Call Center Statistics

June 2021



Report Code: DE23

July 2021

Summary Tables

Number of Call Center Employees

		Marc	h 2021			June	2021		
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,319	2,323	8,642	28	6,387	2,361	8,748	27	106
The number of supporting									
service personnel	501	225	726	33	594	258	852	33	126
The number of managers	503	366	869	35	520	370	890	34	21
Total	7,323	2,914	10,237	-	7,501	2,989	10,490	-	253
Outsource	-	-	3,240	-	-	-	3,253	-	14

Distribution of Call Center Employees by City

	March	n 202 1	June	e 2021
	Total	(%)	Total	(%)
Istanbul and Izmit	5,219	51	5,413	52
Other	5,018	49	5,077	48
Total	10,237	100	10,490	100

Call Center Employee Profile

			March 202	1		June 2021				
	High school	College	University graduate	Post- graduate	Total	High school	College	University graduate	Post- graduate	Total
The number of agents	814	2,481	5,232	115	8,642	835	2,426	5,376	111	8,748
The number of supporting										
service personnel	96	156	414	60	726	88	214	487	63	852
The number of managers	51	156	579	83	869	48	161	597	84	890
Total	961	2,793	6,225	258	10,237	971	2,801	6,460	258	10,490

Call Profile

	March 2021	June 2021
Inbound call		
Total number of incoming		
calls (million)	105.4	98.7
Number of incoming calls		
answered by agents (million)	50.6	47.2
Answered Calls (%)	97	97
Average talk time (second)	174	179
Outbound call		
The total number of outbound		
call customers (million)	23.5	19.9
Customers reached (%)	46	47
Average talk time (second)	149	143
Number of e-mails received		
(thousand)	267.0	250.9
Number of faxes received		
(thousand)	1.8	1.1
The number of chat calls		
(thousand)	1,732.4	1,767.1
The number of IVN calls		
(million)	30.4	30.9
The number of video calls	581,766	822,037
Other (chat / co-browsing		
etc.) (thousand)	190.7	175.0

Financial transactions

	March 2021	June 2021
Number of transactions (million)*	2.3	2.4
Volume of transactions (billion TRY)*	12	13

* The total number and volume of financial transactions was provided from 18 banks (out of 22).

The Banks Association of Turkey Call Center Statistics* (Consolidated, 22 banks)

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		The number	The numbe	r of managers	
Period	The number of personnel in the service of inbound calls		The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total number of agents	tal number supporting of personn		The number of personnel in the service of outbound calls	
June 2020	39	22	6,646	938	7,645	678	718	92	9,133
Sept. 2020	45	34	6,931	938	1		-	98	9,133
	-	-			1				
Dec. 2020	48	38	7,239	990	8,315	703	736	97	9,851
March 2021	67	32	7,481	1,062	8,642	726	759	110	10,237
June 2021	82	32	7,565	1,069	8,748	852	714	176	10,490

The number o resingned a	•	transferred	of agents that to another tment	
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number	The number of personnel in the service of outbound calls	Total Turnover (%)
177	51	59	9	4%
457	457 91 60 1		11	8%
432	82	73	12	7%
454	94	156	17	8%
611	75	152	28	10%

	The number of agents working in he Outsource company on behalf of Bank's call
	center
_	center 2,619
_	
	2,619
	2,619 2,861

B. Call Center Employee Profile

				Gend	er				Average Age				
Period	The numbe	er of agents	The number of supporting service personnel		The number of managers		Total		Agent	Supporting service	Manager		
	Female	Male	Female	Male	Female	Male	Female	Male		personnel			
June 2020	5,569	2,076	436	242	465	345	6,470	2,663	27	33	35		
Sept. 2020	5,758	2,237	479	221	474	351	6,711	2,809	27	33	34		
Dec. 2020	6,001	2,314	480	223	476	357	6,957	2,894	27	33	34		
March 2021	6,319	2,323	501	225	503	366	7,323	2,914	28	33	35		
June 2021	6,387	2,361	594	258	520	370	7,501	2,989	27	33	34		

								Educati	on							
Period					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 2020	843	2,457	4,257	88	86	167	369	56	63	144	511	92	992	2,768	5,137	236
Sept. 2020	811	2,441	4,643	100	84	169	395	52	59	145	529	92	954	2,755	5,567	244
Dec. 2020	816	2,440	4,962	97	87	167	391	58	54	128	571	80	957	2,735	5,924	235
March 2021	814	2,481	5,232	115	96	156	414	60	51	156	579	83	961	2,793	6,225	258
June 2021	835	2,426	5,376	111	88	214	487	63	48	161	597	84	971	2,801	6,460	258

