



**Internet and Mobile Banking Statistics
March 2013**

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April 2013

Internet and Mobile Banking Statistics ¹

March 2013

The statistics covered in this report were provided from 26 banks those supplying internet banking services to their customers. Internet banking statistics for retail and commercial customers, the number of active customers by provinces and mobile banking statistics of 15 banks are included in this report.

I. Internet Banking Statistics

1. Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 24 million as of March 2013. The total number of registered retail customers that logged in at least once in one-year period was 14.7 million.

As of March 2013, the number of active retail customers was 10.2 million. This number shows that 43 percent of the retail customers used internet banking services during January-March 2013 period. The number of active retail customers increased by 1.8 million and 617 thousand as compared to March 2012 and December 2012, respectively.

Number of Customers Using Internet Banking Services

	March 2012 (Thousand)	December 2012 (Thousand)	March 2013 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	8,485	9,630	10,246
Registered (B) <i>(that logged in at least once)</i>	19,322	22,611	24,012
Registered (C) <i>(that logged in at least once in one-year period)</i>	11,304	13,884	14,654
Active (A) / registered (B) (percent)	44	43	43
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	844	922	953
Registered (B) <i>(that logged in at least once)</i>	1,966	2,193	2,100
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,009	1,132	1,150
Active (A) / registered (B) (percent)	43	42	45
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	9,329	10,552	11,199
Registered (B) <i>(that logged in at least once)</i>	21,288	24,804	26,112
Registered (C) <i>(that logged in at least once in one-year period)</i>	12,313	15,015	15,805
Active (A) / registered (B) (percent)	44	43	43

¹ The deposit banks and development and investment banks are included.

The total number of registered commercial customers that logged in at least once was 2.1 million as of March 2013, where 953 thousand of them (45 percent of total commercial customers) used internet banking services during the January-March 2013 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.2 million.

As of March 2013, 43 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the January-March 2013 period. The number of total active customers increased by 1.9 million and by 648 thousand as compared to March 2012 and December 2012, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 10.1 million with an amount of TRY 87.4 billion during the January-March 2013 period.

As of March 2013, time deposit accounts transactions were the largest in total volume of transactions with TRY 22.2 billion, followed by investment funds, foreign currency transactions and realized share certificate transactions.

Investment Transactions

	December 2012		March 2013		Net Change		March 2012
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Average Volume of transact. (Thousand TRY)
Investment funds	2,527	23,565	2,334	21,177	-193	-2,388	9,1
Foreign currency transactions	2,222	17,403	2,135	15,718	-87	-1,685	7,4
Time deposit accounts	723	22,225	686	22,200	-37	-25	32,4
Realized share certificate transact.	3,376	13,671	3,507	15,520	131	1,849	4,4
Repurchasing agreements	83	3,148	80	3,101	-4	-46	38,9
Bonds and bills*	55	675	54	555	-2	-120	10,3
Gold transactions	500	1,595	618	1,681	117	86	2,7
VOB	729	7,030	664	7,441	-65	411	11,2
Total	10,216	89,311	10,076	87,393	-139	-1,918	8,7

Repurchasing agreements led to the highest average volume with an amount of TRY 38.9 thousand, followed by time deposit accounts with TRY 32.4 thousand, in the first quarter of 2013. The total average volume of investment transactions was TRY 8.7 thousand in the same period.

2.2. Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 107 million and TRY 378.4 billion respectively, in the first quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

	March 2012		December 2012		March 2013	
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)
Money transfers	48,238	275,048	54,914	332,320	54,836	319,925
Payments	34,305	13,641	36,708	19,970	38,204	19,509
Credit card transact.	9,505	8,293	10,374	10,095	10,741	10,515
Other fin. transact.	2,201	24,042	2,291	30,886	3,134	28,415
Total	94,249	321,023	104,287	393,271	106,914	378,364

3. Number of Active Internet Banking Customers by Provinces

As of March 2013, 31 percent of active retail customers and 37 percent of active commercial internet banking customers are in İstanbul. It is followed by Ankara and İzmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 2.9 million as of March 2013, where 1.6 million of them (54 percent of total customers) used mobile banking services during the January-March 2013 period. The total number of registered customers that logged in at least once in one-year period was 2.1 million.

