



**Internet and Mobile Banking Statistics
March 2014**

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April 2014

Internet and Mobile Banking Statistics ¹

March 2014

The statistics covered in this report were provided from 27 banks those supplying internet banking services to their customers. Internet banking statistics for retail and commercial customers, the number of active customers by provinces and mobile banking statistics of 16 banks are included in this report.

I. Internet Banking Statistics

1. Number of Registered and Active Customers

The total number of registered retail customers that logged in at least once was 28.6 million as of March 2014. The total number of registered retail customers that logged in at least once in one-year period was 17.5 million.

As of March 2014, the number of active retail customers was 12 million. This number shows that 42 percent of the retail customers used internet banking services during January-March 2014 period. The number of active retail customers increased by 1.8 million and 616 thousand as compared to March 2013 and December 2013, respectively.

Number of Customers Using Internet Banking Services

	March 2013 (Thousand)	December 2013 (Thousand)	March 2014 (Thousand)
Number of retail customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	10,246	11,422	12,039
Registered (B) <i>(that logged in at least once)</i>	24,012	28,190	28,590
Registered (C) <i>(that logged in at least once in one-year period)</i>	14,654	16,824	17,462
Active (A) / registered (B) (percent)	43	41	42
Number of commercial customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	953	1,014	1,066
Registered (B) <i>(that logged in at least once)</i>	2,100	2,235	2,086
Registered (C) <i>(that logged in at least once in one-year period)</i>	1,150	1,217	1,272
Active (A) / registered (B) (percent)	45	45	51
Number of total customers			
Active (A) <i>(that logged in at least once in the related three-month period)*</i>	11,199	12,436	13,105
Registered (B) <i>(that logged in at least once)</i>	26,112	30,425	30,677
Registered (C) <i>(that logged in at least once in one-year period)</i>	15,805	18,041	18,734
Active (A) / registered (B) (percent)	43	41	43

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

The total number of registered commercial customers that logged in at least once was 2.1 million as of March 2014, where 1.1 million of them (51 percent of total commercial customers) used internet banking services during the January-March 2014 period. The total number of registered commercial customers that logged in at least once in one-year period was 1.3 million.

As of March 2014, 43 percent of the total number of registered customers (retail and commercial) is active customers, and they logged in at least once during the January-March 2014 period. The number of total active customers increased by 1.9 million and by 669 thousand as compared to March 2013 and December 2013, respectively.

2. Internet Banking Transactions

2.1. Investment Transactions

The total number of investment transactions performed by using internet banking services was 11 million with an amount of TRY 120 billion during the January-March 2014 period.

As of March 2014, time deposit accounts transactions were the largest in total volume of transactions with TRY 33 billion, followed by foreign currency transactions, investment funds and realized share certificate transactions.

Investment Transactions

	December 2013		March 2014		Net Change		March 2014
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Average Volume of transact. (Thousand TRY)
Investment funds	2,125	22,641	2,155	23,905	30	1,264	11.1
Foreign currency transactions	2,148	22,102	2,494	28,698	346	6,596	11.5
Time deposit accounts	757	26,146	972	33,262	215	7,116	34.2
Realized share certificate transact.	3,605	18,719	3,677	18,272	72	-447	5.0
Repurchasing agreements	91	3,648	113	4,931	22	1,283	43.7
Bonds and bills*	57	813	82	1,275	26	461	15.5
Gold transactions	573	2,423	554	3,964	-19	1,541	7.1
VOB	914	5,237	848	6,023	-66	785	7.1
Total	10,269	101,730	10,895	120,328	626	18,599	11.0

Repurchasing agreements led to the highest average volume with an amount of TRY 43.7 thousand, followed by time deposit accounts with TRY 34.2 thousand, in the first quarter of 2014. The total average volume of investment transactions was TRY 11 thousand in the same period.

2.2. Financial Transactions

The total number and volume of financial transactions (excluding investment transactions) performed by using internet banking services, was 119 million and TRY 477 billion respectively, in the first quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 86 percent of whole financial transactions.

Financial Transactions

	March 2013		December 2013		March 2014	
	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)	Number of transact. (Thousand)	Volume of transact. (Million TRY)
Money transfers	54,836	319,925	61,025	410,797	60,805	409,055
Payments	38,204	19,509	41,695	25,531	44,171	25,463
Credit card transact.	10,741	10,515	11,405	12,797	11,357	13,192
Other fin. transact.	3,134	28,415	2,610	28,714	2,641	29,275
Total	106,914	378,364	116,736	477,840	118,974	476,984

3. Number of Active Internet Banking Customers by Provinces

As of March 2014, 31 percent of active retail customers and 36 percent of active commercial internet banking customers are in İstanbul. It is followed by Ankara and İzmir, in both customer segments.

