

Call Center Statistics

June 2018

Report Code: DE23

July 2018



The Banks Association of Turkey
Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 11)

A. Number of Call Center Employees

| Period | The number of part-time agents | | The number of full-time agents | | Total number of agents | The number of supporting service personnel | The number of managers | | Total |
|------------|---|--|---|--|------------------------|--|---|--|-------|
| | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | | | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | |
| June 2017 | 23 | 1 | 5,614 | 1,231 | 6,869 | 667 | 646 | 141 | 8,323 |
| Sept. 2017 | 22 | 1 | 5,831 | 1,315 | 7,169 | 708 | 654 | 144 | 8,675 |
| Dec. 2017 | 18 | 1 | 5,979 | 1,248 | 7,246 | 726 | 690 | 133 | 8,795 |
| March 2018 | 28 | 3 | 5,838 | 1,155 | 7,024 | 716 | 704 | 119 | 8,563 |
| June 2018 | 36 | 5 | 5,630 | 1,157 | 6,828 | 720 | 679 | 117 | 8,344 |

| The number of agents that resigned and fired | | The number of agents that transferred to another department | | Total Turnover (%) |
|---|--|---|--|--------------------|
| The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | |
| 270 | 65 | 100 | 26 | 7% |
| 413 | 78 | 118 | 31 | 9% |
| 393 | 76 | 141 | 24 | 9% |
| 264 | 52 | 241 | 40 | 8% |
| 415 | 78 | 212 | 17 | 11% |

| The number of agents working in the Outsource company on behalf of Bank's call center |
|---|
| 2,226 |
| 2,345 |
| 2,649 |
| 2,813 |
| 2,688 |

B. Call Center Employee Profile

| Period | Gender | | | | | | | | Average Age | | | | | | | |
|------------|-----------------------|---------|--|---------------|--|---------|---------------------|---------------|-----------------------------|--|------------------------|---------------|---------------------------|--|------------------------|---------------|
| | The number of agents | | The number of supporting service personnel | | The number of managers | | Total | | Agent | Supporting service personnel | Manager | | | | | |
| | Female | Male | Female | Male | Female | Male | Female | Male | | | | | | | | |
| June 2017 | 4,996 | 1,873 | 479 | 188 | 469 | 318 | 5,944 | 2,379 | 26 | 31 | 32 | | | | | |
| Sept. 2017 | 5,191 | 1,978 | 506 | 202 | 473 | 325 | 6,170 | 2,505 | 26 | 31 | 32 | | | | | |
| Dec. 2017 | 5,317 | 1,929 | 517 | 209 | 480 | 343 | 6,314 | 2,481 | 26 | 31 | 32 | | | | | |
| March 2018 | 5,233 | 1,791 | 509 | 207 | 480 | 343 | 6,222 | 2,341 | 27 | 31 | 32 | | | | | |
| June 2018 | 5,121 | 1,707 | 512 | 208 | 435 | 361 | 6,068 | 2,276 | 26 | 31 | 32 | | | | | |
| | Education | | | | | | | | | | | | | | | |
| Period | The number of agents | | | | The number of supporting service personnel | | | | The number of managers | | | | Total | | | |
| | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate |
| June 2017 | 899 | 2,599 | 3,318 | 53 | 141 | 168 | 323 | 35 | 72 | 157 | 482 | 76 | 1,112 | 2,924 | 4,123 | 164 |
| Sept. 2017 | 836 | 2,541 | 3,738 | 54 | 140 | 178 | 353 | 37 | 58 | 193 | 463 | 84 | 1,034 | 2,912 | 4,554 | 175 |
| Dec. 2017 | 834 | 2,890 | 3,472 | 50 | 138 | 195 | 350 | 43 | 74 | 184 | 492 | 73 | 1,046 | 3,269 | 4,314 | 166 |
| March 2018 | 871 | 2,627 | 3,473 | 53 | 128 | 173 | 375 | 40 | 79 | 166 | 497 | 81 | 1,078 | 2,966 | 4,345 | 174 |
| June 2018 | 859 | 2,500 | 3,417 | 52 | 120 | 179 | 379 | 42 | 74 | 163 | 480 | 79 | 1,053 | 2,842 | 4,276 | 173 |
| | Geographical Location | | | | | | | | | | | | | | | |
| Period | The number of agents | | The number of supporting service personnel | | The number of managers | | Total | | Availability of SPK Licence | | | | Foreign language speaking | | | |
| | Istanbul and izmit | Others | Istanbul and izmit | Others | Istanbul and izmit | Others | Istanbul and izmit | Others | The number of agents | The number of supporting service personnel | The number of managers | Total | The number of agents | The number of supporting service personnel | The number of managers | Total |
| June 2017 | 3,769 | 3,100 | 595 | 72 | 536 | 251 | 4,900 | 3,423 | 95 | 26 | 79 | 200 | 199 | 72 | 128 | 399 |
| Sept. 2017 | 3,801 | 3,368 | 616 | 92 | 531 | 267 | 4,948 | 3,727 | 121 | 29 | 79 | 229 | 196 | 73 | 123 | 392 |
| Dec. 2017 | 3,787 | 3,459 | 637 | 89 | 529 | 294 | 4,953 | 3,842 | 122 | 31 | 77 | 230 | 192 | 78 | 120 | 390 |
| March 2018 | 3,510 | 3,514 | 645 | 71 | 508 | 315 | 4,663 | 3,900 | 111 | 26 | 72 | 209 | 182 | 74 | 122 | 378 |
| June 2018 | 3,310 | 3,518 | 641 | 79 | 493 | 303 | 4,444 | 3,900 | 127 | 26 | 74 | 227 | 187 | 71 | 103 | 361 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 11)

C. Call Profile

| Period | Inbound call profile | | | | | | | | | | |
|------------|--|---|--------------------------------|---------------------------------------|--------------------|----------------------------|---------------------------------------|-------------------------------|----------------------------------|--------------------------------------|----------------------------|
| | Number of incoming calls received by IVR | Number of incoming calls answered by agents | Total number of incoming calls | Number of abandoned calls from agents | Answered Calls (%) | Average Talk Time (second) | Average After Call Work Time (second) | Average Ringing Time (second) | Average Speed of Answer (second) | Average Time to Abandonment (second) | Number of Active Customers |
| June 2017 | 68,725,176 | 39,383,700 | 108,108,876 | 3,210,005 | 92% | 166 | 4 | 1 | 80 | 104 | 20,341,598 |
| Sept. 2017 | 71,822,935 | 42,334,087 | 114,157,022 | 4,070,770 | 90% | 168 | 4 | 1 | 96 | 103 | 21,621,558 |
| Dec. 2017 | 73,896,303 | 43,114,023 | 117,010,326 | 3,276,021 | 92% | 169 | 4 | 1 | 74 | 95 | 23,286,053 |
| March 2018 | 77,398,006 | 42,989,477 | 120,387,483 | 3,007,041 | 93% | 169 | 4 | 1 | 73 | 100 | 24,350,050 |
| June 2018 | 75,452,998 | 42,691,380 | 118,144,378 | 3,559,978 | 92% | 167 | 4 | 1 | 70 | 118 | 24,162,294 |

