



**Consumer Loans and Housing Loans
September 2008**

Report Code : DE01

December 2009

The Banks Association of Turkey

Consolidated Report on Consumer Loans and Housing Loans*

I. Consumer Loans, Million TRY

| Consumer Loans Extended** | | | | | |
|---------------------------|--------------|---------------|------------------|------------------|-----------------|
| Periods | | Volume | No. of Borrowers | Admin. Follow-up | Legal Follow-up |
| 2008 | TC | 15.714 | 1.735.174 | 8 | 478 |
| Sept. | FC | 8 | 147 | 0 | 0 |
| | Total | 15.721 | 1.735.321 | 8 | 478 |
| 2008 | TC | 8.513 | 1.125.796 | 9 | 649 |
| Dec. | FC | 6 | 80 | 0 | 0 |
| | Total | 8.519 | 1.125.876 | 9 | 649 |
| 2009 | TC | 10.780 | 1.299.498 | 14 | 763 |
| March | FC | 6 | 89 | 0 | 0 |
| | Total | 10.786 | 1.299.587 | 14 | 763 |
| 2009 | TC | 15.405 | 1.640.986 | 11 | 791 |
| June | FC | 5 | 82 | 0 | 0 |
| | Total | 15.411 | 1.641.068 | 11 | 791 |
| 2009 | TC | 17.081 | 1.682.753 | 32 | 955 |
| Sept. | FC | 3 | 67 | 0 | 0 |
| | Total | 17.084 | 1.682.820 | 32 | 955 |

| Consumer Loans Outstanding*** | | | |
|-------------------------------|------------------|------------------|-----------------|
| Volume | No. of Borrowers | Admin. Follow-up | Legal Follow-up |
| 80.643 | 9.050.537 | 73 | 1.390 |
| 25 | 726 | 0 | 0 |
| 80.668 | 9.051.263 | 73 | 1.390 |
| 78.814 | 9.149.245 | 98 | 1.823 |
| 29 | 711 | 0 | 0 |
| 78.844 | 9.149.956 | 98 | 1.823 |
| 78.195 | 9.063.928 | 126 | 2.444 |
| 34 | 763 | 0 | 0 |
| 78.229 | 9.064.691 | 126 | 2.444 |
| 80.965 | 9.449.273 | 139 | 2.904 |
| 37 | 795 | 0 | 0 |
| 81.003 | 9.450.068 | 139 | 2.904 |
| 83.047 | 8.671.381 | 175 | 3.492 |
| 35 | 803 | 0 | 0 |
| 83.082 | 8.672.184 | 175 | 3.492 |

II. Breakdown of Consumer Loans

1.1. According to Purpose

| Consumer Loans Extended, Million TRY | | | | | |
|--------------------------------------|--------------|--------------|--------------|-----------------------------|--------------|
| Periods | | Auto-mobile | Housing | General Purpose Loans ***** | Others ***** |
| 2008 | TC | 1.493 | 3.701 | 9.686 | 833 |
| Sept. | FC | 4 | 4 | 1 | 0 |
| | Total | 1.497 | 3.704 | 9.687 | 833 |
| 2008 | TC | 671 | 1.578 | 5.435 | 830 |
| Dec. | FC | 2 | 3 | 1 | 0 |
| | Total | 673 | 1.581 | 5.436 | 830 |
| 2009 | TC | 649 | 2.475 | 7.639 | 18 |
| March | FC | 1 | 4 | 1 | 0 |
| | Total | 650 | 2.479 | 7.640 | 18 |
| 2009 | TC | 1.250 | 3.968 | 10.156 | 31 |
| June | FC | 1 | 4 | 0 | 0 |
| | Total | 1.251 | 3.972 | 10.157 | 31 |
| 2009 | TC | 1.163 | 5.985 | 9.890 | 39 |
| Sept. | FC | 1 | 5 | 0 | 0 |
| | Total | 1.165 | 5.991 | 9.890 | 39 |