The total number of investment transactions performed by using mobile banking services was 766 thousand with an amount of TRY 4.4 billion as of March 2013.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 8.1 million and TRY 9.2 billion, respectively, in the first quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 83 percent of whole financial transactions.

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Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2012	19,322,391	11,304,237	8,484,760	1,965,621	1,008,506	844,170	21,288,012	12,312,743	9,328,930
June 2012	20,508,749	11,828,470	8,604,566	2,048,629	1,049,752	863,263	22,557,378	12,878,222	9,467,829
Sept. 2012	21,653,109	13,034,921	8,975,124	2,099,931	1,081,022	886,324	23,753,040	14,115,943	9,861,448
Dec. 2012	22,610,971	13,883,544	9,629,597	2,192,771	1,131,488	922,167	24,803,742	15,015,032	10,551,764
March 2013	24,012,286	14,654,179	10,246,147	2,099,605	1,150,428	953,167	26,111,891	15,804,607	11,199,314

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2012	495	716	1,973	912	588,499	592,596
June 2012	603	1,086	1,832	829	584,298	588,648
Sept. 2012	277	764	1,944	872	608,603	612,460
Dec. 2012	225	702	2,453	938	643,123	647,442
March 2013	221	585	2,662	970	729,643	734,081

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2012	26,251	4,891	50	4,941	16,387	588	16,975	21,916	71	48,238
June 2012	28,080	5,422	64	5,487	16,810	633	17,443	22,929	85	51,095
Sept. 2012	27,228	5,339	73	5,412	15,952	641	16,593	22,006	96	49,329
Dec. 2012	30,114	5,920	70	5,990	18,069	628	18,697	24,688	113	54,914
March 2013	30,213	5,785	61	5,846	18,063	597	18,660	24,506	117	54,836

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2012	131,848	50,405	6,321	56,727	67,686	13,385	81,071	137,797	5,402	275,048
June 2012	144,413	59,313	7,344	66,657	67,694	12,679	80,374	147,031	5,631	297,076
Sept. 2012	151,741	62,173	6,293	68,466	67,317	11,993	79,310	147,775	10,609	310,125
Dec. 2012	168,799	65,972	6,166	72,137	74,152	12,992	87,144	159,281	4,240	332,320
March 2013	163,177	64,276	5,352	69,628	70,842	12,368	83,209	152,837	3,911	319,925

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	20,135	5,158	1,199	1,010	6,804	34,305
June 2012	20,382	4,379	1,242	1,098	6,347	33,448
Sept. 2012	20,334	4,848	1,386	1,142	6,420	34,129
Dec. 2012	21,982	4,258	1,691	1,331	7,445	36,708
March 2013	22,437	5,700	1,278	1,513	7,276	38,204

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	2,717	7,820	1,235	917	953	13,641
June 2012	2,702	8,214	1,379	1,008	981	14,284
Sept. 2012	3,042	10,224	1,519	1,986	1,494	18,265
Dec. 2012	3,877	10,211	1,894	2,417	1,572	19,970
March 2013	4,079	10,312	1,530	1,978	1,609	19,509

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Internet Banking Statistics (Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	870	1,463	2,333	881	1,397	80	2,359	417	233	650	108
June 2012	921	1,627	2,548	805	1,479	75	2,359	437	253	690	95
Sept. 2012	854	1,479	2,333	747	1,471	71	2,289	435	256	691	86
Dec. 2012	899	1,628	2,527	733	1,422	67	2,222	456	266	723	83
March 2013	835	1,499	2,334	736	1,328	71	2,135	432	254	686	80