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
|------------|---|---------------|---|----------------|--------------------|------------|----------------------|--|----------------------|---------------------|---|-----------------|---------------------------------|------------------------|---------------|-------------------------------|
| | From the same line | | | | | | | | | | | | | | | |
| | Banking services | Card services | Applications (credit card, supplementary card etc.) | Stock services | Service in English | Cross-sell | Private Banking Line | Insurance / Individual Pension System Line | ATM-POS support line | Branch support line | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2017 | 10 | 10 | 10 | 3 | 10 | 6 | 7 | 2 | 3 | 1 | 7 | 5 | 3 | 4 | 4 | 10 |
| Sept. 2017 | 11 | 11 | 11 | 4 | 11 | 7 | 8 | 3 | 3 | 2 | 8 | 6 | 3 | 4 | 4 | 11 |
| Dec. 2017 | 11 | 11 | 11 | 4 | 11 | 8 | 8 | 3 | 3 | 3 | 8 | 7 | 5 | 4 | 4 | 11 |
| March 2018 | 11 | 11 | 11 | 6 | 11 | 9 | 8 | 3 | 2 | 3 | 8 | 7 | 5 | 4 | 4 | 11 |
| June 2018 | 11 | 11 | 11 | 6 | 11 | 9 | 8 | 3 | 2 | 3 | 8 | 7 | 5 | 5 | 4 | 11 |

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
|------------|---|---------------|---|----------------|--------------------|------------|----------------------|--|----------------------|---------------------|---|-----------------|---------------------------------|------------------------|---------------|-------------------------------|
| | From the another line | | | | | | | | | | | | | | | |
| | Banking services | Card services | Applications (credit card, supplementary card etc.) | Stock services | Service in English | Cross-sell | Private Banking Line | Insurance / Individual Pension System Line | ATM-POS support line | Branch support line | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2017 | 0 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 7 | 5 | 3 | 5 | 6 | 3 | 6 | 0 |
| Sept. 2017 | 0 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 7 | 5 | 3 | 5 | 6 | 3 | 6 | 0 |
| Dec. 2017 | 0 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 6 | 5 | 3 | 4 | 6 | 3 | 6 | 0 |
| March 2018 | 0 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 7 | 5 | 3 | 4 | 6 | 2 | 6 | 1 |
| June 2018 | 0 | 1 | 0 | 4 | 1 | 1 | 5 | 5 | 7 | 5 | 3 | 4 | 6 | 2 | 6 | 1 |

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 11)

| Period | Outbound call profile | | | | | | | | | | | | | | |
|------------|-----------------------------|-------------------------------|---------------------------------------|----------------------------------|------------|---------------------------------|-------------------------------|---------------------------------------|----------------------------------|------------|---|-------------------------------|---------------------------------------|----------------------------------|------------|
| | Number of reached customers | | | | | Number of customers not reached | | | | | The total number of outbound call customers | | | | |
| | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total |
| June 2017 | 6,904,426 | 705,589 | 16,232 | 1,515,002 | 9,141,249 | 5,383,754 | 588,118 | 18,805 | 1,319,668 | 7,310,345 | 12,288,180 | 1,293,707 | 35,037 | 2,834,670 | 16,451,594 |
| Sept. 2017 | 7,371,159 | 593,804 | 16,388 | 1,566,997 | 9,548,348 | 6,005,565 | 688,468 | 21,114 | 1,227,011 | 7,942,158 | 13,376,724 | 1,282,272 | 37,502 | 2,794,008 | 17,490,506 |
| Dec. 2017 | 8,664,905 | 633,790 | 12,050 | 2,482,482 | 11,793,227 | 7,632,945 | 778,791 | 12,384 | 2,421,091 | 10,845,211 | 16,297,850 | 1,412,581 | 24,434 | 4,903,573 | 22,638,438 |
| March 2018 | 10,218,068 | 851,208 | 15,492 | 1,626,584 | 12,711,352 | 9,840,042 | 922,858 | 16,469 | 1,762,078 | 12,541,447 | 20,058,110 | 1,774,066 | 31,961 | 3,388,662 | 25,252,799 |
| June 2018 | 9,324,197 | 843,581 | 11,131 | 1,310,008 | 11,488,917 | 10,938,336 | 847,095 | 11,962 | 1,643,881 | 13,441,274 | 20,262,533 | 1,690,676 | 23,093 | 2,953,889 | 24,930,191 |

| Period | Outbound call profile | | | | | | | | | |
|------------|--------------------------|-------------------------------|---------------------------------------|----------------------------------|-------|----------------------------|-------------------------------|---------------------------------------|----------------------------------|-------|
| | Customers Reached (%) | | | | | Average Talk Time (second) | | | | |
| | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total |
| June 2017 | 56% | 55% | 46% | 53% | 56% | 178 | 42 | 30 | 124 | 158 |
| Sept. 2017 | 55% | 46% | 44% | 56% | 55% | 180 | 103 | 24 | 145 | 168 |
| Dec. 2017 | 53% | 45% | 49% | 51% | 52% | 172 | 106 | 32 | 122 | 158 |
| March 2018 | 51% | 48% | 48% | 48% | 50% | 162 | 94 | 25 | 145 | 155 |
| June 2018 | 46% | 50% | 48% | 44% | 46% | 168 | 89 | 27 | 141 | 159 |

| E-mail - Fax - Other | | | | | |
|----------------------------|--------------------------|--------------------------|-------------------------|---------------------------|------------------------------------|
| Number of e-mails received | Number of faxes received | The number of chat calls | The number of IVN calls | The number of video calls | Others (chat / co-browsing ..etc.) |
| 130,395 | 1,562 | 387,982 | 23,408,330 | 0 | 0 |
| 146,617 | 918 | 430,084 | 22,266,239 | 0 | 0 |
| 118,578 | 1,001 | 449,479 | 21,707,748 | 0 | 0 |
| 156,075 | 1,244 | 482,281 | 20,208,591 | 0 | 0 |
| 152,483 | 907 | 444,294 | 20,981,901 | 0 | 0 |

