



Internet and Mobile Banking Statistics September 2014

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Internet and Mobile Banking Statistics ^{1,2} September 2014

As of September 2014, the number of banks, those supplying internet banking services to their customers, rised to 28, with the addition of the Arab Turkish Bank A.Ş. 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 32 million as of September 2014. The total number of registered retail customers that logged in at least once in one-year period was 18.6 million.

As of September 2014, the number of active retail customers was 12.6 million. This number shows that 39 percent of the retail customers used internet banking services during July-September 2014 period. The number of active retail customers increased by 1.6 million and 454 thousand as compared to September 2013 and June 2014, respectively.

Number of Customers Using Internet Banking Services

| | September 2013 (Thousand) | June 2014 (Thousand) | September 2014 (Thousand) |
|-------------------------------------------------------------------------------------|---------------------------------|----------------------------|---------------------------------|
| Number of retail customers | | | |
| Active (A) <i>(that logged in at least once in the related three-month period)*</i> | 10,975 | 12,134 | 12,588 |
| Registered (B) <i>(that logged in at least once)</i> | 26,588 | 29,669 | 32,303 |
| Registered (C) <i>(that logged in at least once in one-year period)</i> | 15,546 | 17,807 | 18,580 |
| Active (A) / registered (B) (percent) | 41 | 41 | 39 |
| Number of commercial customers | | | |
| Active (A) <i>(that logged in at least once in the related three-month period)*</i> | 991 | 1,090 | 1,095 |
| Registered (B) <i>(that logged in at least once)</i> | 2,268 | 2,152 | 2,225 |
| Registered (C) <i>(that logged in at least once in one-year period)</i> | 1,227 | 1,311 | 1,341 |
| Active (A) / registered (B) (percent) | 44 | 51 | 49 |
| Number of total customers | | | |
| Active (A) <i>(that logged in at least once in the related three-month period)*</i> | 11,966 | 13,224 | 13,683 |
| Registered (B) <i>(that logged in at least once)</i> | 28,856 | 31,822 | 34,529 |
| Registered (C) <i>(that logged in at least once in one-year period)</i> | 16,773 | 19,118 | 19,921 |
| Active (A) / registered (B) (percent) | 41 | 42 | 40 |

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

² The number of banks rised to 28 banks, as of September 2014.

The total number of registered commercial customers that logged in at least once was 2.2 million as of September 2014, where 1.1 million of them (49 percent of total commercial customers) used internet banking services during the July-September 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 September 2014, 40 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the July-September 2014 period. The number of total active customers increased by 1.7 million and by 459 thousand as compared to September 2013 and June 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 112 billion during the July-September 2014 period.

As of September 2014, time deposit accounts transactions were the largest in total volume of transactions with TRY 31 billion, followed by foreign currency transactions, investment funds and realized share certificate transactions.

Investment Transactions

| | June 2014 | | September 2014 | | Net Change | | September 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 | 2,122 | 22,951 | 2,116 | 23,960 | -6 | 1,009 | 11.3 |
| Foreign currency transactions | 2,433 | 24,752 | 2,387 | 25,137 | -45 | 385 | 10.5 |
| Time deposit accounts | 873 | 28,779 | 844 | 30,700 | -30 | 1,922 | 36.4 |
| Realized share certificate transact. | 3,559 | 18,808 | 3,054 | 18,140 | -504 | -668 | 5.9 |
| Repurchasing agreements | 116 | 4,965 | 112 | 5,353 | -4 | 388 | 47.8 |
| Bonds and bills* | 64 | 807 | 51 | 659 | -12 | -148 | 12.8 |
| Gold transactions | 444 | 1,810 | 341 | 1,466 | -103 | -344 | 4.3 |
| VOB | 660 | 5,948 | 791 | 6,682 | 131 | 734 | 8.5 |
| Total | 10,271 | 108,820 | 9,697 | 112,097 | -574 | 3,277 | 11.6 |

Repurchasing agreements led to the highest average volume with an amount of TRY 47.8 thousand, followed by time deposit accounts with TRY 36.4 thousand, in the third quarter of 2014. The total average volume of investment transactions was TRY 11.6 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 118 million and TRY 540 billion respectively, in the third quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 87 percent of whole financial transactions.

