Call Center Statistics

June 2023

THE BANKS Association of turkiye

Report Code: DE23

July 2023

Summary Tables

Number of Call Center Employees

| | | Marc | h 2023 | | | June | 2023 | | |
|--------------------------|--------|-------|--------|--------------------|--------|-------|--------|-----------------------|---------------|
| | Female | Male | Total | The average age | Female | Male | Total | The average age | Net change |
| The number of agents | 6,231 | 2,317 | 8,548 | 27 | 6,175 | 2,289 | 8,464 | 27 | -84 |
| The number of supporting | | | | | | | | | |
| service personnel | 653 | 273 | 926 | 34 | 640 | 295 | 935 | 34 | 9 |
| The number of managers | 552 | 424 | 976 | 35 | 558 | 428 | 986 | 35 | 10 |
| Total | 7,436 | 3,014 | 10,450 | - | 7,373 | 3,012 | 10,385 | - | -65 |
| Outsource | - | - | 6,477 | - | - | - | 6,504 | - | 27 |

Distribution of Call Center Employees by City

| | March | 2023 | June | e 2023 |
|--------------------|--------|------|--------|--------|
| | Total | (%) | Total | (%) |
| Istanbul and Izmit | 4,773 | 46 | 4,572 | 44 |
| Other | 5,677 | 54 | 5,813 | 56 |
| Total | 10,450 | 100 | 10,385 | 100 |

Call Center Employee Profile

| | | | March 202 | 3 | | June 2023 | | | | | |
|--------------------------|----------------|---------|---------------------|-------------------|--------|----------------|---------|---------------------|-------------------|--------|--|
| | High school | College | University graduate | Post- graduate | Total | High school | College | University graduate | Post- graduate | Total | |
| The number of agents | 744 | 2,351 | 5,310 | 143 | 8,548 | 737 | 2,386 | 5,206 | 135 | 8,464 | |
| The number of supporting | | | | | | | | | | | |
| service personnel | 72 | 227 | 566 | 61 | 926 | 96 | 217 | 564 | 58 | 935 | |
| The number of managers | 46 | 181 | 669 | 80 | 976 | 42 | 172 | 696 | 76 | 986 | |
| Total | 862 | 2,759 | 6,545 | 284 | 10,450 | 875 | 2,775 | 6,466 | 269 | 10,385 | |

Call Profile

| | March 2023 | June 2023 |
|---|---------------|--------------|
| Inbound call | | |
| Total number of incoming calls (million) | 108.9 | 114.6 |
| Number of incoming calls answered by agents (million) | 56.9 | 58.9 |
| Answered Calls (%) | 97 | 96 |
| Average talk time (second) | 195 | 194 |
| | | |
| Outbound call The total number of outbound call customers (million) | 18.0 | 18.8 |
| Customers reached (%) | 51 | 49 |
| Average talk time (second) | 156 | 175 |
| Number of e-mails received (thousand) | 244.4 | 262.9 |
| Number of faxes received (thousand) | 1.5 | 1.6 |
| The number of chat calls (thousand) | 3,026.4 | 3,272.2 |
| The number of IVN calls (million) | 53.3 | 64.7 |
| The number of video calls Other (chat / co-browsing | 2,882,320 | 3,004,402 |
| etc.) (thousand) | 191.0 | 168.8 |

Financial transactions

| | March 2023 | June 2023 |
|--|---------------|--------------|
| Number of transactions (million)* | 2.7 | 2.5 |
| Volume of transactions (billion TRY)* | 26 | 29 |

* The total number and volume of financial transactions was provided from 18 banks (out of 21).

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 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 | of supporting service personnel | in the service of | The number of personnel in the service of outbound calls | |
| June 2022 | 127 | 40 | 7,137 | 947 | 8.251 | 937 | 820 | 106 | 10,114 |
| | | - | | - | | | | | |
| Sept. 2022 | 132 | 41 | 7,376 | 884 | 8,433 | 992 | 822 | 110 | 10,357 |
| Dec. 2022 | 143 | 43 | 7,418 | 916 | 8,520 | 1,015 | 857 | 111 | 10,503 |
| March 2023 | 153 | 41 | 7,422 | 932 | 8,548 | 926 | 865 | 111 | 10,450 |
| June 2023 | 141 | 39 | 7,325 | 959 | 8,464 | 935 | 879 | 107 | 10,385 |

| The number o resingned | | 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 (%) |
| 526 | 88 | 247 | 37 | 11% |
| 518 | 72 | 166 | 33 | 9% |
| 525 | 63 | 201 | 24 | 10% |
| 448 | 76 | 167 | 26 | 8% |
| 611 | 79 | 246 | 49 | 12% |

| The number of agents working in he Outsource company on behalf of Bank's call center |
|---|
| |
| 4,648 |
| 4,648 5,052 |
| - |
| 5,052 |

B. Call Center Employee Profile

| | | | | Gend | er | | | | Average Age | | | |
|------------|-----------|--------------|--------|----------------------------|------------|-------------|--------|-------|-------------|--------------------|---------|--|
| Period | The numbe | er of agents | | of supporting personnel | The number | of managers | Т | otal | Agent | Supporting service | Manager | |
| | Female | Male | Female | Male | Female | Male | Female | Male | | personnel | | |
| June 2022 | 6,045 | 2,206 | 659 | 278 | 508 | 418 | 7,212 | 2,902 | 27 | 34 | 34 | |
| Sept. 2022 | 6,151 | 2,282 | 695 | 297 | 516 | 416 | 7,362 | 2,995 | 27 | 34 | 34 | |
| Dec. 2022 | 6,212 | 2,308 | 706 | 309 | 529 | 439 | 7,447 | 3,056 | 27 | 34 | 34 | |
| March 2023 | 6,231 | 2,317 | 653 | 273 | 552 | 424 | 7,436 | 3,014 | 27 | 34 | 35 | |
| June 2023 | 6,175 | 2,289 | 640 | 295 | 558 | 428 | 7,373 | 3,012 | 27 | 34 | 35 | |

| | | | | | | | | Educat | ion | | | | | | | |
|------------|-------------|---------|------------------------|-------------------|--|---------|------------------------|------------------------|-------------|---------|------------------------|-------------------|-------------|---------|---------------------|-------------------|
| 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 2022 | 745 | 2,278 | 5,092 | 136 | 87 | 244 | 540 | 66 | 47 | 174 | 628 | 77 | 879 | 2,696 | 6,260 | 279 |
| Sept. 2022 | 728 | 2,340 | 5,232 | 133 | 80 | 259 | 584 | 69 | 45 | 172 | 638 | 77 | 853 | 2,771 | 6,454 | 279 |
| Dec. 2022 | 710 | 2,341 | 5,312 | 157 | 83 | 256 | 607 | 69 | 45 | 175 | 664 | 84 | 838 | 2,772 | 6,583 | 310 |
| March 2023 | 744 | 2,351 | 5,310 | 143 | 72 | 227 | 566 | 61 | 46 | 181 | 669 | 80 | 862 | 2,759 | 6,545 | 284 |
| June 2023 | 737 | 2,386 | 5,206 | 135 | 96 | 217 | 564 | 58 | 42 | 172 | 696 | 76 | 875 | 2,775 | 6,466 | 269 |

