



**Consumer Loans and Housing Loans  
December 2009**

Report Code : DE01

May 2010

# 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	8,513	1,125,796	9	649
Dec.	FC	6	80	0	0
	<b>Total</b>	<b>8,519</b>	<b>1,125,876</b>	<b>9</b>	<b>649</b>
2009	TC	10,780	1,299,498	14	763
March	FC	6	89	0	0
	<b>Total</b>	<b>10,786</b>	<b>1,299,587</b>	<b>14</b>	<b>763</b>
2009	TC	15,405	1,640,986	11	791
June	FC	5	82	0	0
	<b>Total</b>	<b>15,411</b>	<b>1,641,068</b>	<b>11</b>	<b>791</b>
2009	TC	17,081	1,682,753	32	955
Sept.	FC	3	67	0	0
	<b>Total</b>	<b>17,084</b>	<b>1,682,820</b>	<b>32</b>	<b>955</b>
2009	TC	22,842	1,917,188	5	876
Dec.	FC	6	73	0	0
	<b>Total</b>	<b>22,848</b>	<b>1,917,261</b>	<b>5</b>	<b>876</b>

Consumer Loans Outstanding***			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
78,814	9,149,245	98	1,823
29	711	0	0
<b>78,844</b>	<b>9,149,956</b>	<b>98</b>	<b>1,823</b>
78,195	9,063,928	126	2,444
34	763	0	0
<b>78,229</b>	<b>9,064,691</b>	<b>126</b>	<b>2,444</b>
80,965	9,449,273	139	2,904
37	795	0	0
<b>81,003</b>	<b>9,450,068</b>	<b>139</b>	<b>2,904</b>
83,047	8,671,381	175	3,492
35	803	0	0
<b>83,082</b>	<b>8,672,184</b>	<b>175</b>	<b>3,492</b>
88,275	9,911,020	198	3,726
45	846	0	0
<b>88,320</b>	<b>9,911,866</b>	<b>198</b>	<b>3,726</b>

### 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	671	1,578	5,435	830
Dec.	FC	2	3	1	0
	<b>Total</b>	<b>673</b>	<b>1,581</b>	<b>5,436</b>	<b>830</b>
2009	TC	649	2,475	7,639	18
March	FC	1	4	1	0
	<b>Total</b>	<b>650</b>	<b>2,479</b>	<b>7,640</b>	<b>18</b>
2009	TC	1,250	3,968	10,156	31
June	FC	1	4	0	0
	<b>Total</b>	<b>1,251</b>	<b>3,972</b>	<b>10,157</b>	<b>31</b>
2009	TC	1,163	5,985	9,890	39
Sept.	FC	1	5	0	0
	<b>Total</b>	<b>1,165</b>	<b>5,991</b>	<b>9,890</b>	<b>39</b>
2009	TC	1,796	8,776	12,234	35
Dec.	FC	1	4	0	0
	<b>Total</b>	<b>1,797</b>	<b>8,781</b>	<b>12,234</b>	<b>35</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
24,598	27,418	947,056	126,724	1,125,796
49	23	8	0	80
<b>24,647</b>	<b>27,441</b>	<b>947,064</b>	<b>126,724</b>	<b>1,125,876</b>
22,868	40,979	1,234,671	980	1,299,498
39	38	12	0	89
<b>22,907</b>	<b>41,017</b>	<b>1,234,683</b>	<b>980</b>	<b>1,299,587</b>
42,799	64,598	1,532,435	1,154	1,640,986
29	35	18	0	82
<b>42,828</b>	<b>64,633</b>	<b>1,532,453</b>	<b>1,154</b>	<b>1,641,068</b>
33,017	96,757	1,551,946	996	1,682,716
35	51	18	0	104
<b>33,052</b>	<b>96,808</b>	<b>1,551,964</b>	<b>996</b>	<b>1,682,820</b>
43,883	134,706	1,737,490	1,109	1,917,188
21	39	13	0	73
<b>43,904</b>	<b>134,745</b>	<b>1,737,503</b>	<b>1,109</b>	<b>1,917,261</b>

Total Consumer Loans Outstanding, Million TRY					
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****
2008	TC	5,369	37,339	33,522	2,584
Dec.	FC	18	7	4	0
	<b>Total</b>	<b>5,387</b>	<b>37,347</b>	<b>33,526</b>	<b>2,584</b>
2009	TC	4,800	37,372	35,672	350
March	FC	18	12	5	0
	<b>Total</b>	<b>4,818</b>	<b>37,384</b>	<b>35,677</b>	<b>350</b>
2009	TC	4,644	38,595	37,464	262
June	FC	17	15	5	0
	<b>Total</b>	<b>4,661</b>	<b>38,610</b>	<b>37,469</b>	<b>262</b>
2009	TC	4,370	39,691	38,687	289
Sept.	FC	16	25	4	0
	<b>Total</b>	<b>4,386</b>	<b>39,716</b>	<b>38,691</b>	<b>289</b>
2009	TC	4,208	42,705	40,766	596
Dec.	FC	14	28	3	0
	<b>Total</b>	<b>4,222</b>	<b>42,733</b>	<b>40,769</b>	<b>596</b>