| Period | Outbound services (Number of banks) | | | | | | | | | |
|------------|--|--|--------------------------|----------------------------------|------------------------------|---|-------------------------------|------------------------------|----------------------------|--|
| | Inhouse | | | | | | | | | |
| | Outbound calls for collection (credit cards) | Outbound calls for collection (consumer loans) | Outbound calls for sales | Outbound calls for updating data | Retention / Anti-attribution | Outbound for credit card limit increasing | Outbound calls for activation | Outbound calls for campaigns | Outbound calls for welcome | Outbound calls for resend card/account statement |
| June 2017 | 4 | 4 | 4 | 4 | 5 | 4 | 2 | 4 | 3 | 1 |
| Sept. 2017 | 4 | 4 | 5 | 6 | 7 | 5 | 2 | 5 | 4 | 2 |
| Dec. 2017 | 4 | 4 | 7 | 5 | 7 | 6 | 2 | 6 | 5 | 2 |
| March 2018 | 4 | 4 | 8 | 5 | 8 | 5 | 4 | 6 | 5 | 3 |
| June 2018 | 4 | 4 | 7 | 4 | 8 | 4 | 4 | 6 | 4 | 4 |

| Period | Outbound services (Number of banks) | | | | | | | | | |
|------------|--|--|--------------------------|----------------------------------|------------------------------|---|-------------------------------|------------------------------|----------------------------|--|
| | Outsource / Other departments | | | | | | | | | |
| | Outbound calls for collection (credit cards) | Outbound calls for collection (consumer loans) | Outbound calls for sales | Outbound calls for updating data | Retention / Anti-attribution | Outbound for credit card limit increasing | Outbound calls for activation | Outbound calls for campaigns | Outbound calls for welcome | Outbound calls for resend card/account statement |
| June 2017 | 5 | 5 | 7 | 6 | 7 | 5 | 6 | 8 | 7 | 6 |
| Sept. 2017 | 6 | 6 | 9 | 7 | 7 | 6 | 6 | 9 | 7 | 6 |
| Dec. 2017 | 6 | 6 | 9 | 7 | 8 | 6 | 6 | 9 | 7 | 7 |
| March 2018 | 7 | 7 | 9 | 6 | 7 | 5 | 5 | 8 | 6 | 6 |
| June 2018 | 7 | 7 | 10 | 6 | 7 | 4 | 5 | 8 | 6 | 6 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. "Weighted average" formula is used in average formulas as of December 2012 period.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 11)

D. Other Statistics

| Period | Other Statistics | | | | | | | | | | | |
|------------|------------------|---------------------------------------|--------------------------------------|--|-------------------------------------|-------------------------------------|-----------------|-------------------------------------|------------------------------------|--|-------------------------------------|-------------------------------------|
| | Inbound calls | | | | | | Outbound calls | | | | | |
| | Number of seats | Number of calls evaluated per agent** | Number of agents per first manager** | Inbound-training time per agent (hour) | Daily break time per agent (minute) | Daily lunch time per agent (minute) | Number of seats | Number of calls evaluated per agent | Number of agents per first manager | Inbound-training time per agent (hour) | Daily break time per agent (minute) | Daily lunch time per agent (minute) |
| June 2017 | 5,670 | 14 | 20 | 227 | 41 | 52 | 1,757 | 17 | 14 | 151 | 37 | 54 |
| Sept. 2017 | 5,972 | 14 | 21 | 204 | 41 | 52 | 1,765 | 18 | 17 | 156 | 36 | 54 |
| Dec. 2017 | 5,996 | 13 | 20 | 295 | 40 | 53 | 1,769 | 18 | 15 | 144 | 39 | 51 |
| March 2018 | 6,427 | 19 | 16 | 275 | 40 | 52 | 1,408 | 18 | 16 | 144 | 41 | 49 |
| June 2018 | 6,416 | 20 | 16 | 207 | 40 | 52 | 1,600 | 19 | 15 | 133 | 41 | 49 |

E. Financial transactions

| Period | Number of transactions | Volume of transactions (Thousand TRY) |
|------------|------------------------|---------------------------------------|
| June 2017 | 1,774,286 | 8,973,453 |
| Sept. 2017 | 2,133,469 | 9,191,458 |
| Dec. 2017 | 2,093,414 | 10,907,595 |
| March 2018 | 2,070,144 | 8,922,462 |
| June 2018 | 2,403,469 | 9,099,123 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

**Weighted average is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Arithmetic mean (of data greater than zero) is used in other ratios.

The Banks Association of Turkey

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 2)

A. Number of Call Center Employees

| Period | The number of part-time agents | | The number of full-time agents | | Total number of agents | The number of supporting service personnel | The number of managers | | Total |
|------------|---|--|---|--|------------------------|--|---|--|-------|
| | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | | | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | |
| June 2017 | 0 | 0 | 596 | 66 | 662 | 37 | 58 | 10 | 767 |
| Sept. 2017 | 0 | 0 | 314 | 61 | 375 | 23 | 31 | 8 | 437 |
| Dec. 2017 | 0 | 0 | 243 | 51 | 294 | 23 | 23 | 6 | 346 |
| March 2018 | 0 | 0 | 202 | 48 | 250 | 28 | 19 | 6 | 303 |
| June 2018 | 0 | 0 | 168 | 45 | 213 | 25 | 19 | 6 | 263 |

| The number of agents that resigned and fired | | The number of agents that transferred to another department | | Total Turnover (%) |
|---|--|---|--|--------------------|
| The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | |
| 83 | 14 | 5 | 2 | 16% |
| 52 | 9 | 9 | 2 | 19% |
| 61 | 4 | 2 | 3 | 24% |
| 31 | 19 | 2 | 2 | 22% |
| 48 | 3 | 3 | 4 | 27% |

| The number of agents working in the Outsource company on behalf of Bank's call center |
|---|
| 0 |
| 26 |
| 25 |
| 99 |
| 74 |

B. Call Center Employee Profile

| Period | Gender | | | | | | | | Average Age | | |
|------------|----------------------|------|--|------|------------------------|------|--------|------|-------------|------------------------------|---------|
| | The number of agents | | The number of supporting service personnel | | The number of managers | | Total | | Agent | Supporting service personnel | Manager |
| | Female | Male | Female | Male | Female | Male | Female | Male | | | |
| June 2017 | 486 | 176 | 21 | 16 | 43 | 25 | 550 | 217 | 25 | 30 | 31 |
| Sept. 2017 | 272 | 103 | 14 | 9 | 24 | 15 | 310 | 127 | 27 | 30 | 32 |
| Dec. 2017 | 214 | 80 | 13 | 10 | 17 | 12 | 244 | 102 | 27 | 30 | 32 |
| March 2018 | 189 | 61 | 19 | 9 | 13 | 12 | 221 | 82 | 26 | 32 | 33 |
| June 2018 | 165 | 48 | 14 | 11 | 13 | 12 | 192 | 71 | 27 | 31 | 33 |