| | | | | Geographica | I Location | | | | | Availability o | f SPK Licence | | | Foreign langua | ge speaking | |
|------------|--|--------|-----------------------|------------------------|-----------------------|--------|-----------------------|-------------------------|--------------------------------|---------------------------|---------------|----------------------|-----------|------------------------|-------------|-----|
| Period | The number of agents The number of agents service pe | | | The number of managers | | Total | | The number of agents | The number of supporting | The number of managers | 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 | or ugonto | service personnel | managoro | | el agonto | personnel | or managers | |
| June 2022 | 3,439 | 4,812 | 780 | 157 | 542 | 384 | 4,761 | 5,353 | 142 | 27 | 74 | 243 | 274 | 69 | 181 | 524 |
| Sept. 2022 | 3,596 | 4,837 | 803 | 189 | 548 | 384 | 4,947 | 5,410 | 144 | 28 | 73 | 245 | 292 | 65 | 161 | 518 |
| Dec. 2022 | 3,534 | 4,986 | 821 | 194 | 576 | 392 | 4,931 | 5,572 | 143 | 32 | 70 | 245 | 265 | 76 | 161 | 502 |
| March 2023 | 3,446 | 5,102 | 771 | 155 | 556 | 420 | 4,773 | 5,677 | 137 | 29 | 76 | 242 | 287 | 75 | 160 | 522 |
| June 2023 | 3,242 | 5,222 | 773 | 162 | 557 | 429 | 4,572 | 5,813 | 119 | 29 | 157 | 305 | 281 | 93 | 147 | 521 |

ths period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

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 2022 | 52,437,718 | 49,448,995 | 101,886,713 | 1,286,759 | 97% | 185 | 4 | 2 | 24 | 119 | 25,880,462 |
| Sept. 2022 | 55,363,841 | 57,077,166 | 112,441,007 | 3,372,993 | 94% | 184 | 4 | 2 | 41 | 134 | 26,602,700 |
| Dec. 2022 | 56,655,411 | 58,081,139 | 114,736,550 | 1,855,424 | 97% | 192 | 4 | 2 | 29 | 118 | 29,040,651 |
| March 2023 | 52,002,236 | 56,871,972 | 108,874,208 | 1,774,414 | 97% | 195 | 4 | 2 | 25 | 131 | 30,426,350 |
| June 2023 | 55,715,882 | 58,899,193 | 114,615,075 | 2,127,748 | 96% | 194 | 4 | 2 | 30 | 136 | 31,092,566 |

| | | | | | | | Inbour | nd call services (| (Number of ban | ks) | | | | | | |
|------------|---------------------|---------------|---|----------------|-----------------------|------------|-------------------------|---|-------------------------|------------------------|---|--------------------|---------------------------------------|---------------------------|------------------|-------------------------------------|
| | | | | | | | | From the sa | ame 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 2022 | 19 | 22 | 17 | ' 10 | 22 | 16 | 12 | 6 | 7 | 5 | 16 | 11 | 7 | 10 | 4 | 20 |
| Sept. 2022 | 19 | 21 | 17 | 10 | 21 | 16 | 12 | 6 | 7 | 5 | 16 | 11 | 7 | 10 | 4 | 19 |
| Dec. 2022 | 19 | 21 | 17 | 10 | 21 | 16 | 11 | 6 | 7 | 5 | 17 | 11 | 7 | 10 | 4 | 19 |
| March 2023 | 19 | 21 | 17 | 10 | 20 | 16 | 10 | 7 | 7 | 5 | 16 | 10 | 6 | 9 | 4 | 19 |
| June 2023 | 19 | 21 | 17 | 10 | 20 | 16 | 11 | 7 | 7 | 6 | 16 | 10 | 6 | 9 | 3 | 19 |

| | | | | | | | Inboun | d call services (| Number of ban | ks) | | | | | | |
|------------|---------------------|---------------|---|----------------|-----------------------|------------|-------------------------|---|-------------------------|-----|---|--------------------|---------------------------------------|---------------------------|------------------|-------------------------------------|
| | | | | | | | | From the and | ther 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 | | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2022 | 3 | 3 | 1 | 8 | 3 | 3 | 11 | 8 | 14 | 11 | 6 | 13 | 8 | 3 | 6 | 3 |
| Sept. 2022 | 3 | 3 | 1 | 8 | 3 | 3 | 12 | 8 | 14 | 11 | 6 | 13 | 8 | 3 | 6 | 3 |
| Dec. 2022 | 3 | 3 | 1 | 8 | 3 | 3 | 12 | 8 | 14 | 11 | 6 | 13 | 8 | 3 | 5 | 3 |
| March 2023 | 3 | 3 | 1 | 8 | 4 | 2 | 15 | 7 | 14 | 11 | 7 | 12 | 9 | 4 | 4 | 3 |
| June 2023 | 3 | 3 | 1 | 8 | 4 | 2 | 15 | 7 | 14 | 10 | 7 | 12 | 9 | 4 | 4 | 3 |

| | | | | | | | Out | bound call profile | e | | | | | | |
|------------|--------------------------|-------------------------------------|---|--|------------|--------------------------------|-------------------------------------|---|---|------------|-----------------------------|-------------------------------------|---|---|------------|
| | | Numbe | er of reached cu | stomers | | | Number | of customers no | t reached | | TI | ne total numb | er of outbound o | 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 2022 | 7,365,855 | 1,293,629 | 2,341 | 1,267,514 | 9,929,339 | 9,473,014 | 2,002,383 | 1,160 | 997,081 | 12,473,638 | 16,838,869 | 3,296,012 | 3,501 | 2,264,595 | 22,402,977 |
| Sept. 2022 | 6,798,581 | 1,171,017 | 1,388 | 1,379,937 | 9,350,923 | 7,296,088 | 1,283,524 | 1,037 | 990,721 | 9,571,370 | 14,094,669 | 2,454,541 | 2,425 | 2,370,658 | 18,922,293 |
| Dec. 2022 | 9,381,087 | 1,364,821 | 964 | 2,965,417 | 13,712,289 | 8,223,343 | 1,749,004 | 508 | 1,717,616 | 11,690,471 | 17,604,430 | 3,113,825 | 1,472 | 4,683,033 | 25,402,760 |
| March 2023 | 6,964,206 | 571,199 | 349 | 1,649,950 | 9,185,704 | 7,145,463 | 902,713 | 194 | 741,125 | 8,789,495 | 14,109,669 | 1,473,912 | 543 | 2,391,075 | 17,975,199 |
| June 2023 | 6,689,098 | 731,213 | 660 | 1,760,886 | 9,181,857 | 7,645,988 | 1,082,044 | 359 | 905,536 | 9,633,927 | 14,335,086 | 1,813,257 | 1,019 | 2,666,422 | 18,815,784 |

| | | | | | Outbound ca | II profile | | | | |
|------------|--------------------------|-------------------------------------|---|--|-------------|--------------------------------|-------------------------------------|---|---|-------|
| | | Cus | tomers Reache | d (%) | | | Avera | ge Talk Time (se | cond) | |
| 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 2022 | 44% | 39% | 67% | 56% | 44% | 163 | 154 | 47 | 184 | 165 |
| Sept. 2022 | 48% | 48% | 57% | 58% | 49% | 166 | 151 | 45 | 190 | 168 |
| Dec. 2022 | 53% | 44% | 65% | 63% | 54% | 156 | 173 | 47 | 152 | 157 |
| March 2023 | 49% | 39% | 64% | 69% | 51% | 143 | 231 | 49 | 186 | 156 |
| June 2023 | 47% | 40% | 65% | 66% | 49% | 173 | 201 | 46 | 174 | 175 |