				Geographica	I Location				Availability of SPK Licence Foreig						reign language speaking		
Period				mber of supporting rvice personnel		r of managers Tot		otal	The number	supporting	The number of managers	Total	The number of agents	The number of supporting service	The number of managers	Total	
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	of agents	service personnel	managers		or agents	personnel	ormanagers		
June 2020	3,733	3,912	574	104	502	308	4,809	4,324	87	28	61	176	230	74	135	439	
Sept. 2020	4,026	3,969	594	106	513	312	5,133	4,387	95	29	57	181	239	73	139	451	
Dec. 2020	4,077	4,238	590	113	510	323	5,177	4,674	102	30	60	192	228	73	138	439	
March 2021	4,098	4,544	602	124	519	350	5,219	5,018	133	27	61	221	250	69	142	461	
June 2021	4,156	4,592	723	129	534	356	5,413	5,077	133	31	60	224	285	76	140	501	

* 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.

** Data for March 2021 has been updated by a bank.

The Banks Association of Turkey Call Center Statistics* (Consolidated, 22 banks)

C. Call Profile

					Inbo	ound call profil	e				
Period	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 snswer (second)	Average time to abandon- ment (second)	Number of active customers
June 2020	79,862,484	53,932,827	133,795,311	7,776,462	86%	176	5	2	133	220	28,275,191
Sept. 2020	61,837,977	50,435,034	112,273,011	3,474,906	93%	175	5	2	67	146	24,381,097
Dec. 2020	63,742,912	52,049,424	115,792,336	1,833,871	96%	169	5	2	36	120	26,211,217
March 2021	54,768,494	50,626,928	105,395,422	1,269,639	97%	174	5	2	23	104	25,048,443
June 2021	51,550,873	47,152,810	98,703,683	1,280,427	97%	179	5	2	22	105	23,330,367

							Inbour	d call services	Number of ban	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		satistaction or		SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
June 2020	22	20	20	9	23	16	13	6	8	6	18	13	8	11	4	23
Sept. 2020	21	20	19	9	22	16	13	5	8	6	18	11	8	11	4	21
Dec. 2020	21	20	18	9	22	16	13	5	8	5	18	12	8	11	4	21
March 2021	19	20	18	9	22	16	11	5	7	5	18	11	7	9	4	21
June 2021	19	20	17	. 9	21	16	12	5	7	5	16	11	7	9	4	19

							Inbour	d call services	Number of ban	ks)						
								From the and	other line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	satistaction or		SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
June 2020	1	2	0	6	1	1	8	8	11	8	4	8	8	3	7	1
Sept. 2020	1	2	0	7	1	1	8	8	11	8	4	10	9	3	8	1
Dec. 2020	1	2	0	6	1	1	8	8	10	9	4	10	9	3	8	1
March 2021	1	2	0	7	1	1	8	7	12	8	4	9	8	4	6	1
June 2021	1	2	0	7	1	1	9	7	12	8	5	9	8	4	5	1

** Data for March 2021 has been updated by a bank.

The Banks Association of Turkey Call Center Statistics*

(Consolidated, 22 banks)

							Out	bound call profile	e						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		IT	ne total numb	er of outbound	call customers	
Period	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 2020	6,713,073	98,819	6,290	1,460,171	8,278,353	8,357,399	75,259	4,606	1,340,075	9,777,339	15,070,472	174,078	10,896	2,800,246	18,055,692
Sept. 2020	6,441,189	827,169	7,648	1,513,097	8,789,103	7,347,979	736,181	6,850	2,141,679	10,232,689	13,789,168	1,563,350	14,498	3,654,776	19,021,792
Dec. 2020	7,528,512	1,059,690	4,953	1,726,979	10,320,134	9,337,329	984,585	3,716	1,661,761	11,987,391	16,865,841	2,044,275	8,669	3,388,740	22,307,525
March 2021	7,050,082	2,277,697	3,025	1,448,938	10,779,742	9,430,274	1,850,451	1,802	1,433,326	12,715,853	16,480,356	4,128,148	4,827	2,882,264	23,495,595
June 2021	6,398,801	1,632,065	2,908	1,343,128	9,376,902	7,883,728	1,325,166	2,040	1,301,739	10,512,673	14,282,529	2,957,231	4,948	2,644,867	19,889,575

					Outbound ca	ll profile				
		Cus	tomers Reache	d (%)			Avera	ige Talk Time (se	econd)	
Period	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 2020	45%	57%	58%	52%	46%	181	89	38	138	172
Sept. 2020	47%	53%	53%	41%	46%	168	117	37	116	154
Dec. 2020	45%	52%	57%	51%	46%	160	144	40	140	155
March 2021	43%	55%	63%	50%	46%	160	123	37	136	149
June 2021	45%	55%	59%	51%	47%	155	111	43	124	143