II. Mobile Banking Statistics

The total number of registered customers that logged in at least once was 6.3 million as of March 2014, where 4 million of them (63 percent of total customers) used mobile banking services during the January-March 2014 period. The total number of registered customers that logged in at least once in one-year period was 5.2 million.

The total number of investment transactions performed by using mobile banking services was 1.8 million with an amount of TRY 13.6 billion as of March 2014.

The total number and volume of financial transactions (excluding investment transactions) performed by using mobile banking services, was 21 million and TRY 25 billion, respectively, in the first quarter of 2014. The total volume of money orders, EFT and foreign currency transfers was 80 percent of whole financial transactions.

The Banks Association of Turkey
Internet Banking Statistics
(Consolidated)

I. Number of Customers Using Internet Banking Services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2013	24,012,286	14,654,179	10,246,147	2,099,605	1,150,428	953,167	26,111,891	15,804,607	11,199,314
June 2013	25,313,204	15,706,945	10,468,199	2,189,484	1,197,426	979,619	27,502,688	16,904,371	11,447,818
Sept. 2013	26,588,267	15,546,148	10,974,765	2,267,899	1,227,162	991,004	28,856,166	16,773,310	11,965,769
Dec. 2013	28,190,102	16,824,193	11,422,331	2,234,533	1,217,169	1,013,621	30,424,635	18,041,362	12,435,952
March 2014	28,590,448	17,462,027	12,038,621	2,086,280	1,272,463	1,066,062	30,676,728	18,734,490	13,104,683

III. Non-financial transactions

Number of transactions (Thousand)						
Period	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2013	221	585	2,662	970	729,643	734,081
June 2013	242	565	2,199	905	790,080	793,991
Sept. 2013	195	494	2,141	976	796,923	800,729
Dec. 2013	173	419	1,990	1,060	799,021	802,662
March 2014	153	410	1,828	1,082	822,258	825,730

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2013	30,213	5,785	61	5,846	18,063	597	18,660	24,506	117	54,836
June 2013	32,698	5,999	65	6,064	19,137	661	19,797	25,862	124	58,684
Sept. 2013	32,442	5,866	67	5,933	18,546	661	19,207	25,140	127	57,710
Dec. 2013	34,139	5,992	62	6,054	20,066	634	20,701	26,755	132	61,025
March 2014	34,716	6,002	63	6,065	19,278	610	19,889	25,953	135	60,805

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2013	163,177	64,276	5,352	69,628	70,842	12,368	83,209	152,837	3,911	319,925
June 2013	187,757	74,642	6,441	81,083	79,241	14,877	94,118	175,201	4,421	367,380
Sept. 2013	199,880	78,702	6,856	85,557	87,580	16,172	103,752	189,309	4,714	393,903
Dec. 2013	206,808	83,031	7,495	90,526	90,402	17,471	107,873	198,399	5,590	410,797
March 2014	213,568	78,711	6,876	85,587	87,796	16,990	104,786	190,372	5,114	409,055

II.2. Payments

Number of transactions (Thousand)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	22,437	5,700	1,278	1,513	7,276	38,204
June 2013	23,014	5,057	1,724	1,619	6,355	37,769
Sept. 2013	23,877	5,832	2,083	1,800	6,658	40,250
Dec. 2013	25,571	4,918	1,944	1,979	7,284	41,695
March 2014	26,393	6,847	1,820	2,069	7,043	44,171

Volume of transactions (Million TRY)						
Period	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	4,079	10,312	1,530	1,978	1,609	19,509
June 2013	4,538	11,788	2,084	2,379	1,756	22,547
Sept. 2013	4,574	13,066	2,608	2,708	1,837	24,793
Dec. 2013	5,610	12,528	2,540	2,776	2,077	25,531
March 2014	5,222	12,843	2,513	2,763	2,122	25,463

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Internet Banking Statistics
(Consolidated)

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	835	1,499	2,334	736	1,328	71	2,135	432	254	686	80
June 2013	837	1,505	2,343	745	1,471	76	2,292	427	268	695	87
Sept. 2013	799	1,512	2,311	700	1,407	71	2,177	477	285	762	92
Dec. 2013	706	1,419	2,125	714	1,365	69	2,148	485	271	757	91
March 2014	764	1,391	2,155	967	1,442	85	2,494	620	352	972	113

	investment transactions continued...										
	Number of transactions (Thousand)										
Period	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	7,021	3,507	33	21	54	380	237	618	193	664	10,076
June 2013	7,285	4,071	36	21	58	455	294	749	233	719	11,013
Sept. 2013	6,680	3,569	48	23	71	282	337	619	250	808	10,409
Dec. 2013	6,669	3,605	34	22	57	318	255	573	1,121	914	10,269
March 2014	6,812	3,677	57	25	82	234	320	554	259	848	10,895

