



**Internet and Mobile Banking Statistics
December 2013**

Report Code : DE22

February 2014

Internet and Mobile Banking Statistics ¹

December 2013

The statistics covered in this report were provided from 27 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 16 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 28.2 million as of December 2013. The total number of registered retail customers that logged in at least once in one-year period was 16.8 million.

As of December 2013, the number of active retail customers was 11.4 million. This number shows that 41 percent of the retail customers used internet banking services during October-December 2013 period. The number of active retail customers increased by 1.8 million and 448 thousand as compared to December 2012 and September 2013, respectively.

Number of Customers Using Internet Banking Services

	December 2012 (Thousand)	September 2013* (Thousand)	December 2013 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	9,630	10,975	11,422
Registered (B) <i>(that logged in at least once)</i>	22,611	26,588	28,190
Registered (C) <i>(that logged in at least once in one-year period)</i>	13,884	15,546	16,824
Active (A) / registered (B) (percent)	43	41	41
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	922	991	1,014
Registered (B) <i>(that logged in at least once)</i>	2,193	2,268	2,235
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,131	1,227	1,217
Active (A) / registered (B) (percent)	42	43	45
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	10,552	11,966	12,436
Registered (B) <i>(that logged in at least once)</i>	24,804	28,856	30,425
Registered (C) <i>(that logged in at least once in one-year period)</i>	15,015	16,773	18,041
Active (A) / registered (B) (percent)	43	41	41

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

* As of September 2013, the number of active retail and active commercial customers was changed by one bank.

The total number of registered commercial customers that logged in at least once was 2.2 million as of December 2013, where 1 million of them (45 percent of total commercial customers) used internet banking services during the October-December 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 December 2013, 41 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the October-December 2013 period. The number of total active customers increased by 1.9 million and by 470 thousand as compared to December 2012 and September 2013, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 10 million with an amount of TRY 102 billion during the October-December 2013 period.

As of December 2013, time deposit accounts transactions were the largest in total volume of transactions with TRY 26 billion, followed by investment funds, foreign currency transactions and realized share certificate transactions.

Investment Transactions

	September 2013		December 2013		Net Change		Dec. 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)	Average Volume of transact. (Thousand TRY)
Investment funds	2,311	22,107	2,125	22,641	-186	534	10.7
Foreign currency transactions	2,177	21,530	2,148	22,102	-30	571	10.3
Time deposit accounts	762	26,823	757	26,146	-5	-677	34.6
Realized share certificate transact.	3,569	19,336	3,605	18,719	36	-617	5.2
Repurchasing agreements	92	3,677	91	3,648	-1	-29	40.1
Bonds and bills*	71	1,019	57	813	-14	-205	14.4
Gold transactions	619	3,008	573	2,423	-46	-584	4.2
VOB	808	6,686	914	5,237	106	-1,448	5.7
Total	10,409	104,186	10,269	101,730	-140	-2,456	9.9

Repurchasing agreements led to the highest average volume with an amount of TRY 40.1 thousand, followed by time deposit accounts with TRY 34.6 thousand, in the last quarter of 2013. The total average volume of investment transactions was TRY 10 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 117 million and TRY 478 billion respectively, in the last quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

Financial Transactions

	December 2012		Sept. 2013		December 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	54,914	332,320	57,710	393,903	61,025	410,797
Payments	36,708	19,970	40,250	24,793	41,695	25,531
Credit card transact.	10,374	10,095	11,082	12,476	11,405	12,797
Other fin. transact.	2,291	30,886	2,605	39,077	2,610	28,714
Total	104,287	393,271	111,647	470,250	116,736	477,840

3. Number of Active Internet Banking Customers by Provinces

As of December 2013, 31 percent of active retail customers and 36 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 5.4 million as of September 2013, where 3.2 million of them (60 percent of total customers) used mobile banking services during the October-December 2013 period. The total number of registered customers that logged in at least once in one-year period was 4.3 million.

The total number of investment transactions performed by using mobile banking services was 1.5 million with an amount of TRY 9.4 billion as of December 2013.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 17.2 million and TRY 20 billion, respectively, in the last quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 80 percent of whole financial transactions.

