



**Internet and Mobile Banking Statistics
September 2013**

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November 2013

Internet and Mobile Banking Statistics ¹

September 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 26.6 million as of September 2013. The total number of registered retail customers that logged in at least once in one-year period was 15.5 million.

As of September 2013, the number of active retail customers was 10.9 million. This number shows that 41 percent of the retail customers used internet banking services during July-September 2013 period. The number of active retail customers increased by 1.9 million and 393 thousand as compared to September 2012 and June 2013, respectively.

Number of Customers Using Internet Banking Services

	September 2012 (Thousand)	June 2013 (Thousand)	September 2013 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	8,975	10,468	10,861
Registered (B) <i>(that logged in at least once)</i>	21,653	25,313	26,588
Registered (C) <i>(that logged in at least once in one-year period)</i>	13,035	15,707	15,546
Active (A) / registered (B) (percent)	41	41	41
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	886	980	986
Registered (B) <i>(that logged in at least once)</i>	2,100	2,189	2,268
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,081	1,197	1,227
Active (A) / registered (B) (percent)	42	45	43
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)</i>	9,861	11,448	11,847
Registered (B) <i>(that logged in at least once)</i>	23,753	27,503	28,856
Registered (C) <i>(that logged in at least once in one-year period)</i>	14,116	16,904	16,773
Active (A) / registered (B) (percent)	42	42	41

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

The total number of registered commercial customers that logged in at least once was 2.3 million as of September 2013, where 986 thousand of them (43 percent of total commercial customers) used internet banking services during the July-September 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 September 2013, 41 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the July-September 2013 period. The number of total active customers increased by 2 million and by 399 thousand as compared to September 2012 and June 2013, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 10 million with an amount of TRY 104.2 billion during the July-September 2013 period.

As of September 2013, time deposit accounts transactions were the largest in total volume of transactions with TRY 26.8 billion, followed by investment funds, foreign currency transactions and realized share certificate transactions.

Investment Transactions

	June 2013		September 2013		Net Change		Sept. 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	2,343	23,138	2,311	22,107	-32	-1,030	9.6
Foreign currency transactions	2,292	20,459	2,177	21,530	-115	1,071	9.9
Time deposit accounts	695	24,517	762	26,823	67	2,306	35.2
Realized share certificate transact.	4,071	19,303	3,569	19,336	-501	32	5.4
Repurchasing agreements	87	3,458	92	3,677	5	219	39.8
Bonds and bills*	58	870	71	1,019	13	148	14.4
Gold transactions	749	2,619	619	3,008	-130	389	4.9
VOB	719	7,240	808	6,686	89	-554	8.3
Total	11,013	101,605	10,409	104,186	-604	2,581	10,0

Repurchasing agreements led to the highest average volume with an amount of TRY 39.8 thousand, followed by time deposit accounts with TRY 35.2 thousand, in the third quarter of 2013. The total average volume of investment transactions was TRY 10 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 112 million and TRY 470 billion respectively, in the third quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 84 percent of whole financial transactions.

Financial Transactions

	Sept. 2012		June 2013		Sept. 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	49,329	310,125	58,684	367,380	57,710	393,903
Payments	34,129	18,265	37,769	22,547	40,250	24,793
Credit card transact.	9,668	9,471	11,084	11,419	11,082	12,476
Other fin. transact.	2,277	31,050	2,721	30,209	2,605	39,077
Total	95,403	368,911	110,258	431,555	111,647	470,250

3. Number of Active Internet Banking Customers by Provinces

As of September 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 4.4 million as of September 2013, where 2.6 million of them (59 percent of total customers) used mobile banking services during the July-September 2013 period. The total number of registered customers that logged in at least once in one-year period was 3.3 million.