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	10,269	10,908	21,177	5,019	8,901	1,798	15,718	15,197	7,003	22,200	3,101
June 2013	11,154	11,984	23,138	5,780	11,819	2,860	20,459	16,393	8,124	24,517	3,458
Sept. 2013	10,272	11,836	22,107	6,536	12,436	2,558	21,530	17,787	9,036	26,823	3,677
Dec. 2013	10,438	12,203	22,641	6,883	12,754	2,464	22,102	17,492	8,654	26,146	3,648
March 2014	11,135	12,770	23,905	10,793	15,248	2,656	28,698	21,833	11,429	33,262	4,931

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	23,849	15,520	442	113	555	994	686	1,681	6,095	7,441	87,393
June 2013	25,672	19,303	688	182	870	1,539	1,080	2,619	5,827	7,240	101,605
Sept. 2013	25,966	19,336	804	215	1,019	1,375	1,633	3,008	4,605	6,686	104,186
Dec. 2013	27,159	18,719	618	195	813	1,342	1,082	2,423	9,910	5,237	101,730
March 2014	25,663	18,272	1,028	247	1,275	1,429	2,535	3,964	3,785	6,023	120,328

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2013	641	9,192	908	10,741	598	8,475	1,443	10,515
June 2013	603	9,551	931	11,084	567	9,305	1,547	11,419
Sept. 2013	577	9,569	936	11,082	600	10,226	1,650	12,476
Dec. 2013	641	9,834	931	11,405	629	10,500	1,668	12,797
March 2014	639	9,814	904	11,357	634	10,928	1,630	13,192

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2013	3,134	28,415
June 2013	2,721	30,209
Sept. 2013	2,605	39,077
Dec. 2013	2,610	28,714
March 2014	2,641	29,275

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Retail Internet Banking Statistics

I. Number of Retail Customers Using Internet Banking Services

Period	Retail		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2013	24,012,286	14,654,179	10,246,147
June 2013	25,313,204	15,706,945	10,468,199
Sept. 2013	26,588,267	15,546,148	10,974,765
Dec. 2013	28,190,102	16,824,193	11,422,331
March 2014	28,590,448	17,462,027	12,038,621

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2013	221	584	2,544	875	597,844	602,068
June 2013	241	564	2,058	811	652,994	656,669
Sept. 2013	195	491	2,017	885	635,735	639,323
Dec. 2013	173	414	1,859	967	631,132	634,544
March 2014	152	405	1,707	983	644,651	647,899

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2013	19,010	3,750	21	3,770	10,029	156	10,185	13,955	71	33,036
June 2013	20,251	3,851	21	3,872	10,387	163	10,550	14,422	74	34,747
Sept. 2013	19,880	3,710	20	3,730	9,820	161	9,981	13,711	75	33,666
Dec. 2013	20,996	3,888	20	3,908	10,743	156	10,899	14,807	80	35,884
March 2014	21,208	3,914	21	3,935	10,744	146	10,889	14,824	79	36,111

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2013	32,590	7,285	346	7,631	16,634	1,792	18,427	26,058	547	59,194
June 2013	37,433	8,565	270	8,835	18,413	1,961	20,374	29,208	581	67,222
Sept. 2013	38,197	8,641	414	9,055	18,811	1,975	20,786	29,841	595	68,634
Dec. 2013	37,829	8,570	442	9,013	19,706	1,995	21,701	30,714	624	69,166
March 2014	40,580	9,443	517	9,960	19,481	1,943	21,424	31,384	628	72,592

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	19,954	3,971	948	1,430	6,583	32,886
June 2013	20,242	3,181	1,244	1,533	5,790	31,990
Sept. 2013	21,148	3,859	1,447	1,704	5,941	34,099
Dec. 2013	22,442	3,026	1,342	1,877	6,603	35,290
March 2014	22,458	4,753	1,312	1,927	6,533	36,984

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	1,741	1,131	615	986	414	4,888
June 2013	1,565	857	838	1,072	370	4,702
Sept. 2013	1,530	1,146	1,011	1,239	422	5,348
Dec. 2013	2,357	900	975	1,345	521	6,097
March 2014	2,462	1,503	945	1,403	631	6,944

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Retail Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	701	1,322	2,023	506	891	37	1,434	422	250	672	65
June 2013	705	1,329	2,034	502	977	41	1,519	413	264	677	71
Sept. 2013	668	1,332	2,000	454	904	34	1,391	461	280	741	75
Dec. 2013	573	1,240	1,814	472	885	33	1,389	469	267	736	73
March 2014	631	1,203	1,835	705	967	47	1,719	602	346	948	93