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	9,847	5,289	68	33	101	261	182	442	286	263	11,544
June 2012	8,572	4,610	59	31	90	321	224	545	254	728	11,666
Sept. 2012	6,280	2,689	42	33	75	201	243	444	178	520	9,127
Dec. 2012	7,099	3,376	31	24	55	310	190	500	223	729	10,216
March 2013	7,021	3,507	33	21	54	380	237	618	193	664	10,076

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	9,587	9,299	18,886	6,308	8,647	2,589	17,544	9,439	5,102	14,540	3,496
June 2012	10,251	10,381	20,632	6,161	9,768	2,256	18,185	10,823	5,081	15,904	3,160
Sept. 2012	10,053	9,965	20,018	5,357	10,285	1,893	17,535	13,175	6,210	19,385	3,040
Dec. 2012	11,253	12,312	23,565	5,393	10,101	1,909	17,403	15,215	7,010	22,225	3,148
March 2013	10,269	10,908	21,177	5,019	8,901	1,798	15,718	15,197	7,003	22,200	3,101

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	29,251	20,285	880	219	1,099	791	706	1,497	5,310	6,957	84,305
June 2012	26,443	19,392	778	188	966	840	782	1,622	5,469	6,628	86,488
Sept. 2012	17,720	9,448	552	269	821	724	1,208	1,932	2,186	3,808	75,986
Dec. 2012	21,490	13,671	500	175	675	997	598	1,595	8,407	7,030	89,311
March 2013	23,849	15,520	442	113	555	994	686	1,681	6,095	7,441	87,393

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2012	568	8,118	819	9,505	394	6,791	1,107	8,293
June 2012	567	8,532	887	9,987	437	7,590	1,355	9,383
Sept. 2012	459	8,338	870	9,668	381	7,718	1,372	9,471
Dec. 2012	518	8,943	913	10,374	441	8,191	1,463	10,095
March 2013	641	9,192	908	10,741	598	8,475	1,443	10,515

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2012	2,201	24,042
June 2012	2,695	29,602
Sept. 2012	2,277	31,050
Dec. 2012	2,291	30,886
March 2013	3,134	28,415

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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	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2012	19,322,391	11,304,237	8,484,760
June 2012	20,508,749	11,828,470	8,604,566
Sept. 2012	21,653,109	13,034,921	8,975,124
Dec. 2012	22,610,971	13,883,544	9,629,597
March 2013	24,012,286	14,654,179	10,246,147

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2012	494	716	1,842	814	504,227	508,093
June 2012	602	1,086	1,703	740	483,844	487,975
Sept. 2012	276	764	1,833	792	503,353	507,019
Dec. 2012	224	702	2,333	856	526,123	530,238
March 2013	221	584	2,544	875	597,844	602,068

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2012	16,924	3,530	22	3,551	8,959	155	9,114	12,666	46	29,635
June 2012	18,034	3,629	21	3,650	9,280	168	9,448	13,098	59	31,191
Sept. 2012	17,063	3,468	24	3,492	8,676	167	8,842	12,335	48	29,446
Dec. 2012	19,011	3,854	24	3,878	10,138	168	10,306	14,184	70	33,264
March 2013	19,010	3,750	21	3,770	10,029	156	10,185	13,955	71	33,036

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2012	25,878	6,167	293	6,461	13,995	1,543	15,537	21,998	405	48,281
June 2012	29,124	6,723	263	6,986	15,292	1,661	16,953	23,939	552	53,615
Sept. 2012	29,019	6,539	321	6,860	15,390	1,791	17,181	24,041	452	53,513
Dec. 2012	32,540	7,436	351	7,787	17,754	2,010	19,763	27,550	508	60,598
March 2013	32,590	7,285	346	7,631	16,634	1,792	18,427	26,058	547	59,194