The Banks Association of Turkey
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
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
June 2013	25,313,204	15,706,945	10,468,199	2,189,484	1,197,426	979,619	27,502,688	16,904,371	11,447,818
Sept. 2013*	26,588,267	15,546,148	10,974,765	2,267,899	1,227,162	991,004	28,856,166	16,773,310	11,965,769
Dec. 2013	28,190,102	16,824,193	11,422,331	2,234,533	1,217,169	1,013,621	30,424,635	18,041,362	12,435,952

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
Dec. 2012	225	702	2,453	938	643,123	647,442
March 2013	221	585	2,662	970	729,643	734,081
June 2013	242	565	2,199	905	790,080	793,991
Sept. 2013	195	494	2,141	976	796,923	800,729
Dec. 2013	173	419	1,990	1,060	799,021	802,662

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			
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
June 2013	32,698	5,999	65	6,064	19,137	661	19,797	25,862	124	58,684
Sept. 2013	32,442	5,866	67	5,933	18,546	661	19,207	25,140	127	57,710
Dec. 2013	34,139	5,992	62	6,054	20,066	634	20,701	26,755	132	61,025

	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			
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
June 2013	187,757	74,642	6,441	81,083	79,241	14,877	94,118	175,201	4,421	367,380
Sept. 2013	199,880	78,702	6,856	85,557	87,580	16,172	103,752	189,309	4,714	393,903
Dec. 2013	206,808	83,031	7,495	90,526	90,402	17,471	107,873	198,399	5,590	410,797

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	23,014	5,057	1,724	1,619	6,355	37,769
Sept. 2013	23,877	5,832	2,083	1,800	6,658	40,250
Dec. 2013	25,571	4,918	1,944	1,979	7,284	41,695

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	4,538	11,788	2,084	2,379	1,756	22,547
Sept. 2013	4,574	13,066	2,608	2,708	1,837	24,793
Dec. 2013	5,610	12,528	2,540	2,776	2,077	25,531

* As of September 2013, the number of active retail and active commercial customers was changed by one bank.

**As of December 2013 period, the number of commercial customers was reviewed by some of the banks, according to the definitions.

The Banks Association of Turkey
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	
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
June 2013	837	1,505	2,343	745	1,471	76	2,292	427	268	695	87
Sept. 2013	799	1,512	2,311	700	1,407	71	2,177	477	285	762	92
Dec. 2013	706	1,419	2,125	714	1,365	69	2,148	485	271	757	91

	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	
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
June 2013	7,285	4,071	36	21	58	455	294	749	233	719	11,013
Sept. 2013	6,680	3,569	48	23	71	282	337	619	250	808	10,409
Dec. 2013	6,669	3,605	34	22	57	318	255	573	1,121	914	10,269

	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	
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
June 2013	11,154	11,984	23,138	5,780	11,819	2,860	20,459	16,393	8,124	24,517	3,458
Sept. 2013	10,272	11,836	22,107	6,536	12,436	2,558	21,530	17,787	9,036	26,823	3,677
Dec. 2013	10,438	12,203	22,641	6,883	12,754	2,464	22,102	17,492	8,654	26,146	3,648

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	
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
June 2013	25,672	19,303	688	182	870	1,539	1,080	2,619	5,827	7,240	101,605
Sept. 2013	25,966	19,336	804	215	1,019	1,375	1,633	3,008	4,605	6,686	104,186
Dec. 2013	27,159	18,719	618	195	813	1,342	1,082	2,423	9,910	5,237	101,730

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
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
June 2013	603	9,551	931	11,084	567	9,305	1,547	11,419
Sept. 2013	577	9,569	936	11,082	600	10,226	1,650	12,476
Dec. 2013	641	9,834	931	11,405	629	10,500	1,668	12,797

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2012	2,291	30,886
March 2013	3,134	28,415
June 2013	2,721	30,209
Sept. 2013	2,605	39,077
Dec. 2013	2,610	28,714

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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
Dec. 2012	22,610,971	13,883,544	9,629,597
March 2013	24,012,286	14,654,179	10,246,147
June 2013	25,313,204	15,706,945	10,468,199
Sept. 2013*	26,588,267	15,546,148	10,974,765
Dec. 2013	28,190,102	16,824,193	11,422,331