| | | 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.) |
| 265,186 | 1,224 | 2,877,703 | 53,572,036 | 2,433,622 | 181,614 |
| 251,127 | 1,665 | 3,385,463 | 37,817,318 | 2,827,527 | 205,997 |
| 285,728 | 1,294 | 3,106,263 | 69,606,157 | 2,468,365 | 202,685 |
| 244,397 | 1,450 | 3,026,381 | 53,290,857 | 2,882,320 | 191,015 |
| 262,875 | 1,558 | 3,272,205 | 64,686,435 | 3,004,402 | 168,770 |

| | | | | 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 2022 | 6 | 6 | 14 | 8 | 10 | 10 | 4 | 12 | 8 | 6 |
| Sept. 2022 | 6 | 6 | 14 | 9 | 10 | 10 | 5 | 13 | 8 | 6 |
| Dec. 2022 | 6 | 6 | 14 | 9 | 10 | 10 | 5 | 13 | 9 | 7 |
| March 2023 | 6 | 6 | 14 | 10 | 10 | 11 | 5 | 12 | 8 | 7 |
| June 2023 | 6 | 6 | 15 | 10 | 9 | 10 | 6 | 12 | 8 | 7 |

| | | | | 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 2022 | 10 | 11 | 15 | 11 | 11 | 9 | 7 | 12 | 8 | 7 |
| Sept. 2022 | 10 | 11 | 14 | 11 | 10 | 7 | 7 | 12 | 7 | 7 |
| Dec. 2022 | 10 | 11 | 14 | 11 | 11 | 8 | 7 | 12 | 8 | 7 |
| March 2023 | 10 | 11 | 14 | 10 | 11 | 9 | 8 | 12 | 7 | 7 |
| June 2023 | 10 | 11 | 13 | 9 | 11 | 8 | 7 | 13 | 7 | 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.

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 | TIME DEC | Daily break time per agent (minute) | Daily lunch time per agent (minute) |
| June 2022 | 7,271 | 21 | 16 | 172 | 40 | 50 | 955 | 33 | 16 | 121 | 40 | 50 |
| Sept. 2022 | 7,732 | 19 | 16 | 187 | 41 | 50 | 1,350 | 31 | 14 | 118 | 40 | 50 |
| Dec. 2022 | 7,811 | 20 | 16 | 178 | 41 | 50 | 1,391 | 31 | 15 | 112 | 40 | 50 |
| March 2023 | 7,693 | 20 | 16 | 186 | 41 | 50 | 1,377 | 29 | 15 | 108 | 40 | 50 |
| June 2023 | 7,592 | 21 | 16 | 183 | 41 | 50 | 1,381 | 27 | 15 | 118 | 40 | 50 |

E. Financial transactions

| Period | Number of transactions** * | Volume of transactions (Thousand TRY)*** |
|------------|----------------------------------|---|
| June 2022 | 2,425,486 | 14,329,305 |
| Sept. 2022 | 2,242,990 | 16,430,782 |
| Dec. 2022 | 2,810,224 | 18,813,864 |
| March 2023 | 2,666,992 | 26,058,672 |
| June 2023 | 2,538,537 | 29,477,183 |

* 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 21).

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

Call Center Statistics* (The number of agents ≥ 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 2022 | 107 | 40 | 6,723 | 869 | 7,739 | 855 | 771 | 96 | 9,461 |
| Sept. 2022 | 114 | 41 | 6,926 | 817 | 7,898 | 910 | 774 | 99 | 9,681 |
| Dec. 2022 | 128 | 43 | 6,918 | 841 | 7,930 | 931 | 804 | 100 | 9,765 |
| March 2023 | 140 | 41 | 6,890 | 859 | 7,930 | 836 | 811 | 102 | 9,679 |
| June 2023 | 141 | 39 | 6,890 | 892 | 7,962 | 843 | 828 | 98 | 9,731 |

| The number o resingned | • | 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 (%) |
| 472 | 77 | 229 | 30 | 10% |
| 481 | 66 | 156 | 25 | 9% |
| 488 | 57 | 182 | 17 | 9% |
| 413 | 68 | 151 | 23 | 8% |
| 531 | 72 | 235 | 48 | 11% |

| The number of agents working in the Outsource company on behalf of Bank's call |
|--|
| center |
| 4,045 |
| |
| 4,045 |
| 4,045 4,425 |

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 | 1 |
| June 2022 | 5,660 | 2,079 | 613 | 242 | 479 | 388 | 6,752 | 2,709 | 28 | 34 | 34 |
| Sept. 2022 | 5,749 | 2,149 | 650 | 260 | 489 | 384 | 6,888 | 2,793 | 28 | 34 | 34 |
| Dec. 2022 | 5,784 | 2,146 | 662 | 269 | 498 | 406 | 6,944 | 2,821 | 28 | 34 | 34 |
| March 2023 | 5,784 | 2,146 | 607 | 229 | 517 | 396 | 6,908 | 2,771 | 28 | 35 | 34 |
| June 2023 | 5,812 | 2,150 | 587 | 256 | 525 | 401 | 6,924 | 2,807 | 28 | 35 | 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 2022 | 708 | 2,093 | 4,808 | 130 | 80 | 225 | 498 | 52 | 46 | 162 | 585 | 74 | 834 | 2,480 | 5,891 | 256 |
| Sept. 2022 | 695 | 2,151 | 4,926 | 126 | 73 | 241 | 540 | 56 | 44 | 161 | 595 | 73 | 812 | 2,553 | 6,061 | 255 |
| Dec. 2022 | 677 | 2,120 | 4,987 | 146 | 73 | 240 | 561 | 57 | 44 | 165 | 615 | 80 | 794 | 2,525 | 6,163 | 283 |
| March 2023 | 691 | 2,188 | 4,918 | 133 | 63 | 209 | 514 | 50 | 45 | 170 | 624 | 74 | 799 | 2,567 | 6,056 | 257 |
| June 2023 | 691 | 2,247 | 4,895 | 129 | 87 | 197 | 510 | 49 | 42 | 162 | 653 | 69 | 820 | 2,606 | 6,058 | 247 |

| | | | | Geographica | I Location | | | | | Availability of | f SPK Licence | | | Foreign langua | ge speaking | |
|------------|-----------------------|--------------|-----------------------|----------------------------|-----------------------|-------------|-----------------------|--------|-------------------------|----------------------|---------------------------|-------|-------------------------|--|---------------------------|-------|
| Period | The numbe | er of agents | | of supporting personnel | The number of | 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 | IOTAL |
| | İstanbul and İzmit | Others | İstanbul and İzmit | Others | İstanbul and İzmit | Others | İstanbul and İzmit | Others | or ugente | service personnel | managero | | or ugonto | personnel | or managers | |
| June 2022 | 3,168 | 4,571 | 715 | 140 | 503 | 364 | 4,386 | 5,075 | 126 | 24 | 68 | 218 | 234 | 57 | 167 | 458 |
| Sept. 2022 | 3,292 | 4,606 | 737 | 173 | 510 | 363 | 4,539 | 5,142 | 122 | 25 | 67 | 214 | 240 | 55 | 148 | 443 |
| Dec. 2022 | 3,195 | 4,735 | 754 | 177 | 532 | 372 | 4,481 | 5,284 | 117 | 29 | 63 | 209 | 220 | 64 | 147 | 431 |
| March 2023 | 3,075 | 4,855 | 701 | 135 | 511 | 402 | 4,287 | 5,392 | 114 | 26 | 68 | 208 | 239 | 64 | 146 | 449 |
| June 2023 | 2,945 | 5,017 | 709 | 134 | 515 | 411 | 4,169 | 5,562 | 102 | 26 | 150 | 278 | 241 | 82 | 134 | 457 |

