



## **Internet and Mobile Banking Statistics September 2012**

Report Code : DE22

November 2012

## Internet and Mobile Banking Statistics <sup>1 2</sup> September 2012

**Important Notice:** The statistics covered in this report were provided from 25 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 thirteen 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 21.6 million as of September 2012. The total number of registered retail customers that logged in at least once in one-year period was 13.4 million.

In the third quarter of 2012, the number of active retail customers was 9 million. This number shows that 42 percent of the retail customers used internet banking services in the third three-month period. The number of active retail customers increased by 1.9 million and 362 thousand as compared to September 2011 and June 2012, respectively.

#### Number of Customers Using Internet Banking Services

	September 2011 (Thousand)	June 2012 (Thousand)	September 2012 (Thousand)
<b>Number of retail customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	7,065	8,605	8,966
Registered (B) <i>(that logged in at least once)</i>	17,242	20,509	21,604
Registered (C) <i>(that logged in at least once in one-year period)</i>	9,323	11,828	13,360
<b>Active (A) / registered (B) (percent)</b>	<b>41</b>	<b>42</b>	<b>42</b>
<b>Number of commercial customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	763	863	887
Registered (B) <i>(that logged in at least once)</i>	1,786	2,049	2,099
Registered (C) <i>(that logged in at least once in one-year period)</i>	915	1,050	1,082
<b>Active (A) / registered (B) (percent)</b>	<b>43</b>	<b>42</b>	<b>42</b>
<b>Number of total customers</b>			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	7,828	9,468	9,853
Registered (B) <i>(that logged in at least once)</i>	19,028	22,557	23,703
Registered (C) <i>(that logged in at least once in one-year period)</i>	10,238	12,878	14,441
<b>Active (A) / registered (B) (percent)</b>	<b>41</b>	<b>42</b>	<b>42</b>

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

<sup>2</sup> As of June 2012, the report was updated with the missing data of one bank.

The total number of registered commercial customers that logged in at least once was 2.1 million as of September 2012, where 887 thousand of them (42 percent of total commercial customers) used internet banking services during the third quarter of 2012. The total number of registered commercial customers that logged in at least once in one-year period was 1.1 million.

As of September 2012, 42 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once in the third quarter of 2012. The number of total active customers increased by 2 million and by 385 thousand as compared to September 2011 and June 2012, respectively.

## 2. Internet Banking Transactions

### 2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 9.3 million with an amount of TRY 77.3 billion in the third quarter of 2012.

As of September 2012, investment funds transactions were the largest in total volume of transactions with TRY 20.3 billion, followed by time deposit accounts, foreign currency transactions and realized share certificate transactions.

#### Investment Transactions

	June 2012		September 2012		Net Change		Sept. 212
	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	2,548	20,632	2,353	20,257	-195	-375	8.6
Foreign currency transactions	2,359	18,185	2,318	17,917	-41	-269	7.7
Time deposit accounts	690	15,904	697	19,509	7	3,605	28.0
Realized share certificate transact.	4,610	19,392	2,772	9,925	-1,837	-9,466	3.6
Repurchasing agreements	95	3,160	86	3,062	-9	-97	35.4
Bonds and bills*	90	966	75	826	-15	-140	11.0
Gold transactions	545	1,622	445	1,946	-101	324	4.4
VOB	728	6,628	520	3,808	-208	-2,820	7.3
<b>Total</b>	<b>11,666</b>	<b>86,488</b>	<b>9,266</b>	<b>77,251</b>	<b>-2,400</b>	<b>-9,237</b>	<b>8.3</b>

Repurchasing agreements led to the highest average volume with an amount of TRY 35.4 thousand, followed by time deposit accounts with TRY 28 thousand, in the third quarter of 2012. The total average volume of investment transactions was TRY 8.3 thousand in the same period.

## 2.2. Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 95 million and TRY 370 billion respectively, in the third quarter of 2012. The total volume of money orders, EFT and foreign currency transfers was 84 percent of whole financial transactions.

