



Digital, Internet and Mobile Banking Statistics

March 2023

Report Code: DE22

May 2023



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 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 Active Digital Banking Customers, thousand person

| | Janu.- March 2022 | Oct.-Dec. 2022 | Janu.- March 2023 |
|---|----------------------|-------------------|----------------------|
| Number of active retail customers | 77.361 | 90.325 | 95.207 |
| Number of active commercial customers | 3.566 | 4.065 | 4.312 |
| Number of Active Digital Banking Customers | 80.927 | 94.390 | 99.519 |

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

| | Janu.- March 2022 | Oct.-Dec. 2022 | Janu.- March 2023 |
|--|----------------------|-------------------|----------------------|
| Only internet banking users | 2.667 | 2.301 | 2.114 |
| Only mobile banking users | 69.493 | 82.304 | 87.362 |
| Both internet and mobile banking users | 8.767 | 9.786 | 10.044 |
| Total | 80.927 | 94.390 | 99.519 |

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

| | Janu.- March 2022 | Oct.-Dec. 2022 | Janu.- March 2023 |
|--------|----------------------|-------------------|----------------------|
| Female | 25.907 | 30.642 | 32.353 |
| Male | 51.454 | 59.683 | 62.853 |

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

| | Janu.- March 2022 | Oct.-Dec. 2022 | Janu.- March 2023 |
|-------|----------------------|-------------------|----------------------|
| 0-17 | 328 | 587 | 532 |
| 18-25 | 14.926 | 17.176 | 18.126 |
| 26-35 | 21.509 | 24.402 | 25.831 |
| 36-55 | 31.046 | 35.623 | 37.678 |
| 56-65 | 6.670 | 8.258 | 8.667 |
| 66+ | 2.881 | 4.279 | 4.372 |

Number of Customers Using Internet Banking Services, thousand person

| | Janu.- March 2022 | Oct.-Dec. 2022 | Janu.- March 2023 |
|--|----------------------|-------------------|----------------------|
| Number of retail customers | | | |
| Number of active customers | 9.937 | 10.545 | 10.564 |
| Number of registered customers that logged in at least once | 84.030 | 91.137 | 92.088 |
| Number of registered customers that logged in at least once in 1-year period | 23.969 | 25.147 | 25.834 |
| Active / Registered Customer Ratio | 12 | 12 | 11 |
| Number of commercial customers | | | |
| Number of active customers | 1.497 | 1.541 | 1.593 |
| Number of registered customers that logged in at least once | 5.444 | 6.069 | 6.172 |
| Number of registered customers that logged in at least once in 1-year period | 2.076 | 2.199 | 2.284 |
| Active / Registered Customer Ratio | 28 | 25 | 26 |
| Number of total customers | | | |
| Total Number of active customers | 11.434 | 12.086 | 12.158 |
| Total number of registered customers that logged in at least once | 89.474 | 97.206 | 98.260 |
| Total number of registered customers that logged in at least once in 1-year period | 26.045 | 27.346 | 28.118 |
| Total Active / Registered Customer Ratio | 13 | 12 | 12 |

Financial Transactions in Internet Banking

| | Janu.-March 2022 | | Oct.-Dec. 2022 | | Janu.-March 2023 | |
|------------------------------|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|
| | Number of transactions (Million) | Volume of transactions (Billion TRY) | Number of transactions (Million) | Volume of transactions (Billion TRY) | Number of transactions (Million) | Volume of transactions (Billion TRY) |
| Money Transfers | 65 | 2.256 | 74 | 4.035 | 70 | 4.195 |
| Payments | 26 | 127 | 24 | 248 | 22 | 263 |
| Investment transactions | 14 | 529 | 26 | 1.234 | 24 | 1.283 |
| Credit Card transactions | 6 | 40 | 6 | 71 | 5 | 74 |
| Other Financial transactions | 4 | 99 | 4 | 170 | 4 | 182 |
| Total | 114 | 3.051 | 134 | 5.758 | 126 | 5.996 |