| No. of Borrowers | | | | |
|------------------|---------------|-----------------------------|----------------|------------------|
| Auto-mobile | Housing | General Purpose Loans ***** | Others ***** | Total |
| 47.719 | 58.641 | 1.514.461 | 114.353 | 1.735.174 |
| 110 | 20 | 17 | 0 | 147 |
| 47.829 | 58.661 | 1.514.478 | 114.353 | 1.735.321 |
| 24.598 | 27.418 | 947.056 | 126.724 | 1.125.796 |
| 49 | 23 | 8 | 0 | 80 |
| 24.647 | 27.441 | 947.064 | 126.724 | 1.125.876 |
| 22.868 | 40.979 | 1.234.671 | 980 | 1.299.498 |
| 39 | 38 | 12 | 0 | 89 |
| 22.907 | 41.017 | 1.234.683 | 980 | 1.299.587 |
| 42.799 | 64.598 | 1.532.435 | 1.154 | 1.640.986 |
| 29 | 35 | 18 | 0 | 82 |
| 42.828 | 64.633 | 1.532.453 | 1.154 | 1.641.068 |
| 33.017 | 96.757 | 1.551.946 | 996 | 1.682.716 |
| 35 | 51 | 18 | 0 | 104 |
| 33.052 | 96.808 | 1.551.964 | 996 | 1.682.820 |

| Total Consumer Loans Outstanding, Million TRY | | | | | |
|---|--------------|--------------|---------------|-----------------------------|--------------|
| Periods | | Auto-mobile | Housing | General Purpose Loans ***** | Others ***** |
| 2008 | TC | 5.913 | 37.644 | 34.412 | 2.674 |
| Sept. | FC | 16 | 5 | 3 | 0 |
| | Total | 5.929 | 37.649 | 34.415 | 2.674 |
| 2008 | TC | 5.369 | 37.339 | 33.522 | 2.584 |
| Dec. | FC | 18 | 7 | 4 | 0 |
| | Total | 5.387 | 37.347 | 33.526 | 2.584 |
| 2009 | TC | 4.800 | 37.372 | 35.672 | 350 |
| March | FC | 18 | 12 | 5 | 0 |
| | Total | 4.818 | 37.384 | 35.677 | 350 |
| 2009 | TC | 4.644 | 38.595 | 37.464 | 262 |
| June | FC | 17 | 15 | 5 | 0 |
| | Total | 4.661 | 38.610 | 37.469 | 262 |
| 2009 | TC | 4.370 | 39.691 | 38.687 | 289 |
| Sept. | FC | 16 | 25 | 4 | 0 |
| | Total | 4.386 | 39.716 | 38.691 | 289 |

| Total No. of Borrowers Outstanding | | | | |
|------------------------------------|----------------|-----------------------------|------------------|------------------|
| Auto-mobile | Housing | General Purpose Loans ***** | Others ***** | Total |
| 429.381 | 757.873 | 6.742.148 | 1.121.125 | 9.050.527 |
| 577 | 44 | 103 | 12 | 736 |
| 429.958 | 757.917 | 6.742.251 | 1.121.137 | 9.051.263 |
| 400.941 | 762.327 | 6.777.438 | 1.208.539 | 9.149.245 |
| 563 | 66 | 80 | 2 | 711 |
| 401.504 | 762.393 | 6.777.518 | 1.208.541 | 9.149.956 |
| 374.891 | 769.984 | 7.373.722 | 545.331 | 9.063.928 |
| 575 | 103 | 83 | 2 | 763 |
| 375.466 | 770.087 | 7.373.805 | 545.333 | 9.064.691 |
| 352.115 | 805.180 | 7.741.121 | 550.857 | 9.449.273 |
| 573 | 136 | 84 | 2 | 795 |
| 352.688 | 805.316 | 7.741.205 | 550.859 | 9.450.068 |
| 330.534 | 829.673 | 7.474.322 | 36.760 | 8.671.289 |
| 561 | 240 | 93 | 1 | 895 |
| 331.095 | 829.913 | 7.474.415 | 36.761 | 8.672.184 |

* Consolidated consumer loan data of all banks those extended consumer loans. List of banks is enclosed.