* 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*

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

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 2022 | 49,711,973 | 45,958,890 | 95,670,863 | 1,137,473 | 98% | 182 | 4 | 2 | 24 | 116 | 24,308,819 |
| Sept. 2022 | 52,510,747 | 53,433,451 | 105,944,198 | 3,116,980 | 94% | 180 | 4 | 2 | 41 | 132 | 25,041,718 |
| Dec. 2022 | 54,420,807 | 54,704,171 | 109,124,978 | 1,716,119 | 97% | 189 | 4 | 2 | 29 | 117 | 27,484,484 |
| March 2023 | 49,963,802 | 53,855,928 | 103,819,730 | 1,689,306 | 97% | 191 | 4 | 2 | 25 | 130 | 27,722,869 |
| June 2023 | 53,567,517 | 55,810,651 | 109,378,168 | 2,022,412 | 96% | 190 | 4 | 2 | 31 | 136 | 28,387,750 |

| | | | | | | | Inboun | 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 | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2022 | 10 | 10 | 10 | 6 | 10 | 8 | 7 | 3 | 2 | 2 | 7 | 5 | 4 | 4 | 4 | 10 |
| Sept. 2022 | 10 | 10 | 10 | 6 | 10 | 8 | 7 | 3 | 2 | 2 | 7 | 5 | 4 | 4 | 4 | 10 |
| Dec. 2022 | 10 | 10 | 10 | 6 | 10 | 8 | 7 | 3 | 2 | 2 | 8 | 5 | 4 | 4 | 4 | 10 |
| March 2023 | 10 | 10 | 10 | 6 | 9 | 8 | 6 | 3 | 2 | 1 | 7 | 4 | 3 | 3 | 4 | 10 |
| June 2023 | 10 | 10 | 10 | 6 | 9 | 8 | 6 | 3 | 2 | 2 | 7 | 4 | 3 | 3 | 3 | 10 |

| | | | | | | | Inbour | nd call services (| Number of ban | ks) | | | | | | |
|------------|---------------------|---------------|---|----------------|-----------------------|------------|-------------------------|---|-------------------------|------------------------|---|---|---------------------------------------|---------------------------|------------------|-------------------------------------|
| | | | | | | | | From the and | ther 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 | | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2022 | 1 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 9 | 6 | 3 | 6 | 6 | 2 | 5 | 0 |
| Sept. 2022 | 1 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 9 | 6 | 3 | 6 | 6 | 2 | 5 | 0 |
| Dec. 2022 | 1 | 1 | 0 | 4 | 1 | 1 | 6 | 5 | 9 | 6 | 3 | 6 | 6 | 2 | 4 | 0 |
| March 2023 | 1 | 1 | 0 | 4 | 2 | 0 | 8 | 5 | 9 | 7 | 4 | 6 | 7 | 3 | 4 | 0 |
| June 2023 | 1 | 1 | 0 | 4 | 2 | 0 | 8 | 5 | 9 | 6 | 4 | 6 | 7 | 3 | 4 | 0 |

Call Center Statistics*

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

| | | | | | | | Out | bound call profil | e | | | | | | |
|------------|--------------------------|-------------------------------------|---|--|------------|--------------------------------|-------------------------------------|---|---|------------|-----------------------------|-------------------------------------|---|---|------------|
| | | Numbe | or of reached cu | stomers | | | Number | of customers no | t reached | | Tł | 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 2022 | 6,764,430 | 1,218,033 | 2,341 | 1,204,098 | 9,188,902 | 8,973,764 | 1,971,933 | 1,160 | 912,622 | 11,859,479 | 15,738,194 | 3,189,966 | 3,501 | 2,116,720 | 21,048,381 |
| Sept. 2022 | 6,283,782 | 1,119,839 | 1,388 | 1,309,963 | 8,714,972 | 6,925,855 | 1,257,879 | 1,037 | 934,877 | 9,119,648 | 13,209,637 | 2,377,718 | 2,425 | 2,244,840 | 17,834,620 |
| Dec. 2022 | 8,634,400 | 1,315,940 | 964 | 2,894,746 | 12,846,050 | 7,613,208 | 1,726,685 | 508 | 1,643,693 | 10,984,094 | 16,247,608 | 3,042,625 | 1,472 | 4,538,439 | 23,830,144 |
| March 2023 | 6,300,455 | 530,944 | 349 | 1,579,985 | 8,411,733 | 6,731,533 | 883,531 | 194 | 682,319 | 8,297,577 | 13,031,988 | 1,414,475 | 543 | 2,262,304 | 16,709,310 |
| June 2023 | 5,955,743 | 689,148 | 660 | 1,655,908 | 8,301,459 | 7,155,870 | 1,066,531 | 359 | 859,149 | 9,081,909 | 13,111,613 | 1,755,679 | 1,019 | 2,515,057 | 17,383,368 |

| | | | | | Outbound ca | ll 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 2022 | 43% | 38% | 67% | 57% | 44% | 170 | 160 | 47 | 188 | 171 |
| Sept. 2022 | 48% | 47% | 57% | 58% | 49% | 172 | 154 | 45 | 188 | 172 |
| Dec. 2022 | 53% | 43% | 65% | 64% | 54% | 161 | 177 | 47 | 152 | 161 |
| March 2023 | 48% | 38% | 64% | 70% | 50% | 146 | 243 | 49 | 188 | 160 |
| June 2023 | 45% | 39% | 65% | 66% | 48% | 181 | 208 | 46 | 177 | 182 |

| | | 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.) |
| 152,284 | 654 | 2,848,118 | 52,805,161 | 2,243,170 | 566 |
| 145,476 | 864 | 3,356,222 | 36,924,714 | 2,621,198 | 480 |
| 170,062 | 973 | 3,051,677 | 68,573,108 | 2,243,281 | 498 |
| 171,241 | 1,117 | 2,862,289 | 52,467,162 | 2,635,060 | 393 |
| 172,911 | 1,259 | 2,999,410 | 63,792,663 | 2,657,770 | 504 |

| | | | | Outbo | und services (N | lumber of banl | (S) | | | |
|------------|---|--|--------------------------|--|-------------------------------|--|-------------------------------------|------------------------------------|----------------------------------|---|
| | | | | | Inhous | e | | | | |
| 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 2022 | 4 | 4 | 7 | 4 | 7 | 5 | 3 | 7 | 4 | 3 |
| Sept. 2022 | 4 | 4 | 7 | 4 | 7 | 5 | 3 | 7 | 4 | 3 |
| Dec. 2022 | 4 | 4 | 7 | 4 | 7 | 5 | 3 | 7 | 4 | 3 |
| March 2023 | 4 | 4 | 7 | 5 | 7 | 6 | 3 | 6 | 3 | 3 |
| June 2023 | 4 | 4 | 8 | 5 | 7 | 6 | 3 | 6 | 3 | 3 |

| | | | | Outbo | und services (N | lumber of banl | (S) | | | |
|------------|---|--|--------------------------|--|-------------------------------|--|-------------------------------------|------------------------------------|----------------------------------|---|
| | | | | 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 2022 | 7 | 7 | 9 | 6 | 7 | 5 | 5 | 7 | 4 | 5 |
| Sept. 2022 | 7 | 7 | 9 | 6 | 7 | 3 | 5 | 7 | 4 | 5 |
| Dec. 2022 | 7 | 7 | 9 | 6 | 8 | 4 | 5 | 7 | 4 | 5 |
| March 2023 | 7 | 7 | 9 | 5 | 8 | 5 | 6 | 7 | 4 | 5 |
| June 2023 | 7 | 7 | 8 | 5 | 8 | 4 | 6 | 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 \ge 251) (Number of banks: 10)