The total number of investment transactions performed by using mobile banking services was 1.3 million with an amount of TRY 10 billion as of September 2013.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 13.4 million and TRY 15.9 billion, respectively, in the third quarter of 2013. The total volume of money orders, EFT and foreign currency transfers was 83 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. 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
Sept. 2013	26,588,267	15,546,148	10,860,801	2,267,899	1,227,162	986,112	28,856,166	16,773,310	11,846,913

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. 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
Sept. 2013	195	494	2,141	976	796,923	800,729

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. 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
Sept. 2013	32,442	5,866	67	5,933	18,546	661	19,207	25,140	127	57,710

	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. 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
Sept. 2013	199,880	78,702	6,856	85,557	87,580	16,172	103,752	189,309	4,714	393,903

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2013	23,877	5,832	2,083	1,800	6,658	40,250

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2013	4,574	13,066	2,608	2,708	1,837	24,793

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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. 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
Sept. 2013	799	1,512	2,311	700	1,407	71	2,177	477	285	762	92

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
Sept. 2013	6,680	3,569	48	23	71	282	337	619	250	808	10,409

	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. 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
Sept. 2013	10,272	11,836	22,107	6,536	12,436	2,558	21,530	17,787	9,036	26,823	3,677

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. 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
Sept. 2013	25,966	19,336	804	215	1,019	1,375	1,633	3,008	4,605	6,686	104,186

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. 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
Sept. 2013	577	9,569	936	11,082	600	10,226	1,650	12,476

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2012	2,277	31,050
Dec. 2012	2,291	30,886
March 2013	3,134	28,415
June 2013	2,721	30,209
Sept. 2013	2,605	39,077

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
Sept. 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
June 2013	25,313,204	15,706,945	10,468,199
Sept. 2013	26,588,267	15,546,148	10,860,801

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. 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
June 2013	241	564	2,058	811	652,994	656,669
Sept. 2013	195	491	2,017	885	635,735	639,323

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. 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
June 2013	20,251	3,851	21	3,872	10,387	163	10,550	14,422	74	34,747
Sept. 2013	19,880	3,710	20	3,730	9,820	161	9,981	13,711	75	33,666

	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. 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
June 2013	37,433	8,565	270	8,835	18,413	1,961	20,374	29,208	581	67,222
Sept. 2013	38,197	8,641	414	9,055	18,811	1,975	20,786	29,841	595	68,634

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	20,242	3,181	1,244	1,533	5,790	31,990
Sept. 2013	21,148	3,859	1,447	1,704	5,941	34,099

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	1,565	857	838	1,072	370	4,702
Sept. 2013	1,530	1,146	1,011	1,239	422	5,348

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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. 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
June 2013	705	1,329	2,034	502	977	41	1,519	413	264	677	71
Sept. 2013	668	1,332	2,000	454	904	34	1,391	461	280	741	75

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
Sept. 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
June 2013	7,180	3,989	36	21	56	451	291	742	225	706	9,795
Sept. 2013	6,637	3,545	47	23	70	279	334	613	240	792	9,227

	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. 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
June 2013	5,012	5,920	10,932	2,111	4,799	870	7,780	14,882	7,636	22,518	1,624
Sept. 2013	4,228	5,610	9,838	2,520	4,940	768	8,227	16,088	8,420	24,508	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	
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
June 2013	24,955	18,667	663	167	830	1,491	1,044	2,536	5,762	7,133	72,019
Sept. 2013	25,343	18,947	786	207	993	1,332	1,582	2,914	4,539	6,578	73,839

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. 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
June 2013	596	9,035	616	10,248	549	7,393	658	8,601
Sept. 2013	569	9,028	612	10,210	581	8,033	677	9,290

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2012	1,959	4,975
Dec. 2012	1,788	4,425
March 2013	2,358	4,236
June 2013	2,257	3,762
Sept. 2013	2,114	11,903

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. 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
June 2013	2,189,484	1,197,426	979,619
Sept. 2013	2,267,899	1,227,162	986,112

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. 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
June 2013	1	1	141	93	137,086	137,322
Sept. 2013	1	3	125	90	161,188	161,406

