



**Consumer Loans and Housing Loans  
September 2011**

Report Code : DE01

November 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	24.774	2.009.786	56	714
Sept.	FC	6	67	0	0
	<b>Total</b>	<b>24.780</b>	<b>2.009.853</b>	<b>56</b>	<b>714</b>
2010	TC	32.117	2.190.907	2	568
Dec.	FC	10	101	0	0
	<b>Total</b>	<b>32.127</b>	<b>2.191.008</b>	<b>2</b>	<b>568</b>
2011	TC	32.006	2.255.596	10	468
March	FC	12	122	0	0
	<b>Total</b>	<b>32.018</b>	<b>2.255.718</b>	<b>10</b>	<b>468</b>
2011	TC	33.976	2.520.481	28	356
June	FC	2	17	0	0
	<b>Total</b>	<b>33.978</b>	<b>2.520.498</b>	<b>28</b>	<b>356</b>
2011	TC	23.430	2.118.655	4	506
Sept.	FC	4	28	0	0
	<b>Total</b>	<b>23.433</b>	<b>2.118.683</b>	<b>4</b>	<b>506</b>

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
110.507	10.386.802	125	3.565
49	909	0	0
<b>110.557</b>	<b>10.387.711</b>	<b>125</b>	<b>3.565</b>
122.150	11.300.281	121	3.173
60	1.236	1	0
<b>122.210</b>	<b>11.301.517</b>	<b>121</b>	<b>3.173</b>
133.144	12.151.789	119	2.976
61	1.155	2	0
<b>133.205</b>	<b>12.152.944</b>	<b>121</b>	<b>2.976</b>
148.139	13.436.430	107	2.867
63	1.365	1	0
<b>148.202</b>	<b>13.437.795</b>	<b>108</b>	<b>2.867</b>
154.414	13.960.934	115	2.999
62	3.133	1	0
<b>154.477</b>	<b>13.964.067</b>	<b>116</b>	<b>2.999</b>

### 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	1.716	6.848	15.303	907	24.774
Sept.	FC	0	5	1	0	6
	<b>Total</b>	<b>1.717</b>	<b>6.853</b>	<b>15.303</b>	<b>907</b>	<b>24.780</b>
2010	TC	2.528	10.889	17.672	1.029	32.117
Dec.	FC	1	9	0	0	10
	<b>Total</b>	<b>2.529</b>	<b>10.897</b>	<b>17.672</b>	<b>1.029</b>	<b>32.127</b>
2011	TC	2.390	9.759	18.410	1.447	32.006
March	FC	1	11	0	0	12
	<b>Total</b>	<b>2.391</b>	<b>9.771</b>	<b>18.410</b>	<b>1.447</b>	<b>32.018</b>
2011	TC	1.811	9.378	21.352	1.434	33.976
June	FC	0	1	0	0	2
	<b>Total</b>	<b>1.812</b>	<b>9.379</b>	<b>21.353</b>	<b>1.434</b>	<b>33.978</b>
2011	TC	1.750	5.325	15.056	1.298	23.430
Sept.	FC	1	2	1	0	4
	<b>Total</b>	<b>1.751</b>	<b>5.327</b>	<b>15.058</b>	<b>1.298</b>	<b>23.433</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
44.852	97.391	1.742.422	125.121	2.009.786
7	52	8	0	67
<b>44.859</b>	<b>97.443</b>	<b>1.742.430</b>	<b>125.121</b>	<b>2.009.853</b>
67.826	151.330	1.836.140	135.611	2.190.907
14	79	8	0	101
<b>67.840</b>	<b>151.409</b>	<b>1.836.148</b>	<b>135.611</b>	<b>2.191.008</b>
55.524	135.068	1.889.519	175.485	2.255.596
17	96	9	0	122
<b>55.541</b>	<b>135.164</b>	<b>1.889.528</b>	<b>175.485</b>	<b>2.255.718</b>
49.274	124.623	2.173.640	172.945	2.520.481
5	8	4	0	17
<b>49.279</b>	<b>124.631</b>	<b>2.173.644</b>	<b>172.945</b>	<b>2.520.498</b>
44.998	75.053	1.836.129	162.471	2.118.651
9	10	9	4	32
<b>45.007</b>	<b>75.063</b>	<b>1.836.138</b>	<b>162.475</b>	<b>2.118.683</b>