D. Other Statistics

| | | | | | | Other Sta | tistics | | | | | |
|------------|-----------------|---|---|--|--|--|-----------------|---|--|--|---|--|
| | | | Inboun | d calls | | | | | Outbour | id 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 2022 | 6,519 | 22 | 16 | 189 | 41 | 51 | 725 | 35 | 16 | 111 | 44 | 47 |
| Sept. 2022 | 6,963 | 19 | 16 | 212 | 41 | 51 | 1,128 | 33 | 14 | 104 | 44 | 47 |
| Dec. 2022 | 7,017 | 20 | 16 | 190 | 41 | 51 | 1,164 | 33 | 15 | 92 | 44 | 47 |
| March 2023 | 6,902 | 21 | 16 | 197 | 41 | 51 | 1,151 | 31 | 16 | 85 | 44 | 47 |
| June 2023 | 6,811 | 21 | 16 | 198 | 41 | 51 | 1,157 | 28 | 15 | 104 | 44 | 47 |

E. Financial transactions

| Period | Number of transactions | Volume of transactions (Thousand TRY) |
|------------|------------------------|--|
| June 2022 | 2,178,647 | 12,112,341 |
| Sept. 2022 | 2,004,161 | 14,292,563 |
| Dec. 2022 | 2,551,014 | 15,737,776 |
| March 2023 | 2,416,888 | 22,354,382 |
| June 2023 | 2,311,532 | 26,457,448 |

* 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: 4)

A. Number of Call Center Employees

| | | r of part-time ents | The number of | full-time agents | | T h | The number | r of managers | |
|------------|---|------------------------|-----------------------------|---|---------------------------|--|--|---|-----|
| Period | The number of personnel in the service of inbound calls | personnel 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 2022 | 20 | 0 | 307 | 62 | 389 | 55 | 32 | 6 | 482 |
| Sept. 2022 | 18 | 0 | 375 | 58 | 451 | 63 | 37 | 8 | 559 |
| Dec. 2022 | 15 | 0 | 433 | 66 | 514 | 65 | 40 | 8 | 627 |
| March 2023 | 13 | 0 | 456 | 66 | 535 | 71 | 42 | 7 | 655 |
| June 2023 | 0 | 0 | 320 | 54 | 374 | 73 | 33 | 6 | 486 |

| | 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 (%) |
| ľ | 40 | 7 | 12 | 5 | 16% |
| | 34 | 6 | 5 | 6 | 11% |
| | 30 | 6 | 15 | 4 | 11% |
| ĺ | 32 | 8 | 14 | 2 | 10% |
| ĺ | 58 | 4 | 7 | 0 | 18% |

The number of agents working in the Outsource company on behalf of Bank's call center 286 270 250 301 261

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 2022 | 309 | 80 | 30 | 25 | 21 | 17 | 360 | 122 | 28 | 34 | 33 |
| Sept. 2022 | 351 | 100 | 35 | 28 | 22 | 23 | 408 | 151 | 28 | 34 | 33 |
| Dec. 2022 | 382 | 132 | 35 | 30 | 27 | 21 | 444 | 183 | 27 | 33 | 33 |
| March 2023 | 395 | 140 | 38 | 33 | 30 | 19 | 463 | 192 | 28 | 33 | 33 |
| June 2023 | 295 | 79 | 45 | 28 | 24 | 15 | 364 | 122 | 28 | 33 | 33 |

| | | | | | | | | Educat | ion | | | | | | | |
|------------|-------------|-----------|------------------------|-------------------|-------------|----------------|---------------------|-------------------|-------------|------------|---------------------|-------------------|-------------|---------|---------------------|-------------------|
| Period | | The numbe | er of agents | | The nur | mber of suppor | ting service p | ersonnel | | The number | of managers | | | Tota | 1 | |
| | 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 2022 | 25 | 167 | 195 | 2 | 5 | 16 | 25 | 9 | 1 | 11 | 25 | 1 | 31 | 194 | 245 | 12 |
| Sept. 2022 | 27 | 169 | 251 | 4 | 5 | 16 | 32 | 10 | 1 | 11 | 31 | 2 | 33 | 196 | 314 | 16 |
| Dec. 2022 | 27 | 203 | 276 | 8 | 7 | 14 | 34 | 10 | 1 | 10 | 35 | 2 | 35 | 227 | 345 | 20 |
| March 2023 | 45 | 142 | 342 | 6 | 6 | 16 | 39 | 10 | 1 | 11 | 33 | 4 | 52 | 169 | 414 | 20 |
| June 2023 | 26 | 115 | 231 | 2 | 5 | 18 | 42 | 8 | 0 | 8 | 27 | 4 | 31 | 141 | 300 | 14 |

| | | | | Geographica | I Location | | | | | Availability of | of SPK Licence | | | Foreign langua | ge speaking | |
|------------|-----------------------|--------------|-------------------------|----------------------------|-----------------------|-------------|-----------------------|--------|----------------------|----------------------|------------------------|-------|----------------------|----------------|------------------------|-------|
| Period | The numbe | er of agents | The number service p | of supporting personnel | The number of | of managers | т | otal | The number of agents | supporting | The number of managers | 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 | ugents | service personnel | managers | | ugents | personnel | or managers | |
| June 2022 | 163 | 226 | 39 | 16 | 19 | 19 | 221 | 261 | 8 | 0 | 2 | 10 | 20 | 7 | 10 | 37 |
| Sept. 2022 | 235 | 216 | 48 | 15 | 25 | 20 | 308 | 251 | 10 | 0 | 2 | 12 | 32 | 9 | 10 | 51 |
| Dec. 2022 | 278 | 236 | 49 | 16 | 29 | 19 | 356 | 271 | 13 | 0 | 2 | 15 | 27 | 11 | 10 | 48 |
| March 2023 | 304 | 231 | 52 | 19 | 32 | 17 | 388 | 267 | 12 | 0 | 3 | 15 | 29 | 10 | 10 | 49 |
| June 2023 | 188 | 186 | 46 | 27 | 22 | 17 | 256 | 230 | 5 | 0 | 1 | 6 | 16 | 10 | 6 | 32 |

* 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: 4)

C. Call Profile

| | | | | | Inb | 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 2022 | 2,231,763 | 1,852,587 | 4,084,350 | 53,136 | 97% | 240 | 3 | 2 | 20 | 107 | 1,026,877 |
| Sept. 2022 | 2,248,443 | 1,982,672 | 4,231,115 | 57,433 | 97% | 236 | 3 | 2 | 19 | 103 | 1,047,432 |
| Dec. 2022 | 1,678,395 | 1,960,452 | 3,638,847 | 41,890 | 98% | 241 | 3 | 2 | 17 | 101 | 1,083,477 |
| March 2023 | 1,473,760 | 1,679,047 | 3,152,807 | 33,315 | 98% | 242 | 3 | 2 | 14 | 108 | 2,215,282 |
| June 2023 | 1,315,044 | 1,634,646 | 2,949,690 | 41,842 | 97% | 238 | 3 | 2 | 17 | 127 | 2,155,517 |

| | | | | | | | Inboun | 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 | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2022 | 4 | 4 | 4 | 2 | 4 | 4 | 3 | 1 | 3 | 2 | 3 | 4 | 1 | 2 | 0 | 3 |
| Sept. 2022 | 5 | 5 | 5 | 2 | 5 | 5 | 3 | 1 | 3 | 2 | 3 | 5 | 1 | 2 | 0 | 4 |
| Dec. 2022 | 5 | 5 | 5 | 2 | 5 | 5 | 3 | 1 | 3 | 2 | 3 | 5 | 1 | 2 | 0 | 4 |
| March 2023 | 5 | 5 | 5 | 2 | 5 | 5 | 3 | 1 | 3 | 3 | 3 | 5 | 1 | 2 | 0 | 4 |
| June 2023 | 4 | 4 | 4 | 2 | 4 | 4 | 2 | 1 | 2 | 2 | 2 | 4 | 1 | 1 | 0 | 3 |