** Amount of non-commercial consumer loans extended to retail customers, except credit guaranteed deposit accounts, during the 3-month period

*** Amount of non-commercial, "foreign currency" consumer loans extended to retail customers in terms of TRY, during the 3-month period

**** Total consumer loans outstanding at the end of the period = Opening balance of consumer loans at the beginning of the period + loans extended during the 3-month period - loans paid back during the 3-month period

***** Loans borrowed for durable and semi-durable consumer goods, education, marriage and health purposes

***** Loans which can not be grouped in the other three types of loans.

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1.2. Consumer Loans under Legal Follow-up

| Consumer Loans Extended, Million TRY | | | | | | |
|--------------------------------------|-------|------------|---------|-----------------------|-------|-------|
| Periods | | Automobile | Housing | General Purpose Loans | Other | Total |
| 2008 Sept. | TC | 104 | 99 | 272 | 2 | 478 |
| | FC | 0 | 0 | 0 | 0 | 0 |
| | Total | 104 | 99 | 272 | 2 | 478 |
| 2008 Dec. | TC | 134 | 137 | 367 | 11 | 649 |
| | FC | 0 | 0 | 0 | 0 | 0 |
| | Total | 134 | 137 | 367 | 11 | 649 |
| 2009 March | TC | 145 | 169 | 448 | 2 | 763 |
| | FC | 0 | 0 | 0 | 0 | 0 |
| | Total | 145 | 169 | 448 | 2 | 763 |
| 2009 June | TC | 137 | 193 | 459 | 2 | 791 |
| | FC | 0 | 0 | 0 | 0 | 0 |
| | Total | 137 | 193 | 459 | 2 | 791 |
| 2009 Sept. | TC | 154 | 215 | 584 | 1 | 955 |
| | FC | 0 | 0 | 0 | 0 | 0 |
| | Total | 154 | 215 | 584 | 1 | 955 |

2. According to Occupation of Borrowers

| Consumer Loans Extended, Million TRY | | | | | | |
|--------------------------------------|-------|----------|-----------------|-------|--------------|--------|
| Periods | | Employed | Self - Employed | Other | Unclassified | Total |
| 2008 Sept. | TC | 7.711 | 2.141 | 4.706 | 1.156 | 15.714 |
| | FC | 0 | 0 | 6 | 2 | 8 |
| | Total | 7.711 | 2.141 | 4.711 | 1.158 | 15.721 |
| 2008 Dec. | TC | 4.076 | 1.037 | 2.721 | 679 | 8.513 |
| | FC | 1 | 0 | 5 | 0 | 6 |
| | Total | 4.077 | 1.037 | 2.726 | 679 | 8.519 |
| 2009 March | TC | 5.731 | 1.276 | 3.109 | 664 | 10.780 |
| | FC | 0 | 0 | 6 | 0 | 6 |
| | Total | 5.731 | 1.276 | 3.115 | 664 | 10.786 |
| 2009 June | TC | 8.466 | 1.809 | 4.330 | 800 | 15.405 |
| | FC | 0 | 0 | 5 | 0 | 5 |
| | Total | 8.466 | 1.809 | 4.336 | 800 | 15.411 |
| 2009 Sept. | TC | 9.768 | 1.926 | 4.539 | 844 | 17.077 |
| | FC | 0 | 0 | 3 | 4 | 7 |
| | Total | 9.769 | 1.926 | 4.542 | 848 | 17.084 |

| No. of Borrowers | | | | | | |
|------------------|-------|----------|-----------------|---------|--------------|-----------|
| Periods | | Employed | Self - Employed | Other | Unclassified | Total |
| 2008 Sept. | TC | 892.612 | 135.786 | 566.269 | 140.507 | 1.735.174 |
| | FC | 4 | 2 | 139 | 2 | 147 |
| | Total | 892.616 | 135.788 | 566.408 | 140.509 | 1.735.321 |
| 2008 Dec. | TC | 539.345 | 68.969 | 443.857 | 73.625 | 1.125.796 |
| | FC | 3 | 0 | 77 | 0 | 80 |
| | Total | 539.348 | 68.969 | 443.934 | 73.625 | 1.125.876 |
| 2009 March | TC | 684.201 | 84.101 | 444.229 | 86.967 | 1.299.498 |
| | FC | 1 | 0 | 88 | 0 | 89 |
| | Total | 684.202 | 84.101 | 444.317 | 86.967 | 1.299.587 |
| 2009 June | TC | 894.569 | 108.726 | 542.627 | 95.064 | 1.640.986 |
| | FC | 2 | 0 | 80 | 0 | 82 |
| | Total | 894.571 | 108.726 | 542.707 | 95.064 | 1.641.068 |
| 2009 Sept. | TC | 939.775 | 119.639 | 553.890 | 69.412 | 1.682.716 |
| | FC | 3 | 0 | 64 | 37 | 104 |
| | Total | 939.778 | 119.639 | 553.954 | 69.449 | 1.682.820 |