Investment Transactions in Internet Banking

| | Janu.-March 2022 | | Oct.-Dec. 2022 | | Janu.-March 2023 | |
|--------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|--------------------------------------|
| | Number of transactions (Thousand) | Volume of transactions (Billion TRY) | Number of transactions (Thousand) | Volume of transactions (Billion TRY) | Number of transactions (Thousand) | Volume of transactions (Billion TRY) |
| Investment funds | 1.510 | 78 | 1.774 | 290 | 1.719 | 421 |
| Foreign currency transactions | 2.075 | 163 | 1.651 | 147 | 1.557 | 165 |
| Time deposit accounts | 651 | 60 | 580 | 78 | 630 | 88 |
| Share certificate transactions | 8.305 | 131 | 20.666 | 601 | 19.292 | 477 |
| Repo Transactions | 59 | 5 | 56 | 8 | 53 | 8 |
| Bonds and bills | 105 | 8 | 105 | 13 | 101 | 14 |
| Gold transactions | 464 | 9 | 321 | 7 | 342 | 9 |
| VIOP transactions | 478 | 75 | 399 | 91 | 380 | 100 |
| Total | 13.647 | 529 | 25.551 | 1.234 | 24.073 | 1.283 |

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

| | Janu.- March 2022 | Oct.-Dec. 2022 | Janu.- March 2023 |
|--|----------------------|-------------------|----------------------|
| Number of retail customers | | | |
| Number of active customers | 75.354 | 88.647 | 93.733 |
| Number of registered customers that logged in at least once | 117.633 | 136.095 | 144.837 |
| Number of registered customers that logged in at least once in 1-year period | 87.402 | 103.182 | 110.427 |
| Active / Registered Customer Ratio | 64 | 65 | 65 |
| Number of commercial customers | | | |
| Number of active customers | 2.906 | 3.443 | 3.672 |
| Number of registered customers that logged in at least once | 5.532 | 6.534 | 6.692 |
| Number of registered customers that logged in at least once in 1-year period | 3.666 | 4.152 | 4.456 |
| Active / Registered Customer Ratio | 53 | 53 | 55 |
| Number of total customers | | | |
| Total Number of active customers | 78.260 | 92.090 | 97.405 |
| Total number of registered customers that logged in at least once | 123.164 | 142.629 | 151.528 |
| Total number of registered customers that logged in at least once in 1-year period | 91.069 | 107.334 | 114.883 |
| Total Active / Registered Customer Ratio | 64 | 65 | 64 |

Financial Transactions in Mobil Banking

| | Janu.-March 2022 | | Oct.-Dec. 2022 | | Janu.-March 2023 | |
|------------------------------|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|----------------------------------|--------------------------------------|
| | Number of transactions (Million) | Volume of transactions (Billion TRY) | Number of transactions (Million) | Volume of transactions (Billion TRY) | Number of transactions (Million) | Volume of transactions (Billion TRY) |
| Money Transfers | 695 | 3.081 | 1.023 | 6.919 | 1.048 | 8.191 |
| Payments | 302 | 166 | 357 | 295 | 356 | 377 |
| Investment transactions | 82 | 1.408 | 125 | 3.085 | 130 | 3.346 |
| Credit Card transactions | 161 | 277 | 217 | 610 | 217 | 738 |
| Other Financial transactions | 61 | 189 | 95 | 398 | 106 | 541 |
| Total | 1.301 | 5.121 | 1.816 | 11.307 | 1.856 | 13.193 |

