



Digital, Internet and Mobile Banking Statistics

December 2022

Report Code: DE22

February 2022



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Number of active retail customers	33,374	42,288	51,014	62,827	74,521	90,325
Number of active commercial customers	1,615	1,894	2,143	2,850	3,411	4,065
Number of Active Digital Banking Customers	34,990	44,182	53,157	65,677	77,932	94,390

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

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Only internet banking users	5,448	4,630	3,878	3,177	2,764	2,301
Only mobile banking users	21,865	31,638	41,172	53,234	65,954	82,304
Both internet and mobile banking users	7,677	7,914	8,106	9,267	9,214	9,786
Total	34,990	44,182	53,157	65,677	77,932	94,390

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

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Female	9,959	12,841	15,892	20,021	24,530	30,642
Male	23,415	29,447	35,122	42,807	49,991	59,683

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

	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
0-17	178	226	246	230	294	587
18-25	7,542	9,570	11,080	12,431	14,511	17,176
26-35	11,117	13,329	15,361	18,204	20,945	24,402
36-55	12,273	16,003	19,785	25,237	29,925	35,623
56-65	1,692	2,419	3,375	4,884	6,239	8,258
66+	572	741	1,167	1,841	2,607	4,279

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2016	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Number of retail customers							
Number of active customers	19,077	11,856	11,258	10,714	11,074	10,525	10,545
Number of registered customers that logged in at least once	51,482	53,654	61,119	67,387	74,817	81,689	91,137
Number of registered customers that logged in at least once in 1-year period	27,547	21,801	22,203	21,518	24,061	24,405	25,147
Active / Registered Customer	37	22	18	16	15	13	12
Number of commercial customers							
Number of active customers	1,321	1,270	1,286	1,271	1,369	1,452	1,541
Number of registered customers that logged in at least once	2,901	3,223	3,629	4,134	4,669	5,185	6,069
Number of registered customers that logged in at least once in 1-year period	1,657	1,688	1,744	1,784	1,892	2,276	2,199
Active / Registered Customer Ratio	46	39	35	31	29	28	25
Number of total customers							
Total Number of active customers	20,399	13,125	12,544	11,985	12,444	11,977	12,086
Total number of registered customers that logged in at least once	54,383	56,878	64,748	71,521	79,486	86,873	97,206
Total number of registered customers that logged in at least once in 1-year period	29,205	23,488	23,947	23,303	25,952	26,681	27,346
Total Active / Registered Customer Ratio	38	23	19	17	16	14	12

Financial Transactions in Internet Banking

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	77	753	71	957	71	1,053	66	1,066	63	1,321	69	2,073	74	4,035
Payments	44	43	40	57	37	60	30	62	28	87	26	119	24	248
Investment transactions	11	186	13	258	13	254	13	286	22	475	18	673	26	1,234
Credit Card transactions	13	19	9	21	9	23	8	23	7	24	7	36	6	71
Other Financial transactions	4	56	3	32	3	32	4	55	4	80	3	94	4	170
Total	149	1,057	137	1,326	133	1,422	120	1,492	123	1,987	123	2,995	134	5,758

Investment Transactions in Internet Banking

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,731	30	1,544	34	1,366	36	1,543	60	1,469	67	1,719	92	1,774	290
Foreign currency transactions	3,247	54	3,047	64	2,996	72	2,308	68	2,198	86	2,721	213	1,651	147
Time deposit accounts	1,045	52	911	48	905	50	724	46	826	52	913	75	580	78
Share certificate transactions	4,289	28	6,519	64	6,787	59	7,740	87	16,120	206	11,510	174	20,666	601
Repo Transactions	110	6	111	6	97	4	84	5	70	5	57	6	56	8
Bonds and bills	38	1	79	2	186	6	82	2	131	10	110	7	105	13
Gold transactions	438	4	327	2	414	2	482	4	755	12	637	18	321	7
VIOP transactions	213	11	333	38	367	24	216	14	568	36	757	89	399	91
Total	11,111	186	12,869	258	13,117	254	13,179	286	22,137	475	18,423	673	25,551	1,234

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2021	July-Sept. 2022	Oct.-Dec. 2022
Number of active retail customers	74,521	86,717	90,325
Number of active commercial customers	3,411	3,862	4,065
Number of Active Digital Banking Customers	77,932	90,579	94,390

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

	Oct.-Dec. 2021	July-Sept. 2022	Oct.-Dec. 2022
Only internet banking users	2,764	2,845	2,301
Only mobile banking users	65,954	78,294	82,304
Both internet and mobile banking users	9,214	9,440	9,786
Total	77,932	90,579	94,390

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

	Oct.-Dec. 2021	July-Sept. 2022	Oct.-Dec. 2022
Female	24,530	29,530	30,642
Male	49,991	57,186	59,683

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

	Oct.-Dec. 2021	July-Sept. 2022	Oct.-Dec. 2022
0-17	294	502	587
18-25	14,511	16,416	17,176
26-35	20,945	23,583	24,402
36-55	29,925	34,240	35,623
56-65	6,239	7,953	8,258
66+	2,607	4,023	4,279

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2021	July-Sept. 2022	Oct.-Dec. 2022
Number of retail customers			
Number of active customers	10,525	10,787	10,545
Number of registered customers that logged in at least once	81,689	89,074	91,137
Number of registered customers that logged in at least once in 1-year period	24,405	23,962	25,147
Active / Registered Customer Ratio	13	12	12
Number of commercial customers			
Number of active customers	1,452	1,498	1,541
Number of registered customers that logged in at least once	5,185	5,720	6,069
Number of registered customers that logged in at least once in 1-year period	2,276	2,147	2,199
Active / Registered Customer Ratio	28	26	25
Number of total customers			
Total Number of active customers	11,977	12,285	12,086
Total number of registered customers that logged in at least once	86,873	94,794	97,206
Total number of registered customers that logged in at least once in 1-year period	26,681	26,109	27,346
Total Active / Registered Customer Ratio	14	13	12

