



**Internet and Mobile Banking Statistics
June 2013**

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Internet and Mobile Banking Statistics ¹

June 2013

The statistics covered in this report were provided from 26 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 25.3 million as of June 2013. The total number of registered retail customers that logged in at least once in one-year period was 15.7 million.

As of June 2013, the number of active retail customers was 10.5 million. This number shows that 41 percent of the retail customers used internet banking services during April-June 2013 period. The number of active retail customers increased by 1.9 million and 222 thousand as compared to June 2012 and March 2013, respectively.

Number of Customers Using Internet Banking Services

	June 2012 (Thousand)	March 2013 (Thousand)	June 2013 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	8,605	10,246	10,468
Registered (B) <i>(that logged in at least once)</i>	20,509	24,012	25,313
Registered (C) <i>(that logged in at least once in one-year period)</i>	11,828	14,654	15,707
Active (A) / registered (B) (percent)	42	43	41
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	863	953	980
Registered (B) <i>(that logged in at least once)</i>	2,049	2,100	2,189
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,050	1,150	1,197
Active (A) / registered (B) (percent)	42	45	45
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	9,468	11,199	11,448
Registered (B) <i>(that logged in at least once)</i>	22,557	26,112	27,503
Registered (C) <i>(that logged in at least once in one-year period)</i>	12,878	15,805	16,904
Active (A) / registered (B) (percent)	42	43	42

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 2.2 million as of June 2013, where 980 thousand of them (45 percent of total commercial customers) used internet banking services during the April-June 2013 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.2 million.

As of June 2013, 42 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the April-June 2013 period. The number of total active customers increased by 2 million and by 249 thousand as compared to June 2012 and March 2013, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11 million with an amount of TRY 101.6 billion during the April-June 2013 period.

As of June 2013, time deposit accounts transactions were the largest in total volume of transactions with TRY 24.5 billion, followed by investment funds, foreign currency transactions and realized share certificate transactions.

Investment Transactions

	March 2013		June 2013		Net Change		June 2013
	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	2,334	21,177	2,343	23,138	9	1,961	9.9
Foreign currency transactions	2,135	15,718	2,292	20,459	158	4,742	8.9
Time deposit accounts	686	22,200	695	24,517	9	2,317	35.3
Realized share certificate transact.	3,507	15,520	4,071	19,303	564	3,783	4.7
Repurchasing agreements	80	3,101	87	3,458	8	356	39.6
Bonds and bills*	54	555	58	870	4	316	15.1
Gold transactions	618	1,681	749	2,619	131	938	3.5
VOB	664	7,441	719	7,240	55	-201	10.1
Total	10,076	87,393	11,013	101,605	937	14,212	9.2

Repurchasing agreements led to the highest average volume with an amount of TRY 39.6 thousand, followed by time deposit accounts with TRY 35.3 thousand, in the second quarter of 2013. The total average volume of investment transactions was TRY 9.2 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 110 million and TRY 431.6 billion respectively, in the second quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 85 percent of whole financial transactions.

Financial Transactions

	June 2012		March 2013		June 2013	
	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	51,095	297,076	54,836	319,925	58,684	367,380
Payments	33,448	14,284	38,204	19,509	37,769	22,547
Credit card transact.	9,987	9,383	10,741	10,515	11,084	11,419
Other fin. transact.	2,695	29,602	3,134	28,415	2,721	30,209
Total	97,225	350,344	106,914	378,364	110,258	431,555

3. Number of Active Internet Banking Customers by Provinces

As of June 2013, 31 percent of active retail customers and 36 percent of active commercial internet banking customers are in İstanbul. It is followed by Ankara and İzmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 3.6 million as of June 2013, where 2 million of them (56 percent of total customers) used mobile banking services during the April-June 2013 period. The total number of registered customers that logged in at least once in one-year period was 2.7 million.