| Period | Education | | | | | | | | | | | | | | | |
|------------|----------------------|---------|---------------------|---------------|--|---------|---------------------|---------------|------------------------|---------|---------------------|---------------|-------------|---------|---------------------|---------------|
| | The number of agents | | | | The number of supporting service personnel | | | | The number of managers | | | | Total | | | |
| | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate |
| June 2017 | 15 | 283 | 353 | 11 | 0 | 12 | 20 | 5 | 0 | 11 | 50 | 7 | 15 | 306 | 423 | 23 |
| Sept. 2017 | 14 | 136 | 217 | 8 | 0 | 7 | 11 | 5 | 0 | 5 | 29 | 5 | 14 | 148 | 257 | 18 |
| Dec. 2017 | 11 | 123 | 156 | 4 | 0 | 7 | 11 | 5 | 0 | 3 | 22 | 4 | 11 | 133 | 189 | 13 |
| March 2018 | 8 | 116 | 126 | 0 | 0 | 8 | 14 | 6 | 0 | 7 | 17 | 1 | 8 | 131 | 157 | 7 |
| June 2018 | 0 | 105 | 105 | 3 | 0 | 8 | 12 | 5 | 0 | 7 | 15 | 3 | 0 | 120 | 132 | 11 |

| Period | Geographical Location | | | | | | | | Availability of SPK Licence | | | | Foreign language speaking | | | |
|------------|-----------------------|--------|--|--------|------------------------|--------|--------------------|--------|-----------------------------|--|------------------------|-------|---------------------------|--|------------------------|-------|
| | The number of agents | | The number of supporting service personnel | | The number of managers | | Total | | The number of agents | The number of supporting service personnel | The number of managers | Total | The number of agents | The number of supporting service personnel | The number of managers | Total |
| | Istanbul and Izmit | Others | Istanbul and Izmit | Others | Istanbul and Izmit | Others | Istanbul and Izmit | Others | | | | | | | | |
| June 2017 | 247 | 415 | 21 | 16 | 31 | 37 | 299 | 468 | 5 | 1 | 1 | 7 | 29 | 11 | 20 | 60 |
| Sept. 2017 | 227 | 148 | 21 | 2 | 27 | 12 | 275 | 162 | 5 | 1 | 1 | 7 | 24 | 10 | 17 | 51 |
| Dec. 2017 | 168 | 126 | 21 | 2 | 18 | 11 | 207 | 139 | 5 | 1 | 1 | 7 | 16 | 8 | 17 | 41 |
| March 2018 | 116 | 134 | 26 | 2 | 15 | 10 | 157 | 146 | 0 | 1 | 0 | 1 | 18 | 6 | 3 | 27 |
| June 2018 | 98 | 115 | 23 | 2 | 15 | 10 | 136 | 127 | 0 | 1 | 0 | 1 | 16 | 3 | 2 | 21 |

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Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 2)

C. Call Profile

| Period | Inbound call profile | | | | | | | | | | |
|------------|--|---|--------------------------------|---------------------------------------|--------------------|----------------------------|---------------------------------------|-------------------------------|----------------------------------|--------------------------------------|----------------------------|
| | Number of incoming calls received by IVR | Number of incoming calls answered by agents | Total number of incoming calls | Number of abandoned calls from agents | Answered Calls (%) | Average Talk Time (second) | Average After Call Work Time (second) | Average Ringing Time (second) | Average Speed of Answer (second) | Average Time to Abandonment (second) | Number of Active Customers |
| June 2017 | 5,743,781 | 2,978,733 | 8,722,514 | 230,311 | 92% | 220 | 6 | 1 | 61 | 149 | 1,238,959 |
| Sept. 2017 | 3,887,892 | 1,819,841 | 5,707,733 | 167,307 | 91% | 193 | 6 | 1 | 74 | 169 | 634,606 |
| Dec. 2017 | 2,919,231 | 1,604,034 | 4,523,265 | 163,962 | 90% | 169 | 4 | 1 | 74 | 95 | 518,266 |
| March 2018 | 2,427,983 | 1,430,082 | 3,858,065 | 79,193 | 94% | 169 | 4 | 1 | 73 | 100 | 473,564 |
| June 2018 | 2,578,218 | 1,508,536 | 4,086,754 | 130,058 | 91% | 167 | 3 | 3 | 28 | 105 | 91,788 |

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
|------------|---|---------------|---|----------------|--------------------|------------|----------------------|--|----------------------|---------------------|---|-----------------|---------------------------------|------------------------|---------------|-------------------------------|
| | From the same line | | | | | | | | | | | | | | | |
| | Banking services | Card services | Applications (credit card, supplementary card etc.) | Stock services | Service in English | Cross-sell | Private Banking Line | Insurance / Individual Pension System Line | ATM-POS support line | Branch support line | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2017 | 3 | 3 | 3 | 2 | 3 | 3 | 1 | 1 | 1 | 1 | 1 | 3 | 0 | 0 | 0 | 2 |
| Sept. 2017 | 2 | 2 | 2 | 1 | 2 | 2 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 1 |
| Dec. 2017 | 2 | 2 | 2 | 1 | 2 | 2 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 1 |
| March 2018 | 2 | 2 | 2 | 1 | 2 | 2 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 1 |
| June 2018 | 2 | 2 | 2 | 1 | 2 | 2 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 1 |

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
|------------|---|---------------|---|----------------|--------------------|------------|----------------------|--|----------------------|---------------------|---|-----------------|---------------------------------|------------------------|---------------|-------------------------------|
| | From the another line | | | | | | | | | | | | | | | |
| | Banking services | Card services | Applications (credit card, supplementary card etc.) | Stock services | Service in English | Cross-sell | Private Banking Line | Insurance / Individual Pension System Line | ATM-POS support line | Branch support line | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2017 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |
| Sept. 2017 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |
| Dec. 2017 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |
| March 2018 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |
| June 2018 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |

