



**Consumer Loans and Housing Loans
December 2010**

Report Code : DE01

June 2011

The Banks Association of Turkey

Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

Periods		Loans Extended**			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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
2010	TC	24,769	2,022,321	24	682
June	FC	6	84	0	0
	Total	24,775	2,022,405	24	682
2010	TC	24,774	2,009,786	56	714
Sept.	FC	6	67	0	0
	Total	24,780	2,009,853	56	714
2010	TC	32,117	2,190,907	2	568
Dec.	FC	10	101	0	0
	Total	32,127	2,191,008	2	568

		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
	TC	88,275	9,911,020	198	3,726
	FC	45	846	0	0
	Total	88,320	9,911,866	198	3,726
	TC	94,038	9,576,153	206	3,570
	FC	45	860	0	0
	Total	94,082	9,577,013	206	3,570
	TC	102,439	9,825,911	180	3,647
	FC	48	904	1	0
	Total	102,488	9,826,815	181	3,647
	TC	110,507	10,386,802	125	3,565
	FC	49	909	0	0
	Total	110,557	10,387,711	125	3,565
	TC	122,150	11,300,281	121	3,173
	FC	60	1,236	1	0
	Total	122,210	11,301,517	121	3,173

II. Breakdown of Consumer Loans and Housing Loans

1.1. According to Purpose

Periods		Loans Extended, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
2009	TC	1,796	8,776	12,234	35	22,842
Dec.	FC	1	4	0	0	6
	Total	1,797	8,781	12,234	35	22,848
2010	TC	1,578	6,541	13,182	32	21,332
March	FC	1	3	1	0	4
	Total	1,579	6,543	13,183	32	21,337
2010	TC	1,955	7,525	14,372	917	24,769
June	FC	1	3	2	0	6
	Total	1,956	7,528	14,374	917	24,775
2010	TC	1,716	6,848	15,303	907	24,774
Sept.	FC	0	5	1	0	6
	Total	1,717	6,853	15,303	907	24,780
2010	TC	2,528	10,889	17,672	1,029	32,117
Dec.	FC	1	9	0	0	10
	Total	2,529	10,897	17,672	1,029	32,127

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans ****	Others *****	Total
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
62,177	107,957	1,725,818	126,369	2,022,321
14	60	10	0	84
62,191	108,017	1,725,828	126,369	2,022,405
44,852	97,391	1,742,422	125,121	2,009,786
7	52	8	0	67
44,859	97,443	1,742,430	125,121	2,009,853
67,826	151,330	1,836,140	135,611	2,190,907
14	79	8	0	101
67,840	151,409	1,836,148	135,611	2,191,008

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
2009	TC	4,208	42,705	40,766	596	88,275
Dec.	FC	14	28	3	0	45
	Total	4,222	42,733	40,769	596	88,320
2010	TC	3,997	45,433	43,258	1,350	94,038
March	FC	13	29	3	0	45
	Total	4,010	45,462	43,261	1,350	94,082
2010	TC	4,150	49,203	44,108	4,978	102,439
June	FC	11	33	4	0	48
	Total	4,161	49,236	44,112	4,978	102,488
2010	TC	4,470	52,070	46,759	7,209	110,507
Sept.	FC	10	36	4	0	49
	Total	4,479	52,105	46,763	7,209	110,557
2010	TC	5,336	57,546	45,595	13,674	122,150
Dec.	FC	15	38	5	2	60
	Total	5,351	57,584	45,600	13,675	122,210

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans ****	Others *****	Total
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
273,559	970,438	7,768,339	813,575	9,825,911
460	358	85	1	904
274,019	970,796	7,768,424	813,576	9,826,815
276,617	1,012,338	7,889,065	1,208,782	10,386,802
425	399	85	0	909
277,042	1,012,737	7,889,150	1,208,782	10,387,711
303,451	1,082,017	7,314,654	2,600,159	11,300,281
586	544	49	57	1,236
304,037	1,082,561	7,314,703	2,600,216	11,301,517

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

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

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

**** Total consumer loans and housing loans outstanding at the end of the period = Opening balance of 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 and Housing Loans under Legal Follow-up

		Loans Extended, Million TRY				
Periods		Automobile	Housing	General Purpose Loans	Other	Total
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
2010	TC	93	182	385	54	714
Sept.	FC	0	0	0	0	0
	Total	93	182	385	54	714
2010	TC	84	175	251	58	568
Dec.	FC	0	0	0	0	0
	Total	84	175	251	58	568

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2010	TC	13,799	2,675	7,006	1,293	24,774
Sept.	FC	0	0	2	4	6
	Total	13,799	2,675	7,009	1,297	24,780
2010	TC	18,762	3,440	8,360	1,555	32,117
Dec.	FC	0	0	2	8	10
	Total	18,762	3,440	8,362	1,562	32,127

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2010	TC	1,093,467	136,762	661,657	117,900	2,009,786
Sept.	FC	0	0	27	40	67
	Total	1,093,467	136,762	661,684	117,940	2,009,853
2010	TC	1,238,955	148,318	678,056	125,578	2,190,907
Dec.	FC	0	0	23	78	101
	Total	1,238,955	148,318	678,079	125,656	2,191,008