Financial Transactions in Internet Banking

	Oct.-Dec. 2021		July-Sept. 2022		Oct.-Dec. 2022	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	69	2,073	69	3,242	74	4,035
Payments	26	119	25	205	24	248
Investment transactions	18	673	22	1,073	26	1,234
Credit Card transactions	7	36	6	61	6	71
Other Financial transactions	3	94	4	119	4	170
Total	123	2,995	127	4,699	134	5,758

Investment Transactions in Internet Banking

	Oct.-Dec. 2021		July-Sept. 2022		Oct.-Dec. 2022	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,719	92	1,433	157	1,774	290
Foreign currency transactions	2,721	213	1,746	157	1,651	147
Time deposit accounts	913	75	516	63	580	78
Share certificate transactions	11,510	174	16,207	503	20,666	601
Repo Transactions	57	6	54	7	56	8
Bonds and bills	110	7	86	9	105	13
Gold transactions	637	18	366	8	321	7
VIOP transactions	757	89	2,083	170	399	91
Total	18,423	673	22,492	1,073	25,551	1,234

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2016	Oct.-Dec. 2017	Oct.-Dec. 2018	Oct.-Dec. 2019	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022
Number of retail customers							
Number of active customers	18,649	28,712	38,385	47,799	60,334	72,405	88,647
Number of registered customers that logged in at least once	29,765	43,436	59,282	75,141	93,974	112,106	136,095
Number of registered customers that logged in at least once in 1-year period	23,745	35,227	46,796	57,272	71,743	83,692	103,182
Active / Registered Customer Ratio	63	66	65	64	64	65	65
Number of commercial customers							
Number of active customers	569	829	1,167	1,479	2,166	2,763	3,443
Number of registered customers that logged in at least once	985	1,415	2,039	2,897	4,087	5,121	6,534
Number of registered customers that logged in at least once in 1-year period	749	1,067	1,498	1,907	2,813	3,461	4,152
Active / Registered Customer Ratio	58	59	57	51	53	54	53
Number of total customers							
Total Number of active customers	19,218	29,541	39,552	49,279	62,500	75,168	92,090
Total number of registered customers that logged in at least once	30,751	44,851	61,320	78,039	98,061	117,226	142,629
Total number of registered customers that logged in at least once in 1-year period	24,494	36,295	48,294	59,180	74,556	87,152	107,334
Total Active / Registered Customer Ratio	62	66	65	63	64	64	65

Financial Transactions in Mobil Banking

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	68	197	117	372	163	553	229	880	369	1,562	675	3,267	1,023	6,919
Payments	53	8	91	16	118	26	163	45	230	82	293	137	357	295
Investment transactions	8	93	18	205	27	271	38	457	89	1,191	99	2,031	125	3,085
Credit Card transactions	20	18	35	33	52	52	70	79	100	118	151	237	217	610
Other Financial transactions	8	14	18	23	32	31	60	54	72	118	60	160	95	398
Total	158	330	280	649	393	933	559	1,516	860	3,071	1,277	5,833	1,816	11,307

Investment Transactions in Mobil Banking

	Oct.-Dec. 2016		Oct.-Dec. 2017		Oct.-Dec. 2018		Oct.-Dec. 2019		Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,174	10	1,693	17	2,289	24	3,619	63	4,790	89	7,303	200	10,155	312
Foreign currency transactions	2,955	31	5,684	54	9,195	72	9,866	70	13,056	144	27,522	535	21,933	329
Time deposit accounts	796	29	1,803	59	3,047	91	3,992	142	7,023	213	9,877	514	8,401	624
Share certificate transactions	2,924	15	7,771	58	10,333	66	16,057	131	53,517	576	42,203	480	75,920	1,570
Repo Transactions	10	0	6	1	21	0	28	1	39	2	38	3	43	6
Bonds and bills	17	0	31	0	52	1	123	2	340	19	397	19	707	64
Gold transactions	566	4	999	5	2,000	9	3,332	22	8,972	92	10,868	208	7,230	90
VIOP transactions	41	3	103	10	231	8	567	27	1,307	55	566	72	677	90
Total	8,483	93	18,090	205	27,169	271	37,584	457	89,045	1,191	98,775	2,031	125,065	3,085

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2021	July-Sept. 2022	Oct.-Dec. 2022
Number of retail customers			
Number of active customers	72,405	84,498	88,647
Number of registered customers that logged in at least once	112,106	129,773	136,095
Number of registered customers that logged in at least once in 1-year period	83,692	97,846	103,182
Active / Registered Customer Ratio	65	65	65
Number of commercial customers			
Number of active customers	2,763	3,236	3,443
Number of registered customers that logged in at least once	5,121	6,132	6,534
Number of registered customers that logged in at least once in 1-year period	3,461	3,954	4,152
Active / Registered Customer Ratio	54	53	53
Number of total customers			
Total Number of active customers	75,168	87,734	92,090
Total number of registered customers that logged in at least once	117,226	135,905	142,629
Total number of registered customers that logged in at least once in 1-year period	87,152	101,800	107,334
Total Active / Registered Customer Ratio	64	65	65

Financial Transactions in Mobil Banking

	Oct.-Dec. 2021		July-Sept. 2022		Oct.-Dec. 2022	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	675	3,267	893	5,292	1,023	6,919
Payments	293	137	340	248	357	295
Investment transactions	99	2,031	99	2,129	125	3,085
Credit Card transactions	151	237	196	488	217	610
Other Financial transactions	60	160	81	253	95	398
Total	1,277	5,833	1,609	8,410	1,816	11,307