| | | | | | | | 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 | | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2022 | 1 | 1 | 1 | 2 | 1 | 1 | 3 | 1 | 2 | 3 | 2 | 3 | 1 | 1 | 0 | 2 |
| Sept. 2022 | 1 | 1 | 1 | 2 | 1 | 1 | 4 | 1 | 2 | 3 | 2 | 3 | 1 | 1 | 0 | 2 |
| Dec. 2022 | 1 | 1 | 1 | 2 | 1 | 1 | 4 | 1 | 2 | 3 | 2 | 3 | 1 | 1 | 0 | 2 |
| March 2023 | 1 | 1 | 1 | 2 | 1 | 1 | 4 | 1 | 2 | 3 | 2 | 3 | 1 | 1 | 0 | 2 |
| June 2023 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 1 | 2 | 2 | 2 | 2 | 1 | 1 | 0 | 2 |

Call Center Statistics*

(51 \leq The number of agents \leq 250) (Number of banks: 4)

| | | | | | | | Out | bound call profil | e | | | | | | |
|------------|--------------------------|-------------------------------------|---|--|---------|--------------------------------|-------------------------------------|---|---|---------|-----------------------------|-------------------------------------|---|---|-----------|
| | | Numbe | r of reached cu | stomers | | | Number | of customers no | t reached | | т | ne total numb | er of outbound o | all 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 2022 | 517,262 | 0 | 0 | 15,588 | 532,850 | 386,934 | 0 | 0 | 44,555 | 431,489 | 904,196 | 0 | 0 | 60,143 | 964,339 |
| Sept. 2022 | 490,850 | 0 | 0 | 19,754 | 510,604 | 344,250 | 0 | 0 | 9,628 | 353,878 | 835,100 | 0 | 0 | 29,382 | 864,482 |
| Dec. 2022 | 708,096 | 0 | 0 | 17,601 | 725,697 | 540,311 | 0 | 0 | 23,806 | 564,117 | 1,248,407 | 0 | 0 | 41,407 | 1,289,814 |
| March 2023 | 635,113 | 0 | 0 | 15,795 | 650,908 | 386,303 | 0 | 0 | 14,509 | 400,812 | 1,021,416 | 0 | 0 | 30,304 | 1,051,720 |
| June 2023 | 654,283 | 0 | 0 | 0 | 654,283 | 417,710 | 0 | 0 | 0 | 417,710 | 1,071,993 | 0 | 0 | 0 | 1,071,993 |

| | | | | | 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 2022 | 57% | - | - | 26% | 55% | 81 | - | - | 104 | 82 |
| Sept. 2022 | 59% | - | - | 67% | 59% | 93 | - | - | 104 | 94 |
| Dec. 2022 | 57% | - | - | 43% | 56% | 97 | - | - | 102 | 97 |
| March 2023 | 62% | - | - | 52% | 62% | 106 | - | - | 166 | 107 |
| June 2023 | 61% | - | - | - | 61% | 108 | - | - | #DIV/0! | 108 |

| | | | | Outbo | und services (N | lumber of bank | ks) | | | |
|------------|---|-----------|--------------------------|--|-------------------------------|--|-------------------------------------|------------------------------------|----------------------------------|---|
| | | | | | Inhous | se | | | | |
| 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 2022 | 1 | 1 | 4 | 3 | 2 | 3 | 1 | 4 | 3 | 2 |
| Sept. 2022 | 1 | 1 | 5 | 4 | 3 | 4 | 2 | 5 | 3 | 2 |
| Dec. 2022 | 1 | 1 | 5 | 4 | 3 | 4 | 2 | 5 | 4 | 3 |
| March 2023 | 1 | 1 | 5 | 4 | 3 | 4 | 2 | 5 | 4 | 3 |
| June 2023 | 1 | 1 | 4 | 3 | 2 | 2 | 3 | 4 | 3 | 3 |

| | | | | | 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 2022 | 0 | 1 | 3 | 2 | 2 | 3 | 0 | 3 | 2 | 1 |
| Sept. 2022 | 0 | 1 | 3 | 2 | 2 | 3 | 0 | 3 | 2 | 1 |
| Dec. 2022 | 0 | 1 | 3 | 2 | 2 | 3 | 0 | 3 | 2 | 1 |
| March 2023 | 0 | 1 | 3 | 2 | 2 | 3 | 0 | 3 | 2 | 1 |
| June 2023 | 0 | 0 | 2 | 1 | 2 | 2 | 0 | 2 | 1 | 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.

| | | 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.) |
| 131 | 0 | 27,299 | 453,305 | 173,541 | C |
| 172 | 0 | 26,815 | 435,306 | 189,021 | (|
| 219 | 0 | 33,172 | 434,911 | 210,875 | (|
| 175 | 0 | 27,418 | 381,604 | 228,029 | (|
| 0 | 0 | 37,147 | 464,900 | 249,233 | (|

Call Center Statistics*

(51 \leq The number of agents \leq 250) (Number of banks: 4)

D. Other Statistics

| | | | | | | Other Sta | itistics | | | | | |
|------------|--|----|--|--|----|--|----------|---------------|--|---|--|----|
| | | _ | Inboun | d calls | | | | | Outboun | d calls | - | |
| Period | Number of seats Number of calls evaluated per agent** Number of agents per first manager** | | Inbound- training time per agent (hour) | bining time ber agent (minute) Daily break time per time per agent agent | | 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 2022 | 481 | 9 | 16 | 139 | 36 | 49 | 82 | 7 | 13 | 45 | 35 | 55 |
| Sept. 2022 | 611 | 11 | 15 | 147 | 38 | 48 | 89 | 7 | 12 | 60 | 34 | 56 |
| Dec. 2022 | 644 | 10 | 15 | 151 | 38 | 48 | 94 | 8 | 12 | 60 | 34 | 56 |
| March 2023 | | | 48 | 95 | 8 | 12 | 60 | 34 | 56 | | | |
| June 2023 | | | 47 | 85 | 6 | 13 | 60 | 35 | 55 | | | |

E. Financial transactions

| Period | Number of transactions | Volume of transactions (Thousand TRY) |
|------------|------------------------|--|
| June 2022 | 144,823 | 1,565,625 |
| Sept. 2022 | 183,672 | 1,540,551 |
| Dec. 2022 | 204,237 | 2,222,476 |
| March 2023 | 195,248 | 2,838,023 |
| June 2023 | 167,234 | 1,551,735 |

* 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 Türkiye Call Center Statistics*

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

A. Number of Call Center Employees

| | | r of part-time ents | The number of | full-time agents | | The sumber | The number | | |
|------------|---|--|---------------|---|-----------|--|-------------------|---|-------|
| Period | The number of personnel in the service of inbound calls | The number of personnel in the service of outbound calls | of personnel | The number of personnel in the service of outbound calls | of agents | The number of supporting service personnel | in the service of | The number of personnel in the service of outbound calls | Total |
| June 2022 | 0 | 0 | 107 | 16 | 123 | 27 | 17 | 4 | 171 |
| Sept. 2022 | 0 | 0 | 75 | 9 | 84 | 19 | 11 | 3 | 117 |
| Dec. 2022 | 0 | 0 | 67 | 9 | 76 | 19 | 13 | 3 | 111 |
| March 2023 | 0 | 0 | 76 | 7 | 83 | 19 | 12 | 2 | 116 |
| June 2023 | 0 | 0 | 0 115 | 13 | 128 | 19 | 18 | 3 | 168 |

| The number o resingned | • | transferred | of agents that I 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 (%) |
| 14 | 4 | 6 | 2 | 21% |
| 3 | 0 | 5 | 2 | 12% |
| 7 | 0 | 4 | 3 | 18% |
| 3 | 0 | 2 | 1 | 7% |
| 22 | 3 | 4 | 1 | 23% |

| The number of agents working in the Outsource company on behalf of Bank's call center |
|--|
| Center |
| 317 |
| |
| 317 |
| 317 357 |