Investment Transactions in Mobil Banking

| | Janu.-March 2022 | | Oct.-Dec. 2022 | | Janu.-March 2023 | |
|--------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|--------------------------------------|
| | Number of transactions (Thousand) | Volume of transactions (Billion TRY) | Number of transactions (Thousand) | Volume of transactions (Billion TRY) | Number of transactions (Thousand) | Volume of transactions (Billion TRY) |
| Investment funds | 6.275 | 133 | 10.155 | 312 | 10.096 | 406 |
| Foreign currency transactions | 20.449 | 257 | 21.933 | 329 | 21.158 | 354 |
| Time deposit accounts | 7.849 | 381 | 8.401 | 624 | 9.388 | 810 |
| Share certificate transactions | 38.228 | 441 | 75.920 | 1.570 | 79.365 | 1.489 |
| Repo Transactions | 32 | 3 | 43 | 6 | 42 | 6 |
| Bonds and bills | 405 | 24 | 707 | 64 | 794 | 86 |
| Gold transactions | 7.945 | 112 | 7.230 | 90 | 8.242 | 116 |
| VIOP transactions | 574 | 58 | 677 | 90 | 598 | 78 |
| Total | 81.757 | 1.408 | 125.065 | 3.085 | 129.683 | 3.346 |

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 |
| 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 |
| March 2023 | 17.823 | 70.572 | 74.265 | 162.660 | 2.660 | 87.253 | 23.174 | 113.087 | 1.474 | 84.643 | 9.090 | 95.207 |

| 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 |
| 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 |
| March 2023 | 2.752 | 3.272 | 3.420 | 9.443 | 740 | 2.912 | 1.544 | 5.196 | 640 | 2.719 | 954 | 4.312 |

| 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 |
| 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 |
| March 2023 | 20.575 | 73.844 | 77.685 | 172.103 | 3.400 | 90.165 | 24.718 | 118.282 | 2.114 | 87.362 | 10.044 | 99.519 |

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 |
| | March 2022 | 816 | 22.715 | 2.376 | 25.907 | 1.192 | 44.709 | 5.553 | 51.454 | 2.008 | 67.425 | 7.929 |
| 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 |
| March 2023 | 591 | 29.114 | 2.648 | 32.353 | 884 | 55.528 | 6.441 | 62.853 | 1.474 | 84.643 | 9.090 | 95.207 |

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+ |
| 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 |
| March 2023 | 16 | 84 | 174 | 654 | 283 | 263 | 475 | 16.398 | 23.124 | 33.290 | 7.634 | 3.721 |

continued...

| Period | Both internet and mobile banking users (Thousand) | | | | | | Total (Thousand) | | | | | |
|------------|---|-------|-------|-------|-------|-----|------------------|--------|--------|--------|-------|-------|
| | 0-17 | 18-25 | 26-35 | 36-55 | 56-65 | 66+ | 0-17 | 18-25 | 26-35 | 36-55 | 56-65 | 66+ |
| 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 |
| March 2023 | 41 | 1.644 | 2.533 | 3.734 | 751 | 388 | 532 | 18.126 | 25.831 | 37.678 | 8.667 | 4.372 |

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) |
| 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 |
| March 2023 | 92.088 | 25.834 | 10.564 | 6.172 | 2.284 | 1.593 | 98.260 | 28.118 | 12.158 |

II. Non-financial transactions

| | Number of transactions (Thousand) | | | | |
|------------|-----------------------------------|-----------------|------------------------|-------------------------|-------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payments orders | Total |
| 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 |
| March 2023 | 254 | 1.961 | 655 | 449 | 3.319 |

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 | | | | | |
| 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 |
| March 2023 | 35.899 | 4.649 | 68 | 4.717 | 28.803 | 627 | 29.431 | 34.148 | 288 | 90 | 378 | 70.425 |

| | 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 | | | | | |
| 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 |
| March 2023 | 1.829 | 1.048 | 45 | 1.092 | 962 | 100 | 1.062 | 2.154 | 194 | 17 | 212 | 4.195 |

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 |
| 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 |
| March 2023 | 8.263 | 3.848 | 1.997 | 1.168 | 1.380 | 287 | 441 | 667 | 4.185 | 22.234 |

| | 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 |
| 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 |
| March 2023 | 47 | 95 | 36 | 26 | 2 | 0 | 0 | 0 | 57 | 263 |