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Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 2)

| Period | Outbound call profile | | | | | | | | | | | | | | |
|------------|-----------------------------|-------------------------------|---------------------------------------|----------------------------------|---------|---------------------------------|-------------------------------|---------------------------------------|----------------------------------|---------|---|-------------------------------|---------------------------------------|----------------------------------|-----------|
| | Number of reached customers | | | | | Number of customers not reached | | | | | The total number of outbound call customers | | | | |
| | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total |
| June 2017 | 934,147 | 0 | 0 | 0 | 934,147 | 378,703 | 0 | 0 | 0 | 378,703 | 1,312,850 | 0 | 0 | 0 | 1,312,850 |
| Sept. 2017 | 521,924 | 0 | 0 | 0 | 521,924 | 346,555 | 0 | 0 | 0 | 346,555 | 868,479 | 0 | 0 | 0 | 868,479 |
| Dec. 2017 | 373,384 | 0 | 0 | 0 | 373,384 | 263,549 | 0 | 0 | 0 | 263,549 | 636,933 | 0 | 0 | 0 | 636,933 |
| March 2018 | 317,833 | 0 | 0 | 0 | 317,833 | 190,480 | 0 | 0 | 0 | 190,480 | 508,313 | 0 | 0 | 0 | 508,313 |
| June 2018 | 321,707 | 0 | 0 | 0 | 321,707 | 108,292 | 0 | 0 | 0 | 108,292 | 429,999 | 0 | 0 | 0 | 429,999 |

| Period | Outbound call profile | | | | | | | | | |
|------------|--------------------------|-------------------------------|---------------------------------------|----------------------------------|-------|----------------------------|-------------------------------|---------------------------------------|----------------------------------|-------|
| | Customers Reached (%) | | | | | Average Talk Time (second) | | | | |
| | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total |
| June 2017 | 71% | - | - | - | 71% | 159 | - | - | - | 159 |
| Sept. 2017 | 60% | - | - | - | 60% | 132 | - | - | - | 132 |
| Dec. 2017 | 59% | - | - | - | 59% | 3,997 | - | - | - | 4,991 |
| March 2018 | 63% | - | - | - | 63% | 5,216 | - | - | - | 6,211 |
| June 2018 | 75% | - | - | - | 75% | 44 | - | - | - | 90 |

| E-mail - Fax - Other | | | | | |
|----------------------------|--------------------------|--------------------------|-------------------------|---------------------------|-----------------------------------|
| Number of e-mails received | Number of faxes received | The number of chat calls | The number of IVN calls | The number of video calls | Others (chat / co-browsing .etc.) |
| 0 | 0 | 22,376 | 552,984 | 1,938 | 0 |
| 0 | 0 | 0 | 0 | 2,661 | 0 |
| 0 | 0 | 0 | 0 | 1,583 | 0 |
| 0 | 0 | 0 | 0 | 241 | 0 |
| 0 | 0 | 0 | 0 | 1,253 | 0 |

| Period | Outbound services (Number of banks) | | | | | | | | | |
|------------|--|--|--------------------------|----------------------------------|------------------------------|---|-------------------------------|------------------------------|----------------------------|--|
| | Inhouse | | | | | | | | | |
| | Outbound calls for collection (credit cards) | Outbound calls for collection (consumer loans) | Outbound calls for sales | Outbound calls for updating data | Retention / Anti-attribution | Outbound for credit card limit increasing | Outbound calls for activation | Outbound calls for campaigns | Outbound calls for welcome | Outbound calls for resend card/account statement |
| June 2017 | 1 | 1 | 3 | 2 | 3 | 3 | 1 | 1 | 2 | 2 |
| Sept. 2017 | 1 | 1 | 2 | 1 | 2 | 2 | 1 | 1 | 1 | 1 |
| Dec. 2017 | 1 | 1 | 2 | 1 | 2 | 2 | 1 | 1 | 1 | 1 |
| March 2018 | 1 | 1 | 2 | 1 | 2 | 2 | 1 | 1 | 1 | 1 |
| June 2018 | 1 | 1 | 2 | 1 | 2 | 2 | 1 | 1 | 1 | 1 |

| Period | Outbound services (Number of banks) | | | | | | | | | |
|------------|--|--|--------------------------|----------------------------------|------------------------------|---|-------------------------------|------------------------------|----------------------------|--|
| | Outsource / Other departments | | | | | | | | | |
| | Outbound calls for collection (credit cards) | Outbound calls for collection (consumer loans) | Outbound calls for sales | Outbound calls for updating data | Retention / Anti-attribution | Outbound for credit card limit increasing | Outbound calls for activation | Outbound calls for campaigns | Outbound calls for welcome | Outbound calls for resend card/account statement |
| June 2017 | 0 | 0 | 2 | 0 | 1 | 1 | 0 | 1 | 1 | 0 |
| Sept. 2017 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| Dec. 2017 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| March 2018 | 0 | 0 | 1 | 1 | 2 | 1 | 0 | 0 | 0 | 1 |
| June 2018 | 0 | 0 | 1 | 1 | 2 | 1 | 0 | 0 | 0 | 0 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. *Weighted average* formula is used in average formulas as of December 2012 period.

The Banks Association of Turkey
Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 2)

D. Other Statistics

| Period | Other Statistics | | | | | | | | | | | |
|------------|------------------|---------------------------------------|--------------------------------------|--|-------------------------------------|-------------------------------------|-----------------|-------------------------------------|------------------------------------|--|-------------------------------------|-------------------------------------|
| | Inbound calls | | | | | | Outbound calls | | | | | |
| | Number of seats | Number of calls evaluated per agent** | Number of agents per first manager** | Inbound-training time per agent (hour) | Daily break time per agent (minute) | Daily lunch time per agent (minute) | Number of seats | Number of calls evaluated per agent | Number of agents per first manager | Inbound-training time per agent (hour) | Daily break time per agent (minute) | Daily lunch time per agent (minute) |
| June 2017 | 592 | 6 | 13 | 174 | 40 | 50 | 66 | 4 | 3 | 65 | 38 | 53 |
| Sept. 2017 | 155 | 12 | 12 | 145 | 45 | 45 | 45 | 3 | 3 | 65 | 38 | 53 |
| Dec. 2017 | 269 | 325 | 500 | 145 | 45 | 45 | 61 | 448 | 366 | 65 | 38 | 53 |
| March 2018 | 222 | 566 | 459 | 145 | 45 | 45 | 53 | 444 | 383 | 65 | 38 | 53 |
| June 2018 | 196 | 37 | 15 | 145 | 45 | 45 | 49 | 10 | 6 | 65 | 38 | 53 |

E. Financial transactions

| Period | Number of transactions | Volume of transactions (Thousand TRY) |
|------------|------------------------|---------------------------------------|
| June 2017 | 313,305 | 796,110 |
| Sept. 2017 | 162,352 | 441,768 |
| Dec. 2017 | 146,556 | 483,383 |
| March 2018 | 484,615 | 378,356 |
| June 2018 | 313,243 | 18,090 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

**Weighted average is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Arithmetic mean (of data greater than zero) is used in other ratios.