		E-mail - Fa	x - 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.)
541,843	6,061	2,105,201	13,808,763	201,925	164,700
338,047	2,783	1,365,342	19,238,336	178,147	175,543
344,138	2,337	1,606,134	17,875,894	229,704	221,986
267,025	1,830	1,732,429	30,373,806	581,766	190,748
250,914	1,149	1,767,082	30,935,434	822,037	175,048

				Outbo	und services (N Inhous		ks)			
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data		Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	6	6	14	10	12	10	5	11	7	7
Sept. 2020	7	7	14	8	10	11	5	11	8	7
Dec. 2020	7	7	14	8	10	11	5	11	8	7
March 2021	6	6	14	8	9	10	4	10	7	7
June 2021	5	5	14	7	9	10	4	10	7	5

				Outbo	und services (N	lumber of ban	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	9	11	16	9	11	8	6	11	9	7
Sept. 2020	11	13	15	8	11	8	7	12	8	7
Dec. 2020	10	12	15	9	12	8	7	12	9	7
March 2021	10	13	15	8	11	8	7	13	9	7
June 2021	9	12	15	10	12	8	7	12	8	7

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

The Banks Association of Turkey Call Center Statistics* (Consolidated, 22 banks)

D. Other Statistics

						Other Sta	tistics					
			Inboun	d calls					Outbour	nd calls		-
Period	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	first manager	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
June 2020	7,094	17	17	191	39	49	1,356	20	15	105	39	50
Sept. 2020	7,589	19	17	227	40	49	1,379	21	17	97	41	49
Dec. 2020	7,534	19	18	247	40	48	1,395	22	18	114	41	49
March 2021	7,759	20	17	233	40	48	1,419	20	18	111	41	49
June 2021	7,423	20	18	193	40	49	1,136	23	18	113	41	49

E. Financial transactions

Period	Number of transactions** *	Volume of transactions (Thousand TRY)***
June 2020	2,141,188	13,567,507
Sept. 2020	2,394,784	14,989,831
Dec. 2020	2,473,593	13,475,948
March 2021	2,300,834	11,562,252
June 2021	2,415,026	12,813,353

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

* The total number and volume of financial transactions was provided from 18 banks (out of 22).

Statistics in this report consist of data from banks that are members of the Banks Association of Turkey (deposit banks, development and investment banks) providing call center services. Participation banks are not included.

Call Center Statistics*

(The number of agents \ge 251) (Number of banks: 10)

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		The sumber	The numbe	r of managers	
Period	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	Total number of agents	The number of supporting service personnel	in the service of	The number of personnel in the service of outbound calls	Total
June 2020	38	22	6,139	845	7.044	619	666	81	8,410
Sept. 2020	44	34			7,413				8,819
Dec. 2020	47	38	6,764	916	7,765	645	685	88	9,183
March 2021	66	32	6,982	984	8,064	668	708	96	9,536
June 2021	82	32	7,059	982	8,155	796	664	162	9,777

The number o resingned a	•	transferred	of agents that I to another rtment	
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	Total Turnover (%)
157	51	55	7	4%
387	87	48	11	7%
393	79	59	11	7%
403	71	148	17	8%
580	73	147	25	10%

The number of agents working in the Outsource company on behalf of Bank's call
center
2,179
2,179
2,179 2,430

B. Call Center Employee Profile

				Gend	ler					Average Age	
Period	The numbe	er of agents		of supporting personnel	The number of	of managers	Т	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
June 2020	5,146	1,898	406	213	431	316	5,983	2,427	28	33	34
Sept. 2020	5,357	2,056	449	194	440	323	6,246	2,573	27	32	34
Dec. 2020	5,608	2,157	449	196	442	331	6,499	2,684	27	33	34
March 2021	5,903	2,161	470	198	470	334	6,843	2,693	27	33	34
June 2021	5,956	2,199	563	233	486	340	7,005	2,772	27	33	34

Education

								The number of	of agents							
Period																
	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 2020	784	2,203	3,974	83	85	149	335	50	61	129	471	86	930	2,481	4,780	219
Sept. 2020	757	2,203	4,360	93	82	150	368	43	57	131	487	88	896	2,484	5,215	224
Dec. 2020	759	2,217	4,698	91	83	150	364	48	52	114	530	77	894	2,481	5,592	216
March 2021	767	2,258	4,931	108	94	141	386	47	49	141	535	79	910	2,540	5,852	234
June 2021	788	2,205	5,057	105	85	204	456	51	46	146	553	81	919	2,555	6,066	237

				Geographica	I Location					Availability of	f SPK Licence			Foreign langua	ge speaking	
Period	The numbe	r of agents		of supporting personnel	The number o	of managers	Т	otal	The number of agents	supporting	The number of managers	Total	The number of agents	The number of supporting service	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	or agoine	service personnel	managere		or ugomo	personnel	er managere	
June 2020	3,468	3,576	534	85	458	289	4,460	3,950	81	27	60	168	189	59	121	369
Sept. 2020	3,753	3,660	555	88	471	292	4,779	4,040	90	28	56	174	190	60	124	374
Dec. 2020	3,827	3,938	550	95	469	304	4,846	4,337	97	29	59	185	185	59	123	367
March 2021	3,800	4,264	562	106	475	329	4,837	4,699	128	27	60	215	204	55	127	386
June 2021	3,843	4,312	684	112	491	335	5,018	4,759	128	31	59	218	229	61	129	419

* 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.

