



**Consumer Loans and Housing Loans
March 2011**

Report Code : DE01

June 2011

The Banks Association of Turkey

Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

		Loans Extended**			
Periods		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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
2011	TC	32,006	2,255,596	10	468
March	FC	12	122	0	0
	Total	32,018	2,255,718	10	468

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
94,038	9,576,153	206	3,570
45	860	0	0
94,082	9,577,013	206	3,570
102,439	9,825,911	180	3,647
48	904	1	0
102,488	9,826,815	181	3,647
110,507	10,386,802	125	3,565
49	909	0	0
110,557	10,387,711	125	3,565
122,150	11,300,281	121	3,173
60	1,236	1	0
122,210	11,301,517	121	3,173
133,144	12,151,789	119	2,976
61	1,155	2	0
133,205	12,152,944	121	2,976

II. Breakdown of Consumer Loans and Housing Loans

1.1. According to Purpose

		Loans Extended, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2011	TC	2,390	9,759	18,410	1,447	32,006
March	FC	1	11	0	0	12
	Total	2,391	9,771	18,410	1,447	32,018

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
55,524	135,068	1,889,519	175,485	2,255,596
17	96	9	0	122
55,541	135,164	1,889,528	175,485	2,255,718

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2011	TC	5,639	61,737	50,508	15,261	133,144
March	FC	15	39	5	1	61
	Total	5,655	61,776	50,513	15,262	133,205

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
311,359	1,133,594	7,842,004	2,864,832	12,151,789
537	528	41	49	1,155
311,896	1,134,122	7,842,045	2,864,881	12,152,944

* 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.

The Banks Association of Turkey

Consumer Loans and Housing Loans

1.2. Consumer Loans and Housing Loans under Legal Follow-up

		Loans Extended, Million TRY				
Periods		Automobile	Housing	General Purpose Loans	Other	Total
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
2011	TC	64	219	82	103	468
March	FC	0	0	0	0	0
	Total	64	219	82	103	468

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2011	TC	17,705	3,484	9,012	1,805	32,006
March	FC	0	0	2	10	12
	Total	17,705	3,484	9,014	1,816	32,018

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2011	TC	1,216,103	170,162	727,997	141,334	2,255,596
March	FC	0	0	28	94	122
	Total	1,216,103	170,162	728,025	141,428	2,255,718

The Banks Association of Turkey

Consumer Loans and Housing Loans

3. According to Age of Borrowers

		Loans Extended, Million TRY						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2010	TC	1,430	6,974	12,343	2,759	1,185	84	24,774
Sept.	FC	0	2	2	0	2	0	6
	Total	1,430	6,975	12,345	2,759	1,187	84	24,780
2010	TC	1,854	9,219	16,444	3,519	997	85	32,117
Dec.	FC	0	2	6	2	0	0	10
	Total	1,854	9,221	16,449	3,520	997	85	32,127
2011	TC	1,536	9,156	16,424	3,779	1,039	72	32,006
March	FC	0	2	8	1	0	0	12
	Total	1,536	9,159	16,432	3,780	1,039	72	32,018

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2010	TC	167,401	543,172	879,183	272,833	139,576	7,621	2,009,786
Sept.	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	TC	188,309	609,226	979,816	293,187	114,804	5,565	2,190,907
Dec.	FC	0	23	62	16	0	0	101
	Total	188,309	609,249	979,878	293,203	114,804	5,565	2,191,008
2011	TC	167,849	646,595	1,019,455	306,953	110,382	4,362	2,255,596
March	FC	5	29	71	15	2	0	122
	Total	167,854	646,624	1,019,526	306,968	110,384	4,362	2,255,718