Financial Transactions

| | September 2013 | | June 2014 | | September 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 | 57,710 | 393,903 | 62,995 | 439,562 | 61,450 | 467,637 |
| Payments | 40,250 | 24,793 | 42,836 | 26,002 | 42,800 | 26,889 |
| Credit card transact. | 11,082 | 12,476 | 11,307 | 14,346 | 11,056 | 14,950 |
| Other fin. transact. | 2,605 | 39,077 | 2,511 | 31,655 | 2,772 | 30,635 |
| Total | 111,647 | 470,250 | 119,649 | 511,565 | 118,078 | 540,112 |

3. Number of Active Internet Banking Customers by Provinces

As of September 2014, 30 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 8.9 million as of September 2014, where 5.6 million of them (64 percent of total customers) used mobile banking services during the July-September 2014 period. The total number of registered customers that logged in at least once in one-year period was 7.1 million.

The total number of investment transactions performed by using mobile banking services was 2 million with an amount of TRY 17.4 billion as of September 2014.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 31 million and TRY 41 billion, respectively, in the third quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 82 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 |
| 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 |
| Sept. 2014 | 32,303,465 | 18,579,576 | 12,588,096 | 2,225,345 | 1,340,987 | 1,094,948 | 34,528,810 | 19,920,563 | 13,683,044 |

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 |
| 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 |
| Sept. 2014 | 181 | 470 | 1,541 | 1,251 | 844,587 | 848,029 |

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 | | | |
| 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 |
| Sept. 2014 | 35,635 | 5,942 | 73 | 6,015 | 18,995 | 656 | 19,652 | 25,667 | 148 | 61,450 |

| | 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 | | | |
| 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 |
| Sept. 2014 | 252,179 | 86,779 | 6,393 | 93,172 | 99,660 | 17,047 | 116,708 | 209,879 | 5,579 | 467,637 |

II.2. Payments

| Number of transactions (Thousand) | | | | | | |
|-----------------------------------|------------------|--------------|---------------------------------|---------------|----------------|--------|
| Period | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 26,831 | 6,193 | 1,803 | 2,075 | 5,897 | 42,800 |

| Volume of transactions (Million TRY) | | | | | | |
|--------------------------------------|------------------|--------------|---------------------------------|---------------|----------------|--------|
| Period | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 5,380 | 13,580 | 2,817 | 2,932 | 2,181 | 26,889 |

As of September 2014 with the addition of the Arab Turkish Bank A.Ş., the report were provided from 28 banks those supplying internet banking services to their customers.

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Internet Banking Statistics
(Consolidated)

II.3. Investment transactions

| | Number of transactions (Thousand) | | | | | | | | | | continued below... |
|------------|-----------------------------------|-------|-------|-------------------------------|-------|-----------|-------|-----------------------|---------|-------|-----------------------|
| Period | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| Sept. 2014 | 739 | 1,377 | 2,116 | 782 | 1,542 | 63 | 2,387 | 525 | 319 | 844 | 112 |

| | 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 | |
| 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 |
| Sept. 2014 | 5,488 | 3,054 | 30 | 21 | 51 | 174 | 167 | 341 | 203 | 791 | 9,697 |

| | 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 | |
| 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 |
| Sept. 2014 | 11,477 | 12,483 | 23,960 | 7,748 | 15,227 | 2,162 | 25,137 | 20,180 | 10,520 | 30,700 | 5,353 |

| 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 | |
| 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 |
| Sept. 2014 | 23,086 | 18,140 | 480 | 178 | 659 | 713 | 753 | 1,466 | 3,472 | 6,682 | 112,097 |

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 |
| 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 |
| Sept. 2014 | 588 | 9,580 | 888 | 11,056 | 714 | 12,325 | 1,912 | 14,950 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|----------------------------------|-------------------------------------|
| Sept. 2013 | 2,605 | 39,077 |
| Dec. 2013 | 2,610 | 28,714 |
| March 2014 | 2,641 | 29,275 |
| June 2014 | 2,511 | 31,655 |
| Sept. 2014 | 2,772 | 30,635 |

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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 |
| 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 |
| Sept. 2014 | 32,303,465 | 18,579,576 | 12,588,096 |