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

| | Number of transactions (Thousand) | | | | | | | | | | Repurch. agreement |
|------------|-----------------------------------|------|-------|-------------------------------|-------|-----------|-------|-----------------------|---------|-------|--------------------|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| March 2023 | 770 | 948 | 1.719 | 613 | 868 | 76 | 1.557 | 485 | 145 | 630 | 53 |

| | Number of transactions (Thousand) | | | | | | | | Realized VIOP transactions | Total |
|------------|---|-----------------|------|-------|-------------------|------|-------|-------|----------------------------|-------|
| | Realized share certificate transactions | Bonds and bills | | | Gold transactions | | | | | |
| | | Buy | Sell | Total | Buy | Sell | Total | | | |
| 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 | |
| March 2023 | 19.292 | 57 | 44 | 101 | 240 | 102 | 342 | 380 | 24.073 | |

| | Volume of transactions (Billion TRY) | | | | | | | | | | Repurch. agreement |
|------------|--------------------------------------|------|-------|-------------------------------|------|-----------|-------|-----------------------|---------|-------|--------------------|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| March 2023 | 211 | 211 | 421 | 73 | 63 | 29 | 165 | 56 | 33 | 88 | 8 |

| | Volume of transactions (Billion TRY) | | | | | | | | Realized VIOP transactions | Total |
|------------|---|-----------------|------|-------|----------------|------|-------|-----|----------------------------|-------|
| | Realized share certificate transactions | Bonds and bills | | | Gold transact. | | | | | |
| | | Buy | Sell | Total | Buy | Sell | Total | | | |
| 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 | |
| March 2023 | 477 | 8 | 6 | 14 | 6 | 3 | 9 | 100 | 1.283 | |

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 |
| 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 |
| March 2023 | 332 | 93 | 4.683 | 229 | 5.337 | 2 | 1 | 68 | 3 | 74 |

III.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|------------|-------------------------------|----------------------------------|
| March 2022 | 4.005 | 99 |
| June 2022 | 3.965 | 105 |
| Sept. 2022 | 3.657 | 119 |
| Dec. 2022 | 4.045 | 170 |
| March 2023 | 4.098 | 182 |

IV. Product Sales Realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| March 2022 | 85 | 48 | 133 | 3 |
| June 2022 | 102 | 61 | 163 | 4 |
| Sept. 2022 | 98 | 51 | 149 | 3 |
| Dec. 2022 | 122 | 61 | 183 | 8 |
| March 2023 | 125 | 60 | 185 | 6 |

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) |
| 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 |
| March 2023 | 92.088 | 25.834 | 10.564 |

II. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|------------|-----------------------------------|-----------------|------------------------|------------------------|-------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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 |
| March 2023 | 247 | 1.957 | 496 | 334 | 3.033 |

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 | | | | | |
| 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 |
| March 2023 | 15.416 | 2.441 | 25 | 2.466 | 8.740 | 103 | 8.843 | 11.309 | 75 | 70 | 145 | 26.871 |

| 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 | | | | | |
| 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 |
| March 2023 | 170 | 42 | 5 | 46 | 89 | 9 | 98 | 145 | 10 | 1 | 11 | 326 |

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 |
| 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 | 713 | 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 |
| March 2023 | 5.840 | 2.404 | 1.271 | 923 | 675 | 108 | 107 | 665 | 720 | 12.713 |

| 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 |
| 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 |
| March 2023 | 3 | 6 | 7 | 3 | 1 | 0 | 0 | 0 | 2 | 24 |

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 | |
| 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 |
| March 2023 | 565 | 732 | 1.297 | 445 | 434 | 30 | 909 | 424 | 125 | 550 | 44 |

| 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 | | |
| 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 |
| March 2023 | 19.211 | 57 | 44 | 101 | 234 | 98 | 333 | 300 | 22.743 |

| 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 | |
| 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 |
| March 2023 | 25 | 26 | 51 | 37 | 11 | 3 | 51 | 32 | 19 | 51 | 5 |

| 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 | | |
| 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 |
| March 2023 | 456 | 8 | 5 | 13 | 5 | 3 | 8 | 42 | 676 |

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 |
| 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 |
| March 2023 | 321 | 90 | 3.691 | 132 | 4.235 | 1 | 1 | 21 | 1 | 25 |