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 | | personnel | | |
| June 2022 | 76 | 47 | 16 | 11 | 8 | 13 | 100 | 71 | 26 | 33 | 36 | |
| Sept. 2022 | 51 | 33 | 10 | 9 | 5 | 9 | 66 | 51 | 25 | 36 | 37 | |
| Dec. 2022 | 46 | 30 | 9 | 10 | 4 | 12 | 59 | 52 | 25 | 34 | 36 | |
| March 2023 | 52 | 31 | 8 | 8 11 | | 9 | 65 | 51 | 25 | 34 | 38 | |
| June 2023 | 68 | 60 | 8 | 8 11 | | 12 | 85 | 83 | 26 | 34 | 39 | |

| | | | | | | Education | | | | | | | | | | | |
|------------|-------------|-----------|------------------------|-------------------|--|-----------|------------------------|-------------------|-------------|-------------|------------------------|-------------------|-------------|---------|------------------------|-------------------|--|
| Period | | The numbe | er of agents | | The number of supporting service personnel | | | | The number | of managers | | Total | | | | | |
| | High school | College | University graduate | Post- graduate | High school | College | University graduate | Post- graduate | High school | College | University graduate | Post- graduate | High school | College | University graduate | Post- graduate | |
| June 2022 | 12 | 18 | 89 | 4 | 2 | 3 | 17 | 5 | 0 | 1 | 18 | 2 | 14 | 22 | 124 | 11 | |
| Sept. 2022 | 6 | 20 | 55 | 3 | 2 | 2 | 12 | 3 | 0 | 0 | 12 | 2 | 8 | 22 | 79 | 8 | |
| Dec. 2022 | 6 | 18 | 49 | 3 | 3 | 2 | 12 | 2 | 0 | 0 | 14 | 2 | 9 | 20 | 75 | 7 | |
| March 2023 | 8 | 21 | 50 | 4 | 3 | 2 | 13 | 1 | 0 | 0 | 12 | 2 | 11 | 23 | 75 | 7 | |
| June 2023 | 20 | 20 24 80 | | | 4 | 2 | 12 | 1 | 0 | 2 | 16 | 3 | 24 | 28 | 108 | 8 | |

| | Geographical Location | | | | | | | | | Availability o | f SPK Licence | | Foreign language speaking | | | | |
|------------|-----------------------|-------------|--|--------|------------------------|--------|-----------------------|--------|----------------------|----------------------|------------------------|-------|---------------------------|--|------------------------|-------|--|
| Period | The numbe | r of agents | The number of supporting service personnel | | The number of managers | | Total | | 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 agents | service personnel | | | or agents | personnel | ormanagero | | |
| June 2022 | 108 | 15 | 26 | 1 | 20 | 1 | 154 | 17 | 8 | 3 | 4 | 15 | 20 | 5 | 4 | 29 | |
| Sept. 2022 | 69 | 15 | 18 | 1 | 13 | 1 | 100 | 17 | 12 | 3 | 4 | 19 | 20 | 1 | 3 | 24 | |
| Dec. 2022 | 61 | 15 | 18 | 1 | 15 | 1 | 94 | 17 | 13 | 3 | 5 | 21 | 18 | 1 | 4 | 23 | |
| March 2023 | 67 | 16 | 18 | 1 | 13 | 1 | 98 | 18 | 11 | 3 | 5 | 19 | 19 | 1 | 4 | 24 | |
| June 2023 | 109 | 19 | 18 | 1 | 20 | 1 | 147 | 21 | 12 | 3 | 6 | 21 | 24 | 1 | 7 | 32 | |

* 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 Türkiye Call Center Statistics*

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

C. Call Profile

| | | Inbound call profile | | | | | | | | | | | | |
|------------|---|--|--------------------------------------|--|-----------------------|----------------------------------|--|-------------------------------------|---|--|----------------------------------|--|--|--|
| 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 2022 | 493,982 | 1,637,518 | 2,131,500 | 96,150 | 94% | 209 | 3 | 3 | 28 | 204 | 544,766 | | | |
| Sept. 2022 | 604,651 | 1,661,043 | 2,265,694 | 198,580 | 88% | 237 | 2 | 3 | 54 | 250 | 513,550 | | | |
| Dec. 2022 | 556,209 | 1,416,516 | 1,972,725 | 97,415 | 93% | 261 | 3 | 3 | 35 | 201 | 472,690 | | | |
| March 2023 | 564,674 | 1,336,997 | 1,901,671 | 51,793 | 96% | 297 | 3 | 3 | 22 | 169 | 488,199 | | | |
| June 2023 | 833,321 | 1,453,896 | 2,287,217 | 63,494 | 96% | 291 | 3 | 4 | 22 | 153 | 549,299 | | | |

| | | Inbound call services (Number of banks) | | | | | | | | | | | | | | |
|------------|---------------------|---|---|----------------|-----------------------|------------|-------------------------|---|-------------------------|--------------|---|--------------------|---------------------------------------|---------------------------|------------------|-------------------------------------|
| | | | | | | | | 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 | Customer satisfaction or complaint line | Investment line | SME and Commercial banking line | Corporate banking line | Mortgage line | Internet banking support line |
| June 2022 | 5 | 8 | 3 | 2 | 8 | 4 | 2 | 2 | 2 | 1 | 6 | 2 | 2 | 4 | 0 | 7 |
| Sept. 2022 | 4 | 6 | 2 | 2 | 6 | 3 | 2 | 2 | 2 | 1 | 6 | 1 | 2 | 4 | 0 | 5 |
| Dec. 2022 | 4 | 6 | 2 | 2 | 6 | 3 | 1 | 2 | 2 | 1 | 6 | 1 | 2 | 4 | 0 | 5 |
| March 2023 | 4 | 6 | 2 | 2 | 6 | 3 | 1 | 3 | 2 | 1 | 6 | 1 | 2 | 4 | 0 | 5 |
| June 2023 | 5 | 7 | 3 | 2 | 7 | 4 | 3 | 3 | 3 | 2 | 7 | 2 | 2 | 5 | 0 | 6 |

| | | | | | | | Inbour | nd call services (| Number of ban | ks) | | | | | | |
|------------|---------------------|-----------------------|---|----------------|-----------------------|------------|-------------------------|---|-------------------------|------------------------|---|--------------------|---------------------------------------|---------------------------|------------------|-------------------------------------|
| | | From the another 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 2022 | 1 | 1 | 0 | 2 | 1 | 1 | 2 | 2 | 3 | 2 | 1 | 4 | 1 | 0 | 1 | 1 |
| Sept. 2022 | 1 | 1 | 0 | 2 | 1 | 1 | 2 | 2 | 3 | 2 | 1 | 4 | 1 | 0 | 1 | 1 |
| Dec. 2022 | 1 | 1 | 0 | 2 | 1 | 1 | 2 | 2 | 3 | 2 | 1 | 4 | 1 | 0 | 1 | 1 |
| March 2023 | 1 | 1 | 0 | 2 | 1 | 1 | 3 | 1 | 3 | 1 | 1 | 3 | 1 | 0 | 0 | 1 |
| June 2023 | 1 | 1 | 0 | 3 | 1 | 1 | 4 | 1 | 3 | 2 | 1 | 4 | 1 | 0 | 0 | 1 |