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	17,925	3,617	881	960	6,381	29,765
June 2012	18,000	2,842	921	1,043	6,047	28,853
Sept. 2012	17,793	3,217	1,047	1,071	5,836	28,964
Dec. 2012	18,975	2,751	1,290	1,251	6,941	31,209
March 2013	19,954	3,971	948	1,430	6,583	32,886

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	1,406	902	524	645	340	3,817
June 2012	1,204	680	581	693	323	3,481
Sept. 2012	1,173	943	666	1,074	347	4,203
Dec. 2012	1,330	721	831	1,222	392	4,495
March 2013	1,741	1,131	615	986	414	4,888

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	723	1,294	2,017	661	974	47	1,682	408	229	637	89
June 2012	768	1,456	2,224	579	1,011	41	1,632	427	249	677	79
Sept. 2012	707	1,314	2,021	525	983	37	1,545	424	252	677	70
Dec. 2012	748	1,436	2,184	505	947	32	1,484	443	262	706	68
March 2013	701	1,322	2,023	506	891	37	1,434	422	250	672	65

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	9,811	5,279	67	33	99	259	180	439	276	254	10,496
June 2012	8,543	4,602	58	30	89	319	223	542	246	719	10,562
Sept. 2012	6,255	2,683	41	32	74	199	240	440	169	510	8,020
Dec. 2012	7,061	3,364	31	23	54	307	189	496	210	712	9,066
March 2013	6,987	3,493	32	20	53	378	235	613	186	653	9,005

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	3,849	4,405	8,255	3,092	3,716	833	7,640	8,690	4,480	13,170	1,916
June 2012	4,203	5,237	9,440	2,760	4,031	496	7,287	10,055	4,817	14,872	1,611
Sept. 2012	4,119	4,826	8,945	2,050	4,074	461	6,585	12,161	5,850	18,011	1,548
Dec. 2012	4,561	5,532	10,093	1,914	3,720	432	6,066	14,008	6,586	20,594	1,594
March 2013	4,303	5,067	9,370	1,574	2,989	484	5,047	14,030	6,672	20,703	1,490

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	28,650	20,046	853	207	1,060	775	687	1,462	5,220	6,906	60,454
June 2012	25,898	19,167	751	179	929	821	765	1,586	5,426	6,591	61,483
Sept. 2012	17,386	9,310	529	257	786	706	1,176	1,883	2,128	3,751	50,819
Dec. 2012	20,864	13,415	489	166	656	977	586	1,563	8,302	6,892	60,874
March 2013	23,323	15,274	425	95	520	942	651	1,593	6,051	7,354	61,351

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2012	564	7,728	616	8,908	388	5,612	587	6,586
June 2012	564	8,161	621	9,346	429	6,302	622	7,354
Sept. 2012	455	7,951	592	8,998	370	6,329	620	7,319
Dec. 2012	513	8,511	617	9,641	429	6,669	649	7,747
March 2013	635	8,724	611	9,969	584	6,835	626	8,045

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2012	2,042	5,623
June 2012	2,382	6,195
Sept. 2012	1,959	4,975
Dec. 2012	1,788	4,425
March 2013	2,358	4,236

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	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2012	1,965,621	1,008,506	844,170
June 2012	2,048,629	1,049,752	863,263
Sept. 2012	2,099,931	1,081,022	886,324
Sept. 2012	2,192,771	1,131,488	922,167
March 2013	2,099,605	1,150,428	953,167

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2012	1	1	131	98	84,272	84,503
June 2012	1	0	129	89	100,455	100,674
Sept. 2012	1	0	110	80	105,250	105,441
Sept. 2012	1	1	121	82	117,000	117,204
March 2013	1	1	118	95	131,799	132,013