The total number of investment transactions performed by using mobile banking services was 1 million with an amount of TRY 6.9 billion as of June 2013.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 10.5 million and TRY 12.4 billion, respectively, in the second quarter of 2013. 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
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	21,653,109	13,034,921	8,975,124	2,099,931	1,081,022	886,324	23,753,040	14,115,943	9,861,448
Dec. 2012	22,610,971	13,883,544	9,629,597	2,192,771	1,131,488	922,167	24,803,742	15,015,032	10,551,764
March 2013	24,012,286	14,654,179	10,246,147	2,099,605	1,150,428	953,167	26,111,891	15,804,607	11,199,314
June 2013	25,313,204	15,706,945	10,468,199	2,189,484	1,197,426	979,619	27,502,688	16,904,371	11,447,818

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2012	603	1,086	1,832	829	584,298	588,648
Sept. 2012	277	764	1,944	872	608,603	612,460
Dec. 2012	225	702	2,453	938	643,123	647,442
March 2013	221	585	2,662	970	729,643	734,081
June 2013	242	565	2,199	905	790,080	793,991

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2012	28,080	5,422	64	5,487	16,810	633	17,443	22,929	85	51,095
Sept. 2012	27,228	5,339	73	5,412	15,952	641	16,593	22,006	96	49,329
Dec. 2012	30,114	5,920	70	5,990	18,069	628	18,697	24,688	113	54,914
March 2013	30,213	5,785	61	5,846	18,063	597	18,660	24,506	117	54,836
June 2013	32,698	5,999	65	6,064	19,137	661	19,797	25,862	124	58,684

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2012	144,413	59,313	7,344	66,657	67,694	12,679	80,374	147,031	5,631	297,076
Sept. 2012	151,741	62,173	6,293	68,466	67,317	11,993	79,310	147,775	10,609	310,125
Dec. 2012	168,799	65,972	6,166	72,137	74,152	12,992	87,144	159,281	4,240	332,320
March 2013	163,177	64,276	5,352	69,628	70,842	12,368	83,209	152,837	3,911	319,925
June 2013	187,757	74,642	6,441	81,083	79,241	14,877	94,118	175,201	4,421	367,380

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	20,382	4,379	1,242	1,098	6,347	33,448
Sept. 2012	20,334	4,848	1,386	1,142	6,420	34,129
Dec. 2012	21,982	4,258	1,691	1,331	7,445	36,708
March 2013	22,437	5,700	1,278	1,513	7,276	38,204
June 2013	23,014	5,057	1,724	1,619	6,355	37,769

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	2,702	8,214	1,379	1,008	981	14,284
Sept. 2012	3,042	10,224	1,519	1,986	1,494	18,265
Dec. 2012	3,877	10,211	1,894	2,417	1,572	19,970
March 2013	4,079	10,312	1,530	1,978	1,609	19,509
June 2013	4,538	11,788	2,084	2,379	1,756	22,547

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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	
June 2012	921	1,627	2,548	805	1,479	75	2,359	437	253	690	95
Sept. 2012	854	1,479	2,333	747	1,471	71	2,289	435	256	691	86
Dec. 2012	899	1,628	2,527	733	1,422	67	2,222	456	266	723	83
March 2013	835	1,499	2,334	736	1,328	71	2,135	432	254	686	80
June 2013	837	1,505	2,343	745	1,471	76	2,292	427	268	695	87

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2012	8,572	4,610	59	31	90	321	224	545	254	728	11,666
Sept. 2012	6,280	2,689	42	33	75	201	243	444	178	520	9,127
Dec. 2012	7,099	3,376	31	24	55	310	190	500	223	729	10,216
March 2013	7,021	3,507	33	21	54	380	237	618	193	664	10,076
June 2013	7,285	4,071	36	21	58	455	294	749	233	719	11,013

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 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	10,053	9,965	20,018	5,357	10,285	1,893	17,535	13,175	6,210	19,385	3,040
Dec. 2012	11,253	12,312	23,565	5,393	10,101	1,909	17,403	15,215	7,010	22,225	3,148
March 2013	10,269	10,908	21,177	5,019	8,901	1,798	15,718	15,197	7,003	22,200	3,101
June 2013	11,154	11,984	23,138	5,780	11,819	2,860	20,459	16,393	8,124	24,517	3,458

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2012	26,443	19,392	778	188	966	840	782	1,622	5,469	6,628	86,488
Sept. 2012	17,720	9,448	552	269	821	724	1,208	1,932	2,186	3,808	75,986
Dec. 2012	21,490	13,671	500	175	675	997	598	1,595	8,407	7,030	89,311
March 2013	23,849	15,520	442	113	555	994	686	1,681	6,095	7,441	87,393
June 2013	25,672	19,303	688	182	870	1,539	1,080	2,619	5,827	7,240	101,605

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2012	567	8,532	887	9,987	437	7,590	1,355	9,383
Sept. 2012	459	8,338	870	9,668	381	7,718	1,372	9,471
Dec. 2012	518	8,943	913	10,374	441	8,191	1,463	10,095
March 2013	641	9,192	908	10,741	598	8,475	1,443	10,515
June 2013	603	9,551	931	11,084	567	9,305	1,547	11,419