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3. According to Age of Borrowers

| | | Consumer Loans Extended, Million TRY | | | | | | |
|---------------|-------|--------------------------------------|-------|-------|-------|-----|--------------|--------|
| Periods | | 18-25 | 26-35 | 36-55 | 56-65 | 66+ | Unclassified | Total |
| 2008 Sept. | TC | 996 | 4.456 | 7.927 | 1.717 | 551 | 66 | 15.714 |
| | FC | 1 | 2 | 2 | 1 | 0 | 2 | 8 |
| | Total | 997 | 4.459 | 7.929 | 1.718 | 551 | 68 | 15.721 |
| 2008 Dec. | TC | 432 | 2.034 | 4.038 | 1.057 | 428 | 525 | 8.513 |
| | FC | 0 | 3 | 2 | 0 | 0 | 0 | 6 |
| | Total | 433 | 2.037 | 4.041 | 1.057 | 428 | 525 | 8.519 |
| 2009 March | TC | 544 | 2.930 | 5.572 | 1.274 | 435 | 25 | 10.780 |
| | FC | 0 | 2 | 3 | 1 | 0 | 0 | 6 |
| | Total | 544 | 2.932 | 5.576 | 1.274 | 435 | 25 | 10.786 |
| 2009 June | TC | 751 | 4.252 | 8.024 | 1.785 | 572 | 20 | 15.405 |
| | FC | 0 | 3 | 2 | 0 | 0 | 0 | 5 |
| | Total | 751 | 4.255 | 8.026 | 1.786 | 572 | 20 | 15.411 |
| 2009 Sept. | TC | 843 | 5.132 | 8.806 | 1.733 | 544 | 20 | 17.077 |
| | FC | 0 | 3 | 4 | 1 | 0 | 0 | 7 |
| | Total | 843 | 5.135 | 8.809 | 1.733 | 544 | 20 | 17.084 |

| | | No. of Borrowers | | | | | | |
|---------------|-------|------------------|---------|---------|---------|---------|--------------|-----------|
| Periods | | 18-25 | 26-35 | 36-55 | 56-65 | 66+ | Unclassified | Total |
| 2008 Sept. | TC | 141.893 | 472.445 | 788.654 | 228.779 | 98.097 | 5.306 | 1.735.174 |
| | FC | 19 | 61 | 49 | 14 | 2 | 2 | 147 |
| | Total | 141.912 | 472.506 | 788.703 | 228.793 | 98.099 | 5.308 | 1.735.321 |
| 2008 Dec. | TC | 73.074 | 251.572 | 467.854 | 169.187 | 82.144 | 81.965 | 1.125.796 |
| | FC | 10 | 30 | 31 | 7 | 2 | 0 | 80 |
| | Total | 73.084 | 251.602 | 467.885 | 169.194 | 82.146 | 81.965 | 1.125.876 |
| 2009 March | TC | 93.700 | 338.003 | 599.748 | 184.176 | 81.911 | 1.960 | 1.299.498 |
| | FC | 5 | 27 | 48 | 8 | 1 | 0 | 89 |
| | Total | 93.705 | 338.030 | 599.796 | 184.184 | 81.912 | 1.960 | 1.299.587 |
| 2009 June | TC | 112.918 | 430.744 | 757.410 | 237.507 | 100.909 | 1.498 | 1.640.986 |
| | FC | 9 | 36 | 26 | 10 | 1 | 0 | 82 |
| | Total | 112.927 | 430.780 | 757.436 | 237.517 | 100.910 | 1.498 | 1.641.068 |
| 2009 Sept. | TC | 125.157 | 466.981 | 764.227 | 226.976 | 97.689 | 1.686 | 1.682.716 |
| | FC | 7 | 43 | 47 | 7 | 0 | 0 | 104 |
| | Total | 125.164 | 467.024 | 764.274 | 226.983 | 97.689 | 1.686 | 1.682.820 |