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 |
| 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 |
| Sept. 2014 | 181 | 463 | 1,406 | 1,137 | 657,691 | 660,877 |

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 | | | |
| 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 |
| Sept. 2014 | 21,311 | 3,766 | 23 | 3,789 | 10,338 | 154 | 10,492 | 14,282 | 88 | 35,681 |

| | 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 | | | |
| 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 |
| Sept. 2014 | 45,854 | 9,445 | 284 | 9,729 | 21,723 | 2,170 | 23,893 | 33,622 | 760 | 80,236 |

II.2. Payments

| Period | Number of transactions (Thousand) | | | | | |
|------------|-----------------------------------|--------------|---------------------------------|---------------|----------------|--------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 20,750 | 3,984 | 1,311 | 1,955 | 5,302 | 33,302 |

| Period | Volume of transactions (Million TRY) | | | | | |
|------------|--------------------------------------|--------------|---------------------------------|---------------|----------------|-------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 1,875 | 1,349 | 1,015 | 1,501 | 590 | 6,329 |

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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 | |
| 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 |
| Sept. 2014 | 598 | 1,193 | 1,791 | 505 | 983 | 26 | 1,513 | 506 | 313 | 819 | 92 |

| | 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 | |
| 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 |
| Sept. 2014 | 5,451 | 3,032 | 29 | 21 | 50 | 172 | 166 | 338 | 192 | 774 | 8,410 |

| | 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 | |
| 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 |
| Sept. 2014 | 4,348 | 5,471 | 9,819 | 2,830 | 5,518 | 351 | 8,699 | 17,992 | 9,564 | 27,556 | 3,072 |

| 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 | |
| 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 |
| Sept. 2014 | 22,534 | 17,771 | 410 | 166 | 576 | 692 | 734 | 1,426 | 3,412 | 6,583 | 75,502 |

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 |
| 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 |
| Sept. 2014 | 578 | 8,941 | 567 | 10,085 | 678 | 9,060 | 731 | 10,469 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| Sept. 2013 | 2,114 | 11,903 |
| Dec. 2013 | 2,128 | 3,408 |
| March 2014 | 2,194 | 4,638 |
| June 2014 | 2,141 | 4,209 |
| Sept. 2014 | 2,302 | 4,724 |

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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 |
| 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 |
| Sept. 2014 | 2,225,345 | 1,340,987 | 1,094,948 |

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 |
| 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 |
| Sept. 2014 | 1 | 7 | 135 | 114 | 186,896 | 187,153 |

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 | | | |
| 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 |
| Sept. 2014 | 14,323 | 2,176 | 50 | 2,226 | 8,657 | 502 | 9,159 | 11,385 | 60 | 25,768 |

| | 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 | | | |
| 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 |
| Sept. 2014 | 206,325 | 77,333 | 6,109 | 83,443 | 77,937 | 14,878 | 92,815 | 176,258 | 4,819 | 387,402 |

II.2. Payments

| Period | Number of transactions (Thousand) | | | | | |
|------------|-----------------------------------|--------------|---------------------------------|---------------|----------------|-------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 6,081 | 2,209 | 492 | 120 | 595 | 9,497 |

| Period | Volume of transactions (Million TRY) | | | | | |
|------------|--------------------------------------|--------------|---------------------------------|---------------|----------------|--------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 3,505 | 12,231 | 1,802 | 1,431 | 1,591 | 20,560 |

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Commercial Internet Banking Statistics

II.3. Investment transactions

| | Number of transactions (Thousand) | | | | | | | | | | continued below... |
|------------|-----------------------------------|------|-------|-------------------------------|------|-----------|-------|-----------------------|---------|-------|--------------------|
| Period | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| Sept. 2014 | 141 | 184 | 326 | 278 | 559 | 37 | 874 | 19 | 6 | 25 | 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 | |
| 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 |
| Sept. 2014 | 36 | 22 | 1 | 1 | 1 | 2 | 1 | 3 | 11 | 16 | 1,287 |

| | 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 | |
| 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 |
| Sept. 2014 | 7,128 | 7,013 | 14,141 | 4,918 | 9,709 | 1,811 | 16,438 | 2,188 | 956 | 3,144 | 2,281 |

| 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 | |
| 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 |
| Sept. 2014 | 552 | 369 | 70 | 13 | 83 | 21 | 19 | 40 | 60 | 99 | 36,595 |