Investment Transactions in Mobil Banking

	Oct.-Dec. 2021		July-Sept. 2022		Oct.-Dec. 2022	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	7,303	200	7,454	209	10,155	312
Foreign currency transactions	27,522	535	22,454	330	21,933	329
Time deposit accounts	9,877	514	7,857	487	8,401	624
Share certificate transactions	42,203	480	52,707	916	75,920	1,570
Repo Transactions	38	3	41	5	43	6
Bonds and bills	397	19	520	39	707	64
Gold transactions	10,868	208	7,857	86	7,230	90
VIOP transactions	566	72	578	57	677	90
Total	98,775	2,031	99,468	2,129	125,065	3,085

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

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. 2021	20,171	50,588	61,518	132,276	3,032	62,319	21,372	86,724	2,116	63,995	8,409	74,521
March 2022	19,026	52,629	65,004	136,659	2,875	66,308	21,094	90,277	2,008	67,425	7,929	77,361
June 2022	18,262	58,313	67,667	144,242	2,697	70,871	20,445	94,012	1,885	71,638	7,811	81,335
Sept. 2022	19,993	60,692	69,081	149,766	3,055	76,939	20,907	100,902	2,219	75,929	8,568	86,717
Dec. 2022	19,761	64,720	71,376	155,857	2,840	80,875	22,307	106,022	1,678	79,780	8,867	90,325

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. 2021	2,497	2,433	2,688	7,618	959	2,144	1,316	4,420	648	1,959	804	3,411
March 2022	2,403	2,491	3,041	7,935	725	2,316	1,351	4,392	660	2,069	837	3,566
June 2022	2,417	2,676	3,171	8,265	714	2,384	1,337	4,434	642	2,298	856	3,796
Sept. 2022	2,439	2,851	3,281	8,571	718	2,525	1,429	4,672	626	2,365	871	3,862
Dec. 2022	2,666	3,131	3,403	9,200	724	2,677	1,475	4,876	623	2,524	919	4,065

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. 2021	22,667	53,020	64,206	139,894	3,992	64,463	22,689	91,144	2,764	65,954	9,214	77,932
March 2022	21,429	55,120	68,045	144,593	3,600	68,624	22,445	94,669	2,667	69,493	8,767	80,927
June 2022	20,679	60,989	70,838	152,507	3,410	73,255	21,782	98,447	2,527	73,937	8,667	85,130
Sept. 2022	22,432	63,543	72,362	158,337	3,773	79,464	22,336	105,573	2,845	78,294	9,440	90,579
Dec. 2022	22,427	67,851	74,778	165,057	3,563	83,552	23,782	110,897	2,301	82,304	9,786	94,390

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. 2021	911	21,082	2,537	24,530	1,205	42,914	5,872	49,991	2,116	63,995	8,409
March 2022	816	22,715	2,376	25,907	1,192	44,709	5,553	51,454	2,008	67,425	7,929	77,361
June 2022	764	23,883	2,326	26,973	1,121	47,756	5,485	54,362	1,885	71,638	7,811	81,335
Sept. 2022	943	25,871	2,716	29,530	1,276	50,059	5,852	57,186	2,219	75,929	8,568	86,717
Dec. 2022	682	27,307	2,653	30,642	996	52,473	6,214	59,683	1,678	79,780	8,867	90,325

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. 2021	15	157	279	1,007	385	273	248	12,793	18,265	25,455	5,178	2,057
March 2022	17	133	259	941	377	282	276	13,403	19,092	26,749	5,601	2,304
June 2022	21	130	237	864	357	276	293	14,191	20,231	28,452	5,995	2,476
Sept. 2022	10	195	343	905	384	382	455	14,783	21,004	29,805	6,696	3,186
Dec. 2022	20	99	193	730	320	315	516	15,473	21,798	31,290	7,164	3,539

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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. 2021	30	1,562	2,401	3,463	677	277	294	14,511	20,945	29,925	6,239	2,607
March 2022	36	1,390	2,159	3,356	692	296	328	14,926	21,509	31,046	6,670	2,881
June 2022	34	1,365	2,140	3,313	674	284	349	15,685	22,608	32,630	7,026	3,036
Sept. 2022	36	1,438	2,235	3,530	874	455	502	16,416	23,583	34,240	7,953	4,023
Dec. 2022	52	1,603	2,411	3,603	773	426	587	17,176	24,402	35,623	8,258	4,279

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. 2021	81,689	24,405	10,525	5,185	2,276	1,452	86,873	26,681	11,977
March 2022	84,030	23,969	9,937	5,444	2,076	1,497	89,474	26,045	11,434
June 2022	85,929	23,141	9,696	5,588	2,051	1,498	91,517	25,192	11,194
Sept. 2022	89,074	23,962	10,787	5,720	2,147	1,498	94,794	26,109	12,285
Dec. 2022	91,137	25,147	10,545	6,069	2,199	1,541	97,206	27,346	12,086

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Dec. 2021	365	1,250	819	518	2,953
March 2022	304	990	855	505	2,655
June 2022	307	1,071	736	471	2,585
Sept. 2022	245	982	722	507	2,456
Dec. 2022	255	1,043	719	498	2,515

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2021	35,004	5,065	83	5,148	27,068	865	27,934	33,082	388	125	513	68,600
March 2022	33,284	4,397	75	4,472	25,147	1,228	26,375	30,847	380	118	498	64,630
June 2022	35,127	4,564	77	4,641	27,573	786	28,359	33,000	350	108	458	68,585
Sept. 2022	35,487	4,495	73	4,568	28,307	685	28,991	33,560	328	95	424	69,471
Dec. 2022	37,243	4,886	72	4,958	30,686	678	31,364	36,322	332	102	433	73,998

	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. 2021	959	408	32	440	417	124	541	980	121	12	133	2,073
March 2022	1,023	454	43	497	420	161	581	1,078	141	14	156	2,256
June 2022	1,318	545	44	589	614	121	735	1,324	170	18	188	2,830
Sept. 2022	1,495	673	40	713	738	109	847	1,560	166	20	186	3,242
Dec. 2022	1,836	905	45	950	905	106	1,010	1,960	212	26	239	4,035