The Banks Association of Turkey

Consumer Loans and Housing Loans

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
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
2010	TC	5,879	6,356	3,929	3,062	3,920	1,630	24,774
Sept.	FC	0	0	1	0	1	4	6
	Total	5,879	6,356	3,929	3,062	3,921	1,633	24,780
2010	TC	7,082	8,100	5,509	4,196	5,220	2,010	32,117
Dec.	FC	0	0	0	1	1	8	10
	Total	7,082	8,100	5,509	4,197	5,221	2,018	32,127
2011	TC	7,612	7,940	5,470	3,862	4,951	2,171	32,006
March	FC	0	0	0	0	1	10	12
	Total	7,612	7,940	5,470	3,863	4,952	2,181	32,018

		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
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
2010	TC	842,661	561,213	231,983	121,670	116,564	135,697	2,009,786
Sept.	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	TC	888,403	617,494	274,714	137,720	133,202	139,374	2,190,907
Dec.	FC	0	0	4	7	12	78	101
	Total	888,403	617,494	274,718	137,727	133,214	139,452	2,191,008
2011	TC	940,288	622,254	279,229	135,211	131,644	146,970	2,255,596
March	FC	3	6	7	6	6	94	122
	Total	940,291	622,260	279,236	135,217	131,650	147,064	2,255,718

The Banks Association of Turkey

Consumer Loans and Housing Loans

5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2010 March	TC	5,136	7,169	7,356	1,671	21,332
	FC	0	1	2	1	4
	Total	5,136	7,170	7,359	1,672	21,337
2010 June	TC	5,818	8,217	8,759	1,976	24,769
	FC	0	1	2	2	6
	Total	5,818	8,218	8,761	1,978	24,775
2010 Sept.	TC	5,865	8,206	8,811	1,892	24,774
	FC	0	0	2	4	6
	Total	5,865	8,206	8,813	1,896	24,780
2010 Dec.	TC	7,217	10,681	11,914	2,305	32,117
	FC	0	1	1	8	10
	Total	7,218	10,682	11,915	2,313	32,127
2011 March	TC	7,877	10,694	10,857	2,578	32,006
	FC	0	1	1	11	12
	Total	7,877	10,695	10,857	2,589	32,018

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2010 March	TC	617,233	631,394	411,866	157,872	1,818,365
	FC	2	13	29	25	69
	Total	617,235	631,407	411,895	157,897	1,818,434
2010 June	TC	680,385	697,213	471,616	173,107	2,022,321
	FC	1	17	13	53	84
	Total	680,386	697,230	471,629	173,160	2,022,405
2010 Sept.	TC	663,767	688,344	481,490	176,185	2,009,786
	FC	2	8	17	40	67
	Total	663,769	688,352	481,507	176,225	2,009,853
2010 Dec.	TC	705,136	762,932	540,689	182,150	2,190,907
	FC	2	4	17	78	101
	Total	705,138	762,936	540,706	182,228	2,191,008
2011 March	TC	758,960	801,283	500,173	195,180	2,255,596
	FC	4	11	12	95	122
	Total	758,964	801,294	500,185	195,275	2,255,718

The Banks Association of Turkey

Consumer Loans and Housing Loans

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
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
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
2010	TC	1,785	868	3,225	5,333	3,785	4,870	4,903	5	24,774
Sept.	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	TC	1,826	930	3,391	5,967	4,118	7,790	8,091	5	32,117
Dec.	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
2011	TC	1,522	887	3,059	5,973	3,842	8,956	7,762	4	32,006
March	FC	0	0	0	0	0	2	10	0	12
	Total	1,522	887	3,059	5,973	3,842	8,957	7,772	4	32,018

		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
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
2010	TC	396,222	143,067	419,101	503,613	284,030	190,637	72,993	123	2,009,786
Sept.	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	TC	365,793	145,575	419,339	531,884	282,092	328,321	117,484	419	2,190,907
Dec.	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
2011	TC	312,132	143,385	387,490	556,731	270,640	473,879	111,125	214	2,255,596
March	FC	0	0	2	1	3	21	95	0	122
	Total	312,132	143,385	387,492	556,732	270,643	473,900	111,220	214	2,255,718

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 Fibabanka A.Ş.
- 13 Finans 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 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.