



Digital, Internet and Mobile Banking Statistics

September 2025

Report Code: DE22
November 2025



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	July-Sept. 2025
Number of active retail customers	74,521	90,325	106,038	114,398	121,126
Number of active commercial customers	3,411	4,065	4,549	4,762	4,978
Number of Active Digital Banking Customers	77,932	94,390	110,588	119,160	126,104

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	July-Sept. 2025
Only internet banking users	2,764	2,301	1,802	1,405	1,182
Only mobile banking users	65,954	82,304	98,543	109,644	118,300
Both internet and mobile banking users	9,214	9,786	10,243	8,111	6,622
Total	77,932	94,390	110,588	119,160	126,104

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	July-Sept. 2025
Female	24,530	30,642	37,341	40,551	43,353
Male	49,991	59,683	68,698	73,847	77,773

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

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	July-Sept. 2025
0-17	294	587	727	897	834
18-25	14,511	17,176	19,990	20,602	21,061
26-35	20,945	24,402	28,502	30,365	32,077
36-55	29,925	35,623	42,184	46,107	49,245
56-65	6,239	8,258	9,683	10,769	11,628
66+	2,607	4,279	4,952	5,658	6,282

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	Oct.-Dec. 2024	July-Sept. 2025
Number of retail customers					
Number of active customers	10,525	10,545	10,468	7,962	6,275
Number of registered customers that logged in at least once	81,689	91,137	99,129	103,587	108,550
Number of registered customers that logged in at least once in 1-year period	24,405	25,147	27,150	21,934	18,478
Active / Registered Customer	13	12	11	8	6
Number of commercial customers					
Number of active customers	1,452	1,541	1,577	1,554	1,529
Number of registered customers that logged in at least once	5,185	6,069	6,610	6,413	6,865
Number of registered customers that logged in at least once in 1-year period	2,276	2,199	2,397	2,345	2,366
Active / Registered Customer Ratio	28	25	24	24	22
Number of total customers					
Total Number of active customers	11,977	12,086	12,044	9,516	7,804
Total number of registered customers that logged in at least once	86,873	97,206	105,739	110,000	115,414
Total number of registered customers that logged in at least once in 1-year period	26,681	27,346	29,546	24,279	20,844
Total Active / Registered Customer Ratio	14	12	11	9	7

Financial Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		July-Sept. 2025	
	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	69	2,073	74	4,035	79	6,956	66	11,117	58	13,230
Payments	26	119	24	248	22	460	18	664	17	788
Investment transactions	18	673	26	1,234	18	1,340	13	2,382	14	3,428
Credit Card transactions	7	36	6	71	5	130	4	206	4	242
Other Financial transactions	3	94	4	170	5	308	4	444	3	536
Total	123	2,995	134	5,758	129	9,194	105	14,813	95	18,223

Investment Transactions in Internet Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		Oct.-Dec. 2024		July-Sept. 2025	
	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	1,719	92	1,774	290	2,146	487	2,276	1,405	1,964	1,952
Foreign currency transactions	2,721	213	1,651	147	1,237	181	2,265	209	2,251	293
Time deposit accounts	913	75	580	78	623	124	613	200	565	225
Share certificate transactions	11,510	174	20,666	601	13,686	398	7,197	317	7,912	549
Repo Transactions	57	6	56	8	89	14	87	15	58	11
Bonds and bills	110	7	105	13	99	18	99	16	87	19
Gold transactions	637	18	321	7	225	7	197	10	145	10
VIOP transactions	757	89	399	91	387	111	300	211	574	369
Total	18,423	673	25,551	1,234	18,491	1,340	13,034	2,382	13,557	3,428

This report has been prepared from the quarterly statistics of 31 member banks of the Banks Association of Türkiye(deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.
While the data of the banks were aggregated, the data was not singularized.

Summary Tables

Number of Active Digital Banking Customers, thousand person

	July-Sept. 2024	April-June 2025	July-Sept. 2025
Number of active retail customers	112,634	116,182	121,126
Number of active commercial customers	4,668	4,817	4,978
Number of Active Digital Banking Customers	117,302	120,999	126,104

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

	July-Sept. 2024	April-June 2025	July-Sept. 2025
Only internet banking users	1,486	1,230	1,182
Only mobile banking users	107,478	113,355	118,300
Both internet and mobile banking users	8,338	6,413	6,622
Total	117,302	120,999	126,104

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

	July-Sept. 2024	April-June 2025	July-Sept. 2025
Female	39,653	41,341	43,353
Male	72,981	74,841	77,773

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

	July-Sept. 2024	April-June 2025	July-Sept. 2025
0-17	1,012	739	834
18-25	20,420	20,331	21,061
26-35	30,038	30,635	32,077
36-55	45,144	47,237	49,245
56-65	10,563	11,217	11,628
66+	5,456	6,024	6,282

Number of Customers Using Internet Banking Services, thousand person

	July-Sept. 2024	April-June 2025	July-Sept. 2025
Number of retail customers			
Number of active customers	8,289	6,103	6,275
Number of registered customers that logged in at least once	102,192	107,455	108,550
Number of registered customers that logged in at least once in 1-year period	23,307	19,490	18,478
Active / Registered Customer Ratio	8	6	6
Number of commercial customers			
Number of active customers	1,535	1,540	1,529
Number of registered customers that logged in at least once	6,249	6,721	6,865
Number of registered customers that logged in at least once in 1-year period	2,313	2,357	2,366
Active / Registered Customer Ratio	25	23	22
Number of total customers			
Total Number of active customers	9,824	7,643	7,804
Total number of registered customers that logged in at least once	108,440	114,176	115,414
Total number of registered customers that logged in at least once in 1-year period	25,620	21,847	20,844
Total Active / Registered Customer Ratio	9	7	7

Financial Transactions in Internet Banking

	July-Sept. 2024		April-June 2025		July-Sept. 2025	
	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	65	9,773	56	11,633	58	13,230
Payments	20	596	17	779	17	788
Investment transactions	13	2,138	12	2,341	14	3,428
Credit Card transactions	4	191	4	227	4	242
Other Financial transactions	4	366	3	484	3	536
Total	105	13,064	92	15,465	95	18,223