Call Center Statistics*

(The number of agents \leq 50) (Number of banks: 7)

| | | | | | | | Out | bound call profil | e | | | | | | |
|------------|--------------------------|-------------------------------------|---|--|---------|--------------------------------|-------------------------------------|---|---|---------|---|-------------------------------------|---|---|---------|
| | | Numbe | r 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 2022 | 84,163 | 75,596 | 0 | 47,828 | 207,587 | 112,316 | 30,450 | 0 | 39,904 | 182,670 | 196,479 | 106,046 | 0 | 87,732 | 390,257 |
| Sept. 2022 | 23,949 | 51,178 | 0 | 50,220 | 125,347 | 25,983 | 25,645 | 0 | 46,216 | 97,844 | 49,932 | 76,823 | 0 | 96,436 | 223,191 |
| Dec. 2022 | 38,591 | 48,881 | 0 | 53,070 | 140,542 | 69,824 | 22,319 | 0 | 50,117 | 142,260 | 108,415 | 71,200 | 0 | 103,187 | 282,802 |
| March 2023 | 28,638 | 40,255 | 0 | 54,170 | 123,063 | 27,627 | 19,182 | 0 | 44,297 | 91,106 | 56,265 | 59,437 | 0 | 98,467 | 214,169 |
| June 2023 | 79,072 | 42,065 | 0 | 104,978 | 226,115 | 72,408 | 15,513 | 0 | 46,387 | 134,308 | 151,480 | 57,578 | 0 | 151,365 | 360,423 |

| | | Outbound call profile | | | | | | | | | | |
|------------|--------------------------|-------------------------------------|---|--|----------------------------|--------------------------------|-------------------------------------|---|---|-------|--|--|
| | | Cus | tomers Reache | d (%) | Average Talk Time (second) | | | | | | | |
| 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 2022 | 43% | 71% | - | 55% | 53% | 132 | 67 | - | 113 | 104 | | |
| Sept. 2022 | 48% | 67% | - | 52% | 56% | 138 | 71 | - | 280 | 167 | | |
| Dec. 2022 | 36% | 69% | - | 51% | 50% | 143 | 69 | - | 131 | 113 | | |
| March 2023 | 51% | 68% | - | 55% | 57% | 160 | 79 | - | 127 | 119 | | |
| June 2023 | 52% | 73% | - | 69% | 63% | 134 | 80 | - | 119 | 117 | | |

| | 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.) | | | | | | | |
| 112,771 | 570 | 2,286 | 313,570 | 16,911 | 181,048 | | | | | | | |
| 105,479 | 801 | 2,426 | 457,298 | 17,308 | 205,517 | | | | | | | |
| 115,447 | 321 | 21,414 | 598,138 | 14,209 | 202,187 | | | | | | | |
| 72,981 | 333 | 136,674 | 442,091 | 19,231 | 190,622 | | | | | | | |
| 89,964 | 299 | 235,648 | 428,872 | 97,399 | 168,266 | | | | | | | |

| | | Outbound services (Number of banks) | | | | | | | | | | |
|------------|---|-------------------------------------|--------------------------|--|-------------------------------|--|-------------------------------------|------------------------------------|----------------------------------|---|--|--|
| | | Inhouse | | | | | | | | | | |
| 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 2022 | 1 | 1 | 3 | 1 | 1 | 2 | 0 | 1 | 1 | 1 | | |
| Sept. 2022 | 1 | 1 | 2 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | | |
| Dec. 2022 | 1 | 1 | 2 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | | |
| March 2023 | 1 | 1 | 2 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | | |
| June 2023 | 1 | 1 | 3 | 2 | 0 | 2 | 0 | 2 | 2 | 1 | | |

| | | Outbound services (Number of banks) | | | | | | | | | | |
|------------|---|--|--------------------------|--|-------------------------------|--|-------------------------------------|------------------------------------|----------------------------------|---|--|--|
| | | Outsource / 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 2022 | 3 | 3 | 3 | 3 | 2 | 1 | 2 | 2 | 2 | 1 | | |
| Sept. 2022 | 3 | 3 | 2 | 3 | 1 | 1 | 2 | 2 | 1 | 1 | | |
| Dec. 2022 | 3 | 3 | 2 | 3 | 1 | 1 | 2 | 2 | 2 | 1 | | |
| March 2023 | 3 | 3 | 2 | 3 | 1 | 1 | 2 | 2 | 1 | 1 | | |
| June 2023 | 3 | 4 | 3 | 3 | 1 | 2 | 1 | 4 | 2 | 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 Türkiye Call Center Statistics* (The number of agents \leq 50) (Number of banks: 7)

D. Other Statistics

| | | | | | | Other Sta | tatistics | | | | | | | | |
|------------|-----------------|---|---|--|--|--|-----------------|---|--|-----|---|--|--|--|--|
| | | | 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 2022 | 271 | 31 | 12 | 166 | 41 | 51 | 148 | 27 | 5 | 167 | 39 | 51 | | | |
| Sept. 2022 | 158 | 41 | 11 | 180 | 42 | 50 | 133 | 38 | 2 | 186 | 41 | 49 | | | |
| Dec. 2022 | 150 | 41 | 10 | 180 | 42 | 50 | 133 | 38 | 2 | 186 | 41 | 49 | | | |
| March 2023 | 159 | 40 | 14 | 180 | 42 | 50 | 131 | 46 | 2 | 186 | 41 | 49 | | | |
| June 2023 | 183 | 30 | 13 | 184 | 41 | 50 | 139 | 33 | 4 | 186 | 39 | 51 | | | |

E. Financial transactions

| | Number of transactions | Volume of transactions (Thousand TRY) |
|------------|------------------------|--|
| June 2022 | 102,016 | 651,339 |
| Sept. 2022 | 55,157 | 597,668 |
| Dec. 2022 | 54,973 | 853,612 |
| March 2023 | 54,856 | 866,267 |
| June 2023 | 59,771 | 1,468,000 |

* 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 Odea Bank A.Ş.
- 12 QNB Finansbank A.Ş.
- 13 Şekerbank T.A.Ş.
- 14 Turkish Bank A.Ş.
- 15 Türk Ekonomi Bankası A.Ş.
- 16 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 17 Türkiye Garanti Bankası A.Ş.
- 18 Türkiye Halk Bankası A.Ş.
- 19 Türkiye İş Bankası A.Ş.
- 20 Türkiye Vakıflar Bankası A.Ş.
- 21 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

5. The number of agents that resigned and fired : Total number of agents that resigned and laid off in the related three-month period.

6. The number of agents that transferred to another department : Total number of agents that transferred to another department in the related three-month period.

7. The number of agents working in the Outsource company on behalf of Bank's call center: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category. * Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.

1. Gender : The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.

2. Academic background : The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.

3. Geographical location : The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.

4. Average age : The average age of agents, supporting service staff and managers in the related three-month period.

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

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

C. Call Profile*

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



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.

*Publication Periods of the Report: March: May 1.Week June: August 1.Week September: November 1.Week December: February 1.Week

All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Türkiye.

This report is prepared from the related statistics of banks that give call center service to the customers. The data of participation banks is not included.

Whilst every effort has been made to ensure that the information contained in this book is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.