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	6,987	3,493	32	20	53	378	235	613	186	653	9,005
June 2013	7,180	3,989	36	21	56	451	291	742	225	706	9,795
Sept. 2013	6,637	3,545	47	23	70	279	334	613	240	792	9,227
Dec. 2013	6,627	3,580	34	22	55	315	253	568	1,109	897	9,113
March 2014	6,770	3,652	56	25	80	232	318	550	245	828	9,705

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	4,303	5,067	9,370	1,574	2,989	484	5,047	14,030	6,672	20,703	1,490
June 2013	5,012	5,920	10,932	2,111	4,799	870	7,780	14,882	7,636	22,518	1,624
Sept. 2013	4,228	5,610	9,838	2,520	4,940	768	8,227	16,088	8,420	24,508	1,834
Dec. 2013	3,831	5,677	9,508	2,554	4,684	601	7,839	15,734	7,966	23,699	1,855
March 2014	4,718	6,034	10,752	5,864	6,772	661	13,298	19,718	10,613	30,331	2,797

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	23,323	15,274	425	95	520	942	651	1,593	6,051	7,354	61,351
June 2013	24,955	18,667	663	167	830	1,491	1,044	2,536	5,762	7,133	72,019
Sept. 2013	25,343	18,947	786	207	993	1,332	1,582	2,914	4,539	6,578	73,839
Dec. 2013	26,488	18,340	601	179	780	1,298	1,045	2,343	9,835	5,136	69,501
March 2014	25,046	17,914	998	233	1,231	1,387	2,465	3,852	3,711	5,915	86,089

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2013	635	8,724	611	9,969	584	6,835	626	8,045
June 2013	596	9,035	616	10,248	549	7,393	658	8,601
Sept. 2013	569	9,028	612	10,210	581	8,033	677	9,290
Dec. 2013	634	9,269	616	10,518	609	8,090	697	9,396
March 2014	631	9,222	593	10,446	609	8,268	679	9,556

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2013	2,358	4,236
June 2013	2,257	3,762
Sept. 2013	2,114	11,903
Dec. 2013	2,128	3,408
March 2014	2,194	4,638

The Banks Association of Turkey

Commercial Internet Banking Statistics

I. Number of Commercial Customers Using Internet Banking Services

Period	Commercial		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2013	2,099,605	1,150,428	953,167
June 2013	2,189,484	1,197,426	979,619
Sept. 2013	2,267,899	1,227,162	991,004
Dec. 2013	2,234,533	1,217,169	1,013,621
March 2014	2,086,280	1,272,463	1,066,062

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2013	1	1	118	95	131,799	132,013
June 2013	1	1	141	93	137,086	137,322
Sept. 2013	1	3	125	90	161,188	161,406
Dec. 2013	0	4	131	93	167,889	168,118
March 2014	1	5	121	99	177,607	177,832

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2013	11,203	2,035	40	2,075	8,034	442	8,475	10,551	46	21,799
June 2013	12,446	2,148	45	2,193	8,750	498	9,247	11,440	50	23,937
Sept. 2013	12,562	2,157	47	2,204	8,726	500	9,226	11,430	52	24,044
Dec. 2013	13,142	2,104	43	2,146	9,323	478	9,801	11,948	52	25,142
March 2014	13,508	2,088	41	2,130	8,535	465	8,999	11,129	56	24,694

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2013	130,587	56,991	5,006	61,997	54,207	10,575	64,783	126,780	3,365	260,731
June 2013	150,325	66,077	6,171	72,249	60,828	12,916	73,745	145,993	3,839	300,157
Sept. 2013	161,683	70,061	6,441	76,502	68,769	14,197	82,966	159,468	4,118	325,270
Dec. 2013	168,979	74,461	7,053	81,513	70,696	15,476	86,172	167,685	4,967	341,631
March 2014	172,988	69,268	6,359	75,627	68,314	15,047	83,362	158,988	4,486	336,462

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	2,483	1,728	330	83	694	5,318
June 2013	2,772	1,876	480	87	565	5,779
Sept. 2013	2,730	1,973	636	96	716	6,151
Dec. 2013	3,129	1,892	602	102	681	6,406
March 2014	3,935	2,093	508	142	510	7,187

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	2,337	9,181	915	992	1,195	14,621
June 2013	2,973	10,931	1,246	1,307	1,387	17,844
Sept. 2013	3,045	11,920	1,597	1,468	1,416	19,445
Dec. 2013	3,253	11,628	1,564	1,432	1,556	19,434
March 2014	2,760	11,340	1,567	1,360	1,491	18,519

The Banks Association of Turkey

Commercial Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	134	176	310	230	437	34	701	10	3	14	15
June 2013	133	176	309	243	494	35	773	13	4	18	16
Sept. 2013	131	180	311	246	503	37	786	16	5	20	17
Dec. 2013	132	179	311	242	480	37	758	16	5	21	18
March 2014	133	187	320	263	475	38	775	18	6	24	20