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
Dec. 2012	224	702	2,333	856	526,123	530,238
March 2013	221	584	2,544	875	597,844	602,068
June 2013	241	564	2,058	811	652,994	656,669
Sept. 2013	195	491	2,017	885	635,735	639,323
Dec. 2013	173	414	1,859	967	631,132	634,544

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			
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
June 2013	20,251	3,851	21	3,872	10,387	163	10,550	14,422	74	34,747
Sept. 2013	19,880	3,710	20	3,730	9,820	161	9,981	13,711	75	33,666
Dec. 2013	20,996	3,888	20	3,908	10,743	156	10,899	14,807	80	35,884

	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			
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
June 2013	37,433	8,565	270	8,835	18,413	1,961	20,374	29,208	581	67,222
Sept. 2013	38,197	8,641	414	9,055	18,811	1,975	20,786	29,841	595	68,634
Dec. 2013	37,829	8,570	442	9,013	19,706	1,995	21,701	30,714	624	69,166

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	20,242	3,181	1,244	1,533	5,790	31,990
Sept. 2013	21,148	3,859	1,447	1,704	5,941	34,099
Dec. 2013	22,442	3,026	1,342	1,877	6,603	35,290

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2012	1,330	721	831	1,222	392	4,495
March 2013	1,741	1,131	615	986	414	4,888
June 2013	1,565	857	838	1,072	370	4,702
Sept. 2013	1,530	1,146	1,011	1,239	422	5,348
Dec. 2013	2,357	900	975	1,345	521	6,097

* As of September 2013, the number of active retail customers was changed by one bank.

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
June 2013	705	1,329	2,034	502	977	41	1,519	413	264	677	71
Sept. 2013	668	1,332	2,000	454	904	34	1,391	461	280	741	75
Dec. 2013	573	1,240	1,814	472	885	33	1,389	469	267	736	73

	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	
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
June 2013	7,180	3,989	36	21	56	451	291	742	225	706	9,795
Sept. 2013	6,637	3,545	47	23	70	279	334	613	240	792	9,227
Dec. 2013	6,627	3,580	34	22	55	315	253	568	1,109	897	9,113

	Volume of transactions (Million TRY)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
June 2013	5,012	5,920	10,932	2,111	4,799	870	7,780	14,882	7,636	22,518	1,624
Sept. 2013	4,228	5,610	9,838	2,520	4,940	768	8,227	16,088	8,420	24,508	1,834
Dec. 2013	3,831	5,677	9,508	2,554	4,684	601	7,839	15,734	7,966	23,699	1,855

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	
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
June 2013	24,955	18,667	663	167	830	1,491	1,044	2,536	5,762	7,133	72,019
Sept. 2013	25,343	18,947	786	207	993	1,332	1,582	2,914	4,539	6,578	73,839
Dec. 2013	26,488	18,340	601	179	780	1,298	1,045	2,343	9,835	5,136	69,501

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
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
June 2013	596	9,035	616	10,248	549	7,393	658	8,601
Sept. 2013	569	9,028	612	10,210	581	8,033	677	9,290
Dec. 2013	634	9,269	616	10,518	609	8,090	697	9,396

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2012	1,788	4,425
March 2013	2,358	4,236
June 2013	2,257	3,762
Sept. 2013	2,114	11,903
Dec. 2013	2,128	3,408

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
Dec. 2012	2,192,771	1,131,488	922,167
March 2013	2,099,605	1,150,428	953,167
June 2013	2,189,484	1,197,426	979,619
Sept. 2013*	2,267,899	1,227,162	991,004
Dec. 2013**	2,234,533	1,217,169	1,013,621

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
Dec. 2012	1	1	121	82	117,000	117,204
March 2013	1	1	118	95	131,799	132,013
June 2013	1	1	141	93	137,086	137,322
Sept. 2013	1	3	125	90	161,188	161,406
Dec. 2013	0	4	131	93	167,889	168,118

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			
Dec. 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
June 2013	12,446	2,148	45	2,193	8,750	498	9,247	11,440	50	23,937
Sept. 2013	12,562	2,157	47	2,204	8,726	500	9,226	11,430	52	24,044
Dec. 2013	13,142	2,104	43	2,146	9,323	478	9,801	11,948	52	25,142