** Data for March 2021 has been updated by a bank.

Call Center Statistics*

(The number of agents \ge 251) (Number of banks: 10)

C. Call Profile

					Inbe	ound call profil	е				
Period	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 snswer (second)	Average time to abandon- ment (second)	Number of active customers
June 2020	75,562,745	50,132,382	125,695,127	7,498,111	85%	172	5	2	138	228	26,685,749
Sept. 2020	57,965,769	47,151,891	105,117,660	3,394,669	93%	172	5	2	70	151	23,140,311
Dec. 2020	60,456,989	48,851,567	109,308,556	1,761,258	96%	167	5	2	37	123	25,091,553
March 2021	51,677,011	47,357,059	99,034,070	1,191,219	97%	171	5	2	23	107	23,715,199
June 2021	48,381,765	43,921,946	92,303,711	1,203,337	97%	177	5	2	22	107	22,097,619

							Inboun	d call services (Number of banl	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	sunnort line		line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
June 2020	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	10
Sept. 2020	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	10
Dec. 2020	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	10
March 2021	10	10	10	5	10	8	7	2	2	2	7	5	4	4	4	10
June 2021	10	10	10	5	10	8	7	2	2	2	6	5	4	4	4	10

							Inbour	d call services (Number of ban	ks)						
								From the and	other line							
Period	Banking services	Card services	Applications (credit card, supple- mentary 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	line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
June 2020	1	1	0	4	1	1	6	5	8	5	3	4	6	2	6	0
Sept. 2020	1	1	0	4	1	1	6	5	8	5	3	4	7	2	7	0
Dec. 2020	1	1	0	4	1	1	6	5	8	6	3	4	7	2	7	0
March 2021	1	1	0	4	1	1	6	5	8	6	3	5	6	3	6	0
June 2021	1	1	0	4	1	1	6	5	8	6	4	5	6	3	5	0

** Data for March 2021 has been updated by a bank.

Call Center Statistics*

(The number of agents \ge 251) (Number of banks: 10)

							Out	bound call profil	e						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TI	ne total numb	er of outbound	call customers	
Period	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 2020	6,085,561	37,615	6,290	1,416,225	7,545,691	7,917,892	36,726	4,606	1,305,408	9,264,632	14,003,453	74,341	10,896	2,721,633	16,810,323
Sept. 2020	5,747,804	755,503	7,648	1,469,458	7,980,413	6,764,365	677,464	6,850	2,102,373	9,551,052	12,512,169	1,432,967	14,498	3,571,831	17,531,465
Dec. 2020	6,798,171	980,743	4,953	1,688,193	9,472,060	8,777,910	913,754	3,716	1,629,647	11,325,027	15,576,081	1,894,497	8,669	3,317,840	20,797,087
March 2021	6,342,412	2,207,224	3,025	1,418,238	9,970,899	8,884,638	1,816,271	1,802	1,411,539	12,114,250	15,227,050	4,023,495	4,827	2,829,777	22,085,149
June 2021	5,771,346	1,554,107	2,908	1,307,547	8,635,908	7,338,759	1,295,788	2,040	1,278,577	9,915,164	13,110,105	2,849,895	4,948	2,586,124	18,551,072

					Outbound ca	II profile				
		Cus	tomers Reache	d (%)			Avera	ge Talk Time (se	econd)	
Period	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 2020	43%	51%	58%	52%	45%	186	94	38	138	177
Sept. 2020	46%	53%	53%	41%	46%	177	121	37	116	160
Dec. 2020	44%	52%	57%	51%	46%	168	151	40	141	162
March 2021	42%	55%	63%	50%	45%	168	125	37	137	154
June 2021	44%	55%	59%	51%	47%	163	113	43	124	148

		E-mail - Fa	ax - 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.)
435,454	3,370	1,976,086	13,187,916	200,745	0
232,770	1,205	1,282,123	16,170,997	177,035	C
211,858	955	1,538,645	15,973,882	226,825	C
147,293	723	1,672,269	28,430,131	578,154	0
149,121	731	1,717,588	28,931,980	796,460	C