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3. According to Age of Borrowers

		Loans Extended, Million TRY						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2010 June	TC	1,311	6,959	12,791	2,773	843	92	24,769
	FC	0	1	4	1	0	0	6
	Total	1,311	6,960	12,795	2,773	843	92	24,775
2010 Sept.	TC	1,430	6,974	12,343	2,759	1,185	84	24,774
	FC	0	2	2	0	2	0	6
	Total	1,430	6,975	12,345	2,759	1,187	84	24,780
2010 Dec.	TC	1,854	9,219	16,444	3,519	997	85	32,117
	FC	0	2	6	2	0	0	10
	Total	1,854	9,221	16,449	3,520	997	85	32,127

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2010 June	TC	161,146	545,475	911,103	282,679	115,955	5,963	2,022,321
	FC	0	15	56	11	2	0	84
	Total	161,146	545,490	911,159	282,690	115,957	5,963	2,022,405
2010 Sept.	TC	167,401	543,172	879,183	272,833	139,576	7,621	2,009,786
	FC	2	16	26	2	21	0	67
	Total	167,403	543,188	879,209	272,835	139,597	7,621	2,009,853
2010 Dec.	TC	188,309	609,226	979,816	293,187	114,804	5,565	2,190,907
	FC	0	23	62	16	0	0	101
	Total	188,309	609,249	979,878	293,203	114,804	5,565	2,191,008

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4. According to Income Level of Borrowers

		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 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
2010 June	TC	5,799	6,223	3,747	2,956	4,283	1,761	24,769
	FC	0	0	1	0	2	2	6
	Total	5,799	6,224	3,748	2,956	4,285	1,763	24,775
2010 Sept.	TC	5,879	6,356	3,929	3,062	3,920	1,630	24,774
	FC	0	0	1	0	1	4	6
	Total	5,879	6,356	3,929	3,062	3,921	1,633	24,780
2010 Dec.	TC	7,082	8,100	5,509	4,196	5,220	2,010	32,117
	FC	0	0	0	1	1	8	10
	Total	7,082	8,100	5,509	4,197	5,221	2,018	32,127

		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 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
2010 June	TC	848,252	564,169	226,496	118,158	130,840	134,406	2,022,321
	FC	2	5	8	9	7	53	84
	Total	848,254	564,174	226,504	118,167	130,847	134,459	2,022,405
2010 Sept.	TC	842,661	561,213	231,983	121,670	116,564	135,697	2,009,786
	FC	2	5	6	5	9	40	67
	Total	842,663	561,218	231,989	121,675	116,573	135,737	2,009,853
2010 Dec.	TC	888,403	617,494	274,714	137,720	133,202	139,374	2,190,907
	FC	0	0	4	7	12	78	101
	Total	888,403	617,494	274,718	137,727	133,214	139,452	2,191,008

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2010	TC	5,865	8,206	8,811	1,892	24,774
Sept.	FC	0	0	2	4	6
	Total	5,865	8,206	8,813	1,896	24,780
2010	TC	7,217	10,681	11,914	2,305	32,117
Dec.	FC	0	1	1	8	10
	Total	7,217	10,682	11,915	2,313	32,127

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2010	TC	663,767	688,344	481,490	176,185	2,009,786
Sept.	FC	2	8	17	40	67
	Total	663,769	688,352	481,507	176,225	2,009,853
2010	TC	705,136	762,932	540,689	182,150	2,190,907
Dec.	FC	2	4	17	78	101
	Total	705,138	762,936	540,706	182,228	2,191,008

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6. According to Maturity of Loans

		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 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
2010 March	TC	1,472	765	2,863	5,529	3,276	3,284	4,140	4	21,332
	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
2010 June	TC	1,634	860	3,122	5,654	4,463	3,940	5,093	3	24,769
	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
2010 Sept.	TC	1,785	868	3,225	5,333	3,785	4,870	4,903	5	24,774
	FC	0	0	0	0	0	1	5	0	6
	Total	1,785	868	3,225	5,333	3,785	4,870	4,909	5	24,780
2010 Dec.	TC	1,826	930	3,391	5,967	4,118	7,790	8,091	5	32,117
	FC	0	0	0	0	0	1	8	0	10
	Total	1,826	930	3,391	5,967	4,118	7,791	8,099	5	32,127

		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 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
2010 March	TC	332,673	131,177	401,253	522,145	259,409	108,196	63,396	116	1,818,365
	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 June	TC	373,560	142,212	414,147	538,701	344,758	133,774	75,045	124	2,022,321
	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
2010 Sept.	TC	396,222	143,067	419,101	503,613	284,030	190,637	72,993	123	2,009,786
	FC	0	0	0	1	2	11	53	0	67
	Total	396,222	143,067	419,101	503,614	284,032	190,648	73,046	123	2,009,853
2010 Dec.	TC	365,793	145,575	419,339	531,884	282,092	328,321	117,484	419	2,190,907
	FC	1	0	2	3	0	16	79	0	101
	Total	365,794	145,575	419,341	531,887	282,092	328,337	117,563	419	2,191,008

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 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 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.