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4. According to Income Level of Borrowers

| | | Consumer Loans Extended, Million TRY | | | | | | |
|---------------|-------|--------------------------------------|-----------------|-----------------|-----------------|-------------|--------------|--------|
| Periods | | 0 - 1.000 TRY | 1.001-2.000 TRY | 2.001-3.000 TRY | 3.001-5.000 TRY | 5.001 + TRY | Unclassified | Total |
| 2008 Sept. | TC | 4.456 | 3.541 | 1.895 | 1.762 | 2.977 | 1.082 | 15.714 |
| | FC | 0 | 0 | 1 | 2 | 2 | 2 | 8 |
| | Total | 4.456 | 3.541 | 1.896 | 1.764 | 2.979 | 1.084 | 15.721 |
| 2008 Dec. | TC | 2.321 | 1.962 | 966 | 865 | 1.518 | 882 | 8.513 |
| | FC | 0 | 0 | 0 | 2 | 4 | 0 | 6 |
| | Total | 2.321 | 1.962 | 966 | 866 | 1.522 | 882 | 8.519 |
| 2009 March | TC | 2.745 | 2.712 | 1.345 | 1.183 | 2.072 | 723 | 10.780 |
| | FC | 0 | 0 | 0 | 2 | 3 | 0 | 6 |
| | Total | 2.745 | 2.713 | 1.346 | 1.185 | 2.076 | 723 | 10.786 |
| 2009 June | TC | 3.670 | 4.070 | 1.957 | 1.659 | 3.100 | 950 | 15.405 |
| | FC | 0 | 0 | 0 | 2 | 3 | 0 | 5 |
| | Total | 3.670 | 4.070 | 1.957 | 1.661 | 3.103 | 950 | 15.411 |
| 2009 Sept. | TC | 4.044 | 4.263 | 2.440 | 2.235 | 3.009 | 1.086 | 17.077 |
| | FC | 0 | 0 | 0 | 1 | 2 | 4 | 7 |
| | Total | 4.044 | 4.264 | 2.440 | 2.236 | 3.011 | 1.090 | 17.084 |

| | | No. of Borrowers | | | | | | |
|---------------|-------|------------------|-----------------|-----------------|-----------------|-------------|--------------|-----------|
| Periods | | 0 - 1.000 TRY | 1.001-2.000 TRY | 2.001-3.000 TRY | 3.001-5.000 TRY | 5.001 + TRY | Unclassified | Total |
| 2008 Sept. | TC | 798.648 | 448.728 | 151.509 | 103.913 | 119.437 | 112.939 | 1.735.174 |
| | FC | 0 | 10 | 47 | 48 | 40 | 2 | 147 |
| | Total | 798.648 | 448.738 | 151.556 | 103.961 | 119.477 | 112.941 | 1.735.321 |
| 2008 Dec. | TC | 505.046 | 285.182 | 90.139 | 56.293 | 64.905 | 124.231 | 1.125.796 |
| | FC | 0 | 7 | 12 | 27 | 34 | 0 | 80 |
| | Total | 505.046 | 285.189 | 90.151 | 56.320 | 64.939 | 124.231 | 1.125.876 |
| 2009 March | TC | 574.923 | 349.987 | 117.904 | 75.218 | 85.113 | 96.352 | 1.299.498 |
| | FC | 1 | 6 | 17 | 34 | 31 | 0 | 89 |
| | Total | 574.924 | 349.993 | 117.921 | 75.252 | 85.144 | 96.352 | 1.299.587 |
| 2009 June | TC | 678.358 | 474.318 | 165.159 | 99.905 | 118.572 | 104.674 | 1.640.986 |
| | FC | 0 | 8 | 12 | 32 | 30 | 0 | 82 |
| | Total | 678.358 | 474.326 | 165.171 | 99.937 | 118.602 | 104.674 | 1.641.068 |
| 2009 Sept. | TC | 735.063 | 463.272 | 169.243 | 109.836 | 118.082 | 87.220 | 1.682.716 |
| | FC | 0 | 6 | 14 | 24 | 23 | 37 | 104 |
| | Total | 735.063 | 463.278 | 169.257 | 109.860 | 118.105 | 87.257 | 1.682.820 |

