



**Internet and Mobile Banking Statistics
December 2014**

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February 2015

Internet and Mobile Banking Statistics ¹

December 2014

The statistics covered in this report were provided from 28 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 34 million as of December 2014. The total number of registered retail customers that logged in at least once in one-year period was 19.6 million.

As of December 2014, the number of active retail customers was 13.2 million. This number shows that 39 percent of the retail customers used internet banking services during October-December 2014 period. The number of active retail customers increased by 1.8 million and 593 thousand as compared to December 2013 and September 2014, respectively.

Number of Customers Using Internet Banking Services

	December 2013 (Thousand)	September 2014 (Thousand)	December 2014 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	11,422	12,588	13,181
Registered (B) <i>(that logged in at least once)</i>	28,190	32,303	34,048
Registered (C) <i>(that logged in at least once in one-year period)</i>	16,824	18,580	19,615
Active (A) / registered (B) (percent)	41	39	39
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	1,014	1,095	1,134
Registered (B) <i>(that logged in at least once)</i>	2,235	2,225	2,324
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,217	1,341	1,399
Active (A) / registered (B) (percent)	45	49	49
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	12,436	13,683	14,315
Registered (B) <i>(that logged in at least once)</i>	30,425	34,529	36,371
Registered (C) <i>(that logged in at least once in one-year period)</i>	18,041	19,921	21,014
Active (A) / registered (B) (percent)	41	40	39

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

The total number of registered commercial customers that logged in at least once was 2.3 million as of December 2014, where 1.1 million of them (49 percent of total commercial customers) used internet banking services during the October-December 2014 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.4 million.

As of December 2014, 39 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the October-December 2014 period. The number of total active customers increased by 1.9 million and by 632 thousand as compared to December 2013 and September 2014, respectively.

2. Internet Banking Transactions

2.1. Financial Transactions

The total number and volume of financial transactions performed by using internet banking services, was 137 million and TRY 691 billion respectively, in the last quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 71 percent of whole financial transactions.

Financial Transactions

	December 2013		September 2014		December 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	61,025	410,797	61,450	467,637	63,281	488,705
Payments	41,695	25,531	42,800	26,889	48,748	30,390
Investment transact.	10,269	107,791	9,697	119,742	10,759	135,308
Credit card transact.	11,405	12,797	11,056	14,950	11,711	16,393
Other fin. transact.	2,610	28,714	2,772	30,635	2,890	27,374
Total	127,004	579,770	127,775	652,429	137,389	690,662

2.2. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11 million with an amount of TRY 128 billion during the October-December 2014 period.

As of December 2014, time deposit accounts transactions were the largest in total volume of transactions with TRY 32.5 billion, followed by foreign currency transactions, investment funds and realized share certificate transactions.

Investment Transactions

	September 2014		December 2014		Net Change		December 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	2,116	23,960	2,092	25,993	-24	2,033	12.4
Foreign currency transactions(*)	2,387	25,358	2,519	28,380	132	3,023	11.3
Time deposit accounts	844	30,700	850	32,525	7	1,825	38.2
Realized share certificate transact.	3,054	18,140	3,938	25,590	884	7,449	6.5
Repurchasing agreements	112	5,353	115	5,488	3	135	47.7
Bonds and bills	51	659	52	657	0	-2	12.7
Gold transactions	341	1,466	442	2,577	101	1,111	5.8
VOB	791	6,682	749	6,591	-42	-91	8.8
Total	9,697	112,318	10,759	127,800	1,062	15,483	11.9

**As of December 2013, the volume of foreign currency arbitrage transactions were updated with the data of one bank.*

Repurchasing agreements led to the highest average volume with an amount of TRY 47.7 thousand, followed by time deposit accounts with TRY 38.2 thousand, in the last quarter of 2014. The total average volume of investment transactions was TRY 11.9 thousand in the same period.

