



**Consumer Loans and Housing Loans  
December 2011**

Report Code : DE01

May 2012

# 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	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>
2011	TC	23,394	2,071,525	1	296
Dec.	FC	4	40	0	0
	<b>Total</b>	<b>23,397</b>	<b>2,071,565</b>	<b>1</b>	<b>296</b>

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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>
159,171	12,378,111	139	3,176
53	2,832	0	0
<b>159,224</b>	<b>12,380,943</b>	<b>139</b>	<b>3,176</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	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>
2011	TC	2,081	5,276	14,583	1,453	23,394
Dec.	FC	1	2	0	0	4
	<b>Total</b>	<b>2,083</b>	<b>5,279</b>	<b>14,583</b>	<b>1,453</b>	<b>23,397</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
52,594	79,160	1,751,051	188,720	2,071,525
20	15	5	0	40
<b>52,614</b>	<b>79,175</b>	<b>1,751,056</b>	<b>188,720</b>	<b>2,071,565</b>

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
2011	TC	6,916	69,725	62,256	20,274	159,171
Dec.	FC	17	30	5	2	53
	<b>Total</b>	<b>6,933</b>	<b>69,755</b>	<b>62,261</b>	<b>20,275</b>	<b>159,224</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
346,587	1,277,843	8,168,418	2,585,263	12,378,111
410	2,223	199	0	2,832
<b>346,997</b>	<b>1,280,066</b>	<b>8,168,617</b>	<b>2,585,263</b>	<b>12,380,943</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.

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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
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
2011	TC	20	70	116	89	296
Dec.	FC	0	0	0	0	0
	Total	20	70	116	89	296

### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2011	TC	12,262	2,779	6,991	1,362	23,394
Dec.	FC	0	0	4	0	4
	Total	12,262	2,779	6,995	1,362	23,397

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2011	TC	1,048,506	159,298	691,584	172,137	2,071,525
Dec.	FC	0	1	39	0	40
	Total	1,048,506	159,299	691,623	172,137	2,071,565

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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
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
2011	TC	1,343	6,428	11,333	3,197	1,007	85	23,394
Dec.	FC	0	2	1	0	0	0	4
	Total	1,343	6,429	11,335	3,197	1,007	85	23,397

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2011	TC	159,577	565,989	897,631	319,354	123,903	5,071	2,071,525
Dec.	FC	4	18	14	4	0	0	40
	Total	159,581	566,007	897,645	319,358	123,903	5,071	2,071,565

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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
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
2011	TC	9,989	7,724	5,319	3,580	4,604	2,760	33,976
June	FC	0	0	0	1	1	0	2
	Total	9,989	7,724	5,320	3,581	4,605	2,760	33,978
2011	TC	6,300	5,312	3,577	2,481	3,205	2,555	23,430
Sept.	FC	0	0	0	1	2	0	4
	Total	6,300	5,312	3,577	2,483	3,207	2,555	23,433
2011	TC	6,367	5,181	3,505	2,658	3,641	2,042	23,394
Dec.	FC	1	0	1	1	1	0	4
	Total	6,368	5,181	3,506	2,659	3,642	2,042	23,397

		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	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
2011	TC	1,128,680	638,860	289,321	133,144	123,661	206,815	2,520,481
June	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	TC	903,750	539,627	240,843	113,823	106,517	214,095	2,118,655
Sept.	FC	5	1	4	7	11	0	28
	Total	903,755	539,628	240,847	113,830	106,528	214,095	2,118,683
2011	TC	874,016	517,290	240,298	119,994	123,459	196,468	2,071,525
Dec.	FC	8	5	10	8	9	0	40
	Total	874,024	517,295	240,308	120,002	123,468	196,468	2,071,565

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#### 5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2010	TC	7,217	10,681	11,914	2,305	32,117
Dec.	FC	0	1	1	8	10
	Total	7,218	10,682	11,915	2,313	32,127
2011	TC	7,877	10,694	10,857	2,578	32,006
March	FC	0	1	1	11	12
	Total	7,877	10,695	10,857	2,589	32,018
2011	TC	9,698	10,956	10,397	2,925	33,976
June	FC	0	0	2	0	2
	Total	9,698	10,956	10,398	2,925	33,978
2011	TC	6,166	7,831	7,135	2,297	23,430
Sept.	FC	0	2	2	0	4
	Total	6,166	7,833	7,138	2,297	23,433
2011	TC	5,932	7,820	7,301	2,340	23,394
Dec.	FC	0	0	3	0	4
	Total	5,932	7,821	7,305	2,340	23,397

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2011	TC	758,960	801,283	500,173	195,180	2,255,596
March	FC	4	11	12	95	122
	Total	758,964	801,294	500,185	195,275	2,255,718
2011	TC	919,289	836,915	506,187	258,090	2,520,481
June	FC	0	4	13	0	17
	Total	919,289	836,919	506,200	258,090	2,520,498
2011	TC	715,038	722,434	431,819	249,364	2,118,655
Sept.	FC	1	10	17	0	28
	Total	715,039	722,444	431,836	249,364	2,118,683
2011	TC	674,586	701,036	436,415	259,488	2,071,525
Dec.	FC	1	9	30	0	40
	Total	674,587	701,045	436,445	259,488	2,071,565

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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
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
2011	TC	1,760	819	3,327	4,707	3,079	5,816	3,871	14	23,394
Dec.	FC	0	0	0	0	0	1	3	0	4
	Total	1,760	819	3,327	4,707	3,080	5,817	3,874	14	23,397

		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	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
2011	TC	371,750	131,898	444,011	472,878	240,867	355,789	54,015	319	2,071,525
Dec.	FC	0	0	0	0	4	8	28	0	40
	Total	371,750	131,898	444,011	472,878	240,871	355,797	54,043	319	2,071,565

## *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.

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This report is prepared from the related statistics of member banks that give consumer loans and housing loans to the customers. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.