									
		Money orders						Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Dec. 2023	45,971	4,618	19	4,637	18,125	442	18,566	23,204	61	2	63
March 2024	43,421	4,608	18	4,626	17,125	427	17,551	22,178	66	2	67
June 2024	43,288	4,713	22	4,735	16,997	459	17,456	22,191	68	2	69
Sept. 2024	46,799	5,244	25	5,269	18,025	514	18,539	23,808	75	2	77
Dec. 2024	48,524	5,618	22	5,640	18,585	506	19,091	24,731	77	2	79

Period	Volume of transactions (Billion TRY)												
	EFT	Money orders							Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
Dec. 2023	2,614	500	13	513	1,210	94	1,303	1,816	21	0	21	4,451	
March 2024	2,947	561	19	580	1,293	101	1,394	1,973	26	1	26	4,947	
June 2024	3,128	617	28	645	1,323	116	1,439	2,084	27	1	27	5,239	
Sept. 2024	3,907	818	20	838	1,634	134	1,768	2,606	31	1	32	6,545	
Dec. 2024	4,490	836	16	853	1,910	138	2,048	2,901	35	1	36	7,427	

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. 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
Sept. 2024	5,323	1,448	976	1,730	442	166	39	5	898	11,028
Dec. 2024	5,326	1,485	945	1,751	63	198	31	10	925	10,733

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. 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
Sept. 2024	28	61	35	104	1	0	0	0	28	257
Dec. 2024	29	75	34	118	0	0	0	0	30	287

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. 2023	399	368	767	153	759	23	935	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
Sept. 2024	595	589	1,184	130	641	25	796	239	74	313	0
Dec. 2024	675	686	1,362	126	587	24	737	236	74	311	0

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. 2023	77	0	0	0	36	40	76	7	2,115
March 2024	73	0	0	0	42	40	82	6	2,117
June 2024	58	1	0	1	32	41	73	1	2,190
Sept. 2024	57	0	0	1	32	35	66	0	2,419
Dec. 2024	56	0	0	0	34	33	67	0	2,534

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. 2023	125	110	235	20	54	9	84	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
Sept. 2024	289	283	572	21	52	12	85	110	46	156	0
Dec. 2024	375	371	746	23	51	14	88	117	46	163	0

Period	Realized share certificate transactions	investment transactions continued... Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2023	7	0	0	0	1	2	3	0	425
March 2024	10	0	0	0	2	1	3	0	527
June 2024	9	0	0	0	1	2	3	0	610
Sept. 2024	10	0	0	0	2	2	3	0	827
Dec. 2024	12	0	0	0	2	2	4	0	1,013

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. 2023	166	22	7,782	459	8,429	3	1	184	9	196
March 2024	202	43	7,501	450	8,196	4	1	209	11	225
June 2024	185	31	7,303	452	7,971	3	1	253	14	270
Sept. 2024	209	35	7,753	454	8,452	4	1	303	16	325
Dec. 2024	209	35	7,634	450	8,329	4	1	332	18	356

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2023	726	228	53	1,007
March 2024	784	228	92	1,104
June 2024	907	268	145	1,320
Sept. 2024	956	289	246	1,491
Dec. 2024	913	281	286	1,480

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2023	947	75
March 2024	1,036	93
June 2024	940	100
Sept. 2024	1,397	134
Dec. 2024	1,680	166

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2023	56	2	58	9
March 2024	65	5	71	16
June 2024	74	5	79	16
Sept. 2024	74	9	82	14
Dec. 2024	92	8	100	20

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

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 Burgan Bank A.Ş.
- 7 Citibank A.Ş.
- 8 Denizbank A.Ş.
- 9 Fibabanka A.Ş.
- 10 HSBC Bank A.Ş.
- 11 ICBC Turkey Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 MUFG Bank Turkey A.Ş.
- 14 Odea Bank A.Ş.
- 15 Pasha Yatırım Bankası A.Ş.
- 16 QNB Bank A.Ş.
- 17 Şekerbank T.A.Ş.
- 18 Turkish Bank A.Ş.
- 19 Turkland Bank A.Ş.
- 20 Türk Ekonomi Bankası A.Ş.
- 21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 22 Türkiye Garanti Bankası A.Ş.
- 23 Türkiye Halk Bankası A.Ş.
- 24 Türkiye İş Bankası A.Ş.
- 25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.
- 26 Türkiye Sınai Kalkınma Bankası A.Ş.
- 27 Türkiye Vakıflar Bankası A.Ş.
- 28 Yapı ve Kredi Bankası A.Ş.

Internet Banking Sites Included

akbank.com
online.aktifbank.com.tr / <https://internetsubesi.passolig.com.tr>
<https://online.alternatifbank.com.tr>
Anadolubank Internet Banking Site
<https://internetsubesi.atbank.com.tr/>
<https://www.burgan.com.tr>, <https://www.burgan.com.tr/on>
<https://portal.citidirect.com>
Denizbank Internet Banking, DenizTrader
www.fibabanka.com.tr
<https://bireysel.hsbc.com.tr/>
ICBC Turkey Internet Şube
ING Internet Şube
<https://www.tu.bk.mufg.jp>
<https://online.odeabank.com.tr/>
<https://pashaonline.pashabank.com.tr>
QNB Finansbank Internet banking and enpara.com
Sekerbank Internet Banking Site
www.turkishbank.com
www.tbank.com.tr
www.teb.com.tr
www.ziraatbank.com.tr
www.garantibbva.com.tr
Halkbank Internet Banking
www.isbank.com.tr
<https://online.kalkinma.com.tr>
<https://online.tskb.com.tr/tskbonline/Giris>
www.vakifbank.com.tr, Trade Online, Vinov
Yapı Kredi Internet

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 Burgan Bank A.Ş.
- 7 Citibank A.Ş.
- 8 Denizbank A.Ş.
- 9 Fibabanka A.Ş.
- 10 HSBC Bank A.Ş.
- 11 ICBC Turkey Bank A.Ş.
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- 13 Odea Bank A.Ş.
- 14 QNB Finansbank A.Ş.
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- 17 Türk Ekonomi Bankası A.Ş.
- 18 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 19 Türkiye Garanti Bankası A.Ş.
- 20 Türkiye Halk Bankası A.Ş.
- 21 Türkiye İş Bankası A.Ş.
- 22 Türkiye Vakıflar Bankası T.A.O.
- 23 Yapı ve Kredi Bankası A.Ş.

Applications Included

Akbank Mobil
N Kolay Mobil
Alternatif Bank Mobil
Anadolubank mobil application
A&T BANK MOBİL
Burgan Mobil, ON Mobil
<https://m.citidirect.com>
MobilDeniz, DenizTrader
Fibabanka Mobile App
HSBC Mobil Banking
ICBC Turkey Mobil Şube
ING Mobil, Paramara
Odeabank mobil application
QNB Finansbank Mobil Banking, enpara.com Mobil Banking
Seker Mobil Banking
TurkishBank Mobil
CEPTETEB Mobil Application, Pratik Borsa
Ziraat Mobil, Ziraat Tablet, Ziraat Wap
Garanti Cep, BonusFlaş
Halkbank Mobil Banking
İşCep ve Maximum Mobil
VakıfBank Mobil Banking
Yapı Kredi Mobil, World Mobil

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

(While the data of the banks was aggregated, the number of customers among the banks was not singularized.)

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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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

(While the data of the banks was aggregated, the number of customers among the banks was not singularized.)

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:

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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".

(While the data of the banks was aggregated, the number of customers among the banks was not singularized.)

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-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 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 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 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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