2. Number of Active Internet Banking Customers by Provinces

As of December 2014, 31 percent of active retail customers and 36 percent of active commercial internet banking customers are in İstanbul. It is followed by Ankara and Izmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 10.8 million as of December 2014, where 6.7 million of them (62 percent of total customers) used mobile banking services during the October-December 2014 period. The total number of registered customers that logged in at least once in one-year period was 8.7 million.

The total number of investment transactions performed by using mobile banking services was 2.7 million with an amount of TRY 22 billion as of December 2014.

The total number and volume of financial transactions performed by using mobile banking services, was 43 million and TRY 75 billion, respectively, in the last quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 57 percent of whole financial transactions.

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
June 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
Dec. 2014	34,047,501	19,614,641	13,181,279	2,323,690	1,399,384	1,133,777	36,371,191	21,014,025	14,315,056

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
June 2014	181	470	1,541	1,251	844,587	848,029
Dec. 2014	192	518	2,158	1,147	767,765	771,780

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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
June 2014	35,635	5,942	73	6,015	18,995	656	19,652	25,667	148	61,450
Dec. 2014	35,990	6,201	71	6,272	20,222	639	20,861	27,133	159	63,281

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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
June 2014	252,179	86,779	6,393	93,172	99,660	17,047	116,708	209,879	5,579	467,637
Dec. 2014	258,780	93,480	6,417	99,897	105,272	18,115	123,387	223,284	6,640	488,705

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2014	26,831	6,193	1,803	2,075	5,897	42,800
Dec. 2014	32,245	5,500	2,095	2,166	6,743	48,748

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2014	5,380	13,580	2,817	2,932	2,181	26,889
Dec. 2014	6,407	15,416	3,254	3,153	2,160	30,390

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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	
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
June 2014	739	1,377	2,116	782	1,542	63	2,387	525	319	844	112
Dec. 2014	774	1,318	2,092	932	1,519	68	2,519	529	321	850	115

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 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
June 2014	5,488	3,054	30	21	51	174	167	341	203	791	9,697
Dec. 2014	6,766	3,938	30	22	52	238	205	442	198	749	10,759

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2013	10,438	12,203	22,641	6,883	12,754	2,665	22,302	17,492	8,654	26,146	3,648
March 2014	11,135	12,770	23,905	10,793	15,248	2,827	28,869	21,833	11,429	33,262	4,931
June 2014	11,041	11,910	22,951	7,855	14,009	3,128	24,991	19,116	9,663	28,779	4,965
June 2014	11,477	12,483	23,960	7,748	15,227	2,383	25,358	20,180	10,520	30,700	5,353
Dec. 2014	12,406	13,586	25,993	9,476	15,561	3,344	28,380	21,715	10,811	32,525	5,488

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2013	27,159	18,719	618	195	813	1,342	1,082	2,423	9,910	5,237	101,930
March 2014	25,663	18,272	1,028	247	1,275	1,429	2,535	3,964	3,785	6,023	120,499
June 2014	28,317	18,808	554	253	807	985	825	1,810	3,426	5,948	109,059
June 2014	23,086	18,140	480	178	659	713	753	1,466	3,472	6,682	112,318
Dec. 2014	30,316	25,590	440	216	657	1,173	1,404	2,577	4,200	6,591	127,800

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
June 2014	588	9,580	888	11,056	714	12,325	1,912	14,950
Dec. 2014	701	10,107	903	11,711	840	13,610	1,943	16,393

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2013	2,610	28,714
March 2014	2,641	29,275
June 2014	2,511	31,655
June 2014	2,772	30,635
Dec. 2014	2,890	27,374

*As of December 2013, the volume of foreign currency arbitrage transactions were updated with the data of one bank.