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 |
| 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 |
| Sept. 2014 | 10 | 639 | 321 | 971 | 36 | 3,265 | 1,180 | 4,481 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| Sept. 2013 | 491 | 27,174 |
| Dec. 2013 | 482 | 25,306 |
| March 2014 | 446 | 24,637 |
| June 2014 | 370 | 27,446 |
| Sept. 2014 | 470 | 25,911 |

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

| No | Regions and Provinces | No. of active retail customers |
|----|-------------------------------------|--------------------------------|
| 1 | Istanbul | 3,726,581 |
| 2 | Ankara | 1,355,392 |
| 3 | Izmir | 795,436 |
| 4 | Bursa | 454,071 |
| 5 | Antalya | 440,881 |
| 6 | İçel (Mersin) | 385,849 |
| 7 | Kocaeli (İzmit) | 353,256 |
| 8 | Adana | 283,656 |
| 9 | Konya | 251,949 |
| 10 | Muğla | 194,283 |
| 11 | Gaziantep | 191,195 |
| 12 | Kayseri | 159,904 |
| 13 | Balıkesir | 159,479 |
| 14 | Eskişehir | 154,612 |
| 15 | Tekirdağ | 153,676 |
| 16 | Denizli | 151,615 |
| 17 | Hatay (Antakya) | 148,413 |
| 18 | Manisa | 148,098 |
| 19 | Samsun | 144,895 |
| 20 | Aydın | 134,936 |
| 21 | Sakarya | 133,891 |
| 22 | Diyarbakır | 119,404 |
| 23 | Trabzon | 93,546 |
| 24 | Şanlıurfa | 90,951 |
| 25 | Kahramanmaraş | 89,842 |
| 26 | Zonguldak | 82,310 |
| 27 | Afyonkarahisar | 75,185 |
| 28 | Erzurum | 74,986 |
| 29 | Çanakkale | 74,904 |
| 30 | Kütahya | 72,833 |
| 31 | Malatya | 72,232 |
| 32 | Sivas | 67,497 |
| 33 | Isparta | 66,465 |
| 34 | Ordu | 62,935 |
| 35 | Edirne | 58,069 |
| 36 | Van | 58,060 |
| 37 | Elazığ | 57,794 |
| 38 | Tokat | 55,998 |
| 39 | Çorum | 54,900 |
| 40 | Mardin | 51,251 |
| 41 | Kastamonu | 50,159 |
| 42 | Kırklareli | 47,469 |
| 43 | Rize | 46,777 |
| 44 | Düzce | 46,315 |
| 45 | Bolu | 43,815 |
| 46 | Uşak | 41,397 |
| 47 | Yozgat | 40,865 |
| 48 | Giresun | 40,859 |
| 49 | Amasya | 40,557 |
| 50 | Aksaray | 39,473 |
| 51 | Osmaniye | 38,921 |
| 52 | Adıyaman | 37,606 |
| 53 | Nevşehir | 36,924 |
| 54 | Şırnak | 36,541 |
| 55 | Karabük | 36,354 |
| 56 | Batman | 36,166 |
| 57 | Niğde | 35,619 |
| 58 | Yalova | 35,090 |
| 59 | Burdur | 34,815 |
| 60 | Bilecik | 33,174 |
| 61 | Kırıkkale | 32,915 |
| 62 | Karaman | 30,985 |
| 63 | Kars | 28,080 |
| 64 | Ağrı | 27,643 |
| 65 | Erzincan | 26,910 |
| 66 | Kilis | 26,725 |
| 67 | Siirt | 23,608 |
| 68 | Bartın | 23,451 |
| 69 | Muş | 23,368 |
| 70 | Bitlis | 23,138 |
| 71 | Artvin | 22,459 |
| 72 | Sinop | 22,331 |
| 73 | Hakkari | 22,150 |
| 74 | Kırşehir | 21,356 |
| 75 | Çankırı | 20,173 |
| 76 | Bingöl | 17,941 |
| 77 | İğdır | 14,972 |
| 78 | Tunceli | 14,154 |
| 79 | Gümüşhane | 13,643 |
| 80 | Ardahan | 10,285 |
| 81 | Bayburt | 8,406 |
| | Turkish Republic of Northern Cyprus | 33,067 |
| | Foreign Countries | 210 |
| | Total | 12,588,096 |