Total No. of Borrowers Outstanding				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
400,941	762,327	6,777,438	1,208,539	9,149,245
563	66	80	2	711
<b>401,504</b>	<b>762,393</b>	<b>6,777,518</b>	<b>1,208,541</b>	<b>9,149,956</b>
374,891	769,984	7,373,722	545,331	9,063,928
575	103	83	2	763
<b>375,466</b>	<b>770,087</b>	<b>7,373,805</b>	<b>545,333</b>	<b>9,064,691</b>
352,115	805,180	7,741,121	550,857	9,449,273
573	136	84	2	795
<b>352,688</b>	<b>805,316</b>	<b>7,741,205</b>	<b>550,859</b>	<b>9,450,068</b>
330,534	829,673	7,474,322	36,760	8,671,289
561	240	93	1	895
<b>331,095</b>	<b>829,913</b>	<b>7,474,415</b>	<b>36,761</b>	<b>8,672,184</b>
351,172	973,832	8,504,795	81,221	9,911,020
496	272	77	1	846
<b>351,668</b>	<b>974,104</b>	<b>8,504,872</b>	<b>81,222</b>	<b>9,911,866</b>

\* 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	TC	134	137	367	11	649
Dec.	FC	0	0	0	0	0
	Total	134	137	367	11	649
2009	TC	145	169	448	2	763
March	FC	0	0	0	0	0
	Total	145	169	448	2	763
2009	TC	137	193	459	2	791
June	FC	0	0	0	0	0
	Total	137	193	459	2	791
2009	TC	154	215	584	1	955
Sept.	FC	0	0	0	0	0
	Total	154	215	584	1	955
2009	TC	139	215	520	2	876
Dec.	FC	0	0	0	0	0
	Total	139	215	520	2	876

### 2. According to Occupation of Borrowers

Consumer Loans Extended, Million TRY						
Periods		Employed	Self - Employed	Other	Unclassified	Total
2008	TC	4,076	1,037	2,721	679	8,513
Dec.	FC	1	0	5	0	6
	Total	4,077	1,037	2,726	679	8,519
2009	TC	5,731	1,276	3,109	664	10,780
March	FC	0	0	6	0	6
	Total	5,731	1,276	3,115	664	10,786
2009	TC	8,466	1,809	4,330	800	15,405
June	FC	0	0	5	0	5
	Total	8,466	1,809	4,336	800	15,411
2009	TC	9,768	1,926	4,539	844	17,077
Sept.	FC	0	0	3	4	7
	Total	9,769	1,926	4,542	848	17,084
2009	TC	12,704	3,044	5,943	1,151	22,842
Dec.	FC	0	0	3	3	6
	Total	12,704	3,044	5,946	1,153	22,848

No. of Borrowers						
Periods		Employed	Self - Employed	Other	Unclassified	Total
2008	TC	539,345	68,969	443,857	73,625	1,125,796
Dec.	FC	3	0	77	0	80
	Total	539,348	68,969	443,934	73,625	1,125,876
2009	TC	684,201	84,101	444,229	86,967	1,299,498
March	FC	1	0	88	0	89
	Total	684,202	84,101	444,317	86,967	1,299,587
2009	TC	894,569	108,726	542,627	95,064	1,640,986
June	FC	2	0	80	0	82
	Total	894,571	108,726	542,707	95,064	1,641,068
2009	TC	939,775	119,639	553,890	69,412	1,682,716
Sept.	FC	3	0	64	37	104
	Total	939,778	119,639	553,954	69,449	1,682,820
2009	TC	1,063,661	145,668	618,998	88,861	1,917,188
Dec.	FC	0	2	47	24	73
	Total	1,063,661	145,670	619,045	88,885	1,917,261

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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 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
2009 Dec.	TC	1,144	6,588	12,017	2,338	693	62	22,842
	FC	0	2	3	1	0	0	6
	Total	1,144	6,589	12,020	2,339	693	62	22,848

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2009 Dec.	TC	146,382	529,103	877,503	254,287	106,922	2,991	1,917,188
	FC	3	26	34	9	1	0	73
	Total	146,385	529,129	877,537	254,296	106,923	2,991	1,917,261