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2014	34,047,501	19,614,641	13,181,279

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2014	191	510	1,901	1,039	574,469	578,109

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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
Dec. 2014	21,727	3,958	24	3,982	11,268	152	11,420	15,402	91	37,220

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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
Dec. 2014	47,615	10,246	422	10,667	23,423	2,181	25,604	36,271	792	84,678

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2014	25,422	3,251	1,393	2,071	6,106	38,242

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2014	2,000	1,029	1,125	1,608	526	6,288

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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
Dec. 2014	625	1,124	1,749	610	978	29	1,616	508	314	822	95

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 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
Dec. 2014	6,718	3,910	30	21	51	235	203	438	189	735	9,415

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2013	3,831	5,677	9,508	2,554	4,684	570	7,808	15,734	7,966	23,699	1,855
March 2014	4,718	6,034	10,752	5,864	6,772	601	13,237	19,718	10,613	30,331	2,797
June 2014	4,376	5,391	9,767	2,996	4,733	425	8,153	17,092	8,951	26,043	2,898
Sept. 2014	4,348	5,471	9,819	2,830	5,518	352	8,700	17,992	9,564	27,556	3,072
Dec. 2014	4,773	5,956	10,729	4,030	5,938	512	10,480	18,665	9,860	28,525	3,157

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2013	26,488	18,340	601	179	780	1,298	1,045	2,343	9,835	5,136	69,470
March 2014	25,046	17,914	998	233	1,231	1,387	2,465	3,852	3,711	5,915	86,029
June 2014	27,645	18,461	536	244	780	962	803	1,765	3,383	5,867	73,734
Sept. 2014	22,534	17,771	410	166	576	692	734	1,426	3,412	6,583	75,503
Dec. 2014	29,565	25,064	421	203	624	1,137	1,361	2,499	4,146	6,506	87,583

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2014	689	9,424	570	10,684	799	9,976	745	11,520

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2013	2,128	3,408
March 2014	2,194	4,638
June 2014	2,141	4,209
Sept. 2014	2,302	4,724
Dec. 2014	2,362	4,284

*As of December 2013, the volume of foreign currency arbitrage transactions were updated with the data of one bank.

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2014	2,323,690	1,399,384	1,133,777

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2014	1	8	257	109	193,296	193,671

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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
Dec. 2014	14,263	2,243	47	2,290	8,954	487	9,440	11,730	68	26,062

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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
Dec. 2014	211,165	83,234	5,995	89,229	81,849	15,935	97,784	187,013	5,848	404,026

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2014	6,824	2,249	703	95	636	10,506

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2014	4,407	14,387	2,128	1,545	1,634	24,101

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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	
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
Dec. 2014	149	194	344	323	541	39	903	22	7	28	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	
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
Dec. 2014	49	28	1	1	1	2	2	4	9	14	1,344

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2013	6,607	6,526	13,133	4,330	8,070	2,094	14,494	1,759	688	2,446	1,792
March 2014	6,417	6,736	13,153	4,929	8,476	2,226	15,631	2,115	816	2,931	2,134
June 2014	6,665	6,519	13,184	4,859	9,276	2,702	16,838	2,024	712	2,736	2,067
Sept. 2014	7,128	7,013	14,141	4,918	9,709	2,031	16,658	2,188	956	3,144	2,281
Dec. 2014	7,633	7,630	15,264	5,446	9,622	2,832	17,901	3,050	951	4,000	2,331

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2013	671	379	17	17	34	44	36	80	75	101	32,461
March 2014	617	358	30	14	44	42	70	112	75	108	34,471
June 2014	673	348	18	9	27	23	22	45	43	81	35,325
Sept. 2014	552	369	70	13	83	21	19	40	60	99	36,815
Dec. 2014	751	526	19	13	32	36	43	79	54	84	40,217

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2014	12	682	332	1,027	41	3,634	1,198	4,873

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2013	482	25,306
March 2014	446	24,637
June 2014	370	27,446
Sept. 2014	470	25,911
Dec. 2014	528	23,090

*As of December 2013, the volume of foreign currency arbitrage transactions were updated with the data of one bank.