### Financial Transactions

	September 2011		June 2012		September 2012	
	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	42,150	260,551	51,095	297,076	49,251	310,963
Payments	29,079	13,733	33,448	14,284	33,933	18,329
Credit card transact.	8,680	7,611	9,987	9,383	9,673	9,532
Other fin. transact.	1,961	26,490	2,695	29,602	2,378	31,082
<b>Total</b>	<b>81,870</b>	<b>308,386</b>	<b>97,225</b>	<b>350,344</b>	<b>95,236</b>	<b>369,907</b>

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

As of September 2012, 37 percent of active commercial internet banking customers and 32 percent of active retail 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 2 million as of September 2012, where 889 thousand of them (44 percent of total customers) used mobile banking services during the third quarter of 2012. The total number of registered customers that logged in at least once in one-year period was 1.3 million.

The total number of investment transactions performed by using mobile banking services was 510 thousand with an amount of TRY 2.2 million in the third quarter of 2012.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 4.6 million and TRY 5.4 billion respectively, in the third quarter of 2012. The total volume of money orders, EFT and foreign currency transfers was 85 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
Sept. 2011	17,241,675	9,322,922	7,065,324	1,786,253	914,775	763,010	19,027,928	10,237,697	7,828,334
Dec. 2011	18,105,703	10,389,383	7,802,990	1,892,315	968,458	803,155	19,998,018	11,357,841	8,606,145
March 2012	19,322,391	11,304,237	8,484,760	1,965,621	1,008,506	844,170	21,288,012	12,312,743	9,328,930
June 2012*	20,508,749	11,828,470	8,604,566	2,048,629	1,049,752	863,263	22,557,378	12,878,222	9,467,829
Sept. 2012	21,604,454	13,359,679	8,966,072	2,098,968	1,081,517	887,003	23,703,422	14,441,196	9,853,075

**III. Non-financial transactions**

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 2011	310	578	981	825	458,281	460,976
Dec. 2011	347	777	1,551	928	533,621	537,224
March 2012	495	716	1,973	912	588,499	592,596
June 2012*	603	1,086	1,832	829	584,290	588,640
Sept. 2012	375	759	1,944	879	617,162	621,119

**II. Financial transactions**

**II.1. Money Transfers**

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Sept. 2011	23,015	3,772	40	3,812	14,624	615	15,239	19,051	84	42,150
Dec. 2011	24,768	4,585	52	4,636	16,334	597	16,931	21,567	89	46,424
March 2012	26,251	4,891	50	4,941	16,387	588	16,975	21,916	71	48,238
June 2012*	28,080	5,422	64	5,487	16,810	633	17,443	22,929	85	51,095
Sept. 2012	27,172	5,332	73	5,405	15,937	641	16,578	21,983	96	49,251

	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			
Sept. 2011	125,565	46,828	5,082	51,910	65,467	13,657	79,123	131,034	3,953	260,551
Dec. 2011	136,716	44,873	5,454	50,327	70,198	14,353	84,551	134,878	6,267	277,861
March 2012	131,848	50,405	6,321	56,727	67,686	13,385	81,071	137,797	5,402	275,048
June 2012*	144,413	59,313	7,344	66,657	67,694	12,679	80,374	147,031	5,631	297,076
Sept. 2012	151,079	63,760	6,293	70,053	67,220	11,993	79,213	149,267	10,617	310,963

**II.2. Payments**

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	17,185	4,513	1,319	807	5,255	29,079
Dec. 2011	20,406	3,821	1,272	976	6,783	33,258
March 2012	20,135	5,158	1,199	1,010	6,804	34,305
June 2012*	20,382	4,379	1,242	1,098	6,347	33,448
Sept. 2012	20,378	4,855	1,407	1,138	6,155	33,933

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	2,055	8,494	1,230	893	1,060	13,733
Dec. 2011	2,570	8,560	1,212	877	983	14,203
March 2012	2,717	7,820	1,235	917	953	13,641
June 2012*	2,702	8,214	1,379	1,008	981	14,284
Sept. 2012	3,046	10,211	1,550	2,016	1,505	18,329

As of June 2012, the report was updated with the missing data of one bank.