The Banks Association of Turkey
Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 12)

A. Number of Call Center Employees

| Period | The number of part-time agents | | The number of full-time agents | | Total number of agents | The number of supporting service personnel | The number of managers | | Total |
|------------|---|--|---|--|------------------------|--|---|--|-------|
| | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | | | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | |
| June 2017 | 2 | 0 | 97 | 16 | 115 | 14 | 23 | 3 | 155 |
| Sept. 2017 | 0 | 0 | 101 | 24 | 125 | 13 | 23 | 3 | 164 |
| Dec. 2017 | 0 | 0 | 100 | 22 | 122 | 15 | 21 | 4 | 162 |
| March 2018 | 1 | 0 | 116 | 28 | 145 | 16 | 24 | 4 | 189 |
| June 2018 | 1 | 0 | 121 | 37 | 159 | 16 | 21 | 5 | 201 |

| The number of agents that resigned and fired | | The number of agents that transferred to another department | | Total Turnover (%) |
|---|--|---|--|--------------------|
| The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | |
| 12 | 0 | 1 | 0 | 11% |
| 4 | 1 | 5 | 0 | 8% |
| 8 | 1 | 0 | 0 | 7% |
| 4 | 1 | 1 | 0 | 4% |
| 6 | 1 | 3 | 1 | 7% |

| The number of agents working in the Outsource company on behalf of Bank's call center |
|---|
| 259 |
| 251 |
| 264 |
| 303 |
| 261 |

B. Call Center Employee Profile

| Period | Gender | | | | | | | | Average Age | | |
|------------|----------------------|------|--|------|------------------------|------|--------|------|-------------|------------------------------|---------|
| | The number of agents | | The number of supporting service personnel | | The number of managers | | Total | | Agent | Supporting service personnel | Manager |
| | Female | Male | Female | Male | Female | Male | Female | Male | | | |
| June 2017 | 59 | 56 | 10 | 4 | 16 | 10 | 85 | 70 | 27 | 31 | 37 |
| Sept. 2017 | 64 | 61 | 9 | 4 | 15 | 11 | 88 | 76 | 27 | 31 | 37 |
| Dec. 2017 | 65 | 57 | 11 | 4 | 16 | 9 | 92 | 70 | 27 | 30 | 38 |
| March 2018 | 78 | 67 | 12 | 4 | 16 | 12 | 106 | 83 | 27 | 32 | 37 |
| June 2018 | 82 | 77 | 12 | 4 | 15 | 11 | 109 | 92 | 28 | 33 | 36 |

| Period | Education | | | | | | | | | | | | | | | |
|------------|----------------------|---------|---------------------|---------------|--|---------|---------------------|---------------|------------------------|---------|---------------------|---------------|-------------|---------|---------------------|---------------|
| | The number of agents | | | | The number of supporting service personnel | | | | The number of managers | | | | Total | | | |
| | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate | High School | College | University graduate | Post-graduate |
| June 2017 | 15 | 34 | 62 | 4 | 0 | 4 | 8 | 2 | 0 | 5 | 17 | 4 | 15 | 43 | 87 | 10 |
| Sept. 2017 | 16 | 47 | 58 | 4 | 0 | 4 | 7 | 2 | 0 | 5 | 17 | 4 | 16 | 56 | 82 | 10 |
| Dec. 2017 | 14 | 51 | 54 | 3 | 0 | 3 | 9 | 3 | 1 | 5 | 16 | 3 | 15 | 59 | 79 | 9 |
| March 2018 | 24 | 63 | 55 | 3 | 4 | 2 | 6 | 4 | 1 | 5 | 18 | 4 | 29 | 70 | 79 | 11 |
| June 2018 | 29 | 56 | 72 | 2 | 1 | 4 | 9 | 2 | 2 | 5 | 16 | 3 | 32 | 65 | 97 | 7 |

| Period | Geographical Location | | | | | | | | Availability of SPK Licence | | | | Foreign language speaking | | | |
|------------|-----------------------|--------|--|--------|------------------------|--------|--------------------|--------|-----------------------------|--|------------------------|-------|---------------------------|--|------------------------|-------|
| | The number of agents | | The number of supporting service personnel | | The number of managers | | Total | | The number of agents | The number of supporting service personnel | The number of managers | Total | The number of agents | The number of supporting service personnel | The number of managers | Total |
| | Istanbul and Izmit | Others | Istanbul and Izmit | Others | Istanbul and Izmit | Others | Istanbul and Izmit | Others | | | | | | | | |
| June 2017 | 115 | 0 | 14 | 0 | 26 | 0 | 155 | 0 | 1 | 0 | 1 | 2 | 25 | 2 | 13 | 40 |
| Sept. 2017 | 125 | 0 | 13 | 0 | 26 | 0 | 164 | 0 | 2 | 0 | 1 | 3 | 26 | 2 | 13 | 41 |
| Dec. 2017 | 122 | 0 | 15 | 0 | 25 | 0 | 162 | 0 | 5 | 0 | 1 | 6 | 24 | 2 | 13 | 39 |
| March 2018 | 145 | 0 | 16 | 0 | 28 | 0 | 189 | 0 | 4 | 0 | 1 | 5 | 27 | 2 | 13 | 42 |
| June 2018 | 159 | 0 | 16 | 0 | 26 | 0 | 201 | 0 | 3 | 0 | 0 | 3 | 29 | 2 | 12 | 43 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 12)

C. Call Profile

| Period | Inbound call profile | | | | | | | | | | |
|------------|--|---|--------------------------------|---------------------------------------|--------------------|----------------------------|---------------------------------------|-------------------------------|----------------------------------|--------------------------------------|----------------------------|
| | Number of incoming calls received by IVR | Number of incoming calls answered by agents | Total number of incoming calls | Number of abandoned calls from agents | Answered Calls (%) | Average Talk Time (second) | Average After Call Work Time (second) | Average Ringing Time (second) | Average Speed of Answer (second) | Average Time to Abandonment (second) | Number of Active Customers |
| June 2017 | 1,245,402 | 1,091,908 | 2,337,310 | 52,252 | 95% | 166 | 6 | 3 | 19 | 104 | 400,098 |
| Sept. 2017 | 1,573,761 | 1,307,854 | 2,881,615 | 57,015 | 96% | 171 | 3 | 3 | 21 | 75 | 440,737 |
| Dec. 2017 | 1,122,018 | 1,446,708 | 2,568,726 | 50,496 | 97% | 172 | 4 | 4 | 16 | 40 | 498,643 |
| March 2018 | 852,486 | 1,631,163 | 2,483,649 | 96,515 | 94% | 165 | 4 | 3 | 28 | 104 | 478,611 |
| June 2018 | 749,421 | 1,633,332 | 2,382,753 | 100,894 | 94% | 167 | 3 | 3 | 28 | 105 | 446,976 |