Investment Transactions in Internet Banking

	July-Sept. 2024		April-June 2025		July-Sept. 2025	
	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	2,262	1,194	1,917	1,327	1,964	1,952
Foreign currency transactions	998	191	2,102	284	2,251	293
Time deposit accounts	612	178	606	224	565	225
Share certificate transactions	8,064	358	6,390	265	7,912	549
Repo Transactions	93	15	62	11	58	11
Bonds and bills	83	15	108	23	87	19
Gold transactions	186	9	164	10	145	10
VIOP transactions	319	179	432	198	574	369
Total	12,616	2,138	11,782	2,341	13,557	3,428

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Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.-Dec. 2023	Oct.-Dec. 2024	July-Sept. 2025
Number of retail customers					
Number of active customers	72,405	88,647	104,829	113,514	120,443
Number of registered customers that logged in at least once	112,106	136,095	164,581	187,613	204,936
Number of registered customers that logged in at least once in 1-year period	83,692	103,182	124,011	136,048	144,944
Active / Registered Customer Ratio	65	65	64	61	59
Number of commercial customers					
Number of active customers	2,763	3,443	3,957	4,241	4,480
Number of registered customers that logged in at least once	5,121	6,534	7,454	8,211	9,093
Number of registered customers that logged in at least once in 1-year period	3,461	4,152	4,971	5,298	5,652
Active / Registered Customer Ratio	54	53	53	52	49
Number of total customers					
Total Number of active customers	75,168	92,090	108,786	117,755	124,923
Total number of registered customers that logged in at least once	117,226	142,629	172,035	195,824	214,028
Total number of registered customers that logged in at least once in 1-year period	87,152	107,334	128,982	141,346	150,596
Total Active / Registered Customer Ratio	64	65	63	60	58

Financial Transactions in Mobil Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 2024		July-Sept. 2025	
	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	675	3,267	1,023	6,919	1,512	14,349	1,614	24,032	1,687	31,543
Payments	293	137	357	295	389	610	412	1,095	417	1,428
Investment transactions	99	2,031	125	3,085	228	5,618	155	8,186	159	11,873
Credit Card transactions	151	237	217	610	274	1,588	276	2,691	286	3,741
Other Financial transactions	60	160	95	398	154	865	114	1,282	140	1,434
Total	1,277	5,833	1,816	11,307	2,558	23,031	2,571	37,285	2,690	50,018

Investment Transactions in Mobil Banking

	Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.-Dec. 2023		Oct.-Dec. 2024		July-Sept. 2025	
	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	7,303	200	10,155	312	17,819	795	26,547	2,578	25,987	3,406
Foreign currency transactions	27,522	535	21,933	329	21,202	390	16,715	437	16,310	618
Time deposit accounts	9,877	514	8,401	624	12,806	1,507	15,572	2,800	21,046	4,128
Share certificate transactions	42,203	480	75,920	1,570	167,139	2,535	86,477	1,858	84,908	3,086
Repo Transactions	38	3	43	6	40	9	35	6	33	7
Bonds and bills	397	19	707	64	1,331	149	1,262	144	1,169	160
Gold transactions	10,868	208	7,230	90	7,379	123	7,215	185	6,635	247
VIOP transactions	566	72	677	90	680	110	761	178	2,997	222
Total	98,775	2,031	125,065	3,085	228,397	5,618	154,585	8,186	159,084	11,873

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Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	July-Sept. 2024	April-June 2025	July-Sept. 2025
Number of retail customers			
Number of active customers	111,680	115,453	120,443
Number of registered customers that logged in at least once	182,032	196,606	204,936
Number of registered customers that logged in at least once in 1-year period	133,246	139,900	144,944
Active / Registered Customer Ratio	61	59	59
Number of commercial customers			
Number of active customers	4,136	4,315	4,480
Number of registered customers that logged in at least once	7,938	8,728	9,093
Number of registered customers that logged in at least once in 1-year period	5,132	5,468	5,652
Active / Registered Customer Ratio	52	49	49
Number of total customers			
Total Number of active customers	115,816	119,768	124,923
Total number of registered customers that logged in at least once	189,970	205,334	214,028
Total number of registered customers that logged in at least once in 1-year period	138,378	145,368	150,596
Total Active / Registered Customer Ratio	61	58	58

Financial Transactions in Mobil Banking

	July-Sept. 2024		April-June 2025		July-Sept. 2025	
	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	1,516	20,958	1,613	27,076	1,687	31,543
Payments	406	987	391	1,278	417	1,428
Investment transactions	169	7,511	140	9,641	159	11,873
Credit Card transactions	268	2,487	279	3,276	286	3,741
Other Financial transactions	105	1,078	131	1,239	140	1,434
Total	2,464	33,021	2,553	42,510	2,690	50,018

Investment Transactions in Mobil Banking

	July-Sept. 2024		April-June 2025		July-Sept. 2025	
	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	25,911	2,077	23,637	2,909	25,987	3,406
Foreign currency transactions	17,804	432	15,104	540	16,310	618
Time deposit accounts	15,783	2,441	23,437	3,664	21,046	4,128
Share certificate transactions	100,707	2,143	66,540	1,919	84,908	3,086
Repo Transactions	38	8	33	7	33	7
Bonds and bills	1,292	124	1,344	211	1,169	160
Gold transactions	6,589	159	7,017	236	6,635	247
VIOP transactions	749	128	2,435	155	2,997	222
Total	168,873	7,511	139,547	9,641	159,084	11,873

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The Banks Association of Türkiye
Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 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
March 2025	15,926	102,417	90,558	208,902	1,359	118,824	19,353	139,535	799	108,553	6,221	115,573
June 2025	15,721	104,871	91,735	212,326	1,262	121,671	18,229	141,162	728	110,078	5,375	116,182
Sept. 2025	15,782	112,168	92,767	220,718	1,191	127,657	17,287	146,135	683	114,851	5,592	121,126

