



**Consumer Loans and Housing Loans  
December 2012**

Report Code : DE01

May 2013

## 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	23,394	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>
2012	TC	22,128	2,044,038	2	329
March	FC	20	61	0	2
	<b>Total</b>	<b>22,148</b>	<b>2,044,099</b>	<b>2</b>	<b>331</b>
2012	TC	27,168	2,250,630	37	452
June	FC	4	42	0	0
	<b>Total</b>	<b>27,172</b>	<b>2,250,672</b>	<b>37</b>	<b>452</b>
2012	TC	26,536	2,140,164	39	498
Sept.	FC	4	35	0	0
	<b>Total</b>	<b>26,540</b>	<b>2,140,199</b>	<b>39</b>	<b>498</b>
2012	TC	35,815	2,549,850	3	571
Dec.	FC	3	40	0	0
	<b>Total</b>	<b>35,818</b>	<b>2,549,890</b>	<b>3</b>	<b>571</b>

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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>
161,901	12,653,077	155	3,364
69	2,712	0	0
<b>161,970</b>	<b>12,655,789</b>	<b>155</b>	<b>3,364</b>
168,621	13,228,458	177	3,401
72	2,557	0	0
<b>168,693</b>	<b>13,231,015</b>	<b>177</b>	<b>3,401</b>
173,555	13,217,532	206	3,799
75	2,384	0	0
<b>173,630</b>	<b>13,219,916</b>	<b>206</b>	<b>3,799</b>
182,049	13,186,247	170	3,962
74	2,216	0	0
<b>182,124</b>	<b>13,188,463</b>	<b>170</b>	<b>3,962</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
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>
2012	TC	1,239	4,781	14,736	1,373	22,128
March	FC	1	18	1	0	20
	<b>Total</b>	<b>1,240</b>	<b>4,799</b>	<b>14,736</b>	<b>1,373</b>	<b>22,148</b>
2012	TC	1,536	6,811	17,445	1,376	27,168
June	FC	1	3	0	0	4
	<b>Total</b>	<b>1,537</b>	<b>6,814</b>	<b>17,445</b>	<b>1,376</b>	<b>27,172</b>
2012	TC	1,823	6,517	14,406	3,790	26,536
Sept.	FC	1	3	0	0	4
	<b>Total</b>	<b>1,824</b>	<b>6,521</b>	<b>14,406</b>	<b>3,790</b>	<b>26,540</b>
2012	TC	2,775	10,333	18,771	3,936	35,815
Dec.	FC	1	1	1	0	3
	<b>Total</b>	<b>2,776</b>	<b>10,334</b>	<b>18,772</b>	<b>3,936</b>	<b>35,818</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
34,315	66,556	1,765,524	177,643	2,044,038
22	33	6	0	61
<b>34,337</b>	<b>66,589</b>	<b>1,765,530</b>	<b>177,643</b>	<b>2,044,099</b>
43,133	87,823	1,942,008	177,666	2,250,630
18	20	4	0	42
<b>43,151</b>	<b>87,843</b>	<b>1,942,012</b>	<b>177,666</b>	<b>2,250,672</b>
44,781	85,333	1,645,479	364,571	2,140,164
12	22	1	0	35
<b>44,793</b>	<b>85,355</b>	<b>1,645,480</b>	<b>364,571</b>	<b>2,140,199</b>
61,811	133,006	1,985,718	369,315	2,549,850
22	9	9	0	40
<b>61,833</b>	<b>133,015</b>	<b>1,985,727</b>	<b>369,315</b>	<b>2,549,890</b>

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
2012	TC	6,831	70,354	62,681	22,035	161,901
March	FC	16	46	5	1	69
	<b>Total</b>	<b>6,847</b>	<b>70,400</b>	<b>62,686</b>	<b>22,036</b>	<b>161,970</b>
2012	TC	7,058	72,958	64,692	23,913	168,621
June	FC	18	48	5	1	72
	<b>Total</b>	<b>7,075</b>	<b>73,006</b>	<b>64,698</b>	<b>23,914</b>	<b>168,693</b>
2012	TC	7,194	75,176	65,180	26,005	173,555
Sept.	FC	18	51	5	1	75
	<b>Total</b>	<b>7,212</b>	<b>75,226</b>	<b>65,185</b>	<b>26,006</b>	<b>173,630</b>
2012	TC	7,542	79,543	67,359	27,605	182,049
Dec.	FC	18	49	5	1	74
	<b>Total</b>	<b>7,561</b>	<b>79,592</b>	<b>67,365</b>	<b>27,606</b>	<b>182,124</b>

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
346,294	1,303,132	8,499,788	2,503,863	12,653,077
390	2,134	188	0	2,712
<b>346,684</b>	<b>1,305,266</b>	<b>8,499,976</b>	<b>2,503,863</b>	<b>12,655,789</b>
356,853	1,342,684	8,546,730	2,982,191	13,228,458
329	2,057	171	0	2,557
<b>357,182</b>	<b>1,344,741</b>	<b>8,546,901</b>	<b>2,982,191</b>	<b>13,231,015</b>
360,758	1,366,894	8,386,888	3,102,992	13,217,532
283	1,961	140	0	2,384
<b>361,041</b>	<b>1,368,855</b>	<b>8,387,028</b>	<b>3,102,992</b>	<b>13,219,916</b>
369,974	1,435,714	8,653,084	2,727,476	13,186,247
256	1,838	122	0	2,216
<b>370,230</b>	<b>1,437,552</b>	<b>8,653,206</b>	<b>2,727,476</b>	<b>13,188,463</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
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
2012	TC	33	99	165	273	571
Dec.	FC	0	0	0	0	0
	Total	33	99	165	273	571

### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2012	TC	19,647	4,161	9,965	2,042	35,815
Dec.	FC	0	0	3	0	3
	Total	19,647	4,161	9,968	2,042	35,818

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2012	TC	1,329,406	215,134	854,217	151,093	2,549,850
Dec.	FC	2	0	38	0	40
	Total	1,329,408	215,134	854,255	151,093	2,549,890

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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
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
2012	TC	1,935	10,583	17,767	4,244	1,145	141	35,815
Dec.	FC	0	1	2	0	0	0	3
	Total	1,935	10,584	17,769	4,244	1,145	141	35,818

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2012	TC	181,368	771,927	1,126,887	346,068	116,349	7,251	2,549,850
Dec.	FC	0	17	20	2	1	0	40
	Total	181,368	771,944	1,126,907	346,070	116,350	7,251	2,549,890

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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
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
2012	TC	6,061	4,838	3,515	2,355	3,284	2,075	22,128
March	FC	1	1	1	2	2	12	20
	Total	6,063	4,840	3,516	2,357	3,285	2,087	22,148
2012	TC	6,902	5,732	4,583	3,031	3,995	2,925	27,168
June	FC	0	0	1	1	1	0	4
	Total	6,902	5,733	4,584	3,033	3,996	2,925	27,172
2012	TC	6,452	5,255	4,630	3,217	3,979	3,004	26,536
Sept.	FC	0	0	0	2	1	0	4
	Total	6,452	5,255	4,630	3,218	3,980	3,004	26,540
2012	TC	8,030	7,553	6,778	4,603	5,399	3,451	35,815
Dec.	FC	0	0	0	1	2	0	3
	Total	8,030	7,554	6,779	4,604	5,401	3,451	35,818

		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	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
2012	TC	841,552	508,145	247,262	116,647	131,134	199,298	2,044,038
March	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	TC	872,912	563,390	278,456	131,942	139,370	264,560	2,250,630
June	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	TC	810,446	507,455	277,740	138,955	150,602	254,966	2,140,164
Sept.	FC	7	6	5	9	8	0	35
	Total	810,453	507,461	277,745	138,964	150,610	254,966	2,140,199
2012	TC	903,122	681,608	375,666	186,677	174,464	228,312	2,549,850
Dec.	FC	4	9	9	9	9	0	40
	Total	903,126	681,617	375,675	186,686	174,473	228,312	2,549,890

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

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2012	TC	5,651	7,684	6,786	2,006	22,128
March	FC	0	2	6	13	20
	Total	5,651	7,686	6,792	2,019	22,148
2012	TC	6,708	9,503	8,938	2,020	27,168
June	FC	0	2	2	0	4
	Total	6,708	9,505	8,939	2,020	27,172
2012	TC	6,081	9,083	8,691	2,682	26,536
Sept.	FC	0	2	2	0	4
	Total	6,081	9,084	8,693	2,682	26,540
2012	TC	7,785	11,656	11,871	4,503	35,815
Dec.	FC	0	1	2	0	3
	Total	7,785	11,657	11,873	4,503	35,818

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2012	TC	672,864	723,759	418,645	228,770	2,044,038
March	FC	0	16	43	2	61
	Total	672,864	723,775	418,688	228,772	2,044,099
2012	TC	743,120	809,858	477,533	220,119	2,250,630
June	FC	1	20	20	1	42
	Total	743,121	809,878	477,553	220,120	2,250,672
2012	TC	659,992	765,743	460,104	254,325	2,140,164
Sept.	FC	1	17	16	1	35
	Total	659,993	765,760	460,120	254,326	2,140,199
2012	TC	765,647	887,138	555,655	341,410	2,549,850
Dec.	FC	3	15	21	1	40
	Total	765,650	887,153	555,676	341,411	2,549,890

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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
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
2012	TC	2,177	1,032	4,277	6,480	4,420	9,649	7,754	26	35,815
Dec.	FC	0	0	0	0	0	0	3	0	3
	Total	2,177	1,032	4,277	6,480	4,420	9,650	7,757	26	35,818

		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	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
2012	TC	533,622	144,539	464,032	538,882	293,291	478,164	96,863	458	2,549,850
Dec.	FC	0	0	0	1	0	3	36	0	40
	Total	533,622	144,539	464,032	538,883	293,291	478,167	96,899	458	2,549,890

## *List of participating banks*

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank 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 Burgan Bank A.Ş.
- 10 Citibank A.Ş.
- 11 Denizbank 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 Odea Bank A.Ş.
- 20 Portigon AG
- 21 Société Générale (SA)
- 22 Şekerbank T.A.Ş.
- 23 Tekstil Bankası A.Ş.
- 24 The Royal Bank of Scotland Plc.
- 25 Turkish Bank A.Ş.
- 26 Turkland Bank A.Ş.
- 27 Türk Ekonomi Bankası A.Ş.
- 28 Türk Eximbank
- 29 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 30 Türkiye Garanti Bankası A.Ş.
- 31 Türkiye Halk Bankası A.Ş.
- 32 Türkiye İş Bankası A.Ş.
- 33 Türkiye Kalkınma Bankası A.Ş.
- 34 Türkiye Sınai Kalkınma Bankası A.Ş.
- 35 Türkiye Vakıflar Bankası A.Ş.
- 36 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.