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2012	2,695	29,602
Sept. 2012	2,277	31,050
Dec. 2012	2,291	30,886
March 2013	3,134	28,415
June 2013	2,721	30,209

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2012	20,508,749	11,828,470	8,604,566
Sept. 2012	21,653,109	13,034,921	8,975,124
Dec. 2012	22,610,971	13,883,544	9,629,597
March 2013	24,012,286	14,654,179	10,246,147
Haziran 2013	25,313,204	15,706,945	10,468,199

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2012	602	1,086	1,703	740	483,844	487,975
Sept. 2012	276	764	1,833	792	503,353	507,019
Dec. 2012	224	702	2,333	856	526,123	530,238
March 2013	221	584	2,544	875	597,844	602,068
Haziran 2013	241	564	2,058	811	652,994	656,669

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2012	18,034	3,629	21	3,650	9,280	168	9,448	13,098	59	31,191
Sept. 2012	17,063	3,468	24	3,492	8,676	167	8,842	12,335	48	29,446
Dec. 2012	19,011	3,854	24	3,878	10,138	168	10,306	14,184	70	33,264
March 2013	19,010	3,750	21	3,770	10,029	156	10,185	13,955	71	33,036
Haziran 2013	20,251	3,851	21	3,872	10,387	163	10,550	14,422	74	34,747

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2012	29,124	6,723	263	6,986	15,292	1,661	16,953	23,939	552	53,615
Sept. 2012	29,019	6,539	321	6,860	15,390	1,791	17,181	24,041	452	53,513
Dec. 2012	32,540	7,436	351	7,787	17,754	2,010	19,763	27,550	508	60,598
March 2013	32,590	7,285	346	7,631	16,634	1,792	18,427	26,058	547	59,194
Haziran 2013	37,433	8,565	270	8,835	18,413	1,961	20,374	29,208	581	67,222

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	18,000	2,842	921	1,043	6,047	28,853
Sept. 2012	17,793	3,217	1,047	1,071	5,836	28,964
Dec. 2012	18,975	2,751	1,290	1,251	6,941	31,209
March 2013	19,954	3,971	948	1,430	6,583	32,886
Haziran 2013	20,242	3,181	1,244	1,533	5,790	31,990

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	1,204	680	581	693	323	3,481
Sept. 2012	1,173	943	666	1,074	347	4,203
Dec. 2012	1,330	721	831	1,222	392	4,495
March 2013	1,741	1,131	615	986	414	4,888
Haziran 2013	1,565	857	838	1,072	370	4,702

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2012	768	1,456	2,224	579	1,011	41	1,632	427	249	677	79
Sept. 2012	707	1,314	2,021	525	983	37	1,545	424	252	677	70
Dec. 2012	748	1,436	2,184	505	947	32	1,484	443	262	706	68
March 2013	701	1,322	2,023	506	891	37	1,434	422	250	672	65
Haziran 2013	705	1,329	2,034	502	977	41	1,519	413	264	677	71

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2012	8,543	4,602	58	30	89	319	223	542	246	719	10,562
Sept. 2012	6,255	2,683	41	32	74	199	240	440	169	510	8,020
Dec. 2012	7,061	3,364	31	23	54	307	189	496	210	712	9,066
March 2013	6,987	3,493	32	20	53	378	235	613	186	653	9,005
Haziran 2013	7,180	3,989	36	21	56	451	291	742	225	706	9,795

	Volume of transactions (Million TRY) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2012	4,203	5,237	9,440	2,760	4,031	496	7,287	10,055	4,817	14,872	1,611
Sept. 2012	4,119	4,826	8,945	2,050	4,074	461	6,585	12,161	5,850	18,011	1,548
Dec. 2012	4,561	5,532	10,093	1,914	3,720	432	6,066	14,008	6,586	20,594	1,594
March 2013	4,303	5,067	9,370	1,574	2,989	484	5,047	14,030	6,672	20,703	1,490
Haziran 2013	5,012	5,920	10,932	2,111	4,799	870	7,780	14,882	7,636	22,518	1,624