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2010	TC	4.470	52.070	46.759	7.209	110.507
Sept.	FC	10	36	4	0	49
	<b>Total</b>	<b>4.479</b>	<b>52.105</b>	<b>46.763</b>	<b>7.209</b>	<b>110.557</b>
2010	TC	5.336	57.546	45.595	13.674	122.150
Dec.	FC	15	38	5	2	60
	<b>Total</b>	<b>5.351</b>	<b>57.584</b>	<b>45.600</b>	<b>13.675</b>	<b>122.210</b>
2011	TC	5.639	61.737	50.508	15.261	133.144
March	FC	15	39	5	1	61
	<b>Total</b>	<b>5.655</b>	<b>61.776</b>	<b>50.513</b>	<b>15.262</b>	<b>133.205</b>
2011	TC	6.160	66.741	58.797	16.441	148.139
June	FC	17	40	4	2	63
	<b>Total</b>	<b>6.177</b>	<b>66.781</b>	<b>58.802</b>	<b>16.443</b>	<b>148.202</b>
2011	TC	6.360	68.334	61.338	18.382	154.414
Sept.	FC	17	38	5	2	62
	<b>Total</b>	<b>6.378</b>	<b>68.372</b>	<b>61.343</b>	<b>18.384</b>	<b>154.477</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
276.617	1.012.338	7.889.065	1.208.782	10.386.802
425	399	85	0	909
<b>277.042</b>	<b>1.012.737</b>	<b>7.889.150</b>	<b>1.208.782</b>	<b>10.387.711</b>
303.451	1.082.017	7.314.654	2.600.159	11.300.281
586	544	49	57	1.236
<b>304.037</b>	<b>1.082.561</b>	<b>7.314.703</b>	<b>2.600.216</b>	<b>11.301.517</b>
311.359	1.133.594	7.842.004	2.864.832	12.151.789
537	528	41	49	1.155
<b>311.896</b>	<b>1.134.122</b>	<b>7.842.045</b>	<b>2.864.881</b>	<b>12.152.944</b>
335.936	1.162.026	8.695.316	3.243.152	13.436.430
481	803	81	0	1.365
<b>336.417</b>	<b>1.162.829</b>	<b>8.695.397</b>	<b>3.243.152</b>	<b>13.437.795</b>
338.016	1.198.754	9.064.233	3.359.931	13.960.934
457	2.439	237	0	3.133
<b>338.473</b>	<b>1.201.193</b>	<b>9.064.470</b>	<b>3.359.931</b>	<b>13.964.067</b>

\* 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	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
2011	TC	51	144	111	50	356
June	FC	0	0	0	0	0
	Total	51	144	111	50	356
2011	TC	49	126	99	231	506
Sept.	FC	0	0	0	0	0
	Total	49	126	99	231	506

### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2011	TC	17.540	3.678	10.360	2.397	33.976
June	FC	0	0	2	0	2
	Total	17.540	3.678	10.362	2.397	33.978
2011	TC	12.149	2.841	6.841	1.599	23.430
Sept.	FC	1	0	3	0	4
	Total	12.149	2.841	6.844	1.599	23.433

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2011	TC	1.263.129	178.190	862.587	216.575	2.520.481
June	FC	1	0	16	0	17
	Total	1.263.130	178.190	862.603	216.575	2.520.498
2011	TC	1.086.254	161.746	680.421	190.234	2.118.655
Sept.	FC	2	0	26	0	28
	Total	1.086.256	161.746	680.447	190.234	2.118.683