				Outbo	und services (N	lumber of banl	(s)			
					Inhous	ie .				
Period	Outbound calls for collection (credit cards)	(consumer	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	4	4	7	4	7	5	3	5	3	2
Sept. 2020	4	4	7	4	6	5	3	5	3	2
Dec. 2020	4	4	7	4	6	5	3	5	3	3
March 2021	4	4	7	4	6	5	3	5	3	3
June 2021	3	3	7	3	6	5	3	5	3	3

				Outbo	und services (N	lumber of banl	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	6	6	9	5	6	3	4	6	3	5
Sept. 2020	7	7	9	4	6	3	5	7	4	5
Dec. 2020	7	7	9	5	7	3	5	7	4	5
March 2021	7	7	9	4	6	3	5	7	4	5
June 2021	6	6	9	6	7	3	5	7	4	5

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

Call Center Statistics*

(The number of agents \geq 251) (Number of banks: 10)

D. Other Statistics

						Other Sta	tistics					
			Inboun	d calls		-			Outbour	nd calls	-	
Period	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 2020	6,353	18	17	269	40	51	1,114	21	16	88	42	47
Sept. 2020	6,806	20	17	351	41	51	1,135	22	18	68	44	47
Dec. 2020	6,792	19	18	399	41	51	1,160	23	19	103	44	47
March 2021	7,006	20	17	330	41	51	1,186	21	19	91	44	47
June 2021	6,670	20	18	228	41	51	898	24	18	92	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
June 2020	1,837,309	11,677,134
Sept. 2020	2,088,025	12,736,287
Dec. 2020	2,164,599	11,045,135
March 2021	2,076,273	9,604,683
June 2021	2,188,009	10,821,711

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

Call Center Statistics*

(51 \leq The number of agents \leq 250) (Number of banks: 5)

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		T I	The numbe	r of managers	
Period	The number of personnel in the service of inbound calls	nersonnel in	personnel in the service of	The number of personnel in the service of outbound calls	Total number of agents	The number of supporting service personnel	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
		-							
June 2020	0	0	415	65	480	45	35	4	564
Sept. 2020	0	0	400	62	462	44	35	4	545
Dec. 2020	0	0	331	44	375	36	28	2	441
March 2021	0	0	435	61	496	43	38	9	586
June 2021	0	0	440	68	508	41	39	9	597

The number of resingned a		transferred	of agents that to another tment	
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	Total Turnover (%)
18	0	3	0	4%
60	2	9	0	15%
30	1	4	1	10%
45	23	8	0	15%
27	2	3	1	6%

The number of agents working in the Outsource company on behalf of Bank's call center 220 207 170 213 263

B. Call Center Employee Profile

				Gend	er					Average Age	
Period	The numbe	er of agents		of supporting personnel	The number of	of managers	Т	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
June 2020	361	119	21	24	24	15	406	158	27	31	33
Sept. 2020	346	116	22	22	25	14	393	152	27	31	34
Dec. 2020	291	84	17	19	20	10	328	113	27	33	33
March 2021	374	122	22	21	28	19	424	162	27	32	33
June 2021	385	123	22	19	28	20	435	162	27	33	33

								Educat	ion							
Period		The numbe	er of agents		The nur	mber of suppor	rting service p	ersonnel		The number	of managers			Tota	1	
	High school College ' High school College				University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate		
June 2020	35	217	225	3	0	14	27	4	1	12	24	2	36	243	276	9
Sept. 2020	36	206	215	5	1	16	20	7	1	12	25	1	38	234	260	13
Dec. 2020	31	189	152	3	1	16	13	6	1	11	18	0	33	216	183	9
March 2021	36	198	256	6	1	12	20	10	2	13	30	2	39	223	306	18
June 2021	35	194	273	6	3	7	22	9	2	13	31	2	40	214	326	17

				Geographica	I Location					Availability of	f SPK Licence			Foreign langua	ige speaking	
Period	The numbe	r of agents		of supporting personnel	The number	of managers	то	otal	The number of agents	supporting	The number of	Total	The number of agents		The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	agents	service personnel	managers		agents	personnel	or managers	
June 2020	154	326	27	18	21	18	202	362	1	0	0	1	23	13	5	41
Sept. 2020	162	300	27	17	20	19	209	336	1	0	0	1	28	12	6	46
Dec. 2020	86	289	19	17	12	18	117	324	1	0	0	1	11	10	5	26
March 2021	228	268	26	17	27	20	281	305	5	0	1	6	31	13	8	52
June 2021	243	265	25	16	28	20	296	301	5	0	1	6	44	14	7	65

* 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.