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## Internet Banking Statistics (Consolidated)

### II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	1,019	1,700	2,719	939	1,528	82	2,549	362	250	612	117
Dec. 2011	903	1,580	2,483	850	1,448	84	2,382	370	221	591	116
March 2012	870	1,463	2,333	881	1,397	80	2,359	417	233	650	108
June 2012*	921	1,627	2,548	805	1,479	75	2,359	437	253	690	95
Sept. 2012	857	1,496	2,353	753	1,493	72	2,318	440	257	697	86

	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	
Sept. 2011	8,108	5,327	48	34	82	339	276	615	368	355	12,374
Dec. 2011	9,229	4,957	64	31	95	268	211	478	368	330	11,432
March 2012	9,847	5,289	68	33	101	261	182	442	286	263	11,544
June 2012*	8,572	4,610	59	31	90	321	224	545	254	728	11,666
Sept. 2012	6,172	2,772	42	33	75	202	243	445	178	520	9,266

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	11,550	10,597	22,147	7,298	15,229	3,042	25,569	9,611	6,123	15,733	4,573
Dec. 2011	10,446	10,556	21,002	7,449	14,085	2,634	24,169	9,493	5,415	14,908	4,234
March 2012	9,587	9,299	18,886	6,308	8,647	2,589	17,544	9,439	5,102	14,540	3,496
June 2012*	10,251	10,381	20,632	6,161	9,768	2,256	18,185	10,823	5,081	15,904	3,160
Sept. 2012	10,168	10,089	20,257	5,441	10,571	1,905	17,917	13,296	6,213	19,509	3,062

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 2011	25,748	21,080	763	220	983	2,158	1,962	4,120	5,743	3,946	98,151
Dec. 2011	21,353	17,686	1,036	199	1,235	1,610	1,159	2,769	6,613	3,920	89,922
March 2012	29,251	20,285	880	219	1,099	791	706	1,497	5,310	6,957	84,305
June 2012*	26,443	19,392	778	188	966	840	782	1,622	5,469	6,628	86,488
Sept. 2012	17,069	9,925	555	271	826	728	1,218	1,946	2,186	3,808	77,251

### II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Sept. 2011	474	7,620	586	8,680	317	6,434	861	7,611
Dec. 2011	506	7,790	761	9,057	331	6,611	1,036	7,978
March 2012	568	8,118	819	9,505	394	6,791	1,107	8,293
June 2012*	567	8,532	887	9,987	437	7,590	1,355	9,383
Sept. 2012	455	8,336	883	9,673	379	7,761	1,392	9,532

### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2011	1,961	26,490
Dec. 2011	1,709	21,908
March 2012	2,201	24,042
June 2012*	2,695	29,602
Sept. 2012	2,378	31,082

As of June 2012, the report was updated with the missing data of one bank.

# The Banks Association of Turkey

## Retail Internet Banking Statistics

### I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2011	17,241,675	9,322,922	7,065,324
Dec. 2011	18,105,703	10,389,383	7,802,990
March 2012	19,322,391	11,304,237	8,484,760
June 2012*	20,508,749	11,828,470	8,604,566
Sept. 2012	21,604,454	13,359,679	8,966,072

### III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 2011	310	578	917	741	386,228	388,773
Dec. 2011	346	777	1,429	841	447,637	451,030
March 2012	494	716	1,842	814	504,227	508,093
June 2012*	602	1,086	1,703	740	483,844	487,975
Sept. 2012	374	759	1,834	799	512,005	515,771

### II. Financial transactions

#### II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Sept. 2011	14,662	2,487	13	2,500	7,558	165	7,723	10,223	42	24,927
Dec. 2011	15,699	3,228	22	3,250	8,753	163	8,916	12,166	47	27,911
March 2012	16,924	3,530	22	3,551	8,959	155	9,114	12,666	46	29,635
June 2012*	18,034	3,629	21	3,650	9,280	168	9,448	13,098	59	31,191
Sept. 2012	17,023	3,461	24	3,486	8,667	167	8,834	12,320	49	29,392

