



**Internet and Mobile Banking Statistics  
June 2014**

Report Code : DE22

August 2014

## Internet and Mobile Banking Statistics <sup>1</sup>

### June 2014

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 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 29 million as of June 2014. The total number of registered retail customers that logged in at least once in one-year period was 17.8 million.

As of June 2014, the number of active retail customers was 12 million. This number shows that 41 percent of the retail customers used internet banking services during April-June 2014 period. The number of active retail customers increased by 1.7 million and 96 thousand as compared to June 2013 and March 2014, respectively.

#### Number of Customers Using Internet Banking Services

	June 2013 (Thousand)	March 2014 (Thousand)	June 2014 (Thousand)
<b>Number of retail customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	10,468	12,039	12,134
Registered (B) <i>(that logged in at least once)</i>	25,313	28,590	29,669
Registered (C) <i>(that logged in at least once in one-year period)</i>	15,707	17,462	17,807
<b>Active (A) / registered (B) (percent)</b>	<b>41</b>	<b>42</b>	<b>41</b>
<b>Number of commercial customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	980	1,066	1,090
Registered (B) <i>(that logged in at least once)</i>	2,189	2,086	2,152
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,197	1,272	1,311
<b>Active (A) / registered (B) (percent)</b>	<b>45</b>	<b>51</b>	<b>51</b>
<b>Number of total customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	11,448	13,105	13,224
Registered (B) <i>(that logged in at least once)</i>	27,503	30,677	31,822
Registered (C) <i>(that logged in at least once in one-year period)</i>	16,904	18,734	19,118
<b>Active (A) / registered (B) (percent)</b>	<b>42</b>	<b>43</b>	<b>42</b>

<sup>1</sup> The deposit banks and development and investment banks are included.

The total number of registered commercial customers that logged in at least once was 2.2 million as of June 2014, where 1.1 million of them (51 percent of total commercial customers) used internet banking services during the April-June 2014 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.3 million.

As of June 2014, 42 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the April-June 2014 period. The number of total active customers increased by 1.8 million and by 119 thousand as compared to June 2013 and March 2014, 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 109 billion during the April-June 2014 period.

As of June 2014, time deposit accounts transactions were the largest in total volume of transactions with TRY 29 billion, followed by foreign currency transactions, investment funds and realized share certificate transactions.

#### Investment Transactions

	March 2014		June 2014		Net Change		June 2014
	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	2,155	23,905	2,122	22,951	-33	-954	10.8
Foreign currency transactions	2,494	28,698	2,433	24,752	-61	-3,945	10.2
Time deposit accounts	972	33,262	873	28,779	-99	-4,483	33.0
Realized share certificate transact.	3,677	18,272	3,559	18,808	-118	537	5.3
Repurchasing agreements	113	4,931	116	4,965	4	34	42.6
Bonds and bills*	82	1,275	64	807	-19	-468	12.7
Gold transactions	554	3,964	444	1,810	-111	-2,154	4.1
VOB	848	6,023	660	5,948	-188	-75	9.0
<b>Total</b>	<b>10,895</b>	<b>120,328</b>	<b>10,271</b>	<b>108,820</b>	<b>-624</b>	<b>-11,508</b>	<b>10.6</b>

Repurchasing agreements led to the highest average volume with an amount of TRY 42.6 thousand, followed by time deposit accounts with TRY 33 thousand, in the second quarter of 2014. The total average volume of investment transactions was TRY 10.6 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 120 million and TRY 512 billion respectively, in the second quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

### Financial Transactions

	June 2013		March 2014		June 2014	
	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	58,684	367,380	60,805	409,055	62,995	439,562
Payments	37,769	22,547	44,171	25,463	42,836	26,002
Credit card transact.	11,084	11,419	11,357	13,192	11,307	14,346
Other fin. transact.	2,721	30,209	2,641	29,275	2,511	31,655
<b>Total</b>	<b>110,258</b>	<b>431,555</b>	<b>118,974</b>	<b>476,984</b>	<b>119,649</b>	<b>511,565</b>

## 3. Number of Active Internet Banking Customers by Provinces

As of June 2014, 29 percent of active retail customers and 35 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 7.5 million as of June 2014, where 4.9 million of them (65 percent of total customers) used mobile banking services during the April-June 2014 period. The total number of registered customers that logged in at least once in one-year period was 6 million.