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 2012	25,898	19,167	751	179	929	821	765	1,586	5,426	6,591	61,483
Sept. 2012	17,386	9,310	529	257	786	706	1,176	1,883	2,128	3,751	50,819
Dec. 2012	20,864	13,415	489	166	656	977	586	1,563	8,302	6,892	60,874
March 2013	23,323	15,274	425	95	520	942	651	1,593	6,051	7,354	61,351
Haziran 2013	24,955	18,667	663	167	830	1,491	1,044	2,536	5,762	7,133	72,019

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2012	564	8,161	621	9,346	429	6,302	622	7,354
Sept. 2012	455	7,951	592	8,998	370	6,329	620	7,319
Dec. 2012	513	8,511	617	9,641	429	6,669	649	7,747
March 2013	635	8,724	611	9,969	584	6,835	626	8,045
Haziran 2013	596	9,035	616	10,248	549	7,393	658	8,601

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2012	2,382	6,195
Sept. 2012	1,959	4,975
Dec. 2012	1,788	4,425
March 2013	2,358	4,236
Haziran 2013	2,257	3,762

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
June 2012	2,048,629	1,049,752	863,263
Sept. 2012	2,099,931	1,081,022	886,324
Dec. 2012	2,192,771	1,131,488	922,167
March 2013	2,099,605	1,150,428	953,167
Haziran 2013	2,189,484	1,197,426	979,619

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2012	1	0	129	89	100,455	100,674
Sept. 2012	1	0	110	80	105,250	105,441
Dec. 2012	1	1	121	82	117,000	117,204
March 2013	1	1	118	95	131,799	132,013
Haziran 2013	1	1	141	93	137,086	137,322

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 2012	10,046	1,793	44	1,836	7,530	464	7,995	9,831	26	19,903
Sept. 2012	10,165	1,871	49	1,920	7,277	474	7,751	9,671	47	19,883
Dec. 2012	11,103	2,066	47	2,113	7,932	460	8,391	10,504	42	21,649
March 2013	11,203	2,035	40	2,075	8,034	442	8,475	10,551	46	21,799
Haziran 2013	12,446	2,148	45	2,193	8,750	498	9,247	11,440	50	23,937

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
June 2012	115,289	52,590	7,081	59,672	52,402	11,018	63,420	123,092	5,080	243,460
Sept. 2012	122,722	55,633	5,972	61,606	51,926	10,202	62,128	123,734	10,156	256,612
Dec. 2012	136,259	58,536	5,815	64,351	56,398	10,982	67,381	131,731	3,732	271,722
March 2013	130,587	56,991	5,006	61,997	54,207	10,575	64,783	126,780	3,365	260,731
Haziran 2013	150,325	66,077	6,171	72,249	60,828	12,916	73,745	145,993	3,839	300,157

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	2,382	1,537	321	55	300	4,595
Sept. 2012	2,541	1,630	338	72	584	5,165
Dec. 2012	3,007	1,507	401	81	504	5,499
March 2013	2,483	1,728	330	83	694	5,318
Haziran 2013	2,772	1,876	480	87	565	5,779

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	1,498	7,534	798	315	657	10,802
Sept. 2012	1,868	9,281	854	912	1,147	14,062
Dec. 2012	2,547	9,490	1,063	1,195	1,180	15,475
March 2013	2,337	9,181	915	992	1,195	14,621
Haziran 2013	2,973	10,931	1,246	1,307	1,387	17,844

The Banks Association of Turkey

Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 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
Dec. 2012	151	192	343	228	475	35	739	13	4	17	16
March 2013	134	176	310	230	437	34	701	10	3	14	15
Haziran 2013	133	176	309	243	494	35	773	13	4	18	16

	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	
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
Dec. 2012	37	13	0	1	1	3	2	4	13	17	1,149
March 2013	34	14	0	1	1	2	2	5	7	12	1,071
Haziran 2013	105	81	1	1	1	4	3	7	8	13	1,218

	Volume of transactions (Million TRY) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 2012	6,048	5,144	11,192	3,401	5,737	1,760	10,898	768	264	1,032	1,549
Sept. 2012	5,934	5,139	11,073	3,307	6,211	1,433	10,950	1,014	360	1,374	1,491
Dec. 2012	6,692	6,780	13,472	3,479	6,381	1,477	11,337	1,207	424	1,631	1,553
March 2013	5,967	5,841	11,807	3,445	5,912	1,314	10,671	1,167	331	1,497	1,611
Haziran 2013	6,142	6,064	12,206	3,669	7,020	1,990	12,679	1,512	488	1,999	1,834