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Sept. 2011	23,315	4,781	180	4,961	13,617	1,963	15,580	20,541	399	44,255
Dec. 2011	24,752	6,036	295	6,332	14,731	1,880	16,611	22,942	467	48,162
March 2012	25,878	6,167	293	6,461	13,995	1,543	15,537	21,998	405	48,281
June 2012*	29,124	6,723	263	6,986	15,292	1,661	16,953	23,939	552	53,615
Sept. 2012	28,847	8,157	321	8,478	15,377	1,791	17,168	25,645	458	54,950

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	13,876	3,057	985	755	4,782	23,455
Dec. 2011	17,878	2,497	943	927	6,429	28,674
March 2012	17,925	3,617	881	960	6,381	29,765
June 2012*	18,000	2,842	921	1,043	6,047	28,853
Sept. 2012	17,871	3,224	1,068	1,066	5,571	28,801

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	831	814	539	509	478	3,171
Dec. 2011	1,143	594	521	616	353	3,227
March 2012	1,406	902	524	645	340	3,817
June 2012*	1,204	680	581	693	323	3,481
Sept. 2012	1,180	945	697	1,104	358	4,284

As of June 2012, the report was updated with the missing data of one bank.

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### Retail Internet Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	857	1,505	2,362	753	1,111	51	1,915	352	247	599	96
Dec. 2011	742	1,399	2,141	639	1,030	50	1,720	360	217	578	96
March 2012	723	1,294	2,017	661	974	47	1,682	408	229	637	89
June 2012*	768	1,456	2,224	579	1,011	41	1,632	427	249	677	79
Sept. 2012	711	1,331	2,042	531	1,005	38	1,573	429	253	682	71

	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	
Sept. 2011	10,244	5,595	47	33	80	336	273	609	348	336	11,593
Dec. 2011	9,195	4,948	64	30	94	265	209	474	350	314	10,364
March 2012	9,811	5,279	67	33	99	259	180	439	276	254	10,496
June 2012*	8,543	4,602	58	30	89	319	223	542	246	719	10,562
Sept. 2012	6,147	2,767	41	32	74	200	241	441	169	510	8,160

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	5,384	6,162	11,546	4,402	7,728	1,361	13,492	8,805	4,858	13,663	2,431
Dec. 2011	4,193	5,154	9,347	4,262	6,232	888	11,382	8,723	4,394	13,118	2,428
March 2012	3,849	4,405	8,255	3,092	3,716	833	7,640	8,690	4,480	13,170	1,916
June 2012*	4,203	5,237	9,440	2,760	4,031	496	7,287	10,055	4,817	14,872	1,611
Sept. 2012	4,237	4,954	9,191	2,139	4,374	472	6,986	12,264	5,853	18,117	1,571

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 2011	25,316	22,019	741	210	951	2,103	1,916	4,019	5,573	3,850	71,970
Dec. 2011	20,883	17,479	1,011	191	1,202	1,570	1,127	2,697	6,425	3,831	61,485
March 2012	28,650	20,046	853	207	1,060	775	687	1,462	5,220	6,906	60,454
June 2012*	25,898	19,167	751	179	929	821	765	1,586	5,426	6,591	61,483
Sept. 2012	16,734	9,787	531	260	791	710	1,187	1,897	2,128	3,751	52,093

#### II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Sept. 2011	471	7,279	390	8,139	312	5,419	378	6,109
Dec. 2011	503	7,425	559	8,487	326	5,582	541	6,448
March 2012	564	7,728	616	8,908	388	5,612	587	6,586
June 2012*	564	8,161	621	9,346	429	6,302	622	7,354
Sept. 2012	451	7,949	604	9,003	369	6,373	644	7,387

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2011	1,540	4,331
Dec. 2011	1,548	3,780
March 2012	2,042	5,623
June 2012*	2,382	6,195
Sept. 2012	2,060	4,976

As of June 2012, the report was updated with the missing 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
Sept. 2011	1,786,253	914,775	763,010
Dec. 2011	1,892,315	968,458	803,155
March 2012	1,965,621	1,008,506	844,170
June 2012*	2,048,629	1,049,752	863,263
Sept. 2012	2,098,968	1,081,517	887,003