| No | Regions and Provinces | No. of active commercial customers |
|----|-------------------------------------|------------------------------------|
| 1 | Istanbul | 385,794 |
| 2 | Ankara | 108,020 |
| 3 | Izmir | 75,035 |
| 4 | Bursa | 44,339 |
| 5 | Antalya | 42,708 |
| 6 | İçel (Mersin) | 30,577 |
| 7 | Kocaeli (İzmit) | 29,600 |
| 8 | Adana | 23,674 |
| 9 | Konya | 23,436 |
| 10 | Gaziantep | 18,659 |
| 11 | Muğla | 16,922 |
| 12 | Denizli | 15,547 |
| 13 | Kayseri | 14,475 |
| 14 | Hatay (Antakya) | 13,023 |
| 15 | Samsun | 12,088 |
| 16 | Eskişehir | 11,273 |
| 17 | Sakarya | 11,188 |
| 18 | Aydın | 11,101 |
| 19 | Balıkesir | 11,092 |
| 20 | Tekirdağ | 10,985 |
| 21 | Manisa | 10,225 |
| 22 | Trabzon | 8,032 |
| 23 | Diyarbakır | 6,813 |
| 24 | Şanlıurfa | 6,189 |
| 25 | Kahramanmaraş | 6,183 |
| 26 | Zonguldak | 6,108 |
| 27 | Afyonkarahisar | 5,583 |
| 28 | Çanakkale | 5,491 |
| 29 | Kütahya | 4,939 |
| 30 | Ordu | 4,866 |
| 31 | Malatya | 4,848 |
| 32 | Çorum | 4,602 |
| 33 | Mardin | 4,393 |
| 34 | Isparta | 4,092 |
| 35 | Düzce | 4,080 |
| 36 | Elazığ | 3,991 |
| 37 | Kastamonu | 3,934 |
| 38 | Bolu | 3,690 |
| 39 | Sivas | 3,684 |
| 40 | Erzurum | 3,678 |
| 41 | Uşak | 3,677 |
| 42 | Edirne | 3,636 |
| 43 | Rize | 3,489 |
| 44 | Tokat | 3,285 |
| 45 | Giresun | 2,989 |
| 46 | Osmaniye | 2,934 |
| 47 | Aksaray | 2,869 |
| 48 | Kırklareli | 2,844 |
| 49 | Burdur | 2,802 |
| 50 | Nevşehir | 2,797 |
| 51 | Karabük | 2,606 |
| 52 | Batman | 2,576 |
| 53 | Amasya | 2,545 |
| 54 | Van | 2,459 |
| 55 | Yalova | 2,424 |
| 56 | Yozgat | 2,371 |
| 57 | Niğde | 2,313 |
| 58 | Adıyaman | 2,210 |
| 59 | Karaman | 2,058 |
| 60 | Bilecik | 1,955 |
| 61 | Kırıkkale | 1,749 |
| 62 | Kilis | 1,718 |
| 63 | Şırnak | 1,647 |
| 64 | Bartın | 1,639 |
| 65 | Artvin | 1,490 |
| 66 | Sinop | 1,485 |
| 67 | Erzincan | 1,291 |
| 68 | Çankırı | 1,164 |
| 69 | Siirt | 1,163 |
| 70 | Kars | 1,143 |
| 71 | Kırşehir | 1,078 |
| 72 | Ağrı | 1,077 |
| 73 | Bitlis | 1,032 |
| 74 | Muş | 875 |
| 75 | Gümüşhane | 775 |
| 76 | İğdır | 768 |
| 77 | Bingöl | 750 |
| 78 | Hakkari | 565 |
| 79 | Bayburt | 420 |
| 80 | Ardahan | 399 |
| 81 | Tunceli | 249 |
| | Turkish Republic of Northern Cyprus | 2,647 |
| | Foreign Countries | 30 |
| | Total | 1,094,948 |

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Mobile Internet Banking Statistics