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of December 31, 2014

No	Regions and Provinces	No. of active retail customers
1	Istanbul	4,020,843
2	Ankara	1,397,508
3	Izmir	854,160
4	Bursa	472,395
5	Antalya	456,396
6	Kocaeli (İzmit)	358,680
7	Adana	289,248
8	Konya	284,914
9	İçel (Mersin)	221,438
10	Gaziantep	198,194
11	Muğla	197,063
12	Kayseri	178,944
13	Eskişehir	166,817
14	Balıkesir	166,041
15	Tekirdağ	161,250
16	Denizli	159,174
17	Hatay (Antakya)	158,431
18	Samsun	156,779
19	Manisa	154,031
20	Aydın	139,305
21	Sakarya	138,986
22	Diyarbakır	126,122
23	Trabzon	98,975
24	Şanlıurfa	98,295
25	Kahramanmaraş	97,433
26	Zonguldak	87,924
27	Erzurum	82,216
28	Malatya	80,458
29	Çanakkale	79,724
30	Afyonkarahisar	79,039
31	Kütahya	75,814
32	Sivas	74,622
33	Isparta	71,697
34	Ordu	67,996
35	Van	64,202
36	Edirne	62,374
37	Elazığ	61,871
38	Tokat	61,055
39	Çorum	58,616
40	Mardin	53,371
41	Kırklareli	51,406
42	Rize	50,692
43	Düzce	50,590
44	Kastamonu	50,198
45	Bolu	47,164
46	Giresun	45,731
47	Yozgat	44,124
48	Uşak	43,916
49	Amasya	43,794
50	Karabük	42,852
51	Aksaray	42,443
52	Adıyaman	40,779
53	Osmaniye	40,546
54	Nevşehir	39,788
55	Batman	39,474
56	Niğde	39,148
57	Kırıkkale	37,267
58	Şırnak	37,170
59	Burdur	37,163
60	Yalova	37,049
61	Bilecik	35,553
62	Karaman	32,802
63	Ağrı	29,557
64	Erzincan	28,915
65	Kars	26,390
66	Hakkari	25,610
67	Bartın	25,463
68	Siirt	25,381
69	Kırşehir	25,071
70	Bitlis	24,795
71	Muş	24,642
72	Artvin	24,495
73	Sinop	24,281
74	Çankırı	22,094
75	Bingöl	19,725
76	Iğdır	16,345
77	Gümüşhane	15,277
78	Tunceli	14,690
79	Kilis	12,173
80	Ardahan	10,955
81	Bayburt	9,532
	Turkish Republic of Northern Cyprus	33,642
	Foreign Countries	196
	Total	13,181,279

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	404,723
2	Ankara	112,709
3	Izmir	81,238
4	Bursa	46,078
5	Antalya	43,660
6	Kocaeli (İzmit)	30,299
7	Konya	26,072
8	Adana	24,312
9	İçel (Mersin)	21,004
10	Gaziantep	19,581
11	Muğla	17,176
12	Kayseri	16,170
13	Denizli	16,120
14	Hatay (Antakya)	13,546
15	Samsun	12,454
16	Eskişehir	11,651
17	Sakarya	11,531
18	Tekirdağ	11,520
19	Aydın	11,436
20	Balıkesir	11,306
21	Manisa	10,976
22	Trabzon	8,271
23	Diyarbakır	7,283
24	Kahramanmaraş	6,754
25	Şanlıurfa	6,622
26	Zonguldak	6,279
27	Afyonkarahisar	5,808
28	Çanakkale	5,781
29	Kütahya	5,239
30	Ordu	5,073
31	Malatya	4,835
32	Çorum	4,826
33	Isparta	4,247
34	Düzce	4,204
35	Elazığ	4,153
36	Erzurum	3,936
37	Sivas	3,908
38	Mardin	3,902
39	Bolu	3,861
40	Uşak	3,804
41	Edirne	3,802
42	Rize	3,580
43	Tokat	3,510
44	Kastamonu	3,330
45	Giresun	3,055
46	Aksaray	3,018
47	Osmaniye	3,005
48	Kırklareli	2,996
49	Nevşehir	2,931
50	Burdur	2,891
51	Karabük	2,794
52	Batman	2,733
53	Amasya	2,666
54	Van	2,625
55	Yozgat	2,507
56	Yalova	2,447
57	Niğde	2,402
58	Adıyaman	2,288
59	Karaman	2,239
60	Bilecik	2,062
61	Kırıkkale	1,824
62	Şırnak	1,783
63	Bartın	1,694
64	Artvin	1,559
65	Sinop	1,554
66	Erzincan	1,333
67	Kırşehir	1,288
68	Çankırı	1,244
69	Siirt	1,208
70	Ağrı	1,202
71	Bitlis	1,127
72	Muş	954
73	Bingöl	819
74	Iğdır	808
75	Kars	760
76	Gümüşhane	708
77	Hakkari	619
78	Kilis	479
79	Bayburt	294
80	Tunceli	265
81	Ardahan	264
	Turkish Republic of Northern Cyprus	2,735
	Foreign Countries	27
	Total	1,133,777