### III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 2011	0	1	67	84	71,862	72,015
Dec. 2011	1	0	122	87	85,983	86,194
March 2012	1	1	131	98	84,272	84,503
June 2012*	1	0	129	89	100,455	100,674
Sept. 2012	1	0	110	80	105,157	105,348

### II. Financial transactions

#### II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Sept. 2011	8,341	1,282	27	1,309	6,803	450	7,253	8,562	42	16,945
Dec. 2011	9,069	1,356	30	1,386	7,581	434	8,015	9,401	43	18,512
March 2012	9,327	1,361	29	1,389	7,427	433	7,861	9,250	25	18,603
June 2012*	10,046	1,793	44	1,836	7,530	464	7,995	9,831	26	19,903
Sept. 2012	10,149	1,871	49	1,919	7,270	474	7,744	9,664	47	19,860

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Sept. 2011	102,428	42,041	4,902	46,943	51,837	11,693	63,530	110,473	4,470	217,371
Dec. 2011	111,963	38,837	5,159	43,996	55,468	12,473	67,940	111,936	5,799	229,699
March 2012	105,970	44,238	6,028	50,266	53,691	11,842	65,534	115,799	4,998	226,767
June 2012*	115,289	52,590	7,081	59,672	52,402	11,018	63,420	123,092	5,080	243,460
Sept. 2012	122,232	55,603	5,972	61,576	51,844	10,202	62,046	123,622	10,159	256,013

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	3,306	1,456	334	52	474	5,622
Dec. 2011	2,528	1,325	329	49	354	4,584
March 2012	2,210	1,540	318	50	422	4,540
June 2012*	2,382	1,537	321	55	300	4,595
Sept. 2012	2,507	1,631	339	72	584	5,132

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	1,225	7,680	691	384	582	10,562
Dec. 2011	1,427	7,967	691	3,175	631	13,890
March 2012	1,311	6,918	712	272	612	9,825
June 2012*	1,498	7,534	798	315	657	10,802
Sept. 2012	1,866	9,266	854	912	1,147	14,045

As of June 2012, the report was updated with the missing data of one bank.

## The Banks Association of Turkey

### Commercial Internet Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	161	195	356	191	418	30	639	10	3	13	21
Dec. 2011	161	181	342	211	417	34	662	10	4	13	19
March 2012	147	169	317	220	423	34	676	10	4	13	19
June 2012*	153	171	325	225	468	34	727	10	4	13	17
Sept. 2012	147	165	311	222	488	34	745	11	4	15	16

	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	
Sept. 2011	32	12	1	1	1	3	2	5	20	18	1,067
Dec. 2011	34	9	1	1	1	2	2	4	18	16	1,068
March 2012	35	10	1	1	2	2	2	3	10	9	1,049
June 2012*	30	8	1	1	1	2	2	4	8	9	1,104
Sept. 2012	25	5	1	1	1	2	2	4	9	9	1,107

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	6,165	4,434	10,599	2,912	7,500	1,681	12,093	806	1,264	2,070	2,173
Dec. 2011	6,253	5,402	11,655	3,187	7,854	1,746	12,787	769	1,021	1,790	1,806
March 2012	5,738	4,894	10,631	3,216	4,931	1,756	9,904	748	622	1,370	1,581
June 2012*	6,048	5,144	11,192	3,401	5,737	1,760	10,898	768	264	1,032	1,549
Sept. 2012	5,931	5,135	11,066	3,301	6,197	1,433	10,930	1,032	360	1,392	1,491

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 2011	493	233	22	10	32	55	46	101	171	96	27,397
Dec. 2011	470	206	25	8	33	40	32	72	189	89	28,438
March 2012	601	239	28	11	39	16	19	35	90	51	23,850
June 2012*	545	225	27	10	36	19	17	36	43	37	25,005
Sept. 2012	335	138	23	11	35	18	31	49	58	57	25,158

#### II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Sept. 2011	3	340	196	539	5	1,013	483	1,501
Dec. 2011	3	365	202	570	5	1,030	495	1,530
March 2012	3	390	203	596	6	1,180	521	1,707
June 2012*	3	371	266	641	8	1,288	733	2,029
Sept. 2012	4	387	279	670	10	1,388	748	2,146

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2011	421	22,159
Dec. 2011	161	18,127
March 2012	159	18,419
June 2012*	314	23,406
Sept. 2012	318	26,106

As of June 2012, the report was updated with the missing data of one bank.