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2012	9,327	1,361	29	1,389	7,427	433	7,861	9,250	25	18,603
June 2012	10,046	1,793	44	1,836	7,530	464	7,995	9,831	26	19,903
Sept. 2012	10,165	1,871	49	1,920	7,277	474	7,751	9,671	47	19,883
Sept. 2012	11,103	2,066	47	2,113	7,932	460	8,391	10,504	42	21,649
March 2013	11,203	2,035	40	2,075	8,034	442	8,475	10,551	46	21,799

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2012	105,970	44,238	6,028	50,266	53,691	11,842	65,534	115,799	4,998	226,767
June 2012	115,289	52,590	7,081	59,672	52,402	11,018	63,420	123,092	5,080	243,460
Sept. 2012	122,722	55,633	5,972	61,606	51,926	10,202	62,128	123,734	10,156	256,612
Sept. 2012	136,259	58,536	5,815	64,351	56,398	10,982	67,381	131,731	3,732	271,722
March 2013	130,587	56,991	5,006	61,997	54,207	10,575	64,783	126,780	3,365	260,731

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	2,210	1,540	318	50	422	4,540
June 2012	2,382	1,537	321	55	300	4,595
Sept. 2012	2,541	1,630	338	72	584	5,165
Sept. 2012	3,007	1,507	401	81	504	5,499
March 2013	2,483	1,728	330	83	694	5,318

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	1,311	6,918	712	272	612	9,825
June 2012	1,498	7,534	798	315	657	10,802
Sept. 2012	1,868	9,281	854	912	1,147	14,062
Sept. 2012	2,547	9,490	1,063	1,195	1,180	15,475
March 2013	2,337	9,181	915	992	1,195	14,621

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Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	147	169	317	220	423	34	676	10	4	13	19
June 2012	153	171	325	225	468	34	727	10	4	13	17
Sept. 2012	147	165	311	222	488	34	745	11	4	15	16
Sept. 2012	151	192	343	228	475	35	739	13	4	17	16
March 2013	134	176	310	230	437	34	701	10	3	14	15

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	35	10	1	1	2	2	2	3	10	9	1,049
June 2012	30	8	1	1	1	2	2	4	8	9	1,104
Sept. 2012	25	5	1	1	1	2	2	4	9	9	1,107
Sept. 2012	37	13	0	1	1	3	2	4	13	17	1,149
March 2013	34	14	0	1	1	2	2	5	7	12	1,071

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	5,738	4,894	10,631	3,216	4,931	1,756	9,904	748	622	1,370	1,581
June 2012	6,048	5,144	11,192	3,401	5,737	1,760	10,898	768	264	1,032	1,549
Sept. 2012	5,934	5,139	11,073	3,307	6,211	1,433	10,950	1,014	360	1,374	1,491
Sept. 2012	6,692	6,780	13,472	3,479	6,381	1,477	11,337	1,207	424	1,631	1,553
March 2013	5,967	5,841	11,807	3,445	5,912	1,314	10,671	1,167	331	1,497	1,611

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	601	239	28	11	39	16	19	35	90	51	23,850
June 2012	545	225	27	10	36	19	17	36	43	37	25,005
Sept. 2012	335	138	23	11	35	18	31	49	58	57	25,167
Sept. 2012	626	256	11	8	19	20	12	31	104	137	28,438
March 2013	526	247	17	17	35	53	35	88	44	86	26,042

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2012	3	390	203	596	6	1,180	521	1,707
June 2012	3	371	266	641	8	1,288	733	2,029
Sept. 2012	4	387	279	670	10	1,389	753	2,152
Sept. 2012	5	432	296	733	12	1,522	813	2,348
March 2013	6	468	298	772	14	1,640	817	2,471

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2012	159	18,419
June 2012	314	23,406
Sept. 2012	318	26,076
Sept. 2012	503	26,460
March 2013	776	24,179

