



**Internet and Mobile Banking Statistics
March 2015**

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May 2015

Internet and Mobile Banking Statistics ¹

March 2015

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 16 banks are included in this report.

I. Internet Banking Statistics

1. Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 37 million as of March 2015. The total number of registered retail customers that logged in at least once in one-year period was 20.3 million.

As of March 2015, the number of active retail customers was 14.2 million. This number shows that 38 percent of the retail customers used internet banking services during January-March 2015 period. The number of active retail customers increased by 2.1 million and 970 thousand as compared to March 2014 and December 2014, respectively.

Number of Customers Using Internet Banking Services

	March 2014 (Thousand)	December 2014 (Thousand)	March 2015 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	12,039	13,181	14,152
Registered (B) <i>(that logged in at least once)</i>	28,590	34,048	37,320
Registered (C) <i>(that logged in at least once in one-year period)</i>	17,462	19,615	20,316
Active (A) / registered (B) (percent)	42	39	38
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	1,066	1,134	1,176
Registered (B) <i>(that logged in at least once)</i>	2,086	2,324	2,493
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,272	1,399	1,426
Active (A) / registered (B) (percent)	51	49	47
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	13,105	14,315	15,328
Registered (B) <i>(that logged in at least once)</i>	30,677	36,371	39,814
Registered (C) <i>(that logged in at least once in one-year period)</i>	18,734	21,014	21,741
Active (A) / registered (B) (percent)	43	39	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 2.5 million as of March 2015, where 1.2 million of them (47 percent of total commercial customers) used internet banking services during the January-March 2015 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.4 million.

As of March 2015, 39 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the January-March 2015 period. The number of total active customers increased by 2.2 million and by 1 million as compared to March 2014 and December 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 140 million and TRY 694 billion respectively, in the first quarter of 2015. The total volume of money orders, EFT and foreign currency transfers was 68 percent of whole financial transactions.

Financial Transactions

	March 2014		December 2014		March 2015	
	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	60,805	409,055	63,281	488,705	62,251	468,889
Payments	44,171	25,463	48,748	30,390	51,622	31,959
Investment transact.	10,895	120,499	10,759	127,800	11,631	147,606
Credit card transact.	11,357	13,192	11,711	16,393	11,669	16,575
Other fin. transact.	2,641	29,275	2,890	27,374	3,215	29,311
Total	129,870	597,484	137,389	690,662	140,389	694,341

2.2. Investment Transactions

The total number of investment transactions performed by using internet banking services was 12 million with an amount of TRY 148 billion during the January-March 2015 period.

As of March 2015, foreign currency transactions were the largest in total volume of transactions with TRY 36.3 billion, followed by time deposit accounts transactions, realized share certificate transactions and investment funds.

Investment Transactions

	December 2014		March 2015		Net Change		March 2015
	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	2,092	25,993	2,241	27,646	149	1,653	12.3
Foreign currency transactions	2,519	28,380	2,946	36,332	426	7,952	12.3
Time deposit accounts	850	32,525	964	35,450	114	2,924	36.8
Realized share certificate transact.	3,938	25,590	4,686	30,699	748	5,110	6.6
Repurchasing agreements	115	5,488	125	6,077	10	589	48.5
Bonds and bills	52	657	55	615	3	-42	11.2
Gold transactions	442	2,577	350	2,526	-93	-51	7.2
VOB	749	6,591	265	8,262	-484	1,671	31.2
Total	10,759	127,800	11,631	147,606	873	19,806	12.7

Repurchasing agreements led to the highest average volume with an amount of TRY 49 thousand, followed by time deposit accounts with TRY 37 thousand, in the first quarter of 2015. The total average volume of investment transactions was TRY 13 thousand in the same period.

2. Number of Active Internet Banking Customers by Provinces

As of March 2015, 29 percent of active retail customers and 35 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 12.6 million as of March 2015, where 8 million of them (65 percent of total customers) used mobile banking services during the January-March 2015 period. The total number of registered customers that logged in at least once in one-year period was 10.4 million.