Call Center Statistics*

(51 \leq The number of agents \leq 250) (Number of banks: 5)

C. Call Profile

					Inbo	ound call profil	e				
Period	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 snswer (second)	Average time to abandon- ment (second)	Number of active customers
June 2020	3,828,599	2,818,038	6,646,637	215,077	92%	229	4	3	74	127	1,122,554
Sept. 2020	3,287,419	2,379,436	5,666,855	53,187	98%	207	4	3	20	99	903,230
Dec. 2020	2,782,718	2,018,756	4,801,474	31,206	98%	204	4	2	14	87	739,433
March 2021	2,785,746	2,185,939	4,971,685	46,400	98%	219	3	2	18	62	1,021,724
June 2021	2,861,996	2,302,484	5,164,480	52,634	98%	200	4	3	17	89	943,208

							Inbour	d call services	Number of ban	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line		Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
June 2020	4	4	4	2	4	4	1	2	2	1	2	4	1	1	0	3
Sept. 2020	4	4	4	2	4	4	1	1	2	1	2	4	1	1	0	3
Dec. 2020	3	3	3	2	3	3	1	1	2	1	2	3	1	1	0	2
March 2021	5	5	5	2	5	5	2	1	3	2	3	5	1	2	0	4
June 2021	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4

							Inboun	d call services	Number of ban	ks)						
								From the and	other line							
Period	Banking services	Card services	Applications (credit card, supple- mentary 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 2020	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1
Sept. 2020	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1
Dec. 2020	0	0	0	1	0	0	1	1	1	1	1	1	1	1	0	1
March 2021	0	0	0	2	0	0	2	1	1	1	1	2	1	1	0	1
June 2021	0	0	0	2	0	0	3	1	1	1	1	2	1	1	0	1

Call Center Statistics*

(51 \leq The number of agents \leq 250) (Number of banks: 5)

							Out	bound call profile	e						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TI	ne total numb	er of outbound of	call customers	
Period	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 2020	575,531	0	0	0	575,531	353,918	0	0	0	353,918	929,449	0	0	0	929,449
Sept. 2020	591,928	0	0	0	591,928	426,513	0	0	0	426,513	1,018,441	0	0	0	1,018,441
Dec. 2020	595,877	0	0	0	595,877	419,395	0	0	0	419,395	1,015,272	0	0	0	1,015,272
March 2021	629,659	0	0	2,235	631,894	475,756	0	0	675	476,431	1,105,415	0	0	2,910	1,108,325
June 2021	561,381	0	0	1,991	563,372	457,385	0	0	592	457,977	1,018,766	0	0	2,583	1,021,349

					Outbound ca	ll profile				
		Cus	tomers Reache	d (%)			Avera	ige Talk Time (se	econd)	
Period	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 2020	62%	-	-	-	62%	123	-	-	-	123
Sept. 2020	58%	-	-	-	58%	84	-	-	-	84
Dec. 2020	59%	-	-	-	59%	73	-	-	-	73
March 2021	57%	-	-	77%	57%	81	-		153	81
June 2021	55%	-	-	77%	55%	75	-	-	159	75

				Outbo	und services (N	lumber of banl	(S)			
					Inhous	se				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	2	2	4	3	3	3	1	3	2	2
Sept. 2020	2	2	4	2	3	3	1	3	2	2
Dec. 2020	1	1	3	2	2	2	1	3	2	2
March 2021	2	2	5	3	3	4	1	4	3	2
June 2021	2	2	5	3	3	4	1	4	3	2

					und services (N tsource / Other		(S)			
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	0	0	3	1	3	2	0	2	2	1
Sept. 2020	0	0	3	1	3	2	0	2	1	1
Dec. 2020	0	0	2	1	2	2	0	2	1	1
March 2021	0	1	4	2	3	3	0	3	2	1
June 2021	0	4	4	0	2	2	0	0	4	4

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

		E-mail - Fa	x - Other		
Number of e- mails received	Number of faxes received	The number of chat calls		The number of video calls	Others (chat / co- browsing etc.)
0	0	124,269	258,615	1,180	0
0	0	78,843	413,147	1,112	0
0	0	62,469	413,147	0	0
228	0	56,708	775,253	3,612	0
126	0	48,198	621,180	25,577	0

Call Center Statistics*

(51 \leq The number of agents \leq 250) (Number of banks: 5)

D. Other Statistics

						Other Sta	itistics					
			Inboun	d calls					Outbour	d calls		
Period	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 2020	560	5	23	143	38	53	89	8	11	60	35	55
Sept. 2020	611	6	22	143	36	53	88	8	11	60	35	55
Dec. 2020	449	5	18	161	38	48	64	7	11	45	38	53
March 2021	600	8	16	210	38	49	92	11	9	60	34	56
June 2021	601	9	16	174	38	48	95	10	9	60	34	56