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	34	14	0	1	1	2	2	5	7	12	1,071
June 2013	105	81	1	1	1	4	3	7	8	13	1,218
Sept. 2013	43	25	1	1	1	3	3	6	10	16	1,182
Dec. 2013	42	25	0	1	1	3	2	5	12	17	1,156
March 2014	43	25	1	1	2	2	3	5	14	20	1,191

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	5,967	5,841	11,807	3,445	5,912	1,314	10,671	1,167	331	1,497	1,611
June 2013	6,142	6,064	12,206	3,669	7,020	1,990	12,679	1,512	488	1,999	1,834
Sept. 2013	6,044	6,226	12,270	4,016	7,496	1,791	13,303	1,699	616	2,315	1,843
Dec. 2013	6,607	6,526	13,133	4,330	8,070	1,863	14,263	1,759	688	2,446	1,792
March 2014	6,417	6,736	13,153	4,929	8,476	1,995	15,400	2,115	816	2,931	2,134

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	526	247	17	17	35	53	35	88	44	86	26,042
June 2013	717	636	25	15	41	48	35	83	66	107	29,585
Sept. 2013	623	389	17	8	25	43	51	94	66	108	30,347
Dec. 2013	671	379	17	17	34	44	36	80	75	101	32,229
March 2014	617	358	30	14	44	42	70	112	75	108	34,240

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2013	6	468	298	772	14	1,640	817	2,471
June 2013	7	516	314	836	18	1,912	889	2,819
Sept. 2013	7	541	324	873	20	2,194	973	3,186
Dec. 2013	7	565	315	887	20	2,410	972	3,401
March 2014	9	592	311	911	25	2,660	951	3,636

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2013	776	24,179
June 2013	464	26,448
Sept. 2013	491	27,174
Dec. 2013	482	25,306
March 2014	446	24,637

Number of Active Internet Banking Customers by Geographical Regions and Provinces, as of March 31, 2014

No	Regions and Provinces	No. of active retail customers
1	Istanbul	3,705,309
2	Ankara	1,302,222
3	Izmir	793,368
4	Bursa	437,370
5	Antalya	407,288
6	Kocaeli (İzmit)	326,772
7	Konya	264,722
8	Adana	264,005
9	İçel (Mersin)	195,459
10	Muğla	179,157
11	Gaziantep	178,801
12	Kayseri	160,012
13	Balıkesir	152,632
14	Eskişehir	148,714
15	Denizli	145,098
16	Tekirdağ	144,342
17	Hatay (Antakya)	140,121
18	Manisa	139,910
19	Samsun	138,800
20	Sakarya	128,170
21	Aydın	124,735
22	Diyarbakır	110,466
23	Trabzon	90,781
24	Şanlıurfa	88,867
25	Kahramanmaraş	86,644
26	Zonguldak	79,486
27	Erzurum	74,466
28	Çanakkale	74,193
29	Afyonkarahisar	73,458
30	Malatya	72,142
31	Kütahya	69,242
32	Sivas	65,501
33	Isparta	64,576
34	Ordu	59,357
35	Van	57,232
36	Edirne	56,372
37	Elazığ	55,842
38	Tokat	55,584
39	Çorum	51,612
40	Mardin	49,137
41	Kastamonu	46,709
42	Rize	46,152
43	Kırklareli	45,405
44	Düzce	43,553
45	Bolu	42,007
46	Giresun	40,359
47	Yozgat	39,797
48	Uşak	39,339
49	Amasya	38,326
50	Aksaray	37,370
51	Karabük	36,781
52	Nevşehir	36,553
53	Osmaniye	35,860
54	Burdur	35,046
55	Şırnak	34,904
56	Adıyaman	34,598
57	Niğde	34,408
58	Batman	34,224
59	Yalova	33,856
60	Kırıkkale	33,342
61	Bilecik	31,999
62	Karaman	30,849
63	Ağrı	27,636
64	Erzincan	26,414
65	Muş	23,775
66	Kars	23,698
67	Siirt	23,416
68	Bitlis	22,842
69	Bartın	22,393
70	Artvin	22,316
71	Kırşehir	21,864
72	Hakkari	21,826
73	Sinop	21,234
74	Çankırı	19,778
75	Bingöl	17,867
76	İğdır	14,525
77	Tunceli	13,924
78	Gümüşhane	13,589
79	Kilis	10,467
80	Ardahan	10,048
81	Bayburt	8,152
	Turkish Republic of Northern Cyprus	28,731
	Foreign Countries	727
	Total	12,038,621