The total number of investment transactions performed by using mobile banking services was 3 million with an amount of TRY 30 billion as of March 2015.

The total number and volume of financial transactions performed by using mobile banking services, was 52 million and TRY 98 billion, respectively, in the first quarter of 2015. 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
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
March 2015	37,320,131	20,315,885	14,151,774	2,493,392	1,425,507	1,176,489	39,813,523	21,741,392	15,328,263

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 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
March 2015	188	900	2,257	1,103	865,172	869,620

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 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
March 2015	35,549	6,232	65	6,297	19,645	597	20,242	26,539	163	62,251

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 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
March 2015	251,623	90,096	6,524	96,620	96,533	16,520	113,053	209,672	7,594	468,889

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	32,675	7,730	2,181	2,341	6,695	51,622

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	7,011	15,535	3,576	3,295	2,542	31,959

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Internet Banking Statistics
(Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2015	817	1,424	2,241	1,237	1,635	74	2,946	624	340	964	125

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	7,823	4,686	34	21	55	143	207	350	321	265	11,631

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2015	13,271	14,374	27,646	13,592	19,237	3,503	36,332	24,870	10,580	35,450	6,077

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	34,769	30,699	429	186	615	824	1,702	2,526	4,773	8,262	147,606

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2015	758	10,036	875	11,669	953	13,641	1,981	16,575

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2014	2,641	29,275
June 2014	2,511	31,655
June 2014	2,772	30,635
Dec. 2014	2,890	27,374
March 2015	3,215	29,311

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2015	37,320,131	20,315,885	14,151,774

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 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
March 2015	187	891	2,086	988	655,032	659,185

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 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
March 2015	21,879	4,056	25	4,081	11,258	141	11,400	15,481	95	37,454

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 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
March 2015	48,692	10,829	435	11,264	22,561	1,870	24,431	35,695	901	85,288

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	25,509	5,149	1,424	2,236	6,032	40,350

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	2,515	1,810	1,225	1,758	600	7,908

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2015	681	1,237	1,919	880	1,113	36	2,028	601	333	934	106

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	7,770	4,653	33	20	53	141	205	346	302	248	10,287

	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	
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
March 2015	5,768	6,649	12,417	7,939	9,526	581	18,045	21,368	9,574	30,941	3,858

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	33,863	30,047	412	174	586	797	1,664	2,460	4,694	8,131	106,485

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2015	744	9,321	563	10,628	905	9,721	735	11,361

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2014	2,194	4,638
June 2014	2,141	4,209
Sept. 2014	2,302	4,724
Dec. 2014	2,362	4,284
March 2015	2,581	6,517

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 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
March 2015	2,493,392	1,425,507	1,176,489

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 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
March 2015	1	9	171	115	210,139	210,435

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 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
March 2015	13,671	2,176	40	2,216	8,386	456	8,842	11,059	68	24,797

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 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
March 2015	202,931	79,267	6,089	85,356	73,972	14,650	88,622	173,977	6,694	383,601

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	7,167	2,581	757	105	663	11,273

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	4,495	13,726	2,351	1,537	1,942	24,051

The Banks Association of Turkey

Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
March 2015	136	186	322	357	522	38	918	23	7	30	19

	investment transactions continued...										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	53	33	1	1	1	2	2	3	19	17	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	
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
March 2015	7,503	7,726	15,229	5,653	9,711	2,922	18,287	3,503	1,006	4,509	2,219

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	906	653	18	11	29	28	38	66	80	131	41,121

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 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
March 2015	13	716	312	1,041	48	3,920	1,246	5,214

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2014	446	24,637
June 2014	370	27,446
Sept. 2014	470	25,911
Dec. 2014	528	23,090
March 2015	634	22,794