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 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
March 2025	2,360	4,279	4,221	10,860	661	3,671	1,704	6,036	523	3,262	1,027	4,812
June 2025	2,397	4,404	4,324	11,125	648	3,759	1,709	6,116	502	3,277	1,038	4,817
Sept. 2025	2,391	4,619	4,474	11,484	647	3,933	1,718	6,299	499	3,449	1,031	4,978

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 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
March 2025	18,286	106,696	94,780	219,762	2,020	122,495	21,056	145,571	1,321	111,815	7,248	120,384
June 2025	18,117	109,275	96,059	223,451	1,909	125,431	19,938	147,278	1,230	113,355	6,413	120,999
Sept. 2025	18,173	116,787	97,241	232,201	1,839	131,590	19,005	152,434	1,182	118,300	6,622	126,104

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 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
March 2025	323	38,888	1,893	41,104	476	69,665	4,328	74,469	799	108,553	6,221	115,573
June 2025	293	39,427	1,621	41,341	436	70,651	3,754	74,841	728	110,078	5,375	116,182
Sept. 2025	276	41,368	1,708	43,353	407	73,483	3,883	77,773	683	114,851	5,592	121,126

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Sept. 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
March 2025	17	31	79	317	163	191	705	19,589	28,916	43,565	10,485	5,294
June 2025	14	29	71	288	149	178	705	19,632	29,271	44,503	10,485	5,482
Sept. 2025	13	25	64	265	140	176	798	20,336	30,674	46,453	10,874	5,716

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Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Sept. 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
March 2025	27	798	1,528	2,812	658	398	748	20,419	30,523	46,694	11,306	5,883
June 2025	20	670	1,293	2,446	583	364	739	20,331	30,635	47,237	11,217	6,024
Sept. 2025	22	700	1,338	2,527	614	390	834	21,061	32,077	49,245	11,628	6,282

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The Banks Association of Türkiye

Internet Banking Statistics

(Consolidated)

I. Number of customers using internet banking services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 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
March 2025	106,485	20,711	7,019	6,581	2,365	1,550	113,065	23,077	8,569
June 2025	107,455	19,490	6,103	6,721	2,357	1,540	114,176	21,847	7,643
Sept. 2025	108,550	18,478	6,275	6,865	2,366	1,529	115,414	20,844	7,804

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Sept. 2024	163	575	344	335	1,417
Dec. 2024	102	342	335	333	1,112
March 2025	108	327	353	307	1,094
June 2025	86	259	290	253	888
Sept. 2025	72	239	286	265	861

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT	Money orders							Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer*	FC transfer	Total*					
Sept. 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
March 2025	30,115	4,229	56	4,285	24,556	679	25,235	29,520	274	85	359	59,994
June 2025	28,485	4,142	60	4,201	22,559	759	23,318	27,519	297	84	381	56,385
Sept. 2025	28,540	4,069	74	4,143	23,615	832	24,447	28,590	307	90	397	57,527

* Data for the periods of March 2025 and June 2025 have been revised.

Data for the periods of March 2025 and June 2025 have been revised.

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC*	FC	Total*					
Sept. 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
March 2025	4,474	2,623	119	2,742	3,509	220	3,729	6,470	388	15	403	11,348
June 2025	4,700	2,687	158	2,845	3,249	291	3,540	6,385	528	20	548	11,633
Sept. 2025	5,352	3,129	227	3,356	3,521	326	3,847	7,203	652	22	675	13,230

* Data for the periods of March 2025 and June 2025 have been revised.

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments*	Total
Sept. 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
March 2025	5,916	2,922	1,310	627	1,236	415	50	278	5,061	17,815
June 2025	5,638	3,265	1,601	528	206	408	44	235	4,578	16,503
Sept. 2025	5,476	2,998	1,363	438	1,014	358	59	208	5,029	16,943

* Data for the period of June 2025 have been revised.

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments*	Total
Sept. 2024	57	234	103	57	3	1	0	0	140	596
Dec. 2024	75	278	91	63	1	1	0	0	155	664
March 2025	67	245	84	59	5	1	0	0	181	643
June 2025	78	322	138	63	1	1	0	0	176	779
Sept. 2025	78	320	126	62	4	1	0	0	196	788

* Data for the period of June 2025 have been revised.

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
March 2025	1,021	1,243	2,265	979	997	73	2,049	494	129	623	73
June 2025	848	1,069	1,917	952	1,065	84	2,102	478	128	606	62
Sept. 2025	882	1,082	1,964	1,053	1,125	73	2,251	454	111	565	58

	Investment transactions continued... Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2024	8,064	50	33	83	123	62	186	319	12,616
Dec. 2024	7,197	68	30	99	138	59	197	300	13,034
March 2025	6,963	70	25	95	125	51	176	445	12,690
June 2025	6,390	79	29	108	113	51	164	432	11,782
Sept. 2025	7,912	64	23	87	98	47	145	574	13,557

	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2024	607	587	1,194	39	102	49	191	102	76	178	15
Dec. 2024	705	700	1,405	45	103	62	209	116	84	200	15
March 2025	777	833	1,610	52	95	75	222	122	91	214	13
June 2025	654	673	1,327	76	133	75	284	114	110	224	11
Sept. 2025	974	978	1,952	97	158	37	293	121	104	225	11

	Investment transactions continued... Volume of transactions (Billion TRY)								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2024	358	9	5	15	5	4	9	179	2,138
Dec. 2024	317	11	5	16	5	4	10	211	2,382
March 2025	291	13	4	17	5	4	10	197	2,575
June 2025	265	16	6	23	5	5	10	198	2,341
Sept. 2025	549	14	5	19	6	5	10	369	3,428

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2024	157	34	3,851	168	4,209	1	0	182	7	191
Dec. 2024	158	36	3,830	155	4,179	1	0	196	8	206
March 2025	152	37	3,520	145	3,853	1	1	196	8	206
June 2025	118	43	3,355	138	3,654	1	1	216	9	227
Sept. 2025	102	40	3,279	128	3,549	1	1	230	10	242

