



**Consumer Loans and Housing Loans  
June 2010**

Report Code : DE01

September 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	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	17,077	1,682,716	32	955
Sept.	FC	7	104	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>
2010	TC	21,332	1,818,365	23	731
March	FC	4	69	0	0
	<b>Total</b>	<b>21,337</b>	<b>1,818,434</b>	<b>23</b>	<b>731</b>
2010	TC	24,769	2,022,321	24	682
June	FC	6	84	0	0
	<b>Total</b>	<b>24,775</b>	<b>2,022,405</b>	<b>24</b>	<b>682</b>

Consumer Loans Outstanding***			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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>
83,038	8,671,381	175	3,492
44	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>
94,038	9,576,153	206	3,570
45	860	0	0
<b>94,082</b>	<b>9,577,013</b>	<b>206</b>	<b>3,570</b>
102,439	9,825,911	180	3,647
48	904	1	0
<b>102,488</b>	<b>9,826,815</b>	<b>181</b>	<b>3,647</b>

### 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	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>
2010	TC	1,578	6,541	13,182	32
March	FC	1	3	1	0
	<b>Total</b>	<b>1,579</b>	<b>6,543</b>	<b>13,183</b>	<b>32</b>
2010	TC	1,955	7,525	14,372	917
June	FC	1	3	2	0
	<b>Total</b>	<b>1,956</b>	<b>7,528</b>	<b>14,374</b>	<b>917</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
50,938	95,571	1,670,935	921	1,818,365
23	37	9	0	69
<b>50,961</b>	<b>95,608</b>	<b>1,670,944</b>	<b>921</b>	<b>1,818,434</b>
62,177	107,957	1,725,818	126,369	2,022,321
14	60	10	0	84
<b>62,191</b>	<b>108,017</b>	<b>1,725,828</b>	<b>126,369</b>	<b>2,022,405</b>

Total Consumer Loans Outstanding, Million TRY					
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****
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>
2010	TC	3,997	45,433	43,258	1,350
March	FC	13	29	3	0
	<b>Total</b>	<b>4,010</b>	<b>45,462</b>	<b>43,261</b>	<b>1,350</b>
2010	TC	4,150	49,203	44,108	4,978
June	FC	11	33	4	0
	<b>Total</b>	<b>4,161</b>	<b>49,236</b>	<b>44,112</b>	<b>4,978</b>

Total No. of Borrowers Outstanding				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
285,615	921,799	8,176,438	192,301	9,576,153
483	295	81	1	860
<b>286,098</b>	<b>922,094</b>	<b>8,176,519</b>	<b>192,302</b>	<b>9,577,013</b>
273,559	970,438	7,768,339	813,575	9,825,911
460	358	85	1	904
<b>274,019</b>	<b>970,796</b>	<b>7,768,424</b>	<b>813,576</b>	<b>9,826,815</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
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
2010	TC	100	161	383	37	682
June	FC	0	0	0	0	0
	Total	100	161	383	37	682

### 2. According to Occupation of Borrowers

Consumer Loans Extended, Million TRY						
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2010	TC	13,426	3,015	7,033	1,295	24,769
June	FC	0	0	4	2	6
	Total	13,426	3,015	7,037	1,297	24,775

No. of Borrowers						
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2010	TC	1,079,796	150,132	688,497	103,896	2,022,321
June	FC	0	0	31	53	84
	Total	1,079,796	150,132	688,528	103,949	2,022,405

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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	TC	751	4,252	8,024	1,785	572	20	15,405
June	FC	0	3	2	0	0	0	5
	Total	751	4,255	8,026	1,786	572	20	15,411
2009	TC	843	5,132	8,806	1,733	544	20	17,077
Sept.	FC	0	3	4	1	0	0	7
	Total	843	5,135	8,809	1,733	544	20	17,084
2009	TC	1,144	6,588	12,017	2,338	693	62	22,842
Dec.	FC	0	2	3	1	0	0	6
	Total	1,144	6,589	12,020	2,339	693	62	22,848
2010	TC	1,094	5,933	11,081	2,423	736	65	21,332
March	FC	0	2	2	0	0	0	4
	Total	1,094	5,935	11,082	2,424	736	65	21,337
2010	TC	1,311	6,959	12,791	2,773	843	92	24,769
June	FC	0	1	4	1	0	0	6
	Total	1,311	6,960	12,795	2,773	843	92	24,775