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of September 30, 2012

No	Regions and Provinces	No. of active retail customers
1	İstanbul	2,837,182
2	Ankara	973,419
3	İzmir	605,400
4	Bursa	322,013
5	Antalya	307,198
6	Kocaeli (İzmit)	194,340
7	Adana	190,940
8	Konya	187,482
9	İçel (Mersin)	141,731
10	Muğla	138,270
11	Gaziantep	119,477
12	Balıkesir	115,918
13	Kayseri	115,817
14	Eskişehir	111,357
15	Denizli	107,017
16	Hatay (Antakya)	102,722
17	Manisa	99,567
18	Samsun	98,585
19	Tekirdağ	98,038
20	Kütahya	96,292
21	Aydın	94,405
22	Sakarya	93,403
23	Diyarbakır	75,582
24	Trabzon	67,914
25	Kahramanmaraş	61,302
26	Şanlıurfa	60,524
27	Zonguldak	60,405
28	Erzurum	54,605
29	Çanakkale	53,195
30	Malatya	52,376
31	Afyonkarahisar	50,493
32	Sivas	46,550
33	Isparta	45,813
34	Van	42,121
35	Ordu	42,116
36	Tokat	41,284
37	Edirne	40,662
38	Elazığ	37,974
39	Mardin	37,813
40	Çorum	37,478
41	Düzce	35,747
42	Rize	34,859
43	Bolu	33,907
44	Kastamonu	33,092
45	Kırklareli	31,596
46	Yozgat	31,235
47	Şırnak	29,854
48	Giresun	29,782
49	Uşak	29,350
50	Amasya	28,853
51	Karabük	25,490
52	Osmaniye	25,458
53	Kırıkkale	25,392
54	Batman	25,357
55	Burdur	25,184
56	Nevşehir	25,112
57	Adıyaman	24,833
58	Aksaray	24,788
59	Niğde	24,392
60	Yalova	24,204
61	Bilecik	23,853
62	Ağrı	20,732
63	Karaman	20,397
64	Erzincan	18,544
65	Kırşehir	17,557
66	Siirt	17,318
67	Kars	17,219
68	Bitlis	16,860
69	Bartın	16,619
70	Muş	15,990
71	Artvin	15,974
72	Sinop	15,788
73	Hakkari	15,643
74	Çankırı	13,905
75	Bingöl	12,439
76	Tunceli	10,439
77	Iğdır	9,495
78	Gümüşhane	8,790
79	Kilis	6,716
80	Ardahan	6,645
81	Bayburt	5,471
	Turkish Republic of Northern Cyprus	32,234
	Foreign Countries	176
	<b>Total</b>	<b>8,966,072</b>