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. 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
June 2013	12,446	2,148	45	2,193	8,750	498	9,247	11,440	50	23,937
Sept. 2013	12,562	2,157	47	2,204	8,726	500	9,226	11,430	52	24,044

	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. 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
June 2013	150,325	66,077	6,171	72,249	60,828	12,916	73,745	145,993	3,839	300,157
Sept. 2013	161,683	70,061	6,441	76,502	68,769	14,197	82,966	159,468	4,118	325,270

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	2,772	1,876	480	87	565	5,779
Sept. 2013	2,730	1,973	636	96	716	6,151

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
June 2013	2,973	10,931	1,246	1,307	1,387	17,844
Sept. 2013	3,045	11,920	1,597	1,468	1,416	19,445

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	
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
June 2013	133	176	309	243	494	35	773	13	4	18	16
Sept. 2013	131	180	311	246	503	37	786	16	5	20	17

	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	
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
June 2013	105	81	1	1	1	4	3	7	8	13	1,218
Sept. 2013	43	25	1	1	1	3	3	6	10	16	1,182

	Volume of transactions (Million TRY)										<i>continued below...</i>
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
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
June 2013	6,142	6,064	12,206	3,669	7,020	1,990	12,679	1,512	488	1,999	1,834
Sept. 2013	6,044	6,226	12,270	4,016	7,496	1,791	13,303	1,699	616	2,315	1,843

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. 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
June 2013	717	636	25	15	41	48	35	83	66	107	29,585
Sept. 2013	623	389	17	8	25	43	51	94	66	108	30,347

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. 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
June 2013	7	516	314	836	18	1,912	889	2,819
Sept. 2013	7	541	324	873	20	2,194	973	3,186

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2012	318	26,076
Dec. 2012	503	26,460
March 2013	776	24,179
June 2013	464	26,448
Sept. 2013	491	27,174

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

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,374,305
2	Ankara	1,176,474
3	Izmir	718,829
4	Bursa	393,929
5	Antalya	370,551
6	Kocaeli (İzmit)	294,043
7	Konya	233,233
8	Adana	231,857
9	İçel (Mersin)	172,556
10	Muğla	166,693
11	Gaziantep	156,631
12	Kayseri	143,195
13	Balıkesir	140,598
14	Eskişehir	134,331
15	Denizli	130,759
16	Hatay (Antakya)	126,755
17	Tekirdağ	126,668
18	Manisa	121,798
19	Samsun	121,700
20	Sakarya	116,399
21	Aydın	115,292
22	Diyarbakır	99,361
23	Trabzon	81,640
24	Şanlıurfa	79,246
25	Kahramanmaraş	77,933
26	Zonguldak	72,860
27	Erzurum	66,129
28	Afyonkarahisar	66,045
29	Çanakkale	65,791
30	Kütahya	65,003
31	Malatya	63,544
32	Isparta	57,272
33	Sivas	56,512
34	Ordu	53,806
35	Edirne	50,880
36	Van	49,491
37	Elazığ	49,060
38	Tokat	48,810
39	Çorum	46,412
40	Mardin	44,288
41	Kastamonu	41,614
42	Rize	41,008
43	Kırklareli	40,917
44	Bolu	38,553
45	Düzce	38,404
46	Uşak	35,768
47	Yozgat	35,273
48	Giresun	34,475
49	Osmaniye	33,785
50	Amasya	33,548
51	Şirnak	33,541
52	Aksaray	33,104
53	Nevşehir	32,332
54	Adıyaman	31,766
55	Karabük	31,345
56	Niğde	30,875
57	Batman	30,746
58	Yalova	30,170
59	Burdur	29,971
60	Bilecik	29,475
61	Kırıkkale	28,645
62	Karaman	27,604
63	Ağrı	24,904
64	Erzincan	23,340
65	Siirt	21,617
66	Muş	21,146
67	Kars	21,137
68	Bartın	20,523
69	Bitlis	20,038
70	Hakkari	19,895
71	Kırşehir	19,711
72	Artvin	19,609
73	Sinop	18,834
74	Çankırı	17,450
75	Bingöl	15,641
76	Tunceli	13,681
77	Iğdır	13,496
78	Gümüşhane	11,750
79	Ardahan	8,872
80	Kilis	8,824
81	Bayburt	6,947
	Turkish Republic of Northern Cyprus	29,006
	Foreign Countries	782
	Total	10,860,801