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of March 31, 2013

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,150,109
2	Ankara	1,096,284
3	Izmir	663,743
4	Bursa	373,499
5	Antalya	353,823
6	Kocaeli (İzmit)	271,468
7	İçel (Mersin)	236,135
8	Adana	220,317
9	Konya	218,399
10	Muğla	150,462
11	Gaziantep	143,862
12	Kayseri	132,752
13	Balıkesir	131,200
14	Eskişehir	127,873
15	Denizli	123,585
16	Samsun	120,032
17	Hatay (Antakya)	119,597
18	Manisa	113,379
19	Tekirdağ	112,609
20	Sakarya	109,492
21	Aydın	109,308
22	Diyarbakır	93,501
23	Trabzon	78,062
24	Kahramanmaraş	72,363
25	Şanlıurfa	71,925
26	Zonguldak	66,853
27	Erzurum	62,819
28	Afyonkarahisar	61,740
29	Malatya	61,738
30	Çanakkale	61,522
31	Kütahya	60,619
32	Isparta	56,058
33	Sivas	55,316
34	Ordu	49,865
35	Tokat	48,509
36	Edirne	47,630
37	Van	46,059
38	Elazığ	45,258
39	Mardin	44,056
40	Çorum	43,229
41	Rize	40,972
42	Kastamonu	40,641
43	Kırklareli	37,688
44	Düzce	37,028
45	Bolu	36,799
46	Uşak	35,002
47	Giresun	33,422
48	Şirnak	33,173
49	Yozgat	32,849
50	Amasya	31,856
51	Osmaniye	30,565
52	Nevşehir	29,928
53	Karabük	29,907
54	Adıyaman	29,849
55	Niğde	29,357
56	Aksaray	29,320
57	Batman	28,311
58	Burdur	28,161
59	Yalova	27,654
60	Bilecik	27,604
61	Kırıkkale	27,246
62	Karaman	25,449
63	Ağrı	23,044
64	Erzincan	21,759
65	Muş	21,072
66	Kars	20,674
67	Bartın	19,431
68	Artvin	18,618
69	Sinop	18,613
70	Siirt	18,502
71	Bitlis	18,335
72	Kırşehir	17,904
73	Hakkari	16,258
74	Çankırı	16,117
75	Bingöl	14,333
76	Kilis	14,059
77	Iğdır	12,842
78	Tunceli	11,934
79	Gümüşhane	10,564
80	Ardahan	7,551
81	Bayburt	6,254
	Turkish Republic of Northern Cyprus	27,406
	Foreign Countries	3,046
	Total	10,246,147

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	347,909
2	Ankara	91,948
3	Izmir	70,222
4	Bursa	39,291
5	Antalya	38,070
6	Kocaeli (İzmit)	24,686
7	Konya	21,580
8	Adana	20,265
9	İçel (Mersin)	17,319
10	Gaziantep	15,382
11	Muğla	14,859
12	Denizli	13,270
13	Kayseri	13,234
14	Hatay (Antakya)	11,387
15	Samsun	10,201
16	Balıkesir	9,728
17	Aydın	9,678
18	Eskişehir	9,645
19	Manisa	9,592
20	Sakarya	9,561
21	Tekirdağ	9,432
22	Trabzon	6,891
23	Zonguldak	5,456
24	Kahramanmaraş	5,386
25	Diyarbakır	5,144
26	Afyonkarahisar	4,905
27	Şanlıurfa	4,819
28	Çanakkale	4,755
29	Kütahya	4,542
30	Ordu	4,179
31	Malatya	3,884
32	Çorum	3,854
33	Isparta	3,549
34	Düzce	3,529
35	Edirne	3,269
36	Rize	3,243
37	Elazığ	3,147
38	Bolu	3,140
39	Sivas	3,135
40	Mardin	3,089
41	Erzurum	3,033
42	Uşak	3,009
43	Kastamonu	2,829
44	Tokat	2,742
45	Giresun	2,665
46	Kırklareli	2,594
47	Burdur	2,509
48	Aksaray	2,508
49	Osmaniye	2,497
50	Yozgat	2,419
51	Nevşehir	2,383
52	Karabük	2,286
53	Yalova	2,192
54	Batman	2,113
55	Niğde	2,091
56	Amasya	2,055
57	Karaman	1,953
58	Van	1,938
59	Adıyaman	1,733
60	Bilecik	1,692
61	Kırıkkale	1,560
62	Bartın	1,351
63	Sinop	1,347
64	Şirnak	1,317
65	Artvin	1,239
66	Erzincan	1,163
67	Kırşehir	1,053
68	Çankırı	1,022
69	Siirt	927
70	Ağrı	850
71	Bitlis	744
72	Muş	713
73	Iğdır	582
74	Bingöl	550
75	Gümüşhane	543
76	Kars	537
77	Hakkari	438
78	Kilis	323
79	Bayburt	239
80	Ardahan	221
81	Tunceli	184
	Turkish Republic of Northern Cyprus	1,801
	Foreign Countries	47
	Total	953,167