I. Number of Mobile Customers Using Internet Banking Services

| Period | Mobile | | |
|------------|-------------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------|
| | Total number of registered customers that logged in at least once | Total number of registered customers that logged in at least once in 1-year period | Number of active customers |
| 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 |
| Sept. 2014 | 8,852,586 | 7,115,281 | 5,643,390 |

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 |
| 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 |
| Sept. 2014 | 358 | 494 | 288 | 91 | 401,700 | 402,929 |

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 | | | |
| 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 |
| Sept. 2014 | 7,124 | 1,768 | 5 | 1,773 | 5,331 | 46 | 5,377 | 7,150 | 0 | 14,274 |

| | 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 | | | |
| 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 |
| Sept. 2014 | 18,370 | 3,384 | 88 | 3,472 | 11,176 | 753 | 11,929 | 15,401 | 3 | 33,773 |

II.2. Payments

| Period | Number of transactions (Thousand) | | | | | |
|------------|-----------------------------------|--------------|---------------------------------|---------------|----------------|--------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 6,005 | 206 | 30 | 896 | 3,326 | 10,463 |

| Period | Volume of transactions (Million TRY) | | | | | |
|------------|--------------------------------------|--------------|---------------------------------|---------------|----------------|-------|
| | Invoice payments | Tax payments | SSK and Bağkur premium payments | Loan payments | Other payments | Total |
| 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 |
| Sept. 2014 | 457 | 105 | 22 | 609 | 185 | 1,379 |

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Mobile Internet Banking Statistics

II.3. Investment transactions

| | Number of transactions (Thousand) | | | | | | | | | | continued below... |
|------------|-----------------------------------|------|-------|-------------------------------|------|-----------|-------|-----------------------|---------|-------|-----------------------|
| Period | Investment funds | | | Foreign currency transactions | | | | Time deposit accounts | | | Repurch. agreement |
| | Buy | Sell | Total | Buy | Sell | Arbitrage | Total | Opening | Closing | Total | |
| 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 |
| Sept. 2014 | 164 | 362 | 526 | 175 | 491 | 4 | 670 | 113 | 75 | 187 | 5 |

| | 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 | |
| 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 |
| Sept. 2014 | 1,159 | 623 | 3 | 4 | 7 | 38 | 26 | 64 | 24 | 174 | 2,256 |

| | 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 | |
| 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 |
| Sept. 2014 | 1,233 | 1,420 | 2,654 | 895 | 2,390 | 61 | 3,345 | 3,606 | 1,740 | 5,346 | 170 |

| 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 | |
| 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 |
| Sept. 2014 | 5,243 | 3,925 | 35 | 19 | 54 | 110 | 90 | 200 | 1,040 | 1,747 | 17,441 |

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 |
| 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 |
| Sept. 2014 | 217 | 4,770 | 241 | 5,228 | 145 | 3,775 | 279 | 4,199 |

II.5. Other Financial transactions

| Period | Number of transac. (Thousand) | Volume of transac. (Million TRY) |
|------------|-------------------------------|----------------------------------|
| Sept. 2013 | 366 | 656 |
| Dec. 2013 | 465 | 1,230 |
| March 2014 | 1,040 | 1,465 |
| June 2014 | 1,249 | 1,724 |
| Sept. 2014 | 1,533 | 1,959 |

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 Arap Türk Bankası A.Ş.
- 6 Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş.
- 7 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 8 Burgan Bank A.Ş.
- 9 Citibank A.Ş.
- 10 Denizbank A.Ş.
- 11 Fibabanka A.Ş.
- 12 Finans Bank A.Ş.
- 13 HSBC Bank A.Ş.
- 14 ING Bank A.Ş.
- 15 Odea Bank A.Ş.
- 16 Şekerbank T.A.Ş.
- 17 Tekstil Bankası A.Ş.
- 18 The Royal Bank of Scotland Plc.
- 19 Turkish Bank A.Ş.
- 20 Turkland Bank A.Ş.
- 21 Türk Ekonomi Bankası A.Ş.
- 22 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 23 Türkiye Garanti Bankası A.Ş.
- 24 Türkiye Halk Bankası A.Ş.
- 25 Türkiye İş Bankası A.Ş.
- 26 Türkiye Sınai Kalkınma Bankası A.Ş.
- 27 Türkiye Vakıflar Bankası A.Ş.
- 28 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.)

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
 - 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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