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
June 2020	262,800	1,531,885
Sept. 2020	260,690	1,560,300
Dec. 2020	155,671	1,595,543
March 2021	189,593	1,559,533
June 2021	191,593	1,648,659

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

The Banks Association of Turkey Call Center Statistics*

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		The sumber	The numbe	r of managers	
Period	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	Total number of agents	The number of supporting service personnel	in the service of	The number of personnel in the service of outbound calls	
June 2020	1	0	92	28	121	14	17	7	159
Sept. 2020	1	0	92	27	120	13	16	7	156
Dec. 2020	1	0	144	30	175	22	23	7	227
March 2021	1	0	64	17	82	15	13	5	115
June 2021	0	0	66	19	85	15	11	5	116

The number o resingned	•	The number of transferred depar		
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	Total Turnover (%)
2	0	1	2	4%
10	2	3	0	13%
9	2	10	0	12%
6	0	0	0	7%
		2	0	9%

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	220
	220 224
	-
	224

B. Call Center Employee Profile

				Gend	er					Average Age	
Period	The number of agents			The number of supporting service personnel		The number of managers		Total		Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
June 2020	62	59	9	5	10	14	81	78	27	38	36
Sept. 2020	55	65	8	5	9	14	72	84	27	38	35
Dec. 2020	102	73	14	8	14	16	130	97	27	35	36
March 2021	42	40	9	6	5	13	56	59	28	38	39
June 2021	46	39	9	6	6	10	61	55	27	34	35

								Educat	ion							
Period		The numbe	er of agents		The nur	mber of suppo	rting service p	ersonnel		The number	of managers			Tota	I	
	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 2020	24	37	58	2	1	4	7	2	1	3	16	4	26	44	81	8
Sept. 2020	18	32	68	2	1	3	7	2	1	2	17	3	20	37	92	7
Dec. 2020	26	34	112	3	3	1	14	4	1	3	23	3	30	38	149	10
March 2021	11	25	45	1	1	3	8	3	0	2	14	2	12	30	67	6
June 2021	12	27	46	0	0	3	9	3	0	2	13	1	12	32	68	4

				Geographica	I Location					Availability o	of SPK Licence			Foreign langua	ge speaking	
Period	The numbe	er of agents		of supporting personnel	The number o	of managers	т	otal	The number of agents	supporting	The number of managers	Total	The number of agents	The number of supporting service	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	of agoing	service personnel	managero		or agents	personnel	or managers	
June 2020	111	10	13	1	23	1	147	12	5	1	1	7	18	2	9	29
Sept. 2020	111	9	12	1	22	1	145	11	4	1	1	6	21	1	9	31
Dec. 2020	164	11	21	1	29	1	214	13	4	1	1	6	32	4	10	46
March 2021	70	12	14	1	17	1	101	14	0	0	0	0	15	1	7	23
June 2021	70	15	14	1	15	1	99	17	0	0	0	0	12	1	4	17

* 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: 7)

C. Call Profile

					Inbo	ound call profil	е				
Period	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 snswer (second)	Average time to abandon- ment (second)	Number of active customers
June 2020	471,140	982,407	1,453,547	63,274	94%	196	3	3	28	51	466,888
Sept. 2020	584,789	903,707	1,488,496	27,050	97%	200	3	3	18	52	337,556
Dec. 2020	503,205	1,179,101	1,682,306	41,407	96%	192	4	3	18	55	380,231
March 2021	305,737	1,083,930	1,389,667	32,020	97%	213	3	3	18	54	311,520
June 2021	307,112	928,380	1,235,492	24,456	97%	205	2	7	18	47	289,540

							Inbour	nd call services (Number of ban	ks)						
		From the same line														
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line		Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
June 2020	8	6	6	2	9	4	5	2	4	3	9	3	3	6	0	10
Sept. 2020	7	6	5	2	8	4	5	2	4	3	9	1	3	6	0	8
Dec. 2020	8	7	5	2	9	5	5	2	4	2	9	3	3	6	0	9
March 2021	4	5	3	2	7	3	2	2	2	1	8	1	2	3	0	7
June 2021	4	5	2	2	6	3	2	2	2	1	7	1	2	3	0	5

							Inbour	d call services	Number of ban	ks)						
								From the and	other line							
Period	Banking services	Card services	Applications (credit card, supple- mentary 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 2020	0	1	0	1	0	0	0	2	2	2	0	3	1	0	1	0
Sept. 2020	0	1	0	2	0	0	0	2	2	2	0	5	1	0	1	0
Dec. 2020	0	1	0	1	0	0	1	2	1	2	0	5	1	0	1	0
March 2021	0	1	0	1	0	0	0	1	3	1	0	2	1	0	0	0
June 2021	0	1	0	1	0	0	0	1	3	1	0	2	1	0	0	0