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2024	3,720	366
Dec. 2024	3,967	444
March 2025	3,568	410
June 2025	3,390	484
Sept. 2025	3,371	536

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2024	75	58	133	8
Dec. 2024	75	56	131	10
March 2025	59	48	107	8
June 2025	50	36	86	8
Sept. 2025	50	27	77	7

This report has been prepared from the quarterly statistics of 31 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

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

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2024	102,192	23,307	8,289
Dec. 2024	103,587	21,934	7,962
March 2025	106,485	20,711	7,019
June 2025	107,455	19,490	6,103
Sept. 2025	108,550	18,478	6,275

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2024	160	570	245	253	1,228
Dec. 2024	99	329	227	247	901
March 2025	105	323	245	221	893
June 2025	84	256	194	190	725
Sept. 2025	70	236	195	202	702

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*					
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
March 2025	8,951	1,635	14	1,649	3,778	75	3,853	5,502	55	70	125	14,578
June 2025	7,903	1,601	13	1,614	3,250	70	3,320	4,934	53	68	121	12,958
Sept. 2025	7,391	1,459	14	1,473	2,871	66	2,937	4,410	58	72	130	11,931

* Data for the periods of March 2025 and June 2025 have been revised.

Period	Volume of transactions (Billion TRY)													
	EFT	Money orders								Total	Foreign currency transfers			Total
		Among own accounts			To other recipients			SWIFT	Others (Western Union, Moneygram, etc)		Total			
		TC	FC	Total	TC*	FC	Total*							
Sept. 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		
March 2025	263	76	4	79	183	13	196	275	9	1	10	549		
June 2025	260	77	4	81	171	14	185	267	12	1	13	540		
Sept. 2025	272	78	5	83	172	15	187	270	14	2	16	558		

* Data for the periods of March 2025 and June 2025 have been revised.

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 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
March 2025	4,004	1,636	783	456	505	140	34	278	461	8,297
June 2025	3,767	1,810	942	363	52	128	30	235	360	7,687
Sept. 2025	3,615	1,649	795	287	362	113	29	208	368	7,426

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2024	4	12	13	6	1	0	0	0	6	42
Dec. 2024	4	11	12	6	0	0	0	0	3	37
March 2025	5	11	11	5	1	0	0	0	3	37
June 2025	4	13	15	5	0	0	0	0	3	42
Sept. 2025	4	14	13	4	1	0	0	0	4	41

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
March 2025	681	852	1,533	873	729	31	1,633	418	104	522	62
June 2025	538	717	1,254	837	766	38	1,641	405	102	507	53
Sept. 2025	539	705	1,244	930	817	33	1,780	380	86	467	50

Period	investment transactions continued...									Number of transactions (Thousand)								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total									
		Buy	Sell	Total	Buy	Sell	Total											
Sept. 2024	8,010	50	32	82	119	60	179	289	11,291									
Dec. 2024	7,150	68	30	98	133	57	190	278	11,640									
March 2025	6,915	70	25	95	121	49	170	437	11,367									
June 2025	6,350	79	29	108	109	49	158	426	10,496									
Sept. 2025	7,859	64	23	87	94	45	139	566	12,191									

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2024	73	66	138	8	11	3	23	52	38	90	8
Dec. 2024	77	75	152	8	11	4	22	61	42	102	8
March 2025	98	105	203	9	10	4	23	67	43	110	7
June 2025	90	86	176	7	11	3	22	65	49	114	6
Sept. 2025	83	84	167	9	11	2	21	67	47	114	6

Period	Realized share certificate transactions	investment transactions continued... Volume of transactions (Billion TRY)								
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2024	323	9	5	14	4	4	7	67	671	
Dec. 2024	283	10	5	16	4	4	8	89	680	
March 2025	250	13	4	17	5	4	8	103	722	
June 2025	228	16	6	22	4	4	9	129	706	
Sept. 2025	500	13	5	18	5	4	9	260	1,096	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 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
March 2025	146	35	2,746	71	2,998	1	0	60	2	63
June 2025	113	42	2,583	66	2,803	1	1	67	2	70
Sept. 2025	97	39	2,531	61	2,728	1	1	72	2	75

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2024	2,319	32
Dec. 2024	2,625	33
March 2025	2,172	36
June 2025	2,004	33
Sept. 2025	2,013	36

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	
Sept. 2024	65	57	123	4
Dec. 2024	62	54	117	4
March 2025	52	47	99	4
June 2025	43	36	78	4
Sept. 2025	43	27	70	4

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 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)
Sept. 2024	6,249	2,313	1,535
Dec. 2024	6,413	2,345	1,554
March 2025	6,581	2,365	1,550
June 2025	6,721	2,357	1,540
Sept. 2025	6,865	2,366	1,529

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2024	3	5	99	82	189
Dec. 2024	3	13	108	86	210
March 2025	3	3	108	86	200
June 2025	2	3	96	63	163
Sept. 2025	2	3	91	63	158

III. Financial transactions

III.1. Money transfers

Period	Number of transactions (Thousand)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total				
Sept. 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
March 2025	21,163	2,594	42	2,636	20,778	604	21,382	24,018	219	15	235
June 2025	20,581	2,540	47	2,587	19,309	689	19,998	22,585	244	16	260
Sept. 2025	21,150	2,610	60	2,670	20,745	765	21,510	24,180	249	17	266

Period	Volume of transactions (Billion TRY)										
	EFT	Money orders							Foreign currency transfers		
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total
		TC	FC	Total	TC	FC	Total				
Sept. 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
March 2025	4,211	2,547	115	2,663	3,326	207	3,533	6,196	379	14	393
June 2025	4,439	2,610	154	2,764	3,078	277	3,354	6,118	516	19	535
Sept. 2025	5,080	3,052	221	3,273	3,350	311	3,660	6,933	638	21	659