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. 2021	12,092	4,736	2,123	1,200	219	409	736	896	3,551	25,960
March 2022	10,879	4,755	1,978	1,255	1,429	400	589	849	3,656	25,790
June 2022	10,122	4,579	1,991	1,226	255	457	658	751	3,866	23,905
Sept. 2022	9,645	4,599	1,918	1,248	1,297	417	648	743	4,068	24,586
Dec. 2022	9,312	4,550	1,877	1,278	236	496	581	783	4,459	23,572

	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. 2021	20	52	15	12	0	0	0	0	20	119
March 2022	23	49	17	13	1	0	0	0	24	127
June 2022	30	77	20	16	0	0	0	0	32	175
Sept. 2022	34	89	24	19	1	0	0	0	37	205
Dec. 2022	44	104	24	27	0	0	0	0	48	248

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. 2021	847	872	1,719	1,102	1,526	92	2,721	630	283	913	57
March 2022	730	780	1,510	693	1,286	96	2,075	476	174	651	59
June 2022	699	796	1,495	680	1,264	88	2,032	414	164	578	58
Sept. 2022	692	741	1,433	563	1,102	82	1,746	380	136	516	54
Dec. 2022	809	965	1,774	536	1,035	80	1,651	437	143	580	56

	Number of transactions (Thousand) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2021	11,510	56	54	110	360	277	637	757	18,423	
March 2022	8,305	60	45	105	289	175	464	478	13,647	
June 2022	11,463	67	50	116	235	185	420	486	16,648	
Sept. 2022	16,207	49	37	86	241	125	366	2,083	22,492	
Dec. 2022	20,666	57	47	105	189	132	321	399	25,551	

	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. 2021	47	45	92	85	86	42	213	35	40	75	6
March 2022	40	38	78	45	70	47	163	32	27	60	5
June 2022	56	54	109	46	67	44	157	36	27	63	6
Sept. 2022	80	77	157	55	68	34	157	37	26	63	7
Dec. 2022	150	139	290	52	67	28	147	49	29	78	8

	Volume of transactions (Billion TRY) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2021	174	4	3	7	9	9	18	89	673	
March 2022	131	6	3	8	5	4	9	75	529	
June 2022	198	7	4	12	4	4	8	84	636	
Sept. 2022	503	6	3	9	5	3	8	170	1,073	
Dec. 2022	601	8	5	13	4	3	7	91	1,234	

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. 2021	297	103	5,878	297	6,575	1	0	34	2	36
March 2022	285	86	5,757	287	6,415	1	0	37	2	40
June 2022	289	88	5,869	287	6,533	1	0	48	2	51
Sept. 2022	305	87	5,682	272	6,345	1	1	57	2	61
Dec. 2022	329	102	5,708	264	6,403	1	1	66	3	71

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2021	3,367	94
March 2022	4,005	99
June 2022	3,965	105
Sept. 2022	3,657	119
Dec. 2022	4,045	170

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2021	113	55	167	4
March 2022	85	48	133	3
June 2022	102	61	163	4
Sept. 2022	98	51	149	3
Dec. 2022	122	61	183	8

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. 2021	81,689	24,405	10,525
March 2022	84,030	23,969	9,937
June 2022	85,929	23,141	9,696
Sept. 2022	89,074	23,962	10,787
Dec. 2022	91,137	25,147	10,545

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2021	363	1,245	634	405	2,647
March 2022	300	986	675	389	2,349
June 2022	304	1,064	562	353	2,284
Sept. 2022	240	978	549	397	2,163
Dec. 2022	248	1,037	538	382	2,205

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. 2021	14,997	2,900	32	2,932	8,080	117	8,197	11,130	103	105	208	26,334
March 2022	14,113	2,308	25	2,333	7,481	113	7,594	9,927	97	95	192	24,232
June 2022	14,313	2,386	28	2,414	7,823	116	7,938	10,352	82	80	163	24,828
Sept. 2022	14,012	2,342	27	2,369	7,613	109	7,722	10,091	83	70	153	24,256
Dec. 2022	15,002	2,571	26	2,597	9,257	109	9,366	11,963	82	71	153	27,118

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. 2021	93	31	3	34	54	7	62	95	9	1	9	197
March 2022	85	22	3	24	47	8	55	80	8	1	9	173
June 2022	107	26	3	29	62	8	70	100	9	1	10	216
Sept. 2022	110	27	4	31	65	8	73	104	9	1	10	224
Dec. 2022	134	41	7	48	81	9	90	139	10	1	10	282

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. 2021	8,227	3,141	1,392	930	117	171	291	894	632	15,794
March 2022	7,686	3,292	1,275	993	775	163	208	847	731	15,971
June 2022	7,216	2,912	1,275	969	115	174	156	749	711	14,279
Sept. 2022	6,982	2,992	1,228	990	653	166	135	742	711	14,600
Dec. 2022	6,695	2,952	1,200	1,004	104	190	122	781	739	13,787

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. 2021	2	4	3	2	0	0	0	0	1	13
March 2022	3	5	3	2	0	0	0	0	1	15
June 2022	3	4	4	2	0	0	0	0	1	15
Sept. 2022	3	6	4	3	0	0	0	0	2	17
Dec. 2022	3	5	5	3	0	0	0	0	2	18

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. 2021	668	682	1,350	820	839	21	1,680	587	263	850	47
March 2022	568	607	1,175	467	638	25	1,130	434	155	588	50
June 2022	530	616	1,146	471	662	25	1,158	366	147	513	48
Sept. 2022	520	561	1,081	385	566	28	980	325	118	443	45
Dec. 2022	606	759	1,365	364	535	29	929	380	125	505	46