III.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|------------|-------------------------------|----------------------------------|
| March 2022 | 2.836 | 16 |
| June 2022 | 2.831 | 17 |
| Sept. 2022 | 2.510 | 17 |
| Dec. 2022 | 2.784 | 25 |
| March 2023 | 2.848 | 29 |

IV. Product Sales Realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| March 2022 | 83 | 47 | 131 | 2 |
| June 2022 | 100 | 60 | 160 | 3 |
| Sept. 2022 | 97 | 51 | 148 | 3 |
| Dec. 2022 | 113 | 56 | 170 | 4 |
| March 2023 | 118 | 59 | 177 | 5 |

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) |
| 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 |
| March 2023 | 6.172 | 2.284 | 1.593 |

II. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|------------|-----------------------------------|-----------------|------------------------|------------------------|-------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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 |
| March 2023 | 8 | 3 | 160 | 115 | 286 |

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 | | | | | |
| 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 |
| March 2023 | 20.483 | 2.209 | 42 | 2.251 | 20.064 | 524 | 20.588 | 22.839 | 213 | 20 | 233 | 43.554 |

| 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 | | | | | |
| 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 |
| March 2023 | 1.659 | 1.006 | 40 | 1.046 | 873 | 91 | 963 | 2.009 | 185 | 17 | 201 | 3.869 |

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 |
| 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 |
| March 2023 | 2.423 | 1.444 | 726 | 245 | 705 | 178 | 334 | 2 | 3.465 | 9.521 |

| 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 |
| 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 |
| March 2023 | 43 | 89 | 29 | 23 | 1 | 0 | 0 | 0 | 54 | 239 |

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

| Period | Number of transactions (Thousand) | | | | | | | | | | Repurch. agreement |
|------------|-----------------------------------|------|-------|-------------------------------|------|-----------|-------|-----------------------|---------|-------|--------------------|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| March 2023 | 206 | 216 | 422 | 169 | 434 | 45 | 648 | 61 | 19 | 80 | 9 |

| Period | Number of transactions (Thousand) | | | | | | | | Realized VIOP transactions | Total |
|------------|---|-----------------|------|-------|-------------------|------|-------|-------|----------------------------|-------|
| | Realized share certificate transactions | Bonds and bills | | | Gold transactions | | | | | |
| | | Buy | Sell | Total | Buy | Sell | Total | | | |
| 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 | |
| March 2023 | 82 | 0 | 0 | 0 | 6 | 3 | 9 | 79 | 1.330 | |

| Period | Volume of transactions (Billion TRY) | | | | | | | | | | Repurch. agreement |
|------------|--------------------------------------|------|-------|-------------------------------|------|-----------|-------|-----------------------|---------|-------|--------------------|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| March 2023 | 186 | 184 | 370 | 37 | 52 | 26 | 114 | 24 | 13 | 37 | 3 |

| Period | Volume of transactions (Billion TRY) | | | | | | | | Realized VIOP transactions | Total |
|------------|---|-----------------|------|-------|----------------|------|-------|-----|----------------------------|-------|
| | Realized share certificate transactions | Bonds and bills | | | Gold transact. | | | | | |
| | | Buy | Sell | Total | Buy | Sell | Total | | | |
| 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 | |
| March 2023 | 22 | 0 | 0 | 0 | 1 | 0 | 1 | 58 | 606 | |

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 |
| 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 |
| March 2023 | 11 | 3 | 991 | 97 | 1.103 | 0 | 0 | 47 | 2 | 49 |

III.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|------------|-------------------------------|----------------------------------|
| March 2022 | 1.169 | 83 |
| June 2022 | 1.134 | 88 |
| Sept. 2022 | 1.147 | 102 |
| Dec. 2022 | 1.261 | 145 |
| March 2023 | 1.249 | 153 |