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
|------------|---|---------------|---|----------------|--------------------|------------|----------------------|--|----------------------|---------------------|---|-----------------|---------------------------------|------------------------|---------------|-------------------------------|
| | From the same line | | | | | | | | | | | | | | | |
| | Banking services | Card services | Applications (credit card, supplementary card etc.) | Stock services | Service in English | Cross-sell | Private Banking Line | Insurance / Individual Pension System Line | ATM-POS support line | Branch support line | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2017 | 10 | 8 | 6 | 2 | 10 | 4 | 4 | 1 | 5 | 2 | 9 | 3 | 4 | 5 | 1 | 11 |
| Sept. 2017 | 9 | 8 | 6 | 2 | 10 | 4 | 4 | 1 | 5 | 2 | 9 | 3 | 4 | 5 | 1 | 11 |
| Dec. 2017 | 9 | 7 | 7 | 2 | 10 | 4 | 5 | 2 | 5 | 3 | 10 | 4 | 4 | 6 | 0 | 11 |
| March 2018 | 9 | 7 | 7 | 2 | 10 | 4 | 4 | 1 | 5 | 3 | 10 | 4 | 4 | 6 | 0 | 11 |
| June 2018 | 9 | 7 | 6 | 3 | 11 | 4 | 5 | 2 | 5 | 2 | 10 | 4 | 4 | 6 | 1 | 11 |

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
|------------|---|---------------|---|----------------|--------------------|------------|----------------------|--|----------------------|---------------------|---|-----------------|---------------------------------|------------------------|---------------|-------------------------------|
| | From the another line | | | | | | | | | | | | | | | |
| | Banking services | Card services | Applications (credit card, supplementary card etc.) | Stock services | Service in English | Cross-sell | Private Banking Line | Insurance / Individual Pension System Line | ATM-POS support line | Branch support line | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2017 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 4 | 1 | 0 | 1 | 0 |
| Sept. 2017 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 4 | 1 | 0 | 1 | 0 |
| Dec. 2017 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 3 | 1 | 0 | 1 | 0 |
| March 2018 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 2 | 1 | 0 | 3 | 1 | 0 | 1 | 0 |
| June 2018 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 3 | 1 | 0 | 1 | 0 |

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 12)

| Period | Outbound call profile | | | | | | | | | | | | | | |
|------------|-----------------------------|-------------------------------|---------------------------------------|----------------------------------|---------|---------------------------------|-------------------------------|---------------------------------------|----------------------------------|---------|---|-------------------------------|---------------------------------------|----------------------------------|---------|
| | Number of reached customers | | | | | Number of customers not reached | | | | | The total number of outbound call customers | | | | |
| | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total |
| June 2017 | 89,352 | 83,792 | 79 | 36,362 | 209,585 | 64,648 | 70,787 | 72 | 15,047 | 150,554 | 154,000 | 154,579 | 151 | 51,409 | 360,139 |
| Sept. 2017 | 115,456 | 55,329 | 90 | 36,895 | 207,770 | 94,572 | 38,580 | 80 | 42,141 | 175,373 | 210,028 | 93,909 | 170 | 79,036 | 383,143 |
| Dec. 2017 | 136,904 | 59,054 | 64 | 71,991 | 268,013 | 135,606 | 30,577 | 1 | 34,783 | 200,967 | 272,510 | 89,631 | 65 | 106,774 | 468,980 |
| March 2018 | 141,772 | 99,242 | 66 | 48,999 | 290,079 | 122,630 | 55,151 | 21 | 36,622 | 214,424 | 264,402 | 154,393 | 87 | 85,621 | 504,503 |
| June 2018 | 99,974 | 69,588 | 83 | 63,100 | 232,745 | 74,817 | 36,697 | 17 | 38,492 | 150,023 | 174,791 | 106,285 | 100 | 101,592 | 382,768 |

| Period | Outbound call profile | | | | | | | | | |
|------------|--------------------------|-------------------------------|---------------------------------------|----------------------------------|-------|----------------------------|-------------------------------|---------------------------------------|----------------------------------|-------|
| | Customers Reached (%) | | | | | Average Talk Time (second) | | | | |
| | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total | Outbound calls for sales | Outbound calls for collection | Outbound calls for ATM-POS monitoring | Other operational outbound calls | Total |
| June 2017 | 58% | 54% | 52% | 71% | 58% | 129 | 94 | 62 | 86 | 108 |
| Sept. 2017 | 55% | 59% | 53% | 47% | 54% | 155 | 102 | 62 | 105 | 132 |
| Dec. 2017 | 50% | 66% | 98% | 67% | 57% | 174 | 109 | 62 | 118 | 145 |
| March 2018 | 54% | 64% | 76% | 57% | 57% | 141 | 77 | 59 | 116 | 115 |
| June 2018 | 57% | 65% | 83% | 62% | 61% | 142 | 91 | 53 | 136 | 125 |

| E-mail - Fax - Other | | | | | |
|----------------------------|--------------------------|--------------------------|-------------------------|---------------------------|------------------------------------|
| Number of e-mails received | Number of faxes received | The number of chat calls | The number of IVN calls | The number of video calls | Others (chat / co-browsing ..etc.) |
| 197,989 | 4,294 | 4,884 | 248,886 | 0 | 77,279 |
| 202,275 | 5,238 | 4,990 | 413,104 | 0 | 109,045 |
| 226,416 | 3,797 | 5,248 | 813,599 | 0 | 105,748 |
| 211,729 | 3,583 | 4,745 | 1,348,338 | 0 | 100,606 |
| 192,483 | 2,292 | 4,424 | 1,157,711 | 0 | 90,121 |

| Period | Outbound services (Number of banks) | | | | | | | | | |
|------------|--|--|--------------------------|----------------------------------|------------------------------|---|-------------------------------|------------------------------|----------------------------|--|
| | Inhouse | | | | | | | | | |
| | Outbound calls for collection (credit cards) | Outbound calls for collection (consumer loans) | Outbound calls for sales | Outbound calls for updating data | Retention / Anti-attribution | Outbound for credit card limit increasing | Outbound calls for activation | Outbound calls for campaigns | Outbound calls for welcome | Outbound calls for resend card/account statement |
| June 2017 | 1 | 1 | 4 | 4 | 5 | 3 | 3 | 4 | 2 | 4 |
| Sept. 2017 | 1 | 1 | 4 | 4 | 5 | 3 | 2 | 4 | 3 | 4 |
| Dec. 2017 | 1 | 1 | 4 | 5 | 5 | 3 | 3 | 4 | 3 | 4 |
| March 2018 | 0 | 0 | 4 | 4 | 4 | 2 | 2 | 4 | 3 | 4 |
| June 2018 | 0 | 0 | 4 | 4 | 4 | 2 | 2 | 4 | 3 | 4 |

| Period | Outbound services (Number of banks) | | | | | | | | | |
|------------|--|--|--------------------------|----------------------------------|------------------------------|---|-------------------------------|------------------------------|----------------------------|--|
| | Outsource / Other departments | | | | | | | | | |
| | Outbound calls for collection (credit cards) | Outbound calls for collection (consumer loans) | Outbound calls for sales | Outbound calls for updating data | Retention / Anti-attribution | Outbound for credit card limit increasing | Outbound calls for activation | Outbound calls for campaigns | Outbound calls for welcome | Outbound calls for resend card/account statement |
| June 2017 | 4 | 5 | 4 | 3 | 2 | 2 | 1 | 2 | 2 | 1 |
| Sept. 2017 | 3 | 5 | 4 | 3 | 2 | 3 | 1 | 3 | 3 | 1 |
| Dec. 2017 | 3 | 5 | 4 | 3 | 2 | 3 | 1 | 3 | 3 | 1 |
| March 2018 | 3 | 5 | 3 | 4 | 2 | 3 | 1 | 4 | 4 | 1 |
| June 2018 | 3 | 5 | 3 | 4 | 2 | 3 | 1 | 4 | 4 | 1 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. "Weighted average" formula is used in average formulas as of December 2012 period.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 12)