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	11,140	55	54	109	350	270	619	454	16,249
March 2022	8,171	60	45	104	282	171	453	319	11,990
June 2022	11,246	66	50	116	230	181	411	269	14,907
Sept. 2022	14,783	49	37	85	234	122	356	337	18,110
Dec. 2022	20,572	57	47	104	184	128	312	308	24,141

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. 2021	20	20	40	25	19	2	47	27	31	58	4
March 2022	13	13	26	9	12	2	23	24	19	43	3
June 2022	14	15	28	13	13	2	28	25	18	43	4
Sept. 2022	13	14	27	17	13	3	33	24	16	39	3
Dec. 2022	21	20	41	21	13	3	37	32	19	50	4

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	160	4	3	7	8	8	17	39	371
March 2022	122	6	3	8	4	4	8	25	258
June 2022	186	7	4	12	4	4	7	30	338
Sept. 2022	436	6	3	9	4	2	6	41	596
Dec. 2022	581	8	5	13	3	3	6	40	773

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. 2021	285	97	4,906	176	5,464	0	0	13	1	14
March 2022	274	81	4,791	169	5,316	0	0	14	1	15
June 2022	276	84	4,783	168	5,312	0	0	16	1	18
Sept. 2022	290	83	4,605	160	5,139	1	0	19	1	21
Dec. 2022	318	99	4,621	154	5,191	1	1	21	1	24

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2021	2,385	18
March 2022	2,836	16
June 2022	2,831	17
Sept. 2022	2,510	17
Dec. 2022	2,784	25

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2021	110	55	165	2
March 2022	83	47	131	2
June 2022	100	60	160	3
Sept. 2022	97	51	148	3
Dec. 2022	113	56	170	4

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2021	5,185	2,276	1,452
March 2022	5,444	2,076	1,497
June 2022	5,588	2,051	1,498
Sept. 2022	5,720	2,147	1,498
Dec. 2022	6,069	2,199	1,541

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2021	2	5	185	113	306
March 2022	4	5	180	117	305
June 2022	3	7	174	117	301
Sept. 2022	5	3	173	110	292
Dec. 2022	7	6	181	116	310

III. Financial transactions

III.1. Money Transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Foreign currency transfers			Total	
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)		Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2021	20,007	2,165	51	2,216	18,989	748	19,737	21,953	285	20	306	42,265
March 2022	19,171	2,089	50	2,139	17,666	1,115	18,781	20,920	283	23	306	40,397
June 2022	20,814	2,179	49	2,228	19,750	670	20,420	22,648	268	27	296	43,757
Sept. 2022	21,475	2,153	47	2,199	20,694	576	21,270	23,469	245	26	271	45,215
Dec. 2022	22,241	2,315	46	2,361	21,429	569	21,998	24,359	250	30	280	46,880

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. 2021	866	377	29	406	362	117	479	885	112	12	124	1,875
March 2022	938	432	40	472	373	153	526	998	133	14	147	2,083
June 2022	1,211	519	40	559	553	112	665	1,224	161	17	179	2,614
Sept. 2022	1,385	645	36	682	673	101	774	1,456	157	20	177	3,017
Dec. 2022	1,702	863	38	901	823	97	920	1,822	203	26	229	3,753

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. 2021	3,865	1,594	731	270	102	238	445	2	2,918	10,166
March 2022	3,192	1,462	703	263	654	237	381	2	2,925	9,818
June 2022	2,906	1,667	716	257	140	284	502	2	3,153	9,626
Sept. 2022	2,664	1,607	690	258	644	251	513	1	3,357	9,986
Dec. 2022	2,617	1,597	677	274	132	306	459	2	3,720	9,785

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. 2021	18	48	12	10	0	0	0	0	19	106
March 2022	20	43	13	11	1	0	0	0	23	112
June 2022	28	72	16	14	0	0	0	0	31	160
Sept. 2022	31	84	19	17	1	0	0	0	36	188
Dec. 2022	41	99	20	25	0	0	0	0	46	231

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. 2021	179	190	369	282	687	72	1,041	43	20	63	10
March 2022	162	173	334	227	648	71	945	43	20	62	9
June 2022	169	180	349	208	602	63	874	47	18	65	9
Sept. 2022	172	180	352	177	535	54	766	56	17	73	9
Dec. 2022	203	206	410	172	500	50	722	57	18	76	10

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	370	0	0	1	10	7	17	303	2,174
March 2022	134	0	0	1	6	5	11	160	1,657
June 2022	218	1	0	1	5	4	9	217	1,742
Sept. 2022	1,424	0	0	1	7	4	10	1,746	4,382
Dec. 2022	93	0	0	1	6	4	9	91	1,411

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. 2021	27	25	52	60	66	40	166	8	9	17	2
March 2022	27	25	52	36	58	45	140	9	9	17	2
June 2022	42	39	81	33	54	41	128	11	9	20	2
Sept. 2022	67	63	130	38	55	30	124	13	10	23	3
Dec. 2022	129	120	248	31	54	25	110	17	11	27	3

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	13	0	0	0	1	1	2	50	302
March 2022	10	0	0	0	0	0	1	50	271
June 2022	12	0	0	0	0	0	1	54	298
Sept. 2022	66	0	0	0	2	0	2	128	477
Dec. 2022	19	0	0	0	0	0	1	51	460

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. 2021	12	5	971	122	1,111	0	0	21	1	22
March 2022	12	4	966	118	1,100	0	0	23	1	25
June 2022	13	4	1,085	119	1,221	0	0	32	1	33
Sept. 2022	14	4	1,077	111	1,206	0	0	38	2	40
Dec. 2022	11	3	1,087	111	1,212	0	0	45	2	47

III.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2021	982	76
March 2022	1,169	83
June 2022	1,134	88
Sept. 2022	1,147	102
Dec. 2022	1,261	145

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2021	2	0	2	1
March 2022	2	0	2	1
June 2022	1	1	3	1
Sept. 2022	1	0	2	1
Dec. 2022	9	4	13	5