No	Regions and Provinces	No. of active commercial customers
1	Istanbul	381,374
2	Ankara	103,255
3	Izmir	78,302
4	Bursa	43,519
5	Antalya	41,464
6	Kocaeli (İzmit)	28,078
7	Konya	24,853
8	Adana	23,083
9	İçel (Mersin)	19,636
10	Gaziantep	17,932
11	Muğla	16,134
12	Kayseri	15,273
13	Denizli	15,183
14	Hatay (Antakya)	12,775
15	Samsun	11,770
16	Eskişehir	11,156
17	Sakarya	10,900
18	Aydın	10,896
19	Balıkesir	10,745
20	Tekirdağ	10,705
21	Manisa	10,620
22	Trabzon	7,857
23	Diyarbakır	6,392
24	Kahramanmaraş	6,301
25	Zonguldak	6,212
26	Şanlıurfa	5,806
27	Afyonkarahisar	5,512
28	Çanakkale	5,265
29	Kütahya	4,926
30	Ordu	4,795
31	Malatya	4,489
32	Çorum	4,480
33	Düzce	4,127
34	Isparta	4,014
35	Elazığ	3,873
36	Sivas	3,647
37	Edirne	3,613
38	Bolu	3,605
39	Erzurum	3,604
40	Uşak	3,590
41	Mardin	3,550
42	Rize	3,469
43	Tokat	3,372
44	Kastamonu	3,274
45	Giresun	2,978
46	Kırklareli	2,896
47	Aksaray	2,850
48	Osmaniye	2,817
49	Nevşehir	2,783
50	Burdur	2,758
51	Karabük	2,677
52	Amasya	2,477
53	Batman	2,460
54	Van	2,374
55	Yalova	2,332
56	Niğde	2,268
57	Karaman	2,220
58	Yozgat	2,209
59	Adıyaman	2,124
60	Bilecik	1,950
61	Kırıkkale	1,689
62	Bartın	1,615
63	Şırnak	1,608
64	Sinop	1,493
65	Artvin	1,432
66	Erzincan	1,259
67	Kırşehir	1,185
68	Çankırı	1,167
69	Siirt	1,141
70	Ağrı	1,061
71	Bitlis	943
72	Muş	833
73	İğdır	735
74	Kars	705
75	Bingöl	701
76	Gümüşhane	672
77	Hakkari	520
78	Kilis	377
79	Bayburt	270
80	Ardahan	242
81	Tunceli	239
	Turkish Republic of Northern Cyprus	2,530
	Foreign Countries	48
	Total	1,066,062

The Banks Association of Turkey

Mobile Internet Banking Statistics

I. Number of Mobile Customers Using Internet Banking Services

Period	Mobile		
	Total number of registered customers that logged in at least once	Total number of registered customers that logged in at least once in 1-year period	Number of active customers
March 2013	2,930,437	2,134,541	1,582,503
Haziran 2013	3,594,972	2,685,511	2,018,650
Sept. 2013	4,354,272	3,321,456	2,574,847
Dec. 2013	5,371,567	4,321,194	3,227,096
March 2014	6,339,842	5,168,719	4,006,363

III. Non-financial transactions

Period	Number of transactions (Thousand)					
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Other non-financial transac.	Total
March 2013	57	90	93	0	73,641	73,880
Haziran 2013	46	115	107	0	105,618	105,886
Sept. 2013	37	111	137	0	139,742	140,028
Dec. 2013	54	182	172	1	174,018	174,427
March 2014	38	292	216	8	253,838	254,392

II. Financial transactions

II.1. Money Transfers

	Number of transactions (Thousand)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total			
March 2013	1,854	476	4	480	1,867	10	1,878	2,358	0	4,211
Haziran 2013	2,444	631	5	636	2,354	20	2,374	3,010	0	5,454
Sept. 2013	2,974	832	7	839	2,644	14	2,657	3,496	0	6,470
Dec. 2013	3,598	1,005	8	1,013	3,173	57	3,230	4,244	0	7,842
March 2014	4,359	1,261	3	1,264	3,745	26	3,771	5,035	0	9,394

	Volume of transactions (Million TRY)									
Period	EFT	Money orders							Foreign currency transfers	Total
		Among own accounts			To other recipients			Total		
		TC	FC	Total	TC	FC	Total			
March 2013	3,760	732	34	766	2,939	123	3,063	3,829	0	7,588
Haziran 2013	5,263	1,096	52	1,148	3,895	192	4,086	5,234	0	10,498
Sept. 2013	6,589	1,541	87	1,628	4,804	180	4,984	6,613	0	13,202
Dec. 2013	8,115	1,743	145	1,888	5,672	311	5,982	7,870	0	15,985
March 2014	10,191	2,266	48	2,314	6,922	415	7,337	9,652	0	19,843