D. Other Statistics

| Period | Other Statistics | | | | | | | | | | | |
|------------|------------------|---------------------------------------|--------------------------------------|--|-------------------------------------|-------------------------------------|-----------------|-------------------------------------|------------------------------------|--|-------------------------------------|-------------------------------------|
| | Inbound calls | | | | | | Outbound calls | | | | | |
| | Number of seats | Number of calls evaluated per agent** | Number of agents per first manager** | Inbound-training time per agent (hour) | Daily break time per agent (minute) | Daily lunch time per agent (minute) | Number of seats | Number of calls evaluated per agent | Number of agents per first manager | Inbound-training time per agent (hour) | Daily break time per agent (minute) | Daily lunch time per agent (minute) |
| June 2017 | 254 | 45 | 15 | 142 | 39 | 55 | 184 | 1 | 0 | 176 | 43 | 53 |
| Sept. 2017 | 231 | 51 | 16 | 142 | 39 | 55 | 134 | 4 | 3 | 164 | 39 | 55 |
| Dec. 2017 | 234 | 51 | 16 | 142 | 39 | 52 | 136 | 5 | 5 | 164 | 39 | 55 |
| March 2018 | 248 | 51 | 15 | 140 | 39 | 52 | 142 | 5 | 0 | 157 | 40 | 53 |
| June 2018 | 245 | 51 | 20 | 147 | 37 | 51 | 146 | 13 | 7 | 164 | 38 | 53 |

E. Financial transactions

| | Number of transactions | Volume of transactions (Thousand TRY) |
|------------|------------------------|---------------------------------------|
| June 2017 | 23,594 | 35,668 |
| Sept. 2017 | 26,104 | 32,940 |
| Dec. 2017 | 31,364 | 65,825 |
| March 2018 | 33,555 | 154,597 |
| June 2018 | 51,585 | 328,683 |

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

**Weighted average is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Arithmetic mean (of data greater than zero) is used in other ratios.

List of participating banks

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 7 Burgan Bank A.Ş.
- 8 Denizbank A.Ş.
- 9 Fibabanka A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 Nurol Yatırım Bankası A.Ş.
- 14 Odea Bank A.Ş.
- 10 QNB Finansbank A.Ş.
- 15 Şekerbank T.A.Ş.
- 17 Tekstil Bankası A.Ş.
- 16 Turkish 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.

A. Total Number of Call Center Personnel*

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.*

** Entry 1 to 6 include the number of agents working in the bank's call center.*

** Entry 7 includes the number of agents working on be half of bank's call center, outside of the banks location.*

- 1. The number of part-time agents :** Total number of part-time agents that worked in the related three-month period.
- 2. The number of full-time agents:** Total number of full-time agents that worked in the related three-month period.
- 3. The number of supporting service staff :** Total number of employees who do not take calls in the call center in the related three-month period.
- 4. The number of managers :** Number of management team members who do not take calls in the related three-month period. ie. Team leaders, supervisors, call center manager
- 5. The number of agents that resigned and fired :** Total number of agents that resigned and laid off in the related three-month period.
- 6. The number of agents that transferred to another department :** Total number of agents that transferred to another department in the related three-month period.
- 7. The number of agents working in the Outsource company on behalf of Bank's call center:** Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category.*

** Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.*

- 1. Gender :** The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.
- 2. Academic background :** The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.
- 3. Geographical location :** The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.
- 4. Average age :** The average age of agents, supporting service staff and managers in the related three-month period.

Availability of SPK License : Total number of agents, supporting service staff and managers where SPK license is available in the related three-month period.

Foreign language speaking : Total number of agents, supporting service staff and managers who speak foreign language in the related three-month period.

C. Call Profile*

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.*

** Weighted average is used in average formulas.*

Inbound

- 1. Number of incoming calls received calls by IVR :** All calls answered or ceased in the IVR system. Calls incoming to agents or abandoned by the agents are not included.
- 2. Number of incoming calls answered by agents :** Number of incoming calls answered and abandoned by the agents.
Total number of incoming calls = Number of calls answered by the agents + Number of calls abandoned by the agents.
- 3. Number of abandoned calls from agents**

Answered calls (%) = (Number of incoming calls to agents-Number of agent abandoned calls) / Number of incoming calls to agents

- 4. Average talk time (second)**
- 5. Average after call work time (second)**
- 6. Average ringing time (second)**
- 7. Average speed of answer (second)**
- 8. Average time to abandonment (second)**
- 9. Number of active customers:** Number of customers that has called at least once in the past 3 months

Inbound call services - From the same line / another line

Glossary

Outbound

10. Number of reached customers : Not number of calls, the number of customers will be used.

11. Number of customers not reached: Not number of calls, the number of customers will be used.

Customers reached (%) = Number of reached customers / Total number of customers

12. E-mail - Fax - Other : Number of mails, faxes or others.

Outbound call services - From the same line / another line

Outbound call profile

13. Number of e-mails received

14. Number of faxes received

15. The number of chat calls

16. The number of IVN calls

17. The number of video calls

18. Others (chat / co-browsing ..etc.)

D. Other Statistics* - Both inbound calls and outbound calls

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.*

** Weighted average is used in items 2 and 3.*

** Arithmetic mean (for data "greater than zero") is used for items 4, 5 and 6.*

1. Number of seats : Number of seats occupied.

2. Number of calls evaluated per agent : Inbound and outbound calls evaluated per agent will be used.

3. Number of agents per first manager

4. Training time per agent (hour) : For a full time agent who works 9 hours in a day.

5. Daily break time per agent (minute) : For a full time agent who works 9 hours in a day. Standard legal break time will be given.

6. Daily lunch time per agent (minute) : For a full time agent who works 9 hours in a day. Standard legal lunch time will be given.

E. Financial Transactions*

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.*

1. Number of transactions : Total number of financial transactions in the related three-month period.

2. Volume of transactions (TL): Total volume of financial transactions in the related three-month period.

This report is prepared from the related statistics of banks that give call center service to the customers. Whilst every effort has been made to ensure that the information contained in this book is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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