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	358,373
2	Ankara	95,316
3	Izmir	72,328
4	Bursa	39,793
5	Antalya	38,661
6	Kocaeli (İzmit)	25,539
7	Konya	22,384
8	Adana	21,119
9	İçel (Mersin)	18,015
10	Gaziantep	16,082
11	Muğla	15,719
12	Denizli	13,849
13	Kayseri	13,828
14	Hatay (Antakya)	11,877
15	Samsun	10,483
16	Balıkesir	10,299
17	Aydın	10,184
18	Eskişehir	10,096
19	Sakarya	9,971
20	Manisa	9,792
21	Tekirdağ	9,638
22	Trabzon	7,151
23	Kahramanmaraş	5,711
24	Zonguldak	5,623
25	Diyarbakır	5,523
26	Şanlıurfa	5,196
27	Afyonkarahisar	5,090
28	Çanakkale	4,952
29	Kütahya	4,615
30	Ordu	4,388
31	Malatya	4,056
32	Çorum	4,041
33	Isparta	3,781
34	Düzce	3,585
35	Elazığ	3,349
36	Bolu	3,321
37	Sivas	3,298
38	Edirne	3,292
39	Erzurum	3,289
40	Rize	3,282
41	Mardin	3,237
42	Uşak	3,179
43	Kastamonu	2,878
44	Tokat	2,877
45	Giresun	2,674
46	Yozgat	2,613
47	Kırklareli	2,598
48	Osmaniye	2,579
49	Aksaray	2,574
50	Burdur	2,532
51	Nevşehir	2,491
52	Karabük	2,357
53	Batman	2,263
54	Yalova	2,208
55	Amasya	2,181
56	Van	2,123
57	Niğde	2,097
58	Karaman	1,968
59	Adıyaman	1,912
60	Bilecik	1,771
61	Kırıkkale	1,589
62	Şirnak	1,413
63	Bartın	1,397
64	Sinop	1,369
65	Artvin	1,304
66	Erzincan	1,194
67	Kırşehir	1,103
68	Çankırı	1,067
69	Siirt	980
70	Ağrı	886
71	Bitlis	830
72	Muş	745
73	Iğdır	644
74	Bingöl	593
75	Gümüşhane	561
76	Kars	537
77	Hakkari	466
78	Kilis	358
79	Bayburt	249
80	Ardahan	239
81	Tunceli	206
	Turkish Republic of Northern Cyprus	2,330
	Foreign Countries	51
	Total	986,112

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. 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
Sept. 2013	4,354,272	3,321,456	2,574,847

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. 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
Sept. 2013	37	111	137	0	139,742	140,028

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. 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
Sept. 2013	2,974	832	7	839	2,644	14	2,657	3,496	0	6,470

	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. 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
Sept. 2013	6,589	1,541	87	1,628	4,804	180	4,984	6,613	0	13,202

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2013	2,561	34	0	127	1,559	4,280

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
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
Sept. 2013	178	7	0	103	80	367

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	
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
Sept. 2013	79	188	267	82	223	1	306	62	25	87	0

	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	
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
Sept. 2013	827	483	3	3	5	13	17	30	31	120	1,299

	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. 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
Sept. 2013	584	721	1,304	408	960	12	1,381	1,089	675	1,764	15

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. 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
Sept. 2013	3,530	2,918	21	12	32	52	65	117	2,983	2,391	9,922

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. 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
Sept. 2013	65	2,146	55	2,266	32	1,603	53	1,688

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
Sept. 2012	82	202
Dec. 2012	112	670
March 2013	173	445
Haziran 2013	268	377
Sept. 2013	366	656

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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