II.2. Payments

Period	Number of transactions (Thousand)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	1,321	0	0	49	957	2,327
Haziran 2013	1,781	0	0	70	1,185	3,037
Sept. 2013	2,561	34	0	127	1,559	4,280
Dec. 2013	3,409	38	0	320	2,325	6,092
March 2014	3,642	128	16	517	2,557	6,860

Period	Volume of transactions (Million TRY)					
	Invoice payments	Tax payments	SSK and Bağkur premium payments	Loan payments	Other payments	Total
March 2013	141	0	0	41	49	231
Haziran 2013	124	0	0	58	61	243
Sept. 2013	178	7	0	103	80	367
Dec. 2013	250	6	0	226	123	605
March 2014	324	44	9	346	136	859

The Banks Association of Turkey

Mobile Internet Banking Statistics

II.3. Investment transactions

	Number of transactions (Thousand) continued below...										
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	57	131	188	51	124	2	176	19	13	33	0
Haziran 2013	68	163	231	71	175	0	246	25	19	44	0
Sept. 2013	79	188	267	82	223	1	306	62	25	87	0
Dec. 2013	82	195	277	97	241	2	340	51	31	82	1
March 2014	107	228	335	159	315	3	477	82	48	130	3

	investment transactions continued...										
Period	Number of transactions (Thousand)										
	Share certificate transactions		Bonds and bills			Gold transactions			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	518	313	1	1	3	8	7	14	11	39	766
Haziran 2013	720	452	2	2	3	16	14	29	18	70	1,075
Sept. 2013	827	483	3	3	5	13	17	30	31	120	1,299
Dec. 2013	964	567	2	2	4	15	14	29	219	245	1,546
March 2014	1,165	667	4	4	9	14	17	30	20	104	1,755

	Volume of transactions (Million TRY)										continued below...
Period	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
March 2013	331	370	701	147	368	4	519	501	283	784	6
Haziran 2013	463	542	1,005	258	657	5	920	725	442	1,167	11
Sept. 2013	584	721	1,304	408	960	12	1,381	1,089	675	1,764	15
Dec. 2013	581	722	1,303	475	1,062	28	1,564	1,330	840	2,170	38
March 2014	812	975	1,787	1,236	2,051	29	3,317	2,061	1,391	3,452	126

investment transactions continued...											
Volume of transactions (Million TRY)											
Period	Share certificate transactions		Bonds and bills			Gold transact.			VOB transactions		Total
	Ordered	Realized	Buy	Sell	Total	Buy	Sell	Total	Ordered	Realized	
March 2013	1,869	1,694	7	4	12	21	19	41	848	596	4,353
Haziran 2013	2,761	2,532	10	6	16	50	39	89	1,591	1,188	6,927
Sept. 2013	3,530	2,918	21	12	32	52	65	117	2,983	2,391	9,922
Dec. 2013	4,020	3,260	19	12	30	58	52	111	1,197	959	9,435
March 2014	4,693	3,525	36	15	51	76	114	190	804	1,122	13,570

II.4. Credit Card transactions

Period	Number of transactions (Thousand)				Volume of transactions (Million TRY)			
	Cash advance	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Payment to own credit card	Payment to others' credit card	Total
March 2013	48	1,271	28	1,346	19	859	25	903
Haziran 2013	53	1,660	38	1,751	23	1,189	36	1,248
Sept. 2013	65	2,146	55	2,266	32	1,603	53	1,688
Dec. 2013	91	2,656	74	2,822	41	1,945	71	2,057
March 2014	132	3,311	110	3,553	64	2,550	110	2,724

II.5. Other Financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Million TRY)
March 2013	173	445
Haziran 2013	268	377
Sept. 2013	366	656
Dec. 2013	465	1,230
March 2014	1,040	1,465

List of participating banks in internet banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Bank Of Tokyo-Mitsubishi UFJ Turkey A.Ş.
- 6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 7 Burgan Bank A.Ş.
- 8 Citibank A.Ş.
- 9 Denizbank A.Ş.
- 10 Fibabanka A.Ş.
- 11 Finans Bank A.Ş.
- 12 HSBC Bank A.Ş.
- 13 ING Bank A.Ş.
- 14 Odea Bank A.Ş.
- 15 Şekerbank T.A.Ş.
- 16 Tekstil Bankası A.Ş.
- 17 The Royal Bank of Scotland Plc.
- 18 Turkish Bank A.Ş.
- 19 Turkland Bank A.Ş.
- 20 Türk Ekonomi Bankası A.Ş.
- 21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 22 Türkiye Garanti Bankası A.Ş.
- 23 Türkiye Halk Bankası A.Ş.
- 24 Türkiye İş Bankası A.Ş.
- 25 Türkiye Sınai Kalkınma Bankası A.Ş.
- 26 Türkiye Vakıflar Bankası A.Ş.
- 27 Yapı ve Kredi Bankası A.Ş.