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of March 31, 2015

No	Regions and Provinces	No. of active retail customers
1	İstanbul	4,145,303
2	Ankara	1,486,326
3	İzmir	875,685
4	Bursa	514,579
5	Antalya	489,423
6	İçel (Mersin)	404,717
7	Kocaeli (İzmit)	367,430
8	Adana	318,164
9	Konya	310,228
10	Gaziantep	217,086
11	Muğla	207,325
12	Balıkesir	181,009
13	Eskişehir	178,881
14	Kayseri	177,312
15	Tekirdağ	172,910
16	Denizli	170,916
17	Hatay (Antakya)	169,899
18	Samsun	168,240
19	Manisa	162,935
20	Aydın	150,127
21	Sakarya	150,027
22	Diyarbakır	139,177
23	Şanlıurfa	111,627
24	Trabzon	107,594
25	Kahramanmaraş	97,473
26	Zonguldak	94,663
27	Malatya	90,241
28	Erzurum	87,751
29	Çanakkale	86,733
30	Afyonkarahisar	84,693
31	Kütahya	81,352
32	Sivas	80,265
33	Isparta	77,057
34	Ordu	73,138
35	Kastamonu	70,072
36	Mardin	69,305
37	Van	69,182
38	Elazığ	68,142
39	Edirne	67,926
40	Tokat	65,853
41	Çorum	63,883
42	Kırklareli	55,255
43	Düzce	54,896
44	Rize	53,727
45	Bolu	50,963
46	Giresun	48,709
47	Karabük	48,248
48	Uşak	47,113
49	Amasya	46,852
50	Yozgat	46,541
51	Adıyaman	46,148
52	Kilis	46,143
53	Aksaray	45,919
54	Osmaniye	44,058
55	Nevşehir	43,171
56	Batman	43,144
57	Niğde	41,843
58	Kırıkkale	41,637
59	Yalova	40,198
60	Burdur	39,846
61	Şırnak	38,237
62	Bilecik	37,689
63	Karaman	34,445
64	Erzincan	31,467
65	Ağrı	31,343
66	Kars	29,841
67	Bartın	28,131
68	Hakkari	27,166
69	Siirt	26,680
70	Bitlis	26,290
71	Artvin	26,279
72	Muş	26,173
73	Sinop	25,648
74	Kırşehir	24,003
75	Çankırı	23,781
76	Bingöl	21,462
77	Iğdır	16,706
78	Gümüşhane	16,144
79	Tunceli	15,224
80	Ardahan	11,380
81	Bayburt	9,857
	Turkish Republic of Northern Cyprus	34,595
	Foreign Countries	175
	Total	14,151,774

No	Regions and Provinces	No. of active commercial customers
1	İstanbul	417,608
2	Ankara	116,731
3	İzmir	84,151
4	Bursa	47,813
5	Antalya	45,250
6	Kocaeli (İzmit)	31,548
7	Konya	27,208
8	Adana	25,071
9	İçel (Mersin)	21,759
10	Gaziantep	20,502
11	Muğla	17,480
12	Kayseri	16,610
13	Denizli	16,485
14	Hatay (Antakya)	14,070
15	Samsun	13,130
16	Eskişehir	12,338
17	Tekirdağ	12,137
18	Sakarya	11,953
19	Aydın	11,757
20	Balıkesir	11,658
21	Manisa	11,427
22	Trabzon	8,836
23	Diyarbakır	7,794
24	Kahramanmaraş	7,085
25	Şanlıurfa	7,041
26	Zonguldak	6,441
27	Çanakkale	6,016
28	Afyonkarahisar	5,994
29	Kütahya	5,314
30	Ordu	5,271
31	Malatya	5,233
32	Çorum	4,991
33	Isparta	4,463
34	Elazığ	4,407
35	Düzce	4,371
36	Mardin	4,213
37	Sivas	4,132
38	Erzurum	4,098
39	Bolu	4,021
40	Uşak	3,955
41	Edirne	3,950
42	Tokat	3,768
43	Rize	3,669
44	Kastamonu	3,422
45	Aksaray	3,181
46	Giresun	3,157
47	Osmaniye	3,145
48	Kırklareli	3,093
49	Nevşehir	3,034
50	Amasya	2,979
51	Batman	2,933
52	Burdur	2,927
53	Adıyaman	2,920
54	Karabük	2,853
55	Van	2,849
56	Yozgat	2,633
57	Yalova	2,592
58	Niğde	2,566
59	Karaman	2,302
60	Bilecik	2,112
61	Kırıkkale	1,959
62	Şırnak	1,871
63	Bartın	1,737
64	Artvin	1,673
65	Sinop	1,598
66	Erzincan	1,419
67	Kırşehir	1,348
68	Siirt	1,320
69	Çankırı	1,293
70	Ağrı	1,253
71	Bitlis	1,181
72	Muş	1,013
73	Iğdır	916
74	Bingöl	867
75	Kars	858
76	Gümüşhane	708
77	Hakkari	662
78	Kilis	515
79	Bayburt	306
80	Ardahan	285
81	Tunceli	268
	Turkish Republic of Northern Cyprus	2,964
	Foreign Countries	28
	Total	1,176,489