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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	TC	2,321	1,962	966	865	1,518	882	8,513
Dec.	FC	0	0	0	2	4	0	6
	Total	2,321	1,962	966	866	1,522	882	8,519
2009	TC	2,745	2,712	1,345	1,183	2,072	723	10,780
March	FC	0	0	0	2	3	0	6
	Total	2,745	2,713	1,346	1,185	2,076	723	10,786
2009	TC	3,670	4,070	1,957	1,659	3,100	950	15,405
June	FC	0	0	0	2	3	0	5
	Total	3,670	4,070	1,957	1,661	3,103	950	15,411
2009	TC	4,044	4,263	2,440	2,235	3,009	1,086	17,077
Sept.	FC	0	0	0	1	2	4	7
	Total	4,044	4,264	2,440	2,236	3,011	1,090	17,084
2009	TC	4,686	5,779	3,277	3,032	4,331	1,737	22,842
Dec.	FC	0	0	1	1	1	3	6
	Total	4,686	5,780	3,278	3,034	4,331	1,740	22,848

		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	TC	505,046	285,182	90,139	56,293	64,905	124,231	1,125,796
Dec.	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	TC	574,923	349,987	117,904	75,218	85,113	96,352	1,299,498
March	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	TC	678,358	474,318	165,159	99,905	118,572	104,674	1,640,986
June	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	TC	735,063	463,272	169,243	109,836	118,082	87,220	1,682,716
Sept.	FC	0	6	14	24	23	37	104
	Total	735,063	463,278	169,257	109,860	118,105	87,257	1,682,820
2009	TC	789,590	559,029	205,041	120,842	126,740	115,946	1,917,188
Dec.	FC	0	5	12	19	13	24	73
	Total	789,590	559,034	205,053	120,861	126,753	115,970	1,917,261

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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	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
2009	TC	4,654	7,234	8,588	2,366	22,842
Dec.	FC	0	1	2	3	6
	Total	4,654	7,235	8,589	2,369	22,848

No. of Borrowers						
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2009	TC	616,477	644,572	470,555	185,584	1,917,188
Dec.	FC	7	18	24	24	73
	Total	616,484	644,590	470,579	185,608	1,917,261

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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 Dec.	TC	1,433	513	1,639	2,102	452	856	1,013	505	8,513
	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 March	TC	1,472	722	2,356	3,021	635	1,215	1,108	252	10,780
	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 June	TC	1,780	828	2,942	3,706	1,762	2,030	2,351	6	15,405
	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 Sept.	TC	1,815	794	2,572	3,848	2,064	2,863	3,114	6	17,077
	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
2009 Dec.	TC	2,056	858	3,104	4,873	2,898	4,284	4,759	9	22,842
	FC	0	0	0	0	0	1	5	0	6
	Total	2,056	858	3,104	4,873	2,898	4,285	4,764	9	22,848

		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 Dec.	TC	351,119	99,763	273,655	232,553	37,117	31,680	19,483	80,426	1,125,796
	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 March	TC	377,433	135,435	361,081	315,999	46,080	38,237	22,555	2,678	1,299,498
	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 June	TC	450,099	146,227	426,564	373,217	137,450	69,438	37,840	151	1,640,986
	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 Sept.	TC	479,733	141,338	382,327	388,097	154,770	84,590	51,644	217	1,682,716
	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
2009 Dec.	TC	465,843	150,201	435,361	463,996	205,852	119,029	76,677	229	1,917,188
	FC	1	0	1	3	2	11	55	0	73
	Total	465,844	150,201	435,362	463,999	205,854	119,040	76,732	229	1,917,261

## *List of participating banks*

- 1 Akbank T.A.Ş.
- 2 Alternatif Bank A.Ş.
- 3 Anadolubank A.Ş.
- 4 Arap Türk Bankası A.Ş.
- 5 Bank Mellat
- 6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 7 Birleşik Fon Bankası A.Ş.
- 8 Citibank A.Ş.
- 9 Denizbank A.Ş.
- 10 Eurobank Tekfen A.Ş.
- 11 Finans Bank A.Ş.
- 12 Fortis Bank A.Ş.
- 13 GSD Yatırım Bankası A.Ş.
- 14 HSBC Bank A.Ş.
- 15 ING Bank A.Ş.
- 16 İller Bankası
- 17 Millennium Bank A.Ş.
- 18 Nurol Yatırım Bankası A.Ş.
- 19 Société Générale (SA)
- 20 Şekerbank T.A.Ş.
- 21 Tekstil Bankası A.Ş.
- 22 The Royal Bank of Scotland N.V.
- 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.