List of participating banks in mobile banking statistics

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Denizbank A.Ş.
- 4 Finans Bank A.Ş.
- 5 HSBC Bank A.Ş.
- 6 ING Bank A.Ş.
- 7 Odea Bank A.Ş.
- 8 Şekerbank T.A.Ş.
- 9 Türk Ekonomi Bankası A.Ş.
- 10 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 11 Türkiye Garanti Bankası A.Ş.
- 12 Türkiye Halk Bankası A.Ş.
- 13 Türkiye İş Bankası A.Ş.
- 14 Türkiye Sınai Kalkınma Bankası A.Ş.
- 15 Türkiye Vakıflar Bankası T.A.O.
- 16 Yapı ve Kredi Bankası A.Ş.

*Glossary of Internet Banking Statistics**

* Transactions realized by the customer while using "internet banking site" of the bank(customer should log-in)

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in one-year period.

2. Number of active retail customers: Total number of active retail customers that logged in at least once in the related three-month period.

3. Number of registered commercial customers:

(The number of users opened on behalf of company will be excluded. The number of company will just be used)

- a) Total number of registered customers that logged in at least once
- b) Total number of registered customers that logged in at least once in one-year period.

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period.

II. Non-Financial Transactions in the related three-month period

1. Number credit card of applications in the related three-month period (including virtual card applications)

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

3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.

4. Number of invoice payment orders in the related three-month period.

5. Number of other non-financial transactions in the related three-month period: Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

a) EFT : Money transfers to other banks. Only the transactions that customer, himself, made from the internet banking, will be reported. Regular and time EFT orders will not be counted.

b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.

- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.

- Money orders to other recipients in the same bank.

c) Foreign currency transfers: Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, municipal payments etc.(all of tax payments)

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four items above)

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds
- g) Gold transactions (buying/selling transactions by the customer)
 - Buying gold
 - Selling gold
- h) VOB transactions
 - VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
 - VOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume): money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VOB guarantee deposit/withdrawal transactions etc.)

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Glossary of Mobile Banking Statistics*

* Transactions made by the customer while using "wap and other mobile banking applications" of bank(customer should log-in)

I. Number of Customers Using Mobile Banking Services

(The number of users opened on behalf of company will be excluded. The number of "company" will be used. If the bank has customers using two or more mobile applications of the bank, this will be counted as "one".

1. Number of registered customers:

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in one-year period.

2. **Number of active retail customers:** Total number of active customers that logged in at least once in the related three-month period.

II. Non-Financial Transactions in the related three-month period

- 1. Number credit card of applications in the related three-month period (including virtual card applications)
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.
- 4. Number of invoice payment orders in the related three-month period.
- 5. Number of other non-financial transactions in the related three-month period: Confirmed demands for public offers, changes and cancellations made in non-financial transactions, OTP applications, treasury tender offer entries, opening demand deposit accounts, inquiries (of demand and time deposit accounts balance, credit card payments, invoice payments, submitted offers for treasury tenders, public offer instalments, fund prices, rates for repurchase agreements, bonds, bills, share certificates, exchange rates etc.), user settings updates (password, security settings, address information, etc), using calculator service (for consumer credits, FX transactions etc.), and reading announcements, etc.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

- a) EFT : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
- b) Money orders (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.
 - Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.
 - Money orders to other recipients in the same bank.
- c) Foreign currency transfers: Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

*FC : In terms of TRY.

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, motorized vehicles taxes, corporate taxes, etc.
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Other payments (Phone Credit, fee, traffic penalty payments, insurance policy payments, leasing payments, OGS-KGS-etc payments, donations, chance game payments, cheque payments, education payments, payments to the chamber of commerce, driving course collections (public payments other than tax payments (municipal, e-devlet payments) and any payments other than first four items above)

3. Investment Transactions (Number, Volume)

- a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using mobile banking. Buying/selling transactions realized automatically by the system will not be included)
 - Buying funds
 - Selling funds
- b) Foreign currency transactions (buying/selling transactions by the customer)
 - Buying FX
 - Selling FX
 - Cross transactions
- c) Time deposit accounts
 - Opening time deposit accounts
 - Closing time deposit accounts
- d) Share certificate transactions
 - Share certificates ordered (one order will be counted once even if the transaction is realized after more than one session)
 - Share certificate transactions realized
- e) Repurchase agreements
- f) Bills and bonds (including Eurobond)
 - Buying bills and bonds
 - Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold
- Selling gold

h) VOB transactions

- VOB transactions ordered (one order will be counted once even if the transaction is realized after more than one session)
- VOB transactions realized

4. Credit Card Transactions (Number, Volume)

- a) Cash advance
- b) Payment to own credit card
- c) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume): money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VOB guarantee deposit/withdrawal transactions etc.)

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