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Mobile Internet Banking Statistics

I. Number of Mobile Customers Using Internet Banking Services

Period	Mobile		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2012	1,444,835	778,603	554,982
June 2012	1,717,298	998,857	693,262
Sept. 2012	2,003,909	1,260,177	889,292
Dec. 2012	2,513,666	1,815,022	1,402,938
March 2013	2,930,437	2,134,541	1,582,503

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2012	4	81	38	0	16,703	16,826
June 2012	5	46	45	0	22,471	22,568
Sept. 2012	7	58	59	0	32,001	32,125
Dec. 2012	10	76	73	0	45,544	45,704
March 2013	57	90	93	0	73,641	73,880

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2012	666	116	1	117	731	4	735	852	0	1,517
June 2012	824	138	1	139	920	6	926	1,065	0	1,889
Sept. 2012	1,079	226	2	229	1,147	8	1,155	1,384	0	2,463
Dec. 2012	1,542	374	3	377	1,575	9	1,584	1,961	0	3,503
March 2013	1,854	476	4	480	1,867	10	1,878	2,358	0	4,211

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2012	1,252	170	9	178	1,059	49	1,108	1,286	0	2,538
June 2012	1,614	216	12	229	1,404	66	1,470	1,699	0	3,313
Sept. 2012	2,189	418	35	454	1,845	84	1,928	2,382	0	4,571
Dec. 2012	3,128	671	43	714	2,515	107	2,622	3,335	0	6,464
March 2013	3,760	732	34	766	2,939	123	3,063	3,829	0	7,588

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	195	0	0	1	427	623
June 2012	268	0	0	10	471	749
Sept. 2012	643	0	0	25	651	1,319
Dec. 2012	1,089	0	0	36	1,658	2,783
March 2013	1,321	0	0	49	957	2,327

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2012	15	0	0	1	19	35
June 2012	19	0	0	8	22	50
Sept. 2012	40	0	0	20	30	90
Dec. 2012	72	0	0	30	115	217
March 2013	141	0	0	41	49	231

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Mobile Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	24	63	87	22	43	0	65	4	4	7	0
June 2012	33	84	117	18	53	0	71	5	4	9	0
Sept. 2012	41	103	145	28	85	0	113	7	6	13	1
Dec. 2012	51	128	179	42	111	0	153	13	10	23	0
March 2013	57	131	188	51	124	2	176	19	13	33	0

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	419	265	1	1	2	1	0	1	0	4	433
June 2012	423	275	2	6	9	2	1	3	0	17	501
Sept. 2012	353	209	1	2	3	4	6	9	1	18	510
Dec. 2012	564	395	1	1	2	5	5	10	3	32	796
March 2013	518	313	1	1	3	8	7	14	11	39	766

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2012	135	142	278	56	147	11	214	44	46	90	4
June 2012	184	190	375	63	590	0	652	61	58	119	5
Sept. 2012	235	257	492	100	257	1	358	118	94	211	9
Dec. 2012	312	346	658	137	322	1	460	296	187	483	13
March 2013	331	370	701	147	368	4	519	501	283	784	6