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5. According to Education Level of Borrowers

| Consumer Loans Extended, Million TRY | | | | | | |
|--------------------------------------|-------|----------------|------------------|--------------|--------------|--------|
| Periods | | Primary School | Secondary School | University + | Unclassified | Total |
| 2008 | TC | 4.134 | 4.853 | 4.169 | 2.557 | 15.714 |
| Sept. | FC | 1 | 3 | 2 | 2 | 8 |
| | Total | 4.135 | 4.856 | 4.171 | 2.559 | 15.721 |
| 2008 | TC | 2.203 | 2.399 | 2.270 | 1.641 | 8.513 |
| Dec. | FC | 0 | 2 | 4 | 0 | 6 |
| | Total | 2.203 | 2.401 | 2.274 | 1.641 | 8.519 |
| 2009 | TC | 2.653 | 3.376 | 3.358 | 1.394 | 10.780 |
| March | FC | 1 | 2 | 3 | 0 | 6 |
| | Total | 2.654 | 3.378 | 3.361 | 1.394 | 10.786 |
| 2009 | TC | 3.689 | 4.811 | 5.166 | 1.740 | 15.405 |
| June | FC | 1 | 2 | 3 | 0 | 5 |
| | Total | 3.689 | 4.813 | 5.169 | 1.740 | 15.411 |
| 2009 | TC | 3.687 | 5.367 | 6.335 | 1.688 | 17.077 |
| Sept. | FC | 0 | 1 | 2 | 4 | 7 |
| | Total | 3.687 | 5.368 | 6.337 | 1.692 | 17.084 |

| No. of Borrowers | | | | | | |
|------------------|-------|----------------|------------------|--------------|--------------|-----------|
| Periods | | Primary School | Secondary School | University + | Unclassified | Total |
| 2008 | TC | 604.096 | 550.398 | 328.100 | 252.580 | 1.735.174 |
| Sept. | FC | 19 | 74 | 52 | 2 | 147 |
| | Total | 604.115 | 550.472 | 328.152 | 252.582 | 1.735.321 |
| 2008 | TC | 398.761 | 311.969 | 197.725 | 217.341 | 1.125.796 |
| Dec. | FC | 4 | 34 | 42 | 0 | 80 |
| | Total | 398.765 | 312.003 | 197.767 | 217.341 | 1.125.876 |
| 2009 | TC | 445.222 | 406.841 | 274.555 | 172.880 | 1.299.498 |
| March | FC | 10 | 40 | 39 | 0 | 89 |
| | Total | 445.232 | 406.881 | 274.594 | 172.880 | 1.299.587 |
| 2009 | TC | 560.651 | 521.305 | 372.412 | 186.618 | 1.640.986 |
| June | FC | 9 | 37 | 34 | 2 | 82 |
| | Total | 560.660 | 521.342 | 372.446 | 186.620 | 1.641.068 |
| 2009 | TC | 556.968 | 560.182 | 412.117 | 153.449 | 1.682.716 |
| Sept. | FC | 6 | 19 | 41 | 38 | 104 |
| | Total | 556.974 | 560.201 | 412.158 | 153.487 | 1.682.820 |

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6. According to Maturity of Loans

| | | Consumer Loans Extended, Million TRY | | | | | | | | |
|---------|-------|--------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------|--------------|--------|
| Periods | | 3-12 Months | 13-18 Months | 19-24 Months | 25-36 Months | 37-48 Months | 49-72 Months | 73 + | Unclassified | Total |
| 2008 | TC | 2.122 | 858 | 2.606 | 3.920 | 1.095 | 2.293 | 2.734 | 85 | 15.714 |
| Sept. | FC | 0 | 0 | 1 | 0 | 1 | 1 | 5 | 0 | 8 |
| | Total | 2.122 | 858 | 2.607 | 3.920 | 1.095 | 2.294 | 2.739 | 85 | 15.721 |
| 2008 | TC | 1.433 | 513 | 1.639 | 2.102 | 452 | 856 | 1.013 | 505 | 8.513 |
| Dec. | FC | 0 | 0 | 0 | 1 | 0 | 0 | 5 | 0 | 6 |
| | Total | 1.433 | 513 | 1.639 | 2.103 | 452 | 856 | 1.018 | 505 | 8.519 |
| 2009 | TC | 1.472 | 722 | 2.356 | 3.021 | 635 | 1.215 | 1.108 | 252 | 10.780 |
| March | FC | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 6 |
| | Total | 1.472 | 722 | 2.356 | 3.021 | 635 | 1.215 | 1.114 | 252 | 10.786 |
| 2009 | TC | 1.780 | 828 | 2.942 | 3.706 | 1.762 | 2.030 | 2.351 | 6 | 15.405 |
| June | FC | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 5 |
| | Total | 1.780 | 828 | 2.943 | 3.706 | 1.762 | 2.031 | 2.356 | 6 | 15.411 |
| 2009 | TC | 1.815 | 794 | 2.572 | 3.848 | 2.064 | 2.863 | 3.114 | 6 | 17.077 |
| Sept. | FC | 0 | 0 | 0 | 0 | 0 | 1 | 6 | 0 | 7 |
| | Total | 1.815 | 794 | 2.572 | 3.848 | 2.064 | 2.864 | 3.120 | 6 | 17.084 |

