



**Consumer Loans and Housing Loans
September 2012**

Report Code : DE01

November 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
2011	TC	23,430	2,118,655	4	506
Sept.	FC	4	28	0	0
	Total	23,433	2,118,683	4	506
2011	TC	23,394	2,071,525	1	296
Dec.	FC	4	40	0	0
	Total	23,397	2,071,565	1	296
2012	TC	22,128	2,044,038	2	329
March	FC	20	61	0	2
	Total	22,148	2,044,099	2	331
2012	TC	27,168	2,250,630	37	452
June	FC	4	42	0	0
	Total	27,172	2,250,672	37	452
2012	TC	26,536	2,140,164	39	498
Sept.	FC	4	35	0	0
	Total	26,540	2,140,199	39	498

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
154,414	13,960,934	115	2,999
62	3,133	1	0
154,477	13,964,067	116	2,999
159,171	12,378,111	139	3,176
53	2,832	0	0
159,224	12,380,943	139	3,176
161,901	12,653,077	155	3,364
69	2,712	0	0
161,970	12,655,789	155	3,364
168,621	13,228,458	177	3,401
72	2,557	0	0
168,693	13,231,015	177	3,401
173,555	13,217,532	206	3,799
75	2,384	0	0
173,630	13,219,916	206	3,799

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
2011	TC	1,750	5,325	15,056	1,298	23,430
Sept.	FC	1	2	1	0	4
	Total	1,751	5,327	15,058	1,298	23,433
2011	TC	2,081	5,276	14,583	1,453	23,394
Dec.	FC	1	2	0	0	4
	Total	2,083	5,279	14,583	1,453	23,397
2012	TC	1,239	4,781	14,736	1,373	22,128
March	FC	1	18	1	0	20
	Total	1,240	4,799	14,736	1,373	22,148
2012	TC	1,536	6,811	17,445	1,376	27,168
June	FC	1	3	0	0	4
	Total	1,537	6,814	17,445	1,376	27,172
2012	TC	1,823	6,517	14,406	3,790	26,536
Sept.	FC	1	3	0	0	4
	Total	1,824	6,521	14,406	3,790	26,540

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
44,998	75,053	1,836,129	162,471	2,118,651
9	10	9	4	32
45,007	75,063	1,836,138	162,475	2,118,683
52,594	79,160	1,751,051	188,720	2,071,525
20	15	5	0	40
52,614	79,175	1,751,056	188,720	2,071,565
34,315	66,556	1,765,524	177,643	2,044,038
22	33	6	0	61
34,337	66,589	1,765,530	177,643	2,044,099
43,133	87,823	1,942,008	177,666	2,250,630
18	20	4	0	42
43,151	87,843	1,942,012	177,666	2,250,672
44,781	85,333	1,645,479	364,571	2,140,164
12	22	1	0	35
44,793	85,355	1,645,480	364,571	2,140,199

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2011	TC	6,360	68,334	61,338	18,382	154,414
Sept.	FC	17	38	5	2	62
	Total	6,378	68,372	61,343	18,384	154,477
2011	TC	6,916	69,725	62,256	20,274	159,171
Dec.	FC	17	30	5	2	53
	Total	6,933	69,755	62,261	20,275	159,224
2012	TC	6,831	70,354	62,681	22,035	161,901
March	FC	16	46	5	1	69
	Total	6,847	70,400	62,686	22,036	161,970
2012	TC	7,058	72,958	64,692	23,913	168,621
June	FC	18	48	5	1	72
	Total	7,075	73,006	64,698	23,914	168,693
2012	TC	7,194	75,176	65,180	26,005	173,555
Sept.	FC	18	51	5	1	75
	Total	7,212	75,226	65,185	26,006	173,630