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2009	TC	112,918	430,744	757,410	237,507	100,909	1,498	1,640,986
June	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	TC	125,157	466,981	764,227	226,976	97,689	1,686	1,682,716
Sept.	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	TC	146,382	529,103	877,503	254,287	106,922	2,991	1,917,188
Dec.	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	TC	141,991	488,925	830,970	251,042	101,825	3,612	1,818,365
March	FC	3	27	29	7	3	0	69
	Total	141,994	488,952	830,999	251,049	101,828	3,612	1,818,434
2010	TC	161,146	545,475	911,103	282,679	115,955	5,963	2,022,321
June	FC	0	15	56	11	2	0	84
	Total	161,146	545,490	911,159	282,690	115,957	5,963	2,022,405

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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	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
2010	TC	5,091	5,382	3,015	2,530	3,875	1,439	21,332
March	FC	0	0	1	1	1	1	4
	Total	5,091	5,382	3,015	2,531	3,877	1,440	21,337
2010	TC	5,799	6,223	3,747	2,956	4,283	1,761	24,769
June	FC	0	0	1	0	2	2	6
	Total	5,799	6,224	3,748	2,956	4,285	1,763	24,775

		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	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
2010	TC	772,137	501,258	189,046	106,069	130,178	119,678	1,818,365
March	FC	0	3	7	18	17	24	69
	Total	772,137	501,261	189,053	106,087	130,195	119,702	1,818,434
2010	TC	848,252	564,169	226,496	118,158	130,840	134,406	2,022,321
June	FC	2	5	8	9	7	53	84
	Total	848,254	564,174	226,504	118,167	130,847	134,459	2,022,405

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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	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
2010	TC	5,818	8,217	8,759	1,976	24,769
June	FC	0	1	2	2	6
	Total	5,818	8,218	8,761	1,978	24,775

No. of Borrowers						
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2010	TC	680,385	697,213	471,616	173,107	2,022,321
June	FC	1	17	13	53	84
	Total	680,386	697,230	471,629	173,160	2,022,405

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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	1,780	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	3
	Total	1,472	765	2,863	5,529	3,276	3,284	4,143	4	21,337
2010	TC	1,634	860	3,122	5,654	4,463	3,940	5,093	3	24,769
June	FC	0	0	0	0	0	0	5	0	6
	Total	1,634	860	3,123	5,654	4,463	3,940	5,098	3	24,775

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	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
2010	TC	373,560	142,212	414,147	538,701	344,758	133,774	75,045	124	2,022,321
June	FC	0	0	2	2	3	13	64	0	84
	Total	373,560	142,212	414,149	538,703	344,761	133,787	75,109	124	2,022,405

## *List of participating banks*

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası 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 ING Bank A.Ş.
- 17 İller Bankası
- 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 The Royal Bank of Scotland N.V.
- 24 Turkish Bank A.Ş.
- 25 Turkland Bank A.Ş.
- 26 Türk Ekonomi Bankası A.Ş.
- 27 Türk Eximbank
- 28 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 29 Türkiye Garanti Bankası A.Ş.
- 30 Türkiye Halk Bankası A.Ş.
- 31 Türkiye İş Bankası A.Ş.
- 32 Türkiye Kalkınma Bankası A.Ş.
- 33 Türkiye Sınai Kalkınma Bankası A.Ş.
- 34 Türkiye Vakıflar Bankası A.Ş.
- 35 WestLB AG
- 36 Yapı ve Kredi Bankası A.Ş.