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 7)

							Out	bound call profil	e						
		Numbe	er of reached cu	stomers			Number	of customers no	t reached		The total number of outbound call customers				
Period	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 2020	51,981	61,204	0	43,946	157,131	85,589	38,533	0	34,667	158,789	137,570	99,737	0	78,613	315,920
Sept. 2020	101,457	71,666	0	43,639	216,762	157,101	58,717	0	39,306	255,124	258,558	130,383	0	82,945	471,886
Dec. 2020	134,464	78,947	0	38,786	252,197	140,024	70,831	0	32,114	242,969	274,488	149,778	0	70,900	495,166
March 2021	78,011	70,473	0	28,465	176,949	69,880	34,180	0	21,112	125,172	147,891	104,653	0	49,577	302,121
June 2021	66,074	77,958	0	33,590	177,622	87,584	29,378	0	22,570	139,532	153,658	107,336	0	56,160	317,154

		Outbound call profile											
		Cus	tomers Reache	d (%)		Average Talk Time (second)							
Period	Outbound calls for sales	Outbound Calls for Calls		Outbound calls for ATM- POS monitoring		Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total			
June 2020	38%	61%	-	56%	50%	219	86	-	111	137			
Sept. 2020	39%	55%	-	53%	46%	157	68	-	110	118			
Dec. 2020	49%	53%	-	55%	51%	141	60	-	125	113			
March 2021	53%	67%	-	57%	59%	128	66	-	98	99			
June 2021	43%	73%	-	60%	56%	131	68	-	146	106			

	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.)							
106,389	2,691	4,846	362,232	0	164,700							
105,277	1,578	4,376	2,654,192	0	175,543							
132,280	1,382	5,020	1,488,865	2,879	221,986							
119,504	1,107	3,452	1,168,422	0	190,748							
101,667	418	1,296	1,382,274	0	175,048							

				Outbo	und services (N	lumber of banl	Outbound services (Number of banks)										
					Inhous	se											
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement							
June 2020	0	0	3	3	2	2	1	3	2	3							
Sept. 2020	1	1	3	2	1	3	1	3	3	3							
Dec. 2020	2	2	4	2	2	4	1	3	3	2							
March 2021	0	0	2	1	0	1	0	1	1	2							
June 2021	0	0	2	1	0	1	0	1	1	0							

					und services (N tsource / Other		(S)			
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
June 2020	3	5	4	3	2	3	2	3	4	1
Sept. 2020	4	6	3	3	2	3	2	3	3	1
Dec. 2020	3	5	4	3	3	3	2	3	4	1
March 2021	3	5	2	2	2	2	2	3	3	1
June 2021	3	5	2	2	2	2	2	3	3	1

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

The Banks Association of Turkey Call Center Statistics* (The number of agents \leq 50) (Number of banks: 7)

D. Other Statistics

						Other Sta	tistics						
			Inboun	d calls			Outbound calls						
Period	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		Daily break time per agent (minute)	Daily lunch time per agent (minute)	
June 2020	181	40	9	145	39	50	153	6	3	164	38	53	
Sept. 2020	181	35	10	145	39	47	153	9	3	164	38	53	
Dec. 2020	172	37	12	135	40	46	156	17	6	176	41	49	
March 2021	293	49	12	131	40	45	171	16	6	159	39	51	
June 2021	152	40	13	157	40	47	143	8	4	208	45	45	

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
June 2020	41,079	358,488
Sept. 2020	46,069	693,244
Dec. 2020	153,323	835,269
March 2021	34,968	398,036
June 2021	35,424	342,983

* 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 avarage is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Aritmetic 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 Burgan Bank A.Ş.
- 6 Denizbank A.Ş.
- 7 Fibabanka A.Ş.
- 8 HSBC Bank A.Ş.
- 9 ICBC Turkey Bank A.Ş.
- 10 ING Bank A.Ş.
- 11 Nurol Yatırım Bankası A.Ş.
- 12 Odea Bank A.Ş.
- 13 QNB Finansbank A.Ş.
- 14 Şekerbank T.A.Ş.
- 15 Turkish Bank A.Ş.
- 16 Türk Ekonomi Bankası A.Ş.
- 17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 18 Türkiye Garanti Bankası A.Ş.
- 19 Türkiye Halk Bankası A.Ş.
- 20 Türkiye İş Bankası A.Ş.
- 21 Türkiye Vakıflar Bankası A.Ş.
- 22 Yapı ve Kredi Bankası A.Ş.

Glossary

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 thre-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

The number of agents that resigned and fired : Total number of agents that resigned and laid off in the related three-month period.
 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 avarage 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 avarage 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 tranactions in the related three-month period.
- 2. Volume of transactions (TL): Total volume of financial tranactions 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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