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2012	1,367	1,036	7	4	10	60	1	61	0	144	1,838
June 2012	1,547	1,159	8	5	13	5	4	9	0	111	2,442
Sept. 2012	1,386	935	7	6	13	13	23	36	45	148	2,201
Dec. 2012	1,548	1,513	5	4	9	19	15	35	174	329	3,501
March 2013	1,869	1,694	7	4	12	21	19	41	848	596	4,353

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2012	21	347	4	372	6	214	4	225
June 2012	22	481	5	509	8	314	7	328
Sept. 2012	27	672	14	713	10	463	15	488
Dec. 2012	39	1,066	21	1,126	15	729	19	763
March 2013	48	1,271	28	1,346	19	859	25	903

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2012	61	121
June 2012	68	129
Sept. 2012	82	202
Dec. 2012	112	670
March 2013	173	445

* December 2012 data was changed by one bank.

List of participating banks in internet banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 Anadolubank A.Ş.
- 5 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 6 Burgan Bank A.Ş.
- 7 Citibank A.Ş.
- 8 Denizbank A.Ş.
- 9 Fibabanka A.Ş.
- 10 Finans Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 Odea Bank A.Ş.
- 14 Şekerbank T.A.Ş.
- 15 Tekstil Bankası A.Ş.
- 16 The Royal Bank of Scotland Plc.
- 17 Turkish Bank A.Ş.
- 18 Turkland Bank A.Ş.
- 19 Türk Ekonomi Bankası A.Ş.
- 20 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 21 Türkiye Garanti Bankası A.Ş.
- 22 Türkiye Halk Bankası A.Ş.
- 23 Türkiye İş Bankası A.Ş.
- 24 Türkiye Sınai Kalkınma Bankası A.Ş.
- 25 Türkiye Vakıflar Bankası A.Ş.
- 26 Yapı ve Kredi Bankası A.Ş.

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Denizbank A.Ş.
- 4 Finans Bank A.Ş.
- 5 ING Bank A.Ş.
- 6 Odea Bank A.Ş.
- 7 Şekerbank T.A.Ş.
- 8 Türk Ekonomi Bankası A.Ş.
- 9 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 10 Türkiye Halk Bankası A.Ş.
- 11 Türkiye Garanti Bankası A.Ş.
- 12 Türkiye İş Bankası A.Ş.
- 13 Türkiye Sınai Kalkınma Bankası A.Ş.
- 14 Türkiye Vakıflar Bankası T.A.O.
- 15 Yapı ve Kredi Bankası A.Ş.

Glossary of Internet Banking Statistics*

* Transactions realized by the customer while using "internet banking site" of the bank(customer should log-in)

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

2. **Number of active retail customers:** Total number of active retail customers that logged in 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 will just be used)

- 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 one-year period.

4. **Number of active commercial customers :** Total number of active commercial customers that logged in at least once in the related three-month period.

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

1. Number credit card of applications in the related three-month period (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.

5. Number of other non-financial transactions in the related three-month period: Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

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.

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four 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

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - 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) VOB transactions
 - VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
 - VOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) 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, VOB guarantee deposit/withdrawal transactions etc.)

Glossary of Mobile Banking Statistics*

* Transactions made by the customer while using "wap and other mobile banking applications" of bank(customer should log-in)

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 one-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.

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

- 1. Number credit card of applications in the related three-month period (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.
- 5. Number of other non-financial transactions in the related three-month period: Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

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

1. Money Transfers

- a) EFT : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
- b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.
 - Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.
 - Money orders to other recipients in the same bank.
- c) Foreign currency transfers: Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, etc.
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four 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
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - 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) VOB transactions

- VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
- VOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) 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, VOB guarantee deposit/withdrawal transactions etc.)

This report is prepared from the related statistics of member banks that give mobile banking services to the customers. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.