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. 2021	112,106	83,692	72,405	5,121	3,461	2,763	117,226	87,152	75,168
March 2022	117,633	87,402	75,354	5,532	3,666	2,906	123,164	91,069	78,260
June 2022	125,979	91,316	79,449	5,848	3,721	3,154	131,827	95,036	82,603
Sept. 2022	129,773	97,846	84,498	6,132	3,954	3,236	135,905	101,800	87,734
Dec. 2022	136,095	103,182	88,647	6,534	4,152	3,443	142,629	107,334	92,090

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2021	7,465	23,427	16,987	6,167	54,046
March 2022	8,751	21,446	15,957	6,764	52,918
June 2022	9,751	25,392	15,320	6,714	57,177
Sept. 2022	9,456	31,707	14,343	7,769	63,274
Dec. 2022	10,995	47,016	16,004	8,522	82,537

II. Financial transactions

II.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. 2021	397,105	60,683	248	60,930	214,575	1,509	216,085	277,015	170	290	460	674,580
March 2022	413,649	61,232	208	61,440	217,903	1,623	219,525	280,966	177	292	469	695,084
June 2022	485,907	69,229	248	69,476	252,582	1,798	254,381	323,857	193	358	551	810,315
Sept. 2022	551,488	74,112	281	74,394	264,239	2,021	266,259	340,653	217	335	552	892,694
Dec. 2022	633,483	86,175	282	86,456	300,118	1,984	302,101	388,558	249	366	615	1,022,656

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. 2021	1,824	386	19	405	932	88	1,020	1,425	0	0	0	3,250
March 2022	1,765	331	20	351	834	109	943	1,293	0	0	0	3,059
June 2022	2,617	478	31	509	1,279	111	1,390	1,899	0	0	0	4,516
Sept. 2022	3,021	569	48	617	1,503	114	1,617	2,234	0	0	0	5,255
Dec. 2022	3,998	785	75	860	1,892	124	2,016	2,876	0	0	0	6,875

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Dec. 2021	177,773	7,523	4,077	33,228	1,872	1,433	10,698	48,903	7,193	292,699
March 2022	173,943	7,658	3,671	36,257	9,945	1,431	10,436	49,646	9,195	302,183
June 2022	173,433	7,960	3,785	39,949	2,434	1,612	9,675	45,857	9,375	294,080
Sept. 2022	198,271	8,927	4,070	45,195	9,380	1,790	9,447	52,667	10,130	339,876
Dec. 2022	203,536	10,395	4,131	49,166	2,176	2,049	8,790	66,223	10,536	357,002

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. 2021	36	12	8	58	1	0	1	15	6	137
March 2022	47	15	10	64	5	1	1	16	7	166
June 2022	48	23	12	86	1	1	1	17	10	199
Sept. 2022	59	27	15	106	5	1	1	23	12	248
Dec. 2022	70	31	17	129	1	1	1	31	15	295

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(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. 2021	3,507	3,796	7,303	11,711	15,649	162	27,522	6,766	3,111	9,877	38
March 2022	2,916	3,360	6,275	5,860	14,404	185	20,449	5,679	2,170	7,849	32
June 2022	2,971	3,807	6,778	5,831	15,807	180	21,818	5,493	2,248	7,742	37
Sept. 2022	3,474	3,980	7,454	5,694	16,528	232	22,454	5,699	2,158	7,857	41
Dec. 2022	4,025	6,130	10,155	5,571	16,154	207	21,933	6,023	2,378	8,401	43

Period	Number of transactions (Thousand) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2021	42,203	149	248	397	5,806	5,062	10,868	566	98,775	
March 2022	38,228	166	239	405	4,423	3,522	7,945	574	81,757	
June 2022	42,282	214	345	559	3,729	3,505	7,235	524	86,975	
Sept. 2022	52,707	196	324	520	4,662	3,194	7,857	578	99,468	
Dec. 2022	75,920	275	432	707	3,837	3,393	7,230	677	125,065	

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. 2021	96	104	200	270	256	9	535	242	272	514	3
March 2022	66	67	133	85	159	14	257	198	183	381	3
June 2022	90	89	179	105	186	16	307	245	209	453	4
Sept. 2022	106	103	209	95	210	25	330	275	212	487	5
Dec. 2022	156	156	312	97	209	23	329	347	277	624	6

Period	Volume of transactions (Billion TRY) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Dec. 2021	480	9	9	19	105	103	208	72	2,031	
March 2022	441	12	11	24	57	55	112	58	1,408	
June 2022	564	22	22	44	44	48	92	60	1,703	
Sept. 2022	916	19	19	39	50	36	86	57	2,129	
Dec. 2022	1,570	33	31	64	43	47	90	90	3,085	

II.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. 2021	14,444	3,233	130,910	2,339	150,925	15	8	208	6	237
March 2022	16,075	3,235	139,490	2,366	161,168	16	9	245	7	277
June 2022	17,583	3,352	157,656	2,491	181,081	21	12	326	8	368
Sept. 2022	19,586	3,864	170,278	2,594	196,322	29	16	433	11	488
Dec. 2022	23,473	5,024	185,364	2,694	216,554	41	29	528	12	610

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2021	51,208	13,097	8,957	73,263
March 2022	51,490	12,788	10,092	74,370
June 2022	59,814	14,987	10,984	85,784
Sept. 2022	63,382	16,547	11,141	91,070
Dec. 2022	65,211	17,164	12,966	95,341

II.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2021	60,060	160
March 2022	60,849	189
June 2022	69,287	201
Sept. 2022	80,536	253
Dec. 2022	95,038	398

IV. Product Sales Figures

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2021	3,064	2,473	5,538	62
March 2022	2,883	2,278	5,161	57
June 2022	4,003	3,204	7,207	99
Sept. 2022	4,562	3,121	7,683	103
Dec. 2022	5,388	4,014	9,402	162

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Retail Mobil Banking Statistics