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
338,016	1,198,754	9,064,233	3,359,931	13,960,934
457	2,439	237	0	3,133
338,473	1,201,193	9,064,470	3,359,931	13,964,067
346,587	1,277,843	8,168,418	2,585,263	12,378,111
410	2,223	199	0	2,832
346,997	1,280,066	8,168,617	2,585,263	12,380,943
346,294	1,303,132	8,499,788	2,503,863	12,653,077
390	2,134	188	0	2,712
346,684	1,305,266	8,499,976	2,503,863	12,655,789
356,853	1,342,684	8,546,730	2,982,191	13,228,458
329	2,057	171	0	2,557
357,182	1,344,741	8,546,901	2,982,191	13,231,015
360,758	1,366,894	8,386,888	3,102,992	13,217,532
283	1,961	140	0	2,384
361,041	1,368,855	8,387,028	3,102,992	13,219,916

* 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
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
2012	TC	25	66	109	128	329
March	FC	0	2	0	0	2
	Total	25	68	109	128	331
2012	TC	30	87	142	192	452
June	FC	0	0	0	0	0
	Total	30	87	142	192	452
2012	TC	28	105	171	193	498
Sept.	FC	0	0	0	0	0
	Total	28	105	171	193	498

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2012	TC	11,702	2,686	6,527	1,214	22,128
March	FC	0	0	7	12	20
	Total	11,702	2,686	6,534	1,226	22,148
2012	TC	14,961	3,256	7,613	1,338	27,168
June	FC	0	0	4	0	4
	Total	14,962	3,256	7,617	1,338	27,172
2012	TC	14,845	3,051	7,070	1,570	26,536
Sept.	FC	0	0	4	0	4
	Total	14,845	3,051	7,074	1,570	26,540

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2012	TC	1,051,704	166,828	687,013	138,493	2,044,038
March	FC	0	0	60	1	61
	Total	1,051,704	166,828	687,073	138,494	2,044,099
2012	TC	1,187,828	175,117	739,618	148,067	2,250,630
June	FC	2	0	40	0	42
	Total	1,187,830	175,117	739,658	148,067	2,250,672
2012	TC	1,143,119	162,846	682,786	151,413	2,140,164
Sept.	FC	3	0	32	0	35
	Total	1,143,122	162,846	682,818	151,413	2,140,199

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
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
2012	TC	1,358	6,264	10,722	2,867	840	77	22,128
March	FC	1	3	2	1	0	12	20
	Total	1,359	6,267	10,724	2,868	841	90	22,148
2012	TC	1,570	7,821	13,248	3,442	988	98	27,168
June	FC	0	1	2	0	0	0	4
	Total	1,570	7,822	13,251	3,443	989	98	27,172
2012	TC	1,672	7,824	12,917	3,146	864	113	26,536
Sept.	FC	0	1	2	0	0	0	4
	Total	1,672	7,826	12,919	3,146	864	113	26,540

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2012	TC	165,217	581,078	887,976	298,284	107,306	4,177	2,044,038
March	FC	6	32	17	4	1	1	61
	Total	165,223	581,110	887,993	298,288	107,307	4,178	2,044,099
2012	TC	177,544	647,529	964,351	333,416	120,768	7,022	2,250,630
June	FC	1	14	21	4	2	0	42
	Total	177,545	647,543	964,372	333,420	120,770	7,022	2,250,672
2012	TC	181,364	631,641	919,567	296,138	103,756	7,698	2,140,164
Sept.	FC	4	12	16	3	0	0	35
	Total	181,368	631,653	919,583	296,141	103,756	7,698	2,140,199

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
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
2011 Dec.	TC	6,367	5,181	3,505	2,658	3,641	2,042	23,394
	FC	1	0	1	1	1	0	4
	Total	6,368	5,181	3,506	2,659	3,642	2,042	23,397
2012 March	TC	6,061	4,838	3,515	2,355	3,284	2,075	22,128
	FC	1	1	1	2	2	12	20
	Total	6,063	4,840	3,516	2,357	3,285	2,087	22,148
2012 June	TC	6,902	5,732	4,583	3,031	3,995	2,925	27,168
	FC	0	0	1	1	1	0	4
	Total	6,902	5,733	4,584	3,033	3,996	2,925	27,172
2012 Sept.	TC	6,452	5,255	4,630	3,217	3,979	3,004	26,536
	FC	0	0	0	2	1	0	4
	Total	6,452	5,255	4,630	3,218	3,980	3,004	26,540