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 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
March 2025	1,912	1,285	527	171	731	275	16	0	4,600	9,517
June 2025	1,871	1,455	658	165	154	280	14	0	4,218	8,816
Sept. 2025	1,861	1,348	568	151	652	245	30	0	4,662	9,517

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2024	53	222	90	51	2	0	0	0	134	553
Dec. 2024	70	267	80	57	1	1	0	0	152	627
March 2025	62	235	73	54	4	1	0	0	177	606
June 2025	74	308	123	59	1	1	0	0	172	738
Sept. 2025	74	306	112	58	3	1	0	0	193	747

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
March 2025	341	391	731	106	268	42	416	76	25	101	11
June 2025	310	353	663	115	299	46	461	73	26	100	9
Sept. 2025	343	377	720	123	308	40	471	74	25	98	8

Period	Realized share certificate transactions	Number of transactions (Thousand)							
		Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2024	54	0	0	0	4	2	7	30	1,326
Dec. 2024	47	0	0	1	5	2	7	21	1,394
March 2025	48	0	0	1	4	2	6	8	1,322
June 2025	41	0	0	0	4	2	6	7	1,286
Sept. 2025	53	0	0	0	4	2	6	8	1,365

Period	Volume of transactions (Billion TRY)										continued below...
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
March 2025	679	729	1,408	43	85	71	199	55	48	103	6
June 2025	564	587	1,151	68	122	72	262	49	60	110	5
Sept. 2025	891	894	1,785	88	148	35	272	54	57	111	5

Period	Realized share certificate transactions	Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2024	35	0	0	0	1	1	2	111	1,467
Dec. 2024	34	0	0	0	1	0	2	122	1,702
March 2025	41	0	0	0	1	0	1	88	1,846
June 2025	37	0	0	0	1	1	1	69	1,636
Sept. 2025	50	0	0	0	1	0	2	109	2,332

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2024	6	1	851	85	943	0	0	126	6	132
Dec. 2024	5	1	921	79	1,007	0	0	137	6	143
March 2025	6	1	774	74	854	0	0	136	6	143
June 2025	6	1	772	73	852	0	0	149	7	157
Sept. 2025	5	1	748	67	821	0	0	159	8	167

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2024	1,402	335
Dec. 2024	1,343	411
March 2025	1,397	374
June 2025	1,386	451
Sept. 2025	1,358	500

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2024	10	1	10	4
Dec. 2024	12	2	14	6
March 2025	7	1	8	3
June 2025	7	0	8	4
Sept. 2025	7	0	7	3

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
Mobil Banking Statistics
(Consolidated)

I. Number of customers using mobil banking services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 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
March 2025	192,975	138,176	114,774	8,500	5,375	4,289	201,476	143,551	119,063
June 2025	196,606	139,900	115,453	8,728	5,468	4,315	205,334	145,368	119,768
Sept. 2025	204,936	144,944	120,443	9,093	5,652	4,480	214,028	150,596	124,923

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2024	13,646	42,184	8,899	11,582	76,311
Dec. 2024	14,463	45,500	8,912	9,211	78,086
March 2025	13,613	47,978	8,948	8,731	79,271
June 2025	12,422	41,479	8,641	9,193	71,735
Sept. 2025	13,241	45,543	10,996	14,695	84,475

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					
Sept. 2024	1,015,153	105,798	283	106,081	391,228	2,505	393,733	499,814	339	526	865	1,515,832
Dec. 2024	1,089,425	110,918	252	111,171	410,028	2,394	412,422	523,593	349	547	896	1,613,914
March 2025	1,080,562	108,770	398	109,168	375,700	2,269	377,969	487,137	340	574	914	1,568,613
June 2025	1,142,965	110,379	236	110,615	356,326	2,398	358,724	469,340	357	555	912	1,613,217
Sept. 2025	1,211,925	112,662	291	112,953	358,927	2,562	361,489	474,442	403	553	956	1,687,322

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
Sept. 2024	13,023	2,336	57	2,393	5,162	291	5,453	7,847	75	13	89	20,958
Dec. 2024	15,026	2,581	51	2,632	5,985	294	6,279	8,911	81	14	95	24,032
March 2025	15,284	2,728	67	2,794	5,762	295	6,057	8,851	86	15	101	24,235
June 2025	17,062	3,089	65	3,154	6,357	384	6,741	9,894	103	17	120	27,076
Sept. 2025	19,938	3,530	89	3,619	7,381	461	7,842	11,461	124	19	143	31,543

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 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	4,298	61,278	17,311	412,455
March 2025	244,323	10,174	4,791	50,851	15,483	3,302	3,881	60,015	19,110	411,930
June 2025	248,252	12,038	5,250	45,686	3,125	3,397	3,818	53,826	15,388	390,780
Sept. 2025	262,436	13,111	5,498	43,449	13,575	3,452	3,983	54,810	16,677	416,992

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2024	180	96	76	489	16	5	2	67	57	987
Dec. 2024	217	117	78	532	3	5	1	79	62	1,095
March 2025	255	103	80	596	27	6	1	85	73	1,227
June 2025	238	148	105	619	5	7	1	82	72	1,278
Sept. 2025	275	160	108	685	27	8	2	90	73	1,428

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds*			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
March 2025	11,517	15,897	27,414	5,458	9,544	171	15,173	12,885	4,943	17,828	34
June 2025	9,671	13,966	23,637	4,915	10,004	185	15,104	16,227	7,210	23,437	33
Sept. 2025	10,580	15,407	25,987	5,363	10,769	177	16,310	14,904	6,142	21,046	33

* Data for the period of June 2025 have been revised.