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
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
March 2015	12,578,479	10,374,982	8,139,283

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 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
March 2015	85	1,418	920	90	718,451	720,964

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 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
March 2015	9,988	2,751	10	2,760	8,581	63	8,644	11,404	2	21,394

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 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
March 2015	30,602	5,516	158	5,674	17,908	1,041	18,949	24,623	58	55,283

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	10,650	419	54	1,456	6,225	18,804

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
March 2015	1,017	184	47	1,025	339	2,612

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	
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
March 2015	235	425	661	388	668	9	1,065	173	106	278	4

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	1,867	814	5	4	9	48	62	111	17	21	2,963

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 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
March 2015	2,078	2,196	4,274	3,348	5,286	168	8,802	5,337	2,977	8,313	150

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 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
March 2015	11,920	5,998	51	29	80	224	398	621	722	1,562	29,800

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
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
March 2015	398	7,067	435	7,900	264	5,561	463	6,288

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2014	1,040	1,465
June 2014	1,249	1,724
Sept. 2014	1,533	1,959
Dec. 2014	1,335	2,671
March 2015	1,359	3,549

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 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 4 Denizbank A.Ş.
- 5 Finans Bank A.Ş.
- 6 HSBC Bank A.Ş.
- 7 ING Bank A.Ş.
- 8 Odea Bank A.Ş.
- 9 Şekerbank T.A.Ş.
- 10 Türk Ekonomi Bankası A.Ş.
- 11 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 12 Türkiye Garanti Bankası A.Ş.
- 13 Türkiye Halk Bankası A.Ş.
- 14 Türkiye İş Bankası A.Ş.
- 15 Türkiye Vakıflar Bankası T.A.O.
- 16 Yapı ve Kredi Bankası A.Ş.

Glossary of Internet Banking Statistics*

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

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

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

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

3. Number of registered commercial customers:

(The number of users opened on behalf of company will be excluded. The number of company will just be used)

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

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

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

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

2. Number of loan applications in the related three-month period.

3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.

4. Number of invoice payment orders in the related three-month period.

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

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

1. Money Transfers

a) EFT : Money transfers to other banks. Only the transactions that customer, himself, made from the internet banking, will be reported. Regular and time EFT orders will not be counted.

b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.

- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.

- Money orders to other recipients in the same bank.

c) Foreign currency transfers: Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

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

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

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

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VOB transactions
 - VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
 - VOB transactions realized

4. Credit Card Transactions (Number, Volume)

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

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

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Glossary of Mobile Banking Statistics*

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

I. Number of Customers Using Mobile Banking Services

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

1. Number of registered customers:

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

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

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

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

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

1. Money Transfers

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

*FC : In terms of TRY.

2. Payments (Number, Volume)

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

3. Investment Transactions (Number, Volume)

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

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

- Buying gold
- Selling gold

h) VOB transactions

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

4. Credit Card Transactions (Number, Volume)

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

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

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