| | | No. of Borrowers | | | | | | | | |
|---------|-------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|--------|--------------|-----------|
| Periods | | 3-12 Months | 13-18 Months | 19-24 Months | 25-36 Months | 37-48 Months | 49-72 Months | 73 + | Unclassified | Total |
| 2008 | TC | 502.484 | 158.114 | 401.371 | 421.328 | 82.861 | 100.108 | 65.054 | 3.854 | 1.735.174 |
| Sept. | FC | 0 | 0 | 4 | 4 | 11 | 21 | 107 | 0 | 147 |
| | Total | 502.484 | 158.114 | 401.375 | 421.332 | 82.872 | 100.129 | 65.161 | 3.854 | 1.735.321 |
| 2008 | TC | 351.119 | 99.763 | 273.655 | 232.553 | 37.117 | 31.680 | 19.483 | 80.426 | 1.125.796 |
| Dec. | FC | 0 | 0 | 4 | 1 | 1 | 4 | 70 | 0 | 80 |
| | Total | 351.119 | 99.763 | 273.659 | 232.554 | 37.118 | 31.684 | 19.553 | 80.426 | 1.125.876 |
| 2009 | TC | 377.433 | 135.435 | 361.081 | 315.999 | 46.080 | 38.237 | 22.555 | 2.678 | 1.299.498 |
| March | FC | 0 | 0 | 0 | 0 | 5 | 10 | 74 | 0 | 89 |
| | Total | 377.433 | 135.435 | 361.081 | 315.999 | 46.085 | 38.247 | 22.629 | 2.678 | 1.299.587 |
| 2009 | TC | 450.099 | 146.227 | 426.564 | 373.217 | 137.450 | 69.438 | 37.840 | 151 | 1.640.986 |
| June | FC | 1 | 0 | 1 | 0 | 2 | 17 | 61 | 0 | 82 |
| | Total | 450.100 | 146.227 | 426.565 | 373.217 | 137.452 | 69.455 | 37.901 | 151 | 1.641.068 |
| 2009 | TC | 479.733 | 141.338 | 382.327 | 388.097 | 154.770 | 84.590 | 51.644 | 217 | 1.682.716 |
| Sept. | FC | 1 | 0 | 2 | 2 | 9 | 17 | 73 | 0 | 104 |
| | Total | 479.734 | 141.338 | 382.329 | 388.099 | 154.779 | 84.607 | 51.717 | 217 | 1.682.820 |

List of participating banks

- 1 ABN AMRO Bank N.V.
- 2 Akbank T.A.Ş.
- 3 Alternatif Bank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 Bank Mellat
- 7 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 8 Birleşik Fon Bankası A.Ş.
- 9 Citibank A.Ş.
- 10 Denizbank A.Ş.
- 11 Eurobank Tekfen A.Ş.
- 12 Finans Bank A.Ş.
- 13 Fortis Bank A.Ş.
- 14 GSD Yatırım Bankası A.Ş.
- 15 HSBC Bank A.Ş.
- 16 İller Bankası
- 17 ING Bank A.Ş.
- 18 Millennium Bank A.Ş.
- 19 Nurol Yatırım Bankası A.Ş.
- 20 Société Générale (SA)
- 21 Şekerbank T.A.Ş.
- 22 Tekstil Bankası A.Ş.
- 23 Turkish Bank A.Ş.
- 24 Turkland Bank A.Ş.
- 25 Türk Ekonomi Bankası A.Ş.
- 26 Türk Eximbank
- 27 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 28 Türkiye Garanti Bankası A.Ş.
- 29 Türkiye Halk Bankası A.Ş.
- 30 Türkiye İş Bankası A.Ş.
- 31 Türkiye Kalkınma Bankası A.Ş.
- 32 Türkiye Sınai Kalkınma Bankası A.Ş.
- 33 Türkiye Vakıflar Bankası A.Ş.
- 34 WestLB AG
- 35 Yapı ve Kredi Bankası A.Ş.