The Banks Association of Turkey

Mobile Internet Banking Statistics

I. Number of Mobile Customers Using Internet Banking Services

Period	Mobile		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Dec. 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
Dec. 2014	10,752,733	8,743,309	6,711,360

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Dec. 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
Dec. 2014	58	497	723	78	466,620	467,976

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Dec. 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
Dec. 2014	8,199	2,281	7	2,288	6,983	57	7,040	9,328	1	17,528

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Dec. 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
Dec. 2014	23,161	4,310	115	4,425	14,280	969	15,249	19,674	16	42,851

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2014	8,611	97	38	1,155	5,459	15,361

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Dec. 2014	690	92	29	794	328	1,933

The Banks Association of Turkey

Mobile Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Dec. 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
Dec. 2014	190	383	573	221	523	6	751	140	82	221	3

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 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
Dec. 2014	2,592	894	4	4	8	61	58	119	24	118	2,687

	Volume of transactions (Million TRY)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage*	Total	Opening	Closing	Total	
Dec. 2013	581	722	1,303	475	1,062	23	1,559	1,330	840	2,170	38
March 2014	812	975	1,787	1,236	2,051	47	3,335	2,061	1,391	3,452	126
June 2014	1,021	1,138	2,159	777	1,770	71	2,618	2,385	1,445	3,830	102
Sept. 2014	1,233	1,420	2,654	895	2,390	78	3,362	3,606	1,740	5,346	170
Dec. 2014	1,574	1,811	3,384	1,359	2,933	124	4,415	3,787	2,265	6,051	109

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Dec. 2013	4,020	3,260	19	12	30	58	52	111	1,197	959	9,430
March 2014	4,693	3,525	36	15	51	76	114	190	804	1,122	13,588
June 2014	5,689	4,245	31	17	48	86	71	157	1,091	1,392	14,552
Sept. 2014	5,243	3,925	35	19	54	110	90	200	1,040	1,747	17,458
Dec. 2014	7,606	6,019	46	30	75	251	304	555	1,041	1,353	21,963

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Dec. 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
Dec. 2014	307	5,918	339	6,565	193	4,603	390	5,186

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Dec. 2013	465	1,230
March 2014	1,040	1,465
June 2014	1,249	1,724
Sept. 2014	1,533	1,959
Dec. 2014	1,335	2,671

*As of December 2013, the volume of foreign currency arbitrage transactions were updated with the data of one bank.

List of participating banks in internet banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 Anadolubank A.Ş.
- 5 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.)

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Glossary of Mobile Banking Statistics*

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

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

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.
- 4. Number of invoice payment orders in the related three-month period.
- 5. Number of other non-financial transactions in the related three-month period: Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

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

1. Money Transfers

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

*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, etc.
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four items above)

3. Investment Transactions (Number, Volume)

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using mobile banking. Buying/selling transactions realized automatically by the system will not be included)
 - Buying funds
 - Selling funds
- b) Foreign currency transactions (buying/selling transactions by the customer)
 - Buying FX
 - Selling FX
 - Cross transactions
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold
- Selling gold

h) VOB transactions

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

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume): money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VOB guarantee deposit/withdrawal transactions etc.)

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