Period	Number of transactions (Thousand)									
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total	
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2024	100,707	507	785	1,292	3,679	2,909	6,589	749	168,873	
Dec. 2024	86,477	489	774	1,262	4,337	2,878	7,215	761	154,585	
March 2025	73,265	427	653	1,080	3,913	2,535	6,449	2,078	143,322	
June 2025	66,540	525	819	1,344	4,082	2,935	7,017	2,435	139,547	
Sept. 2025	84,908	454	715	1,169	3,727	2,908	6,635	2,997	159,084	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds*			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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	1,190	2,800	6
March 2025	1,572	1,708	3,280	188	257	37	482	1,759	1,286	3,045	6
June 2025	1,434	1,475	2,909	177	315	48	540	2,137	1,527	3,664	7
Sept. 2025	1,666	1,740	3,406	221	360	37	618	2,348	1,780	4,128	7

* Data for the period of June 2025 have been revised.

Period	Realized share certified transactions	Volume of transactions (Billion TRY)							
		Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2024	2,143	62	61	124	73	87	159	128	7,511
Dec. 2024	1,858	72	72	144	92	93	185	178	8,186
March 2025	1,922	60	51	111	96	91	186	184	9,216
June 2025	1,919	106	105	211	112	124	236	155	9,641
Sept. 2025	3,086	84	76	160	121	125	247	222	11,873

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2024	25,450	3,816	236,365	2,522	268,154	85	32	2,320	51	2,487
Dec. 2024	27,470	3,870	242,298	2,485	276,123	92	34	2,507	57	2,691
March 2025	29,366	4,214	241,469	2,389	277,438	102	41	2,710	62	2,915
June 2025	27,602	4,451	244,090	2,463	278,606	100	47	3,056	73	3,276
Sept. 2025	25,808	4,296	253,836	2,490	286,429	98	49	3,513	81	3,741

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2024	81,896	27,375	42,732	152,003
Dec. 2024	84,124	34,868	46,850	165,842
March 2025	79,041	27,482	53,220	159,743
June 2025	88,076	30,240	81,273	199,589
Sept. 2025	91,717	33,515	115,898	241,129

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2024	105,241	1,078
Dec. 2024	114,390	1,282
March 2025	133,860	1,265
June 2025	131,253	1,239
Sept. 2025	140,493	1,434

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2024	5,265	5,054	10,319	334
Dec. 2024	5,282	4,271	9,553	338
March 2025	4,992	3,845	8,837	415
June 2025	5,340	3,283	8,623	414
Sept. 2025	4,786	2,536	7,322	460

This report has been prepared from the quarterly statistics of 26 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)
Sept. 2024	182,032	133,246	111,680
Dec. 2024	187,613	136,048	113,514
March 2025	192,975	138,176	114,774
June 2025	196,606	139,900	115,453
Sept. 2025	204,936	144,944	120,443

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2024	13,583	42,128	8,638	11,352	75,701
Dec. 2024	14,404	45,409	8,627	8,961	77,400
March 2025	13,552	47,909	8,658	8,476	78,595
June 2025	12,367	41,424	8,384	8,949	71,125
Sept. 2025	13,187	45,500	10,739	14,409	83,835

III. Financial transactions

III.1. Money transfers

	Number of transactions (Thousand)												
	EFT	Money orders						Foreign currency transfers					Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
Sept. 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	
March 2025	1,034,754	103,653	217	103,871	358,270	1,793	360,064	463,935	284	572	837	1,499,526	
June 2025	1,095,775	104,872	214	105,087	337,614	1,839	339,453	444,539	265	553	818	1,541,132	
Sept. 2025	1,161,880	106,688	264	106,952	339,621	1,941	341,562	448,513	299	552	851	1,611,244	

	Volume of transactions (Billion TRY)												
	EFT	Money orders						Foreign currency transfers					Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
Sept. 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	
March 2025	10,866	1,857	37	1,894	3,948	148	4,096	5,990	48	14	62	16,918	
June 2025	12,169	2,035	42	2,077	4,350	174	4,525	6,601	53	16	69	18,839	
Sept. 2025	14,223	2,374	57	2,431	4,978	206	5,185	7,616	63	18	81	21,921	

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 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
March 2025	239,132	8,915	3,924	49,042	14,965	3,126	3,853	60,009	18,126	401,093
June 2025	242,961	10,499	4,233	43,802	3,046	3,222	3,791	53,822	14,508	379,883
Sept. 2025	256,986	11,632	4,513	41,527	13,138	3,287	3,956	54,805	16,069	405,912

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2024	152	35	40	385	15	4	2	67	29	730
Dec. 2024	188	42	44	414	3	5	1	79	31	808
March 2025	224	38	45	460	26	6	1	85	37	922
June 2025	206	49	54	463	5	7	1	82	37	905
Sept. 2025	237	57	58	506	25	7	2	90	47	1,029

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)										continued below...
	Investment funds*			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 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
March 2025	10,858	15,173	26,031	5,333	9,042	145	14,520	12,644	4,864	17,509	34
June 2025	9,053	13,309	22,362	4,783	9,415	156	14,354	15,982	7,124	23,107	32
Sept. 2025	9,853	14,656	24,510	5,213	10,138	146	15,498	14,653	6,075	20,728	32

* Data for the period of June 2025 have been revised.

	investment transactions continued...	Number of transactions (Thousand)							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 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
March 2025	73,212	427	653	1,080	3,884	2,505	6,389	2,076	140,850
June 2025	66,490	525	819	1,344	4,050	2,905	6,955	2,435	137,078
Sept. 2025	84,853	454	715	1,169	3,696	2,881	6,576	2,997	156,362

	Volume of transactions (Billion TRY)											continued below...
	Investment funds*			Foreign currency transactions				Time deposit accounts			Repurch. agreement	
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total		
Sept. 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	
March 2025	1,160	1,267	2,428	149	205	23	378	1,636	1,240	2,876	6	
June 2025	1,030	1,061	2,092	125	236	26	387	2,009	1,470	3,479	7	
Sept. 2025	1,123	1,206	2,329	155	264	22	441	2,195	1,725	3,920	7	

* Data for the period of June 2025 have been revised.