	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			
Dec. 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
June 2013	150,325	66,077	6,171	72,249	60,828	12,916	73,745	145,993	3,839	300,157
Sept. 2013	161,683	70,061	6,441	76,502	68,769	14,197	82,966	159,468	4,118	325,270
Dec. 2013	168,979	74,461	7,053	81,513	70,696	15,476	86,172	167,685	4,967	341,631

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2012	3,007	1,507	401	81	504	5,499
March 2013	2,483	1,728	330	83	694	5,318
June 2013	2,772	1,876	480	87	565	5,779
Sept. 2013	2,730	1,973	636	96	716	6,151
Dec. 2013	3,129	1,892	602	102	681	6,406

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 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
June 2013	2,973	10,931	1,246	1,307	1,387	17,844
Sept. 2013	3,045	11,920	1,597	1,468	1,416	19,445
Dec. 2013	3,253	11,628	1,564	1,432	1,556	19,434

* As of September 2013, the number of active commercial customers was changed by one bank.

**As of December 2013 period, the number of commercial customers was reviewed by some of the banks, according to the definitions.

The Banks Association of Turkey

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	
Dec. 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
June 2013	133	176	309	243	494	35	773	13	4	18	16
Sept. 2013	131	180	311	246	503	37	786	16	5	20	17
Dec. 2013	132	179	311	242	480	37	758	16	5	21	18

	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	
Dec. 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
June 2013	105	81	1	1	1	4	3	7	8	13	1,218
Sept. 2013	43	25	1	1	1	3	3	6	10	16	1,182
Dec. 2013	42	25	0	1	1	3	2	5	12	17	1,156

	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	
Dec. 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
June 2013	6,142	6,064	12,206	3,669	7,020	1,990	12,679	1,512	488	1,999	1,834
Sept. 2013	6,044	6,226	12,270	4,016	7,496	1,791	13,303	1,699	616	2,315	1,843
Dec. 2013	6,607	6,526	13,133	4,330	8,070	1,863	14,263	1,759	688	2,446	1,792

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	
Dec. 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
June 2013	717	636	25	15	41	48	35	83	66	107	29,585
Sept. 2013	623	389	17	8	25	43	51	94	66	108	30,347
Dec. 2013	671	379	17	17	34	44	36	80	75	101	32,229

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
Dec. 2012	5	432	296	733	12	1,522	813	2,348
March 2013	6	468	298	772	14	1,640	817	2,471
June 2013	7	516	314	836	18	1,912	889	2,819
Sept. 2013	7	541	324	873	20	2,194	973	3,186
Dec. 2013	7	565	315	887	20	2,410	972	3,401

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2012	503	26,460
March 2013	776	24,179
June 2013	464	26,448
Sept. 2013	491	27,174
Dec. 2013	482	25,306

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

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,499,818
2	Ankara	1,225,047
3	Izmir	745,608
4	Bursa	414,436
5	Antalya	395,873
6	Kocaeli (İzmit)	309,236
7	Adana	245,852
8	Konya	245,698
9	İçel (Mersin)	231,085
10	Muğla	174,064
11	Gaziantep	165,040
12	Kayseri	150,606
13	Balıkesir	146,049
14	Eskişehir	142,042
15	Denizli	137,369
16	Tekirdağ	134,856
17	Hatay (Antakya)	133,361
18	Samsun	130,799
19	Manisa	129,352
20	Sakarya	121,303
21	Aydın	120,400
22	Diyarbakır	104,043
23	Trabzon	86,675
24	Şanlıurfa	83,621
25	Kahramanmaraş	82,152
26	Zonguldak	75,700
27	Erzurum	71,073
28	Çanakkale	70,405
29	Afyonkarahisar	69,717
30	Malatya	68,532
31	Kütahya	67,884
32	Isparta	60,640
33	Sivas	59,682
34	Ordu	58,006
35	Edirne	52,583
36	Tokat	52,519
37	Van	52,244
38	Elazığ	52,238
39	Çorum	49,636
40	Mardin	47,210
41	Kastamonu	45,840
42	Rize	43,321
43	Kırklareli	42,977
44	Düzce	40,724
45	Bolu	39,919
46	Giresun	37,544
47	Uşak	37,420
48	Yozgat	37,284
49	Amasya	36,174
50	Aksaray	35,085
51	Osmaniye	34,295
52	Karabük	33,936
53	Nevşehir	33,820
54	Şırnak	33,617
55	Adıyaman	32,720
56	Burdur	32,661
57	Niğde	32,089
58	Batman	32,019
59	Yalova	31,297
60	Kırıkkale	30,913
61	Bilecik	30,759
62	Karaman	28,987
63	Ağrı	26,069
64	Erzincan	24,896
65	Kars	22,759
66	Siirt	22,535
67	Muş	21,777
68	Bartın	20,967
69	Bitlis	20,902
70	Kırşehir	20,632
71	Artvin	20,559
72	Sinop	20,113
73	Hakkari	20,095
74	Çankırı	18,451
75	Bingöl	16,232
76	Kilis	14,972
77	İğdır	13,423
78	Tunceli	13,363
79	Gümüşhane	12,376
80	Ardahan	9,225
81	Bayburt	7,287
	Turkish Republic of Northern Cyprus	29,012
	Foreign Countries	835
	Total	11,422,331