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 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	25,167
Dec. 2012	626	256	11	8	19	20	12	31	104	137	28,438
March 2013	526	247	17	17	35	53	35	88	44	86	26,042
Haziran 2013	717	636	25	15	41	48	35	83	66	107	29,585

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2012	3	371	266	641	8	1,288	733	2,029
Sept. 2012	4	387	279	670	10	1,389	753	2,152
Dec. 2012	5	432	296	733	12	1,522	813	2,348
March 2013	6	468	298	772	14	1,640	817	2,471
Haziran 2013	7	516	314	836	18	1,912	889	2,819

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2012	314	23,406
Sept. 2012	318	26,076
Dec. 2012	503	26,460
March 2013	776	24,179
Haziran 2013	464	26,448

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of June 30, 2013

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,276,918
2	Ankara	1,125,161
3	Izmir	697,291
4	Bursa	380,681
5	Antalya	355,916
6	Kocaeli (İzmit)	284,751
7	Konya	223,144
8	Adana	223,021
9	İçel (Mersin)	164,886
10	Muğla	159,444
11	Gaziantep	147,980
12	Kayseri	140,077
13	Balıkesir	135,449
14	Eskişehir	129,621
15	Denizli	126,712
16	Hatay (Antakya)	120,499
17	Samsun	119,591
18	Tekirdağ	119,172
19	Manisa	117,488
20	Sakarya	112,021
21	Aydın	111,138
22	Diyarbakır	94,697
23	Trabzon	79,689
24	Şanlıurfa	75,873
25	Kahramanmaraş	75,018
26	Zonguldak	70,098
27	Erzurum	64,020
28	Afyonkarahisar	62,523
29	Çanakkale	62,496
30	Kütahya	62,404
31	Malatya	61,191
32	Isparta	54,810
33	Sivas	54,756
34	Ordu	51,130
35	Van	47,898
36	Tokat	47,380
37	Edirne	47,231
38	Elazığ	46,054
39	Çorum	44,683
40	Mardin	41,591
41	Rize	40,587
42	Kastamonu	40,218
43	Kırklareli	38,910
44	Bolu	38,168
45	Düzce	37,960
46	Uşak	34,663
47	Yozgat	33,763
48	Giresun	33,395
49	Amasya	32,198
50	Aksaray	31,476
51	Osmaniye	31,256
52	Nevşehir	31,100
53	Şırnak	30,887
54	Adıyaman	30,521
55	Karabük	30,461
56	Niğde	29,376
57	Batman	29,253
58	Yalova	29,075
59	Burdur	28,523
60	Bilecik	28,162
61	Kırıkkale	27,982
62	Karaman	26,342
63	Ağrı	23,628
64	Erzincan	22,814
65	Muş	20,608
66	Kars	20,411
67	Siirt	20,040
68	Bartın	19,436
69	Bitlis	19,213
70	Artvin	18,962
71	Kırşehir	18,879
72	Sinop	18,193
73	Hakkari	17,941
74	Çankırı	16,525
75	Bingöl	14,885
76	Tunceli	12,787
77	Iğdır	11,930
78	Gümüşhane	11,215
79	Kilis	8,472
80	Ardahan	8,246
81	Bayburt	6,433
	Turkish Republic of Northern Cyprus	28,006
	Foreign Countries	795
	Total	10,468,199