I. Number of Retail Customers Using Mobil Banking Services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2021	112,106	83,692	72,405
March 2022	117,633	87,402	75,354
June 2022	125,979	91,316	79,449
Sept. 2022	129,773	97,846	84,498
Dec. 2022	136,095	103,182	88,647

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2021	7,450	23,375	16,511	5,992	53,328
March 2022	8,640	21,413	15,527	6,510	52,091
June 2022	9,651	25,359	14,919	6,455	56,384
Sept. 2022	9,380	31,677	13,952	7,488	62,496
Dec. 2022	10,810	46,972	15,584	8,226	81,592

III. Financial transactions

III.1. Money Transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Dec. 2021	373,342	57,954	233	58,187	202,635	1,092	203,727	261,914	116	290	406	635,662
March 2022	388,838	58,419	195	58,614	206,026	1,179	207,206	265,820	114	291	405	655,063
June 2022	456,869	66,029	231	66,261	238,770	1,390	240,160	306,421	136	356	492	763,782
Sept. 2022	520,009	70,669	264	70,932	249,852	1,637	251,489	322,421	167	334	500	842,930
Dec. 2022	598,465	82,463	264	82,727	284,754	1,604	286,358	369,085	193	365	557	968,107

	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. 2021	1,310	306	16	322	707	38	745	1,067	8	2	10	2,387
March 2022	1,180	242	14	256	589	43	632	888	8	2	10	2,078
June 2022	1,782	343	25	369	897	53	950	1,319	12	3	15	3,115
Sept. 2022	1,997	388	41	429	1,043	66	1,108	1,538	18	3	21	3,556
Dec. 2022	2,640	542	68	610	1,294	72	1,366	1,976	22	4	26	4,642

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. 2021	173,298	6,794	3,495	32,190	1,817	1,361	10,606	48,898	6,824	285,282
March 2022	169,108	6,723	3,024	35,067	9,505	1,340	10,353	49,641	8,693	293,454
June 2022	168,566	6,873	3,081	38,691	2,341	1,499	9,591	45,852	8,788	285,282
Sept. 2022	193,373	7,841	3,341	44,380	8,953	1,677	9,359	52,667	9,484	331,077
Dec. 2022	198,322	9,245	3,367	47,646	2,098	1,911	8,710	66,215	9,817	347,332

	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. 2021	32	7	5	50	1	0	0	15	4	114
March 2022	40	8	6	53	4	0	1	16	4	133
June 2022	40	9	7	70	1	1	1	17	6	151
Sept. 2022	48	10	8	89	4	1	1	23	7	191
Dec. 2022	55	12	10	108	1	1	1	31	8	226

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. 2021	3,340	3,618	6,958	11,355	14,739	142	26,236	6,679	3,067	9,745	37
March 2022	2,758	3,197	5,954	5,648	13,470	161	19,279	5,583	2,132	7,716	32
June 2022	2,789	3,623	6,412	5,608	14,861	156	20,625	5,388	2,207	7,595	36
Sept. 2022	3,267	3,782	7,048	5,489	15,611	207	21,307	5,576	2,116	7,691	40
Dec. 2022	3,788	5,890	9,678	5,381	15,289	184	20,854	5,889	2,331	8,221	42

	Number of transactions (Thousand) investment transactions continued...							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	42,150	149	248	397	5,755	5,015	10,769	566	96,859
March 2022	38,179	166	239	405	4,391	3,481	7,872	574	80,010
June 2022	42,237	214	345	559	3,698	3,470	7,168	524	85,156
Sept. 2022	52,645	196	324	520	4,625	3,164	7,788	578	97,617
Dec. 2022	75,819	275	431	706	3,802	3,354	7,156	675	123,152

	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. 2021	82	90	172	242	216	5	463	233	261	494	3
March 2022	53	54	107	69	121	8	198	187	173	359	3
June 2022	68	70	138	84	142	9	236	228	195	424	3
Sept. 2022	72	73	144	74	160	17	251	253	197	451	4
Dec. 2022	114	117	231	77	160	16	253	319	260	579	6

	Volume of transactions (Billion TRY) investment transactions continued...							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.				
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	477	9	9	19	102	101	203	72	1,902
March 2022	439	12	11	24	55	54	109	58	1,296
June 2022	562	22	22	44	43	47	90	60	1,556
Sept. 2022	911	19	19	39	48	35	84	57	1,942
Dec. 2022	1,561	33	31	64	42	45	88	90	2,871

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. 2021	14,338	3,179	126,155	1,923	145,594	14	8	177	4	204
March 2022	15,964	3,196	134,287	1,935	155,381	15	9	206	4	234
June 2022	17,463	3,315	151,328	2,025	174,129	20	12	270	6	307
Sept. 2022	19,437	3,793	163,485	2,128	188,844	28	16	359	7	409
Dec. 2022	23,314	4,990	178,084	2,214	208,603	40	28	439	8	515

III.5. Transactions from Mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2021	50,728	12,886	8,955	72,569
March 2022	50,999	12,590	10,089	73,678
June 2022	59,219	14,751	10,978	84,948
Sept. 2022	62,765	16,303	11,131	90,199
Dec. 2022	64,567	16,920	12,952	94,439

III.5. Other Financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2021	59,684	148
March 2022	60,204	168
June 2022	68,595	179
Sept. 2022	79,729	223
Dec. 2022	94,072	359

IV. Product Sales Realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2021	3,044	2,473	5,517	61
March 2022	2,832	2,278	5,110	56
June 2022	3,961	3,203	7,164	97
Sept. 2022	4,526	3,120	7,646	102
Dec. 2022	5,299	4,009	9,308	155

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of Commercial Customers Using Mobil Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Dec. 2021	5,121	3,461	2,763
March 2022	5,532	3,666	2,906
June 2022	5,848	3,721	3,154
Sept. 2022	6,132	3,954	3,236
Dec. 2022	6,534	4,152	3,443