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	365,531
2	Ankara	97,800
3	Izmir	74,430
4	Bursa	41,337
5	Antalya	40,227
6	Kocaeli (İzmit)	26,604
7	Konya	23,216
8	Adana	21,746
9	İçel (Mersin)	18,577
10	Gaziantep	16,763
11	Muğla	15,782
12	Denizli	14,402
13	Kayseri	14,347
14	Hatay (Antakya)	12,183
15	Samsun	10,843
16	Aydın	10,485
17	Eskişehir	10,420
18	Balıkesir	10,361
19	Sakarya	10,342
20	Manisa	10,077
21	Tekirdağ	10,008
22	Trabzon	7,361
23	Kahramanmaraş	5,909
24	Zonguldak	5,848
25	Diyarbakır	5,762
26	Şanlıurfa	5,432
27	Afyonkarahisar	5,304
28	Çanakkale	5,141
29	Kütahya	4,775
30	Ordu	4,620
31	Malatya	4,283
32	Çorum	4,165
33	Isparta	3,824
34	Düzce	3,749
35	Elazığ	3,569
36	Erzurum	3,471
37	Bolu	3,448
38	Sivas	3,420
39	Edirne	3,401
40	Rize	3,324
41	Uşak	3,323
42	Mardin	3,304
43	Tokat	3,024
44	Kastamonu	3,008
45	Giresun	2,777
46	Aksaray	2,712
47	Kırklareli	2,711
48	Osmaniye	2,668
49	Nevşehir	2,625
50	Burdur	2,593
51	Karabük	2,479
52	Batman	2,332
53	Amasya	2,271
54	Yalova	2,218
55	Van	2,192
56	Niğde	2,167
57	Yozgat	2,129
58	Karaman	2,062
59	Adıyaman	2,047
60	Bilecik	1,832
61	Kırıkkale	1,685
62	Bartın	1,504
63	Şırnak	1,497
64	Sinop	1,416
65	Artvin	1,349
66	Erzincan	1,252
67	Kırşehir	1,135
68	Çankırı	1,120
69	Siirt	1,030
70	Ağrı	971
71	Bitlis	887
72	Muş	793
73	İğdır	680
74	Bingöl	638
75	Kars	633
76	Gümüşhane	591
77	Hakkari	504
78	Kilis	367
79	Bayburt	250
80	Ardahan	241
81	Tunceli	237
	Turkish Republic of Northern Cyprus	2,047
	Foreign Countries	31
	Total	1,013,621

The Banks Association of Turkey

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
Dec. 2012	2,513,666	1,815,022	1,402,938
March 2013	2,930,437	2,134,541	1,582,503
June 2013	3,594,972	2,685,511	2,018,650
Sept. 2013	4,354,272	3,321,456	2,574,847
Dec. 2013	5,371,567	4,321,194	3,227,096

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
Dec. 2012	10	76	73	0	45,544	45,704
March 2013	57	90	93	0	73,641	73,880
June 2013	46	115	107	0	105,618	105,886
Sept. 2013	37	111	137	0	139,742	140,028
Dec. 2013	54	182	172	1	174,018	174,427