No	Regions and Provinces	No. of active commercial customers
1	İstanbul	331,189
2	Ankara	84,823
3	İzmir	66,041
4	Bursa	36,600
5	Antalya	35,044
6	Kocaeli (İzmit)	19,592
7	Konya	19,530
8	Adana	18,504
9	İçel (Mersin)	15,958
10	Muğla	14,024
11	Gaziantep	13,855
12	Denizli	12,222
13	Kayseri	12,092
14	Hatay (Antakya)	10,240
15	Balıkesir	9,202
16	Samsun	9,119
17	Aydın	9,083
18	Eskişehir	8,841
19	Sakarya	8,726
20	Manisa	8,676
21	Tekirdağ	8,514
22	Kütahya	7,131
23	Trabzon	6,182
24	Zonguldak	5,193
25	Kahramanmaraş	4,894
26	Afyonkarahisar	4,614
27	Diyarbakır	4,536
28	Şanlıurfa	4,296
29	Çanakkale	4,289
30	Ordu	3,877
31	Çorum	3,513
32	Malatya	3,390
33	Düzce	3,201
34	Isparta	3,178
35	Edirne	2,974
36	Rize	2,931
37	Bolu	2,861
38	Sivas	2,855
39	Erzurum	2,697
40	Tokat	2,693
41	Elazığ	2,693
42	Kastamonu	2,687
43	Mardin	2,540
44	Uşak	2,532
45	Yozgat	2,437
46	Giresun	2,397
47	Burdur	2,308
48	Aksaray	2,259
49	Kırklareli	2,246
50	Osmaniye	2,210
51	Nevşehir	2,191
52	Karabük	2,079
53	Yalova	1,953
54	Niğde	1,933
55	Kırıkkale	1,915
56	Amasya	1,891
57	Batman	1,838
58	Karaman	1,764
59	Van	1,638
60	Bilecik	1,476
61	Adıyaman	1,471
62	Şırnak	1,296
63	Bartın	1,244
64	Sinop	1,168
65	Artvin	1,137
66	Kırşehir	1,065
67	Erzincan	1,005
68	Çankırı	897
69	Ağrı	737
70	Siirt	695
71	Muş	607
72	Bitlis	598
73	Iğdır	520
74	Kars	486
75	Gümüşhane	475
76	Bingöl	472
77	Hakkari	385
78	Kilis	276
79	Bayburt	218
80	Ardahan	173
81	Tunceli	159
	Turkish Republic of Northern Cyprus	1,729
	Foreign Countries	22
	<b>Total</b>	<b>887,003</b>

# The Banks Association of Turkey

## Mobile Internet Banking Statistics

### I. Number of Mobile Customers Using Internet Banking Services

Period	Mobile		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 2011	1,091,079	500,875	320,669
Dec. 2011	1,274,296	642,649	445,723
March 2012	1,444,835	778,603	554,982
June 2012*	1,717,298	998,857	693,262
Sept. 2012	2,003,909	1,260,177	889,292

### III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
Sept. 2011	3	8	1	0	2,011	2,023
Dec. 2011	1	71	49	0	13,880	14,002
March 2012	4	81	38	0	16,703	16,826
June 2012*	5	46	45	0	22,471	22,568
Sept. 2012	7	58	59	0	32,001	32,125

### II. Financial transactions

#### II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
Sept. 2011	453	61	0	61	441	4	445	506	0	959
Dec. 2011	608	90	1	91	657	3	660	751	0	1,360
March 2012	666	116	1	117	731	4	735	852	0	1,517
June 2012*	824	138	1	139	920	6	926	1,065	0	1,889
Sept. 2012	1,079	226	2	229	1,147	8	1,155	1,384	0	2,463

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
Sept. 2011	788	94	2	95	639	35	674	769	0	1,557
Dec. 2011	1,092	137	8	146	962	33	994	1,140	0	2,232
March 2012	1,252	170	9	178	1,059	49	1,108	1,286	0	2,538
June 2012*	1,614	216	12	229	1,404	66	1,470	1,699	0	3,313
Sept. 2012	2,189	418	35	454	1,845	84	1,928	2,382	0	4,571

#### II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	82	0	0	0	159	242
Dec. 2011	168	0	0	0	358	526
March 2012	195	0	0	1	427	623
June 2012*	268	0	0	10	471	749
Sept. 2012	643	0	0	25	651	1,319

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
Sept. 2011	6	0	0	0	8	14
Dec. 2011	11	0	0	0	15	27
March 2012	15	0	0	1	19	35
June 2012*	19	0	0	8	22	50
Sept. 2012	40	0	0	20	30	90

As of June 2012, the report was updated with the missing data of one bank.