The total number of investment transactions performed by using mobile banking services was 2 million with an amount of TRY 14.5 billion as of June 2014.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 26 million and TRY 32 billion, respectively, in the second quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 80 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
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
March 2014	28,590,448	17,462,027	12,038,621	2,086,280	1,272,463	1,066,062	30,676,728	18,734,490	13,104,683
June 2014	29,669,291	17,806,595	12,134,311	2,152,471	1,310,916	1,089,624	31,821,762	19,117,511	13,223,935

**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
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
March 2014	153	410	1,828	1,082	822,258	825,730
June 2014	192	421	1,560	982	838,952	842,107

**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			
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
March 2014	34,716	6,002	63	6,065	19,278	610	19,889	25,953	135	60,805
June 2014	36,158	6,132	73	6,205	19,817	669	20,485	26,690	147	62,995

	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			
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
March 2014	213,568	78,711	6,876	85,587	87,796	16,990	104,786	190,372	5,114	409,055
June 2014	232,071	84,949	5,971	90,920	94,354	16,543	110,897	201,817	5,675	439,562

**II.2. Payments**

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2014	26,393	6,847	1,820	2,069	7,043	44,171
June 2014	27,538	5,144	1,829	2,040	6,285	42,836

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2014	5,222	12,843	2,513	2,763	2,122	25,463
June 2014	5,305	13,081	2,688	2,926	2,002	26,002

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**(Consolidated)**

**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	
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
March 2014	764	1,391	2,155	967	1,442	85	2,494	620	352	972	113
June 2014	760	1,363	2,122	860	1,507	66	2,433	545	328	873	116

	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	
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
March 2014	6,812	3,677	57	25	82	234	320	554	259	848	10,895
June 2014	6,746	3,559	39	25	64	263	180	444	160	660	10,271

	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	
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
March 2014	11,135	12,770	23,905	10,793	15,248	2,656	28,698	21,833	11,429	33,262	4,931
June 2014	11,041	11,910	22,951	7,855	14,009	2,889	24,752	19,116	9,663	28,779	4,965

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	
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
March 2014	25,663	18,272	1,028	247	1,275	1,429	2,535	3,964	3,785	6,023	120,328
June 2014	28,317	18,808	554	253	807	985	825	1,810	3,426	5,948	108,820

**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
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
March 2014	639	9,814	904	11,357	634	10,928	1,630	13,192
June 2014	579	9,770	958	11,307	656	11,806	1,884	14,346

**II.5. Other Financial transactions**

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2013	2,721	30,209
Sept. 2013	2,605	39,077
Dec. 2013	2,610	28,714
March 2014	2,641	29,275
June 2014	2,511	31,655

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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
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
March 2014	28,590,448	17,462,027	12,038,621
June 2014	29,669,291	17,806,595	12,134,311

### 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
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
March 2014	152	405	1,707	983	644,651	647,899
June 2014	181	415	1,419	893	667,706	670,614

### 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			
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
March 2014	21,208	3,914	21	3,935	10,744	146	10,889	14,824	79	36,111
June 2014	21,550	3,946	24	3,970	10,931	160	11,091	15,060	88	36,699

	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			
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
March 2014	40,580	9,443	517	9,960	19,481	1,943	21,424	31,384	628	72,592
June 2014	43,239	9,729	435	10,164	20,918	2,068	22,986	33,150	647	77,036

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2014	22,458	4,753	1,312	1,927	6,533	36,984
June 2014	22,322	3,066	1,331	1,922	5,734	34,375

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2014	2,462	1,503	945	1,403	631	6,944
June 2014	1,982	883	974	1,444	399	5,682

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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	
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
March 2014	631	1,203	1,835	705	967	47	1,719	602	346	948	93
June 2014	622	1,182	1,805	590	957	27	1,573	527	322	849	96

	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	
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
March 2014	6,770	3,652	56	25	80	232	318	550	245	828	9,705
June 2014	6,702	3,539	38	24	62	261	179	440	153	648	9,013

	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	
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
March 2014	4,718	6,034	10,752	5,864	6,772	661	13,298	19,718	10,613	30,331	2,797
June 2014	4,376	5,391	9,767	2,996	4,733	398	8,126	17,092	8,951	26,043	2,898

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	
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
March 2014	25,046	17,914	998	233	1,231	1,387	2,465	3,852	3,711	5,915	86,089
June 2014	27,645	18,461	536	244	780	962	803	1,765	3,383	5,867	73,706

#### 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
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
March 2014	631	9,222	593	10,446	609	8,268	679	9,556
June 2014	569	9,131	631	10,330	625	8,686	770	10,081

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2013	2,257	3,762
Sept. 2013	2,114	11,903
Dec. 2013	2,128	3,408
March 2014	2,194	4,638
June 2014	2,141	4,209



# 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
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
March 2014	2,086,280	1,272,463	1,066,062
June 2014	2,152,471	1,310,916	1,089,624

### 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
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
March 2014	1	5	121	99	177,607	177,832
June 2014	11	6	142	89	171,246	171,493