IV. Product Sales Realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| March 2022 | 2 | 0 | 2 | 1 |
| June 2022 | 1 | 1 | 3 | 1 |
| Sept. 2022 | 1 | 0 | 2 | 1 |
| Dec. 2022 | 9 | 4 | 13 | 5 |
| March 2023 | 7 | 1 | 8 | 1 |

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) |
| 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 |
| March 2023 | 144.837 | 110.427 | 93.733 | 6.692 | 4.456 | 3.672 | 151.528 | 114.883 | 97.405 |

III. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|------------|-----------------------------------|-----------------|------------------------|------------------------|--------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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 |
| March 2023 | 11.598 | 40.825 | 13.212 | 8.241 | 73.876 |

II. Financial transactions

II.1. Money Transfers

| Period | EFT | Number of transactions (Thousand) | | | | | | | | | | |
|------------|---------|-----------------------------------|-------------|--------|---------------------|-------------|---------|----------------------------|-------|--|-------|-----------|
| | | Money orders** | | | | | | Foreign currency transfers | | | | Total |
| | | Among own accounts | | | To other recipients | | | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | | | | |
| 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 |
| March 2023 | 649.345 | 84.331 | 286 | 84.618 | 311.167 | 1.949 | 313.116 | 397.734 | 260 | 426 | 686 | 1.047.765 |

| Period | EFT | Volume of transactions (Billion TRY) | | | | | | | | | | |
|------------|-------|--------------------------------------|-----|-------|---------------------|-----|-------|----------------------------|-------|--|-------|-------|
| | | Money orders | | | | | | Foreign currency transfers | | | | Total |
| | | Among own accounts | | | To other recipients | | | Total | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| | | TC | FC | Total | TC | FC | Total | | | | | |
| 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 |
| March 2023 | 4.783 | 947 | 101 | 1.048 | 2.181 | 136 | 2.316 | 3.364 | 0 | 0 | 0 | 8.147 |

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 |
| 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 |
| March 2023 | 194.522 | 8.480 | 4.611 | 50.435 | 11.775 | 1.347 | 8.226 | 62.645 | 13.682 | 355.723 |

| 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 |
| 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 |
| March 2023 | 89 | 32 | 31 | 158 | 9 | 1 | 1 | 36 | 19 | 377 |

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

| Period | Number of transactions (Thousand) <i>continued below...</i> | | | | | | | | | | |
|------------|---|-------|--------|-------------------------------|--------|-----------|--------|-----------------------|---------|-------|--------------------|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| March 2023 | 3.953 | 6.143 | 10.096 | 7.192 | 13.752 | 214 | 21.158 | 6.752 | 2.636 | 9.388 | 42 |

| Period | Number of transactions (Thousand) <i>Investment transactions continued...</i> | | | | | | | | Realized VIOP transactions | Total |
|------------|---|-----------------|------|-------|-------------------|-------|-------|-----|----------------------------|-------|
| | Realized share certificate transactions | Bonds and bills | | | Gold transactions | | | | | |
| | | Buy | Sell | Total | Buy | Sell | Total | | | |
| 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 | |
| March 2023 | 79.365 | 311 | 484 | 794 | 5.241 | 3.001 | 8.242 | 598 | 129.683 | |

| Period | Volume of transactions (Billion TRY) <i>continued below...</i> | | | | | | | | | | |
|------------|--|------|-------|-------------------------------|------|-----------|-------|-----------------------|---------|-------|--------------------|
| | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| March 2023 | 199 | 207 | 406 | 148 | 184 | 22 | 354 | 454 | 356 | 810 | 6 |

| Period | Volume of transactions (Billion TRY) <i>Investment transactions continued...</i> | | | | | | | | Realized VIOP transactions | Total |
|------------|--|-----------------|------|-------|----------------|------|-------|----|----------------------------|-------|
| | Realized share certificate transactions | Bonds and bills | | | Gold transact. | | | | | |
| | | Buy | Sell | Total | Buy | Sell | Total | | | |
| 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 | |
| March 2023 | 1.489 | 43 | 43 | 86 | 69 | 46 | 116 | 78 | 3.346 | |