## The Banks Association of Turkey

### Mobile Internet Banking Statistics

#### II.3. Investment transactions

	Number of transactions (Thousand) <span style="float:right">continued below...</span>										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	19	41	60	9	26	0	35	3	3	6	0
Dec. 2011	23	61	85	15	35	0	50	4	4	7	0
March 2012	24	63	87	22	43	0	65	4	4	7	0
June 2012*	33	84	117	18	53	0	71	5	4	9	0
Sept. 2012	41	103	145	28	85	0	113	7	6	13	1

	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	
Sept. 2011	88	68	0	1	1	0	0	0	0	6	177
Dec. 2011	307	227	1	1	2	0	0	1	0	5	376
March 2012	419	265	1	1	2	1	0	1	0	4	433
June 2012*	423	275	2	6	9	2	1	3	0	17	501
Sept. 2012	353	209	1	2	3	4	6	9	1	18	510

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2011	117	117	234	45	139	5	188	42	43	85	12
Dec. 2011	129	139	268	46	151	13	210	44	45	89	13
March 2012	135	142	278	56	147	11	214	44	46	90	4
June 2012*	184	190	375	63	590	0	652	61	58	119	5
Sept. 2012	235	257	492	100	257	1	358	118	94	211	9

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 2011	63	479	3	2	5	31	0	31	0	0	1,034
Dec. 2011	856	794	7	3	10	0	110	110	0	0	1,494
March 2012	1,367	1,036	7	4	10	60	1	61	0	144	1,838
June 2012*	1,547	1,159	8	5	13	5	4	9	0	111	2,442
Sept. 2012	1,386	935	7	6	13	13	23	36	45	148	2,201

#### II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
Sept. 2011	10	204	0	214	3	122	0	126
Dec. 2011	15	278	2	295	5	168	2	175
March 2012	21	347	4	372	6	214	4	225
June 2012*	22	481	5	509	8	314	7	328
Sept. 2012	27	672	14	713	10	463	15	488

#### II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2011	51	110
Dec. 2011	55	150
March 2012	61	121
June 2012*	68	129
Sept. 2012	82	202

As of June 2012, the report was updated with the missing 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 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 6 Citibank A.Ş.
- 7 Denizbank A.Ş.
- 8 Eurobank Tekfen A.Ş.
- 9 Fibabanka A.Ş.
- 10 Finans Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 Şekerbank T.A.Ş.
- 14 Tekstil Bankası A.Ş.
- 15 The Royal Bank of Scotland N.V.
- 16 Turkish Bank A.Ş.
- 17 Turkland Bank A.Ş.
- 18 Türk Ekonomi Bankası A.Ş.
- 19 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 20 Türkiye Garanti Bankası A.Ş.
- 21 Türkiye Halk Bankası A.Ş.
- 22 Türkiye İş Bankası A.Ş.
- 23 Türkiye Sınai Kalkınma Bankası A.Ş.
- 24 Türkiye Vakıflar Bankası A.Ş.
- 25 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 ING Bank A.Ş.
- 6 Şekerbank T.A.Ş.
- 7 Türk Ekonomi Bankası A.Ş.
- 8 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 9 Türkiye Halk Bankası A.Ş.
- 10 Türkiye Garanti Bankası A.Ş.
- 11 Türkiye İş Bankası A.Ş.
- 12 Türkiye Vakıflar Bankası T.A.O.
- 13 Yapı ve Kredi Bankası A.Ş.

## Glossary of Internet Banking Statistics

### 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:

- 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.

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

#### 3. Regular payment orders : Number of 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/time 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.
- 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)
  - 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) SSK and Bağkur premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (university payments, traffic fine payments, insurance policy payments, leasing payments, OGS payments, KGS payments, donations, chance game payments, cheque payments etc.)

#### 3. Investment Transactions (Number, Volume)

- a) Investment funds (buying/selling transactions by the customer)
  - 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, vb.

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## Glossary of Mobile Banking Statistics

### I. Number of Customers Using Mobile Banking Services

#### 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.
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of 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/time 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.
- 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)
  - 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) SSK and Bağkur premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (university payments, traffic fine payments, insurance policy payments, leasing payments, OGS payments, KGS payments, donations, chance game payments, cheque payments etc.)

#### 3. Investment Transactions (Number, Volume)

- a) Investment funds (buying/selling transactions by the customer)
  - 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, vb.

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