		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
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
2011 Dec.	TC	874,016	517,290	240,298	119,994	123,459	196,468	2,071,525
	FC	8	5	10	8	9	0	40
	Total	874,024	517,295	240,308	120,002	123,468	196,468	2,071,565
2012 March	TC	841,552	508,145	247,262	116,647	131,134	199,298	2,044,038
	FC	14	11	9	13	13	1	61
	Total	841,566	508,156	247,271	116,660	131,147	199,299	2,044,099
2012 June	TC	872,912	563,390	278,456	131,942	139,370	264,560	2,250,630
	FC	3	4	9	14	12	0	42
	Total	872,915	563,394	278,465	131,956	139,382	264,560	2,250,672
2012 Sept.	TC	810,446	507,455	277,740	138,955	150,602	254,966	2,140,164
	FC	7	6	5	9	8	0	35
	Total	810,453	507,461	277,745	138,964	150,610	254,966	2,140,199

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
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
2011 Dec.	TC	5,932	7,820	7,301	2,340	23,394
	FC	0	0	3	0	4
	Total	5,932	7,821	7,305	2,340	23,397
2012 March	TC	5,651	7,684	6,786	2,006	22,128
	FC	0	2	6	13	20
	Total	5,651	7,686	6,792	2,019	22,148
2012 June	TC	6,708	9,503	8,938	2,020	27,168
	FC	0	2	2	0	4
	Total	6,708	9,505	8,939	2,020	27,172
2012 Sept.	TC	6,081	9,083	8,691	2,682	26,536
	FC	0	2	2	0	4
	Total	6,081	9,084	8,693	2,682	26,540

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2011 Dec.	TC	674,586	701,036	436,415	259,488	2,071,525
	FC	1	9	30	0	40
	Total	674,587	701,045	436,445	259,488	2,071,565
2012 March	TC	672,864	723,759	418,645	228,770	2,044,038
	FC	0	16	43	2	61
	Total	672,864	723,775	418,688	228,772	2,044,099
2012 June	TC	743,120	809,858	477,533	220,119	2,250,630
	FC	1	20	20	1	42
	Total	743,121	809,878	477,553	220,120	2,250,672
2012 Sept.	TC	659,992	765,743	460,104	254,325	2,140,164
	FC	1	17	16	1	35
	Total	659,993	765,760	460,120	254,326	2,140,199

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
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
2012	TC	1,603	848	3,061	4,947	3,696	4,911	3,054	9	22,128
March	FC	0	0	0	0	0	12	7	0	20
	Total	1,603	848	3,061	4,947	3,696	4,924	3,061	9	22,148
2012	TC	1,893	962	3,687	5,800	3,799	6,643	4,375	10	27,168
June	FC	0	0	0	0	0	0	4	0	4
	Total	1,893	962	3,687	5,800	3,799	6,643	4,379	10	27,172
2012	TC	1,912	881	3,430	5,267	3,275	7,128	4,632	11	26,536
Sept.	FC	0	0	0	0	0	0	4	0	4
	Total	1,912	881	3,430	5,267	3,275	7,128	4,636	11	26,540

		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
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
2012	TC	354,011	134,489	395,732	501,217	308,355	307,914	42,038	282	2,044,038
March	FC	0	0	0	1	2	5	53	0	61
	Total	354,011	134,489	395,732	501,218	308,357	307,919	42,091	282	2,044,099
2012	TC	394,187	141,305	448,310	541,093	299,319	369,975	56,053	388	2,250,630
June	FC	0	0	0	0	3	4	35	0	42
	Total	394,187	141,305	448,310	541,093	299,322	369,979	56,088	388	2,250,672
2012	TC	415,434	130,015	411,328	484,242	241,083	398,478	59,189	395	2,140,164
Sept.	FC	0	0	0	0	2	1	32	0	35
	Total	415,434	130,015	411,328	484,242	241,085	398,479	59,221	395	2,140,199

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 Portigon AG
- 20 Société Générale (SA)
- 21 Şekerbank T.A.Ş.
- 22 Tekstil Bankası A.Ş.
- 23 The Royal Bank of Scotland Plc.
- 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 Yapı ve Kredi Bankası A.Ş.

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.