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 |
| 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 |
| March 2023 | 26.478 | 6.012 | 182.392 | 2.399 | 217.282 | 65 | 42 | 619 | 13 | 738 |

III.5. Transactions from Mobile

| Period | Number of transactions (Thousand) | | | |
|------------|-----------------------------------|-------------------------------|-----------------|--------|
| | Realized withdrawals | Realized deposit transactions | Mobile payments | Total |
| 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 |
| March 2023 | 60.719 | 15.929 | 12.372 | 89.020 |

II.6. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|------------|-------------------------------|----------------------------------|
| March 2022 | 60.849 | 189 |
| June 2022 | 69.287 | 201 |
| Sept. 2022 | 80.536 | 253 |
| Dec. 2022 | 95.038 | 398 |
| March 2023 | 105.985 | 541 |

IV. Product Sales Figures

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| 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 |
| March 2023 | 5.187 | 3.904 | 9.091 | 178 |

The Banks Association of Turkey
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) |
| 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 |
| March 2023 | 144.837 | 110.427 | 93.733 |

II. Non-financial transactions

| | Number of transactions (Thousand) | | | | |
|------------|-----------------------------------|-----------------|------------------------|------------------------|--------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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 |
| March 2023 | 11.399 | 40.773 | 12.867 | 7.936 | 72.975 |

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 | | | | | |
| 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 |
| March 2023 | 608.689 | 80.629 | 270 | 80.899 | 296.873 | 1.601 | 298.474 | 379.372 | 209 | 424 | 633 | 988.695 |

| | 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 | | | | | |
| 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 |
| March 2023 | 3.322 | 636 | 95 | 731 | 1.552 | 79 | 1.631 | 2.362 | 26 | 5 | 31 | 5.715 |

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 |
| 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 |
| March 2023 | 189.606 | 7.457 | 3.782 | 48.880 | 11.251 | 1.255 | 8.156 | 62.645 | 12.954 | 345.987 |

| | 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 |
| 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 |
| March 2023 | 73 | 15 | 21 | 134 | 8 | 1 | 1 | 36 | 10 | 299 |

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

| | 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 | |
| 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 |
| March 2023 | 3.715 | 5.892 | 9.607 | 6.994 | 13.026 | 195 | 20.215 | 6.608 | 2.588 | 9.196 | 41 |

| | 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 | | |
| 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 |
| March 2023 | 79.290 | 311 | 483 | 794 | 5.200 | 2.959 | 8.160 | 593 | 127.896 |

| | 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 | |
| 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 |
| March 2023 | 137 | 153 | 290 | 123 | 141 | 16 | 281 | 419 | 337 | 757 | 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 | | |
| 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 |
| March 2023 | 1.482 | 43 | 43 | 86 | 68 | 45 | 113 | 78 | 3.092 |

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 |
| 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 |
| March 2023 | 26.246 | 5.924 | 175.523 | 1.978 | 209.671 | 62 | 40 | 525 | 9 | 636 |

III.5. Transactions from Mobile

| | Number of transactions (Thousand) | | | |
|------------|-----------------------------------|-------------------------------|-----------------|--------|
| | Realized withdrawals | Realized deposit transactions | Mobile payments | Total |
| 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 |
| March 2023 | 60.103 | 15.710 | 12.355 | 88.167 |

III.5. Other Financial transactions

| | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|------------|-------------------------------|----------------------------------|
| March 2022 | 60.204 | 168 |
| June 2022 | 68.595 | 179 |
| Sept. 2022 | 79.729 | 223 |
| Dec. 2022 | 94.072 | 359 |
| March 2023 | 105.044 | 501 |

IV. Product Sales Realized

| | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| 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 |
| March 2023 | 5.121 | 3.902 | 9.023 | 175 |

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) |
| 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 |
| March 2023 | 6.692 | 4.456 | 3.672 |

II. Non-financial transactions

| Period | Number of transactions (Thousand) | | | | |
|------------|-----------------------------------|-----------------|------------------------|------------------------|-------|
| | Credit card applicati. | Loan applicati. | Regular payment orders | Invoice payment orders | Total |
| 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 |
| March 2023 | 199 | 52 | 345 | 305 | 901 |