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	356,355
2	Ankara	94,538
3	Izmir	71,807
4	Bursa	39,956
5	Antalya	38,447
6	Kocaeli (İzmit)	25,341
7	Konya	22,144
8	Adana	20,986
9	İçel (Mersin)	17,838
10	Gaziantep	15,924
11	Muğla	15,482
12	Denizli	13,689
13	Kayseri	13,660
14	Hatay (Antakya)	11,775
15	Samsun	10,564
16	Aydın	10,047
17	Balıkesir	9,983
18	Eskişehir	9,931
19	Sakarya	9,888
20	Manisa	9,859
21	Tekirdağ	9,428
22	Trabzon	7,218
23	Kahramanmaraş	5,778
24	Zonguldak	5,601
25	Diyarbakır	5,509
26	Şanlıurfa	5,120
27	Afyonkarahisar	5,058
28	Çanakkale	4,881
29	Kütahya	4,617
30	Ordu	4,401
31	Çorum	4,021
32	Malatya	4,005
33	Isparta	3,683
34	Düzce	3,590
35	Rize	3,340
36	Elazığ	3,322
37	Bolu	3,300
38	Edirne	3,297
39	Sivas	3,243
40	Mardin	3,215
41	Erzurum	3,205
42	Uşak	3,154
43	Kastamonu	2,902
44	Tokat	2,800
45	Giresun	2,709
46	Kırklareli	2,625
47	Osmaniye	2,577
48	Burdur	2,560
49	Aksaray	2,550
50	Nevşehir	2,468
51	Yozgat	2,467
52	Karabük	2,373
53	Batman	2,211
54	Amasya	2,198
55	Yalova	2,195
56	Niğde	2,140
57	Van	2,034
58	Karaman	2,010
59	Adıyaman	1,894
60	Bilecik	1,789
61	Kırıkkale	1,634
62	Bartın	1,406
63	Sinop	1,375
64	Şırnak	1,371
65	Artvin	1,290
66	Erzincan	1,194
67	Kırşehir	1,084
68	Çankırı	1,043
69	Siirt	980
70	Ağrı	903
71	Bitlis	801
72	Muş	714
73	Iğdır	623
74	Kars	601
75	Gümüşhane	587
76	Bingöl	563
77	Hakkari	442
78	Kilis	342
79	Bayburt	248
80	Ardahan	236
81	Tunceli	204
	Turkish Republic of Northern Cyprus	2,224
	Foreign Countries	52
	Total	979,619

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
June 2012	1,717,298	998,857	693,262
Sept. 2012	2,003,909	1,260,177	889,292
Dec. 2012	2,513,666	1,815,022	1,402,938
March 2013	2,930,437	2,134,541	1,582,503
Haziran 2013	3,594,972	2,685,511	2,018,650

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
June 2012	5	46	45	0	22,471	22,568
Sept. 2012	7	58	59	0	32,001	32,125
Dec. 2012	10	76	73	0	45,544	45,704
March 2013	57	90	93	0	73,641	73,880
Haziran 2013	46	115	107	0	105,618	105,886

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
June 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
Dec. 2012	1,542	374	3	377	1,575	9	1,584	1,961	0	3,503
March 2013	1,854	476	4	480	1,867	10	1,878	2,358	0	4,211
Haziran 2013	2,444	631	5	636	2,354	20	2,374	3,010	0	5,454

	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			
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
Dec. 2012	3,128	671	43	714	2,515	107	2,622	3,335	0	6,464
March 2013	3,760	732	34	766	2,939	123	3,063	3,829	0	7,588
Haziran 2013	5,263	1,096	52	1,148	3,895	192	4,086	5,234	0	10,498

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	268	0	0	10	471	749
Sept. 2012	643	0	0	25	651	1,319
Dec. 2012	1,089	0	0	36	1,658	2,783
March 2013	1,321	0	0	49	957	2,327
Haziran 2013	1,781	0	0	70	1,185	3,037

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
June 2012	19	0	0	8	22	50
Sept. 2012	40	0	0	20	30	90
Dec. 2012	72	0	0	30	115	217
March 2013	141	0	0	41	49	231
Haziran 2013	124	0	0	58	61	243

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	
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
Dec. 2012	51	128	179	42	111	0	153	13	10	23	0
March 2013	57	131	188	51	124	2	176	19	13	33	0
Haziran 2013	68	163	231	71	175	0	246	25	19	44	0

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 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
Dec. 2012	564	395	1	1	2	5	5	10	3	32	796
March 2013	518	313	1	1	3	8	7	14	11	39	766
Haziran 2013	720	452	2	2	3	16	14	29	18	70	1,075

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
June 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
Dec. 2012	312	346	658	137	322	1	460	296	187	483	13
March 2013	331	370	701	147	368	4	519	501	283	784	6
Haziran 2013	463	542	1,005	258	657	5	920	725	442	1,167	11

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
June 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
Dec. 2012	1,548	1,513	5	4	9	19	15	35	174	329	3,501
March 2013	1,869	1,694	7	4	12	21	19	41	848	596	4,353
Haziran 2013	2,761	2,532	10	6	16	50	39	89	1,591	1,188	6,927

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
June 2012	22	481	5	509	8	314	7	328
Sept. 2012	27	672	14	713	10	463	15	488
Dec. 2012	39	1,066	21	1,126	15	729	19	763
March 2013	48	1,271	28	1,346	19	859	25	903
Haziran 2013	53	1,660	38	1,751	23	1,189	36	1,248

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
June 2012	68	129
Sept. 2012	82	202
Dec. 2012	112	670
March 2013	173	445
Haziran 2013	268	377

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