	Investment transactions continued...	Volume of transactions (Billion TRY)							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 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
March 2025	1,908	60	51	111	94	89	182	169	8,058
June 2025	1,908	106	105	210	110	121	231	154	8,469
Sept. 2025	3,071	84	76	160	119	123	242	221	10,391

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
Sept. 2024	25,220	3,774	228,612	2,068	259,675	80	30	2,017	35
Dec. 2024	27,241	3,829	234,663	2,034	267,767	88	33	2,175	38
March 2025	29,128	4,176	234,253	1,966	269,522	96	39	2,374	43
June 2025	27,374	4,415	236,519	2,021	270,330	93	45	2,672	50
Sept. 2025	25,570	4,257	245,858	2,057	277,741	91	47	3,084	56

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2024	80,940	27,086	42,486	150,512
Dec. 2024	83,211	34,587	46,564	164,362
March 2025	78,187	27,227	52,909	158,323
June 2025	87,124	29,957	80,779	197,859
Sept. 2025	90,730	33,219	115,177	239,127

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2024	103,845	944
Dec. 2024	112,710	1,115
March 2025	132,010	1,097
June 2025	128,757	1,042
Sept. 2025	137,929	1,200

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2024	5,193	5,045	10,238	319
Dec. 2024	5,191	4,263	9,454	317
March 2025	4,913	3,838	8,751	395
June 2025	5,262	3,277	8,539	388
Sept. 2025	4,702	2,532	7,234	430

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)
Sept. 2024	7,938	5,132	4,136
Dec. 2024	8,211	5,298	4,241
March 2025	8,500	5,375	4,289
June 2025	8,728	5,468	4,315
Sept. 2025	9,093	5,652	4,480

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2024	64	56	261	230	610
Dec. 2024	59	91	285	250	686
March 2025	61	69	291	255	676
June 2025	55	55	257	244	610
Sept. 2025	54	43	257	286	640

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					
Sept. 2024	46,799	5,244	25	5,269	18,025	514	18,539	23,808	75	2	77	70,684
Dec. 2024	48,524	5,618	22	5,640	18,585	506	19,091	24,731	77	2	79	73,334
March 2025	45,808	5,117	180	5,297	17,429	476	17,905	23,202	76	2	77	69,087
June 2025	47,190	5,507	22	5,529	18,713	559	19,272	24,801	92	2	94	72,085
Sept. 2025	50,044	5,974	27	6,001	19,306	621	19,927	25,928	104	1	105	76,078

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders							Foreign currency transfers			Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Sept. 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
March 2025	4,418	871	30	900	1,814	146	1,961	2,861	38	1	39	7,318
June 2025	4,893	1,054	23	1,077	2,006	210	2,216	3,293	50	1	51	8,237
Sept. 2025	5,715	1,156	32	1,188	2,403	255	2,658	3,845	61	0	62	9,622

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 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
March 2025	5,191	1,258	867	1,809	518	176	28	6	984	10,837
June 2025	5,291	1,539	1,017	1,885	78	175	28	4	880	10,897
Sept. 2025	5,450	1,479	986	1,922	437	165	27	5	608	11,079

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2024	28	61	35	104	1	0	0	0	28	257
Dec. 2024	29	75	34	118	0	0	0	0	30	287
March 2025	31	66	35	136	2	0	0	0	36	305
June 2025	32	98	52	156	0	0	0	0	35	373
Sept. 2025	39	103	51	179	2	0	0	0	25	398

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2024	595	589	1,184	130	641	25	796	239	74	313	0
Dec. 2024	675	686	1,362	126	587	24	737	236	75	311	0
March 2025	659	724	1,384	125	502	26	654	240	79	319	0
June 2025	618	657	1,275	132	589	30	750	245	86	331	0
Sept. 2025	726	751	1,477	150	631	31	812	251	67	318	1

Period	Number of transactions (Thousand) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Sept. 2024	60	0	0	1	32	35	66	0
Dec. 2024	60	0	0	0	34	33	67	0
March 2025	53	0	0	0	29	30	60	2
June 2025	50	0	0	0	32	30	62	0
Sept. 2025	56	0	0	0	31	27	59	0

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2024	289	283	572	21	52	12	85	110	46	156	0
Dec. 2024	375	371	746	23	51	14	88	117	49	166	0
March 2025	412	441	853	39	52	13	104	122	46	168	0
June 2025	404	413	818	52	80	22	153	128	57	186	0
Sept. 2025	543	533	1,077	67	96	15	177	153	55	208	0

Period	Volume of transactions (Billion TRY) investment transactions continued...							
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions
		Buy	Sell	Total	Buy	Sell	Total	
Sept. 2024	11	0	0	0	2	2	3	0
Dec. 2024	12	0	0	0	2	2	4	0
March 2025	14	0	0	0	2	2	4	15
June 2025	11	0	0	0	2	2	5	0
Sept. 2025	15	0	0	0	3	2	5	0

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2024	229	42	7,753	454	8,479	4	1	303	16	326
Dec. 2024	230	41	7,634	450	8,355	5	1	332	18	357
March 2025	238	38	7,216	424	7,916	6	2	336	20	363
June 2025	228	36	7,571	442	8,276	6	2	384	23	415
Sept. 2025	238	39	7,978	433	8,688	7	2	429	24	463

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2024	956	289	246	1,491
Dec. 2024	913	281	286	1,480
March 2025	854	256	311	1,420
June 2025	952	283	494	1,729
Sept. 2025	987	295	721	2,003

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2024	1,397	134
Dec. 2024	1,680	166
March 2025	1,850	168
June 2025	2,496	197
Sept. 2025	2,563	234

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2024	72	9	81	15
Dec. 2024	91	8	99	21
March 2025	79	7	86	20
June 2025	79	6	84	27
Sept. 2025	84	4	87	29