III. Financial transactions

III.1. Money Transfers

| Period | Number of transactions (Thousand) | | | | | | | | | | | |
|------------|-----------------------------------|--------------------|-------------|-------|---------------------|-------------|--------|--------|----------------------------|--|-------|--------|
| | EFT | Money orders | | | | | | Total | Foreign currency transfers | | | Total |
| | | Among own accounts | | | To other recipients | | | | SWIFT | Others (Western Union, Moneygram, etc) | Total | |
| | | TC transfer | FC transfer | Total | TC transfer | FC transfer | Total | | | | | |
| 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 |
| March 2023 | 40.656 | 3.703 | 16 | 3.719 | 14.294 | 349 | 14.642 | 18.361 | 51 | 2 | 54 | 59.071 |

| 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 | | | | | |
| 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 |
| March 2023 | 1.461 | 311 | 6 | 317 | 629 | 56 | 685 | 1.003 | 12 | 0 | 13 | 2.476 |

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 |
| 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 |
| March 2023 | 4.916 | 1.023 | 828 | 1.555 | 524 | 92 | 70 | 0 | 727 | 9.736 |

| 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 |
| 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 |
| March 2023 | 16 | 18 | 11 | 24 | 1 | 0 | 0 | 0 | 9 | 78 |

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 | |
| 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 |
| March 2023 | 239 | 251 | 489 | 198 | 726 | 19 | 943 | 143 | 48 | 191 | 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 | | | |
| 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 | |
| March 2023 | 76 | 0 | 0 | 0 | 40 | 42 | 83 | 4 | 1.787 | |

| 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 | |
| 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 |
| March 2023 | 62 | 54 | 116 | 25 | 43 | 6 | 74 | 35 | 19 | 53 | 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 | | | |
| 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 | |
| March 2023 | 7 | 0 | 0 | 0 | 2 | 1 | 3 | 0 | 253 | |

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 |
| 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 |
| March 2023 | 232 | 88 | 6.869 | 421 | 7.611 | 2 | 1 | 94 | 4 | 102 |

III.5. Transactions from Mobile

| Period | Number of transactions (Thousand) | | | |
|------------|-----------------------------------|-------------------------------|-----------------|-------|
| | Realized withdrawals | Realized deposit transactions | Mobile payments | Total |
| March 2022 | 491 | 198 | 3 | 692 |
| June 2022 | 595 | 235 | 6 | 836 |
| Sept. 2022 | 616 | 244 | 10 | 871 |
| Dec. 2022 | 644 | 245 | 14 | 902 |
| March 2023 | 616 | 219 | 17 | 853 |

III.6. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Billion TRY) |
|------------|-------------------------------|----------------------------------|
| March 2022 | 645 | 21 |
| June 2022 | 692 | 21 |
| Sept. 2022 | 808 | 30 |
| Dec. 2022 | 966 | 39 |
| March 2023 | 941 | 40 |

IV. Product Sales Realized

| Period | Number of transactions (Thousand) | | | Volume of transactions (Billion TRY) |
|------------|-----------------------------------|-----------------|-------|--------------------------------------|
| | Instant credit lending | Insurance Sales | Total | Instant credit lending |
| March 2022 | 51 | 0 | 52 | 1 |
| June 2022 | 42 | 1 | 43 | 1 |
| Sept. 2022 | 36 | 0 | 36 | 1 |
| Dec. 2022 | 89 | 5 | 94 | 7 |
| March 2023 | 66 | 2 | 68 | 4 |

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 İnternet 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 İnternet |

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

June: August 1.Week

September: November 1.Week

December: February 1.Week

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

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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:**

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week

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

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

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Glossary of Mobile Banking Statistics*

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

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

3. Number of registered commercial customers:

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

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

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

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

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

1. Money Transfers

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

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

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

- SWIFT

- Others (Western Union, Moneygram, etc)

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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.)

***Publication Periods of the Report:**

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