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			
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
June 2013	2,444	631	5	636	2,354	20	2,374	3,010	0	5,454
Sept. 2013	2,974	832	7	839	2,644	14	2,657	3,496	0	6,470
Dec. 2013	3,598	1,005	8	1,013	3,173	57	3,230	4,244	0	7,842

	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			
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
June 2013	5,263	1,096	52	1,148	3,895	192	4,086	5,234	0	10,498
Sept. 2013	6,589	1,541	87	1,628	4,804	180	4,984	6,613	0	13,202
Dec. 2013	8,115	1,743	145	1,888	5,672	311	5,982	7,870	0	15,985

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2012	1,089	0	0	36	1,658	2,783
March 2013	1,321	0	0	49	957	2,327
June 2013	1,781	0	0	70	1,185	3,037
Sept. 2013	2,561	34	0	127	1,559	4,280
Dec. 2013	3,409	38	0	320	2,325	6,092

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Dec. 2012	72	0	0	30	115	217
March 2013	141	0	0	41	49	231
June 2013	124	0	0	58	61	243
Sept. 2013	178	7	0	103	80	367
Dec. 2013	250	6	0	226	123	605

The Banks Association of Turkey

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	
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
June 2013	68	163	231	71	175	0	246	25	19	44	0
Sept. 2013	79	188	267	82	223	1	306	62	25	87	0
Dec. 2013	82	195	277	97	241	2	340	51	31	82	1

	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	
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
June 2013	720	452	2	2	3	16	14	29	18	70	1,075
Sept. 2013	827	483	3	3	5	13	17	30	31	120	1,299
Dec. 2013	964	567	2	2	4	15	14	29	219	245	1,546

	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	
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
June 2013	463	542	1,005	258	657	5	920	725	442	1,167	11
Sept. 2013	584	721	1,304	408	960	12	1,381	1,089	675	1,764	15
Dec. 2013	581	722	1,303	475	1,062	28	1,564	1,330	840	2,170	38

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	
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
June 2013	2,761	2,532	10	6	16	50	39	89	1,591	1,188	6,927
Sept. 2013	3,530	2,918	21	12	32	52	65	117	2,983	2,391	9,922
Dec. 2013	4,020	3,260	19	12	30	58	52	111	1,197	959	9,435

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
Dec. 2012	39	1,066	21	1,126	15	729	19	763
March 2013	48	1,271	28	1,346	19	859	25	903
June 2013	53	1,660	38	1,751	23	1,189	36	1,248
Sept. 2013	65	2,146	55	2,266	32	1,603	53	1,688
Dec. 2013	91	2,656	74	2,822	41	1,945	71	2,057

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2012	112	670
March 2013	173	445
June 2013	268	377
Sept. 2013	366	656
Dec. 2013	465	1,230

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 Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş.
- 6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 7 Burgan Bank A.Ş.
- 8 Citibank A.Ş.
- 9 Denizbank A.Ş.
- 10 Fibabanka A.Ş.
- 11 Finans Bank A.Ş.
- 12 HSBC Bank A.Ş.
- 13 ING Bank A.Ş.
- 14 Odea Bank A.Ş.
- 15 Şekerbank T.A.Ş.
- 16 Tekstil Bankası A.Ş.
- 17 The Royal Bank of Scotland Plc.
- 18 Turkish Bank A.Ş.
- 19 Turkland Bank A.Ş.
- 20 Türk Ekonomi Bankası A.Ş.
- 21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 22 Türkiye Garanti Bankası A.Ş.
- 23 Türkiye Halk Bankası A.Ş.
- 24 Türkiye İş Bankası A.Ş.
- 25 Türkiye Sınai Kalkınma Bankası A.Ş.
- 26 Türkiye Vakıflar Bankası A.Ş.
- 27 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 HSBC Bank A.Ş.
- 6 ING Bank A.Ş.
- 7 Odea Bank A.Ş.
- 8 Şekerbank T.A.Ş.
- 9 Türk Ekonomi Bankası A.Ş.
- 10 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 11 Türkiye Garanti Bankası A.Ş.
- 12 Türkiye Halk Bankası A.Ş.
- 13 Türkiye İş Bankası A.Ş.
- 14 Türkiye Sınai Kalkınma Bankası A.Ş.
- 15 Türkiye Vakıflar Bankası T.A.O.
- 16 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.)

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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.)

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