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

List of participating banks in internet banking statistics

	Internet Banking Sites Included
1 Akbank T.A.Ş.	akbank.com
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	https://online.alternatifbank.com.tr
4 Anadolubank A.Ş.	Anadolubank Internet Banking Site
5 Arap Türk Bankası A.Ş.	https://internetsubesi.atbank.com.tr/
6 Burgan Bank A.Ş.	https://www.burgan.com.tr, https://www.burgan.com.tr/on
7 Citibank A.Ş.	https://portal.citidirect.com
8 D Yatırım Bankası A.Ş.	https://internetsube.dybank.com.tr/
9 Denizbank A.Ş.	Denizbank Internet Banking, DenizTrader
10 Enpara Bank A.Ş.	Enpara Bank Internet Branch, Enpara Bank My Company Internet Branch
11 Fibabanka A.Ş.	www.fibabanka.com.tr
12 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
13 ICBC Turkey Bank A.Ş.	ICBC Turkey Internet Şube
14 ING Bank A.Ş.	ING İnternet Şube
15 MUFG Bank Turkey A.Ş.	https://www.tu.bk.mufg.jp
16 Odea Bank A.Ş.	https://online.odeabank.com.tr/
17 Pasha Yatırım Bankası A.Ş.	https://pashaonline.pashabank.com.tr
18 QNB Bank A.Ş.	QNB Finansbank Internet banking and enpara.com
19 Şekerbank T.A.Ş.	Sekerbank Internet Banking Site
20 Turkish Bank A.Ş.	www.turkishbank.com
21 Turkland Bank A.Ş.	www.tbank.com.tr
22 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
23 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
24 Türkiye Garanti Bankası A.Ş.	www.garantibbva.com.tr, www.garantibbvayatirim.com.tr
25 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
26 Türkiye İş Bankası A.Ş.	www.isbank.com.tr
27 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	https://online.kalkinma.com.tr
28 Türkiye Sınai Kalkınma Bankası A.Ş.	https://online.tskb.com.tr/tskbonline/Giris
29 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr, Trade Online, Vinov
30 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet
31 Ziraat Dinamik Banka A.Ş.	https://bireysel.ziraatdinamik.com.tr

List of participating banks in mobile banking statistics

	Applications Included
1 Akbank T.A.Ş.	Akbank Mobile
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobile
3 Alternatifbank A.Ş.	Alternatif Bank Mobile
4 Anadolubank A.Ş.	Anadolubank mobile application
5 Arap Türk Bankası A.Ş.	A&T BANK MOBILE
6 Burgan Bank A.Ş.	Burgan Mobile, ON Mobile
7 Citibank A.Ş.	https://m.citidirect.com
8 Colendi Bank A.Ş.	ColendiBank Mobile
9 Denizbank A.Ş.	MobilDeniz, DenizTrader
10 Enpara Bank A.Ş.	Enpara Bank Mobile Branch, Enpara Bank My Company Mobile Branch
11 Fibabanka A.Ş.	Fibabanka Mobile App
12 HSBC Bank A.Ş.	HSBC Mobil Banking
13 ICBC Turkey Bank A.Ş.	ICBC Turkey Mobile Branch
14 ING Bank A.Ş.	ING Mobile, Paramara
15 Odea Bank A.Ş.	Odeabank mobil application
16 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
17 Şekerbank T.A.Ş.	Seker Mobile Banking
18 Turkish Bank A.Ş.	TurkishBank Mobile
19 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobile Application, Pratik Borsa
20 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobile, Ziraat Tablet, Ziraat Wap
21 Türkiye Garanti Bankası A.Ş.	Garanti BBVA Mobil, BonusFlaş, Garanti BBVA eTrader
22 Türkiye Halk Bankası A.Ş.	Halkbank Mobile Banking
23 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobile
24 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobile Banking
25 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobile, World Mobile
26 Ziraat Dinamik Banka A.Ş.	Ziraat Dinamik Mobile

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

a) Total number of retail customers that logged in at least once

1) Only Internet Banking Users: The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once.

2) Only Mobil Banking Users : The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once.

3) Both Internet and Mobile Banking Users: The total number of retail customers who logged in to both internet and mobile banking at least once.

b) Total number of retail customers that logged in at least once in one-year period

1) Only Internet Banking Users: The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

2) Only Mobil Banking Users : The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

3) Both Internet and Mobile Banking Users: The total number of retail customers who logged in to both internet and mobile banking at least once in 1-year period.

2. Number of active retail customers ("active retail customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

1) Only Internet Banking Users: The total number of active retail customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

2) Only Mobil Banking Users: The total number of active retail customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

3) Both Internet and Mobile Banking Users: The total number of active retail customers who used both internet and mobile banking at least once in the related three-month period.

3. Number of registered commercial customers: (The number of users opened on behalf of company will be excluded. The number of company is used)

a) Total number of commercial customers that logged in at least once

1) Only Internet Banking Users: The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once.

2) Only Mobil Banking Users: The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once.

3) Both Internet and Mobile Banking Users: The total number of commercial customers who logged in to both internet and mobile banking at least once.

b) Total number of commercial customers that logged in at least once in one-year period.

1) Only Internet Banking Users: The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

2) Only Mobil Banking Users: The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

3) Both Internet and Mobile Banking Users: The total number of commercial customers who logged in to both internet and mobile banking at least once in 1-year period.

4. Number of active commercial customers ("active commercial customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

1) Only Internet Banking Users: The total number of active commercial customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

2) Only Mobil Banking Users: The total number of active commercial customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

3) Both Internet and Mobile Banking Users: The total number of active commercial customers who logged in to both internet and mobile banking at least once in the related three-month period.

II. Number of Active Retail Digital Banking Customers by Gender

(Number of Active Retail Customers: Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to gender. Customers are grouped by gender according to the last day of the relevant quarter)

III. Number of Active Retail Digital Banking Customers by Age

(Number of Active Retail Customers: Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to age. Customers are grouped by age according to the last day of the relevant quarter)

***Publication Periods of the Report:**

March: May 1.Week
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Glossary of Internet Banking Statistics *

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

3. Number of registered commercial customers:

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

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

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

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

- 1. Number credit card of applications in the related three-month period (Not including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.
- 4. Number of invoice payment orders in the related three-month period.

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

1. Money Transfers

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

b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.
- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

**FC : In terms of TRY.*

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments
- e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items above)

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

***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".

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
- i) 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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