### 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			
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
March 2014	13,508	2,088	41	2,130	8,535	465	8,999	11,129	56	24,694
June 2014	14,608	2,187	49	2,235	8,885	509	9,394	11,630	59	26,296

	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			
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
March 2014	172,988	69,268	6,359	75,627	68,314	15,047	83,362	158,988	4,486	336,462
June 2014	188,832	75,219	5,536	80,756	73,436	14,475	87,911	168,667	5,027	362,526

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2014	3,935	2,093	508	142	510	7,187
June 2014	5,216	2,078	498	118	551	8,461

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2014	2,760	11,340	1,567	1,360	1,491	18,519
June 2014	3,323	12,198	1,714	1,482	1,603	20,320

## 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	
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
March 2014	133	187	320	263	475	38	775	18	6	24	20
June 2014	137	180	318	270	551	39	860	18	6	24	20

	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	
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
March 2014	43	25	1	1	2	2	3	5	14	20	1,191
June 2014	44	20	1	1	1	2	2	4	7	12	1,258

	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	
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
March 2014	6,417	6,736	13,153	4,929	8,476	1,995	15,400	2,115	816	2,931	2,134
June 2014	6,665	6,519	13,184	4,859	9,276	2,491	16,627	2,024	712	2,736	2,067

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	
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
March 2014	617	358	30	14	44	42	70	112	75	108	34,240
June 2014	673	348	18	9	27	23	22	45	43	81	35,114

#### 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
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
March 2014	9	592	311	911	25	2,660	951	3,636
June 2014	10	638	328	976	31	3,120	1,113	4,265

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2013	464	26,448
Sept. 2013	491	27,174
Dec. 2013	482	25,306
March 2014	446	24,637
June 2014	370	27,446

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of June 30, 2014

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,512,821
2	Ankara	1,296,846
3	Izmir	772,112
4	Bursa	432,773
5	Antalya	412,691
6	İçel (Mersin)	380,623
7	Kocaeli (İzmit)	348,987
8	Adana	270,228
9	Konya	240,618
10	Muğla	181,847
11	Gaziantep	171,614
12	Balıkesir	156,058
13	Kayseri	152,498
14	Tekirdağ	148,897
15	Eskişehir	148,057
16	Denizli	146,836
17	Manisa	144,427
18	Hatay (Antakya)	142,920
19	Samsun	138,429
20	Aydın	128,458
21	Sakarya	128,388
22	Diyarbakır	112,425
23	Trabzon	91,359
24	Şanlıurfa	90,195
25	Kahramanmaraş	85,364
26	Zonguldak	79,268
27	Erzurum	75,419
28	Afyonkarahisar	75,152
29	Çanakkale	74,096
30	Malatya	71,847
31	Kütahya	71,718
32	Isparta	67,077
33	Sivas	65,922
34	Ordu	60,591
35	Edirne	58,809
36	Van	57,789
37	Elazığ	57,495
38	Tokat	56,219
39	Çorum	53,360
40	Mardin	51,431
41	Kastamonu	50,897
42	Kırklareli	47,588
43	Rize	46,827
44	Düzce	46,255
45	Bolu	43,568
46	Yozgat	41,922
47	Giresun	41,267
48	Amasya	41,004
49	Uşak	40,970
50	Aksaray	39,323
51	Osmaniye	38,961
52	Nevşehir	37,547
53	Adıyaman	37,094
54	Karabük	36,643
55	Burdur	35,849
56	Şırnak	35,782
57	Yalova	35,510
58	Batman	35,286
59	Niğde	34,840
60	Bilecik	33,819
61	Kırıkkale	33,030
62	Karaman	32,637
63	Kars	29,349
64	Ağrı	28,787
65	Erzincan	28,212
66	Kilis	27,714
67	Siirt	24,759
68	Muş	24,616
69	Hakkari	24,434
70	Bitlis	24,175
71	Bartın	24,004
72	Artvin	23,968
73	Sinop	22,953
74	Kırşehir	21,147
75	Çankırı	21,131
76	Bingöl	19,484
77	İğdır	16,194
78	Tunceli	15,255
79	Gümüşhane	15,087
80	Ardahan	11,981
81	Bayburt	9,915
	Turkish Republic of Northern Cyprus	42,703
	Foreign Countries	154
	<b>Total</b>	<b>12,134,311</b>