## 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	1.430	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
2011	TC	1.741	9.118	16.834	4.739	1.506	38	33.976
June	FC	0	1	1	0	0	0	2
	Total	1.741	9.119	16.834	4.739	1.506	38	33.978
2011	TC	1.485	6.684	11.311	2.973	876	101	23.430
Sept.	FC	0	1	3	0	0	0	4
	Total	1.485	6.684	11.313	2.974	876	101	23.433

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2011	TC	190.104	678.355	1.097.174	396.894	153.104	4.850	2.520.481
June	FC	0	6	10	1	0	0	17
	Total	190.104	678.361	1.097.184	396.895	153.104	4.850	2.520.498
2011	TC	180.741	597.882	910.447	306.608	114.756	8.221	2.118.655
Sept.	FC	2	10	13	3	0	0	28
	Total	180.743	597.892	910.460	306.611	114.756	8.221	2.118.683

## 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 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
2011 March	TC	7.612	7.940	5.470	3.862	4.951	2.171	32.006
	FC	0	0	0	0	1	10	12
	Total	7.612	7.940	5.470	3.863	4.952	2.181	32.018
2011 June	TC	9.989	7.724	5.319	3.580	4.604	2.760	33.976
	FC	0	0	0	1	1	0	2
	Total	9.989	7.724	5.320	3.581	4.605	2.760	33.978
2011 Sept.	TC	6.300	5.312	3.577	2.481	3.205	2.555	23.430
	FC	0	0	0	1	2	0	4
	Total	6.300	5.312	3.577	2.483	3.207	2.555	23.433

		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 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
2011 March	TC	940.288	622.254	279.229	135.211	131.644	146.970	2.255.596
	FC	3	6	7	6	6	94	122
	Total	940.291	622.260	279.236	135.217	131.650	147.064	2.255.718
2011 June	TC	1.128.680	638.860	289.321	133.144	123.661	206.815	2.520.481
	FC	2	1	2	7	5	0	17
	Total	1.128.682	638.861	289.323	133.151	123.666	206.815	2.520.498
2011 Sept.	TC	903.750	539.627	240.843	113.823	106.517	214.095	2.118.655
	FC	5	1	4	7	11	0	28
	Total	903.755	539.628	240.847	113.830	106.528	214.095	2.118.683

## 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 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
2011 June	TC	9.698	10.956	10.397	2.925	33.976
	FC	0	0	2	0	2
	Total	9.698	10.956	10.398	2.925	33.978
2011 Sept.	TC	6.166	7.831	7.135	2.297	23.430
	FC	0	2	2	0	4
	Total	6.166	7.833	7.138	2.297	23.433

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2011 June	TC	919.289	836.915	506.187	258.090	2.520.481
	FC	0	4	13	0	17
	Total	919.289	836.919	506.200	258.090	2.520.498
2011 Sept.	TC	715.038	722.434	431.819	249.364	2.118.655
	FC	1	10	17	0	28
	Total	715.039	722.444	431.836	249.364	2.118.683

## 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	1.785	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
2011	TC	1.708	981	3.374	6.515	3.967	10.446	6.979	5	33.976
June	FC	0	0	0	0	0	0	2	0	2
	Total	1.708	981	3.374	6.515	3.967	10.447	6.981	5	33.978
2011	TC	1.641	870	3.098	4.881	2.995	5.688	4.249	8	23.430
Sept.	FC	0	0	0	0	0	1	3	0	4
	Total	1.641	870	3.098	4.881	2.995	5.689	4.252	8	23.433

		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	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
2011	TC	343.296	168.074	428.991	621.197	289.965	570.432	98.289	238	2.520.481
June	FC	0	0	0	0	0	2	15	0	17
	Total	343.296	168.074	428.991	621.197	289.965	570.434	98.304	238	2.520.498
2011	TC	348.575	153.870	425.598	520.461	245.705	362.174	62.025	248	2.118.655
Sept.	FC	0	0	1	1	0	5	21	0	28
	Total	348.575	153.870	425.599	520.462	245.705	362.179	62.046	248	2.118.683

## *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.