



**Consumer Loans and Housing Loans
March 2010**

Report Code : DE01

June 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
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
2009	TC	22,842	1,917,188	5	876
Dec.	FC	6	73	0	0
	Total	22,848	1,917,261	5	876
2010	TC	21,332	1,818,365	23	731
March	FC	4	69	0	0
	Total	21,337	1,818,434	23	731

Consumer Loans Outstanding***			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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
88,275	9,911,020	198	3,726
45	846	0	0
88,320	9,911,866	198	3,726
94,038	9,576,153	206	3,570
45	860	0	0
94,082	9,577,013	206	3,570

II. Breakdown of Consumer Loans

1.1. According to Purpose

Consumer Loans Extended, Million TRY					
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****
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
2009	TC	1,796	8,776	12,234	35
Dec.	FC	1	4	0	0
	Total	1,797	8,781	12,234	35
2010	TC	1,578	6,541	13,182	32
March	FC	1	3	1	0
	Total	1,579	6,543	13,183	32

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
43,883	134,706	1,737,490	1,109	1,917,188
21	39	13	0	73
43,904	134,745	1,737,503	1,109	1,917,261
50,938	95,571	1,670,935	921	1,818,365
23	37	9	0	69
50,961	95,608	1,670,944	921	1,818,434

Total Consumer Loans Outstanding, Million TRY					
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****
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
2009	TC	4,208	42,705	40,766	596
Dec.	FC	14	28	3	0
	Total	4,222	42,733	40,769	596
2010	TC	3,997	45,433	43,258	1,350
March	FC	13	29	3	0
	Total	4,010	45,462	43,261	1,350

Total No. of Borrowers Outstanding				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
351,172	973,832	8,504,795	81,221	9,911,020
496	272	77	1	846
351,668	974,104	8,504,872	81,222	9,911,866
285,615	921,799	8,176,438	192,301	9,576,153
483	295	81	1	860
286,098	922,094	8,176,519	192,302	9,577,013

* 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
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
2010	TC	116	172	441	1	731
March	FC	0	0	0	0	0
	Total	116	172	441	1	731

2. According to Occupation of Borrowers

Consumer Loans Extended, Million TRY						
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2010	TC	11,212	2,609	6,449	1,062	21,332
March	FC	0	0	3	1	4
	Total	11,212	2,609	6,453	1,063	21,337

No. of Borrowers						
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2010	TC	946,321	145,783	635,262	90,999	1,818,365
March	FC	2	0	43	24	69
	Total	946,323	145,783	635,305	91,023	1,818,434

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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
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
2010 March	TC	1,094	5,933	11,081	2,423	736	65	21,332
	FC	0	2	2	0	0	0	4
	Total	1,094	5,935	11,082	2,424	736	65	21,337

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2010 March	TC	141,991	488,925	830,970	251,042	101,825	3,612	1,818,365
	FC	3	27	29	7	3	0	69
	Total	141,994	488,952	830,999	251,049	101,828	3,612	1,818,434

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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
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
2009 Dec.	TC	4,686	5,779	3,277	3,032	4,331	1,737	22,842
	FC	0	0	1	1	1	3	6
	Total	4,686	5,780	3,278	3,034	4,331	1,740	22,848
2010 March	TC	5,091	5,382	3,015	2,530	3,875	1,439	21,332
	FC	0	0	1	1	1	1	4
	Total	5,091	5,382	3,015	2,531	3,877	1,440	21,337

		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
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
2009 Dec.	TC	789,590	559,029	205,041	120,842	126,740	115,946	1,917,188
	FC	0	5	12	19	13	24	73
	Total	789,590	559,034	205,053	120,861	126,753	115,970	1,917,261
2010 March	TC	772,137	501,258	189,046	106,069	130,178	119,678	1,818,365
	FC	0	3	7	18	17	24	69
	Total	772,137	501,261	189,053	106,087	130,195	119,702	1,818,434

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5. According to Education Level of Borrowers

Consumer Loans Extended, Million TRY						
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2010	TC	5,136	7,169	7,356	1,671	21,332
March	FC	0	1	2	1	4
	Total	5,136	7,170	7,359	1,672	21,337

No. of Borrowers						
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2010	TC	617,233	631,394	411,866	157,872	1,818,365
March	FC	2	13	29	25	69
	Total	617,235	631,407	411,895	157,897	1,818,434

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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
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
2009	TC	2,056	858	3,104	4,873	2,898	4,284	4,759	9	22,842
Dec.	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
2010	TC	1,472	765	2,863	5,529	3,276	3,284	4,140	4	21,332
March	FC	0	0	0	0	0	0	3	0	4
	Total	1,472	765	2,863	5,529	3,276	3,284	4,143	4	21,337

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
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
2009	TC	465,843	150,201	435,361	463,996	205,852	119,029	76,677	229	1,917,188
Dec.	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
2010	TC	332,673	131,177	401,253	522,145	259,409	108,196	63,396	116	1,818,365
March	FC	1	1	2	6	6	9	44	0	69
	Total	332,674	131,178	401,255	522,151	259,415	108,205	63,440	116	1,818,434

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.