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	376,166
2	Ankara	104,995
3	Izmir	74,894
4	Bursa	43,679
5	Antalya	42,361
6	İçel (Mersin)	31,720
7	Kocaeli (İzmit)	29,631
8	Konya	23,614
9	Adana	23,430
10	Gaziantep	18,509
11	Muğla	16,636
12	Denizli	15,425
13	Kayseri	14,603
14	Hatay (Antakya)	13,064
15	Samsun	12,070
16	Eskişehir	11,433
17	Sakarya	11,274
18	Balıkesir	11,186
19	Aydın	11,138
20	Tekirdağ	11,022
21	Manisa	10,290
22	Trabzon	8,124
23	Diyarbakır	6,673
24	Zonguldak	6,275
25	Kahramanmaraş	6,224
26	Şanlıurfa	6,179
27	Afyonkarahisar	5,656
28	Çanakkale	5,569
29	Malatya	5,029
30	Kütahya	5,012
31	Ordu	4,969
32	Çorum	4,699
33	Mardin	4,432
34	Isparta	4,304
35	Düzce	4,226
36	Kastamonu	4,070
37	Elazığ	4,068
38	Bolu	3,843
39	Erzurum	3,839
40	Sivas	3,807
41	Edirne	3,756
42	Uşak	3,750
43	Rize	3,695
44	Tokat	3,418
45	Yozgat	3,355
46	Giresun	3,076
47	Aksaray	3,026
48	Osmaniye	3,013
49	Kırklareli	3,003
50	Nevşehir	2,963
51	Burdur	2,908
52	Amasya	2,707
53	Karabük	2,698
54	Batman	2,582
55	Van	2,575
56	Yalova	2,520
57	Niğde	2,443
58	Adıyaman	2,290
59	Karaman	2,193
60	Bilecik	2,113
61	Kırıkkale	1,880
62	Kilis	1,820
63	Şırnak	1,739
64	Bartın	1,729
65	Sinop	1,609
66	Artvin	1,578
67	Erzincan	1,423
68	Çankırı	1,324
69	Kars	1,247
70	Siirt	1,241
71	Ağrı	1,187
72	Kırşehir	1,179
73	Bitlis	1,119
74	Muş	1,005
75	İğdır	870
76	Bingöl	860
77	Gümüşhane	799
78	Hakkari	706
79	Bayburt	443
80	Ardahan	375
81	Tunceli	373
	Turkish Republic of Northern Cyprus	2,862
	Foreign Countries	32
	<b>Total</b>	<b>1,089,624</b>

# 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
Haziran 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
March 2014	6,339,842	5,168,719	4,006,363
June 2014	7,513,963	6,093,607	4,851,233

### 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
Haziran 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
March 2014	38	292	216	8	253,838	254,392
June 2014	343	378	253	36	339,214	340,225

### II. Financial transactions

#### II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders						Total	Foreign currency transfers	Total
		Among own accounts			To other recipients					
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Haziran 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
March 2014	4,359	1,261	3	1,264	3,745	26	3,771	5,035	0	9,394
June 2014	5,368	1,566	4	1,570	4,665	42	4,707	6,278	0	11,646

	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			
Haziran 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
March 2014	10,191	2,266	48	2,314	6,922	415	7,337	9,652	0	19,843
June 2014	13,180	2,750	65	2,815	8,966	585	9,552	12,367	2	25,549

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Haziran 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
March 2014	3,642	128	16	517	2,557	6,860
June 2014	4,661	69	22	679	2,973	8,405

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Haziran 2013	124	0	0	58	61	243
Sept. 2013	178	7	0	103	80	367
Dec. 2013	250	6	0	226	123	605
March 2014	324	44	9	346	136	859
June 2014	361	53	14	455	168	1,050

## 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	
Haziran 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
March 2014	107	228	335	159	315	3	477	82	48	130	3
June 2014	145	297	442	164	390	4	558	93	55	147	4

	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										
Haziran 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									
March 2014	1,165	667	4	4	9	14	17	30	20	104	1,755									
June 2014	1,297	730	4	3	7	23	19	42	23	93	2,023									

	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	
Haziran 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
March 2014	812	975	1,787	1,236	2,051	29	3,317	2,061	1,391	3,452	126
June 2014	1,021	1,138	2,159	777	1,770	51	2,598	2,385	1,445	3,830	102

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	
Haziran 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
March 2014	4,693	3,525	36	15	51	76	114	190	804	1,122	13,570
June 2014	5,689	4,245	31	17	48	86	71	157	1,091	1,392	14,532

#### 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
Haziran 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
March 2014	132	3,311	110	3,553	64	2,550	110	2,724
June 2014	162	4,118	206	4,485	86	3,147	243	3,476

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Haziran 2013	268	377
Sept. 2013	366	656
Dec. 2013	465	1,230
March 2014	1,040	1,465
June 2014	1,249	1,724

### *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 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.)

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This report is prepared from the related statistics of member banks that give internet 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.



## 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
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- 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

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