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Dec. 2021	15	52	477	175	718
March 2022	111	32	430	254	827
June 2022	101	33	401	258	793
Sept. 2022	76	30	391	281	777
Dec. 2022	185	44	420	297	946

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. 2021	23,763	2,729	15	2,743	11,940	417	12,358	15,101	53	1	54	38,918
March 2022	24,811	2,813	14	2,827	11,876	443	12,320	15,146	63	1	64	40,021
June 2022	29,038	3,200	16	3,216	13,812	409	14,221	17,436	57	1	59	46,533
Sept. 2022	31,479	3,444	18	3,461	14,387	384	14,771	18,232	51	2	52	49,763
Dec. 2022	35,018	3,711	18	3,729	15,364	379	15,743	19,473	56	2	58	54,548

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. 2021	514	80	3	83	225	50	275	358	8	0	8	880
March 2022	585	90	5	95	245	66	311	406	12	0	13	1,004
June 2022	835	135	5	140	382	58	440	580	13	0	14	1,430
Sept. 2022	1,024	181	7	188	460	49	509	696	15	0	16	1,736
Dec. 2022	1,358	243	7	250	598	53	651	901	18	0	19	2,277

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. 2021	4,474	729	582	1,038	55	72	92	5	369	7,417
March 2022	4,835	936	646	1,190	440	92	83	5	502	8,729
June 2022	4,867	1,087	703	1,258	93	113	83	5	588	8,797
Sept. 2022	4,898	1,085	729	815	427	113	88	0	646	8,799
Dec. 2022	5,214	1,150	764	1,519	77	139	80	8	719	9,670

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. 2021	5	5	3	9	0	0	0	0	2	23
March 2022	7	7	4	11	0	0	0	0	3	33
June 2022	9	14	5	15	0	0	0	0	4	48
Sept. 2022	11	17	6	17	0	0	0	0	5	57
Dec. 2022	14	19	7	21	0	0	0	0	6	68

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Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2021	168	178	345	356	910	20	1,286	88	44	132	1
March 2022	158	163	321	212	934	24	1,170	95	38	133	1
June 2022	182	185	366	223	946	24	1,193	105	41	146	1
Sept. 2022	207	199	406	204	917	25	1,147	123	43	166	1
Dec. 2022	237	239	476	190	865	23	1,078	134	47	181	1

Period	Number of transactions (Thousand) investment transactions continued...							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions				
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	53	0	0	1	52	47	99	0	1,916
March 2022	49	0	0	1	32	41	73	0	1,747
June 2022	45	0	0	0	31	36	67	0	1,819
Sept. 2022	63	0	0	0	38	31	68	0	1,851
Dec. 2022	101	0	0	0	35	39	74	1	1,913

Period	Volume of transactions (Billion TRY) continued below...										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 2021	15	13	28	29	40	3	72	10	11	20	0
March 2022	14	12	26	15	38	6	59	11	11	22	0
June 2022	22	19	41	21	44	7	72	16	13	29	0
Sept. 2022	35	30	65	21	50	8	79	22	15	37	0
Dec. 2022	42	39	81	21	49	6	76	28	18	46	0

Period	Volume of transactions (Billion TRY) investment transactions continued...							Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.				
		Buy	Sell	Total	Buy	Sell	Total		
Dec. 2021	3	0	0	0	3	3	5	0	129
March 2022	2	0	0	0	1	2	3	0	112
June 2022	2	0	0	0	1	1	3	0	147
Sept. 2022	5	0	0	0	1	1	2	0	187
Dec. 2022	9	0	0	0	1	1	2	0	215

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. 2021	106	54	4,754	416	5,330	1	0	31	2	34
March 2022	112	40	5,204	432	5,787	1	0	39	2	42
June 2022	121	37	6,328	466	6,952	1	0	57	3	61
Sept. 2022	149	71	6,792	465	7,478	1	1	74	3	79
Dec. 2022	159	33	7,279	480	7,952	1	1	89	4	95

III.5. Transactions from Mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Dec. 2021	480	211	3	694
March 2022	491	198	3	692
June 2022	595	235	6	836
Sept. 2022	616	244	10	871
Dec. 2022	644	245	14	902

III.6. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Dec. 2021	376	12
March 2022	645	21
June 2022	692	21
Sept. 2022	808	30
Dec. 2022	966	39

IV. Product Sales Realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Dec. 2021	21	0	21	1
March 2022	51	0	52	1
June 2022	42	1	43	1
Sept. 2022	36	0	36	1
Dec. 2022	89	5	94	7

List of participating banks in internet banking statistics

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

List of participating banks in mobile banking statistics

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

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Number of Active Retail Digital Banking Customers by Gender

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

III. Number of Active Retail Digital Banking Customers by Age

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

***Publication Periods of the Report:**

March: May 1.Week

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Glossary of Internet Banking Statistics*

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

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

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

3. Number of registered commercial customers:

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

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

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

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

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

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

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

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

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

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

1. Money Transfers

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

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

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

- Money orders to other recipients in the same bank.

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

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

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

3. Investment Transactions (Number, Volume)

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

- Buying funds
- Selling funds

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

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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

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

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

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

c) Payment to own credit card

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

5. Other Financial Transactions (Number, Volume):

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

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

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

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

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Glossary of Mobile Banking Statistics*

* **Transactions made by the customers by downloading "the bank's mobile banking application" or by using "the site designed for mobile devices-that the addresses are different from mobile banking site (customer should log-in)**

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

I. Number of Customers Using Mobile Banking Services

(The number of users opened on behalf of company will be excluded. The number of "company" will be used. If the bank has customers using two or more mobile applications of the bank, this will be counted as "one".

1. Number of registered customers:

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in 1-year period.

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

3. Number of registered commercial customers:

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

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

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

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

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

1. Money Transfers

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

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

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

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- Others (Western Union, Moneygram, etc)

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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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