



**Consumer Loans and Housing Loans
March 2013**

Report Code : DE01

June 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 |
| 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 |
| 2012 | TC | 35,815 | 2,549,850 | 3 | 571 |
| Dec. | FC | 3 | 40 | 0 | 0 |
| | Total | 35,818 | 2,549,890 | 3 | 571 |
| 2013 | TC | 43,572 | 2,747,417 | 2 | 393 |
| March | FC | 1 | 18 | 0 | 0 |
| | Total | 43,573 | 2,747,435 | 2 | 393 |

| Loans Outstanding**** | | | |
|-----------------------|-------------------|------------------|-----------------|
| Volume | No. of Borrowers | Admin. Follow-up | Legal Follow-up |
| 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 |
| 182,049 | 13,186,247 | 170 | 3,962 |
| 74 | 2,216 | 0 | 0 |
| 182,124 | 13,188,463 | 170 | 3,962 |
| 193,213 | 13,781,887 | 139 | 4,216 |
| 69 | 2,028 | 0 | 1 |
| 193,282 | 13,783,915 | 139 | 4,216 |

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 |
| 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 |
| 2012 | TC | 2,775 | 10,333 | 18,771 | 3,936 | 35,815 |
| Dec. | FC | 1 | 1 | 1 | 0 | 3 |
| | Total | 2,776 | 10,334 | 18,772 | 3,936 | 35,818 |
| 2013 | TC | 3,021 | 12,339 | 23,062 | 5,150 | 43,572 |
| March | FC | 1 | 0 | 0 | 0 | 1 |
| | Total | 3,022 | 12,339 | 23,062 | 5,150 | 43,573 |

| No. of Borrowers | | | | |
|------------------|----------------|-----------------------------|----------------|------------------|
| Auto-mobile | Housing | General Purpose Loans ***** | Others ***** | Total |
| 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 |
| 61,811 | 133,006 | 1,985,718 | 369,315 | 2,549,850 |
| 22 | 9 | 9 | 0 | 40 |
| 61,833 | 133,015 | 1,985,727 | 369,315 | 2,549,890 |
| 53,783 | 152,494 | 2,073,156 | 467,985 | 2,747,417 |
| 14 | 1 | 3 | 0 | 18 |
| 53,797 | 152,495 | 2,073,159 | 467,985 | 2,747,435 |

| | | Loans Outstanding, Million TRY | | | | |
|---------|--------------|--------------------------------|---------------|-----------------------------|---------------|----------------|
| Periods | | Auto-mobile | Housing | General Purpose Loans ***** | Others ***** | Total |
| 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 |
| 2012 | TC | 7,542 | 79,543 | 67,359 | 27,605 | 182,049 |
| Dec. | FC | 18 | 49 | 5 | 1 | 74 |
| | Total | 7,561 | 79,592 | 67,365 | 27,606 | 182,124 |
| 2013 | TC | 7,443 | 84,812 | 72,684 | 28,275 | 193,213 |
| March | FC | 18 | 44 | 5 | 1 | 69 |
| | Total | 7,461 | 84,857 | 72,689 | 28,276 | 193,282 |

| No. of Borrowers | | | | |
|------------------|------------------|-----------------------------|------------------|-------------------|
| Auto-mobile | Housing | General Purpose Loans ***** | Others ***** | Total |
| 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 |
| 369,974 | 1,435,714 | 8,653,084 | 2,727,476 | 13,186,247 |
| 256 | 1,838 | 122 | 0 | 2,216 |
| 370,230 | 1,437,552 | 8,653,206 | 2,727,476 | 13,188,463 |
| 365,079 | 1,496,451 | 8,771,041 | 3,149,316 | 13,781,887 |
| 235 | 1,677 | 90 | 26 | 2,028 |
| 365,314 | 1,498,128 | 8,771,131 | 3,149,342 | 13,783,915 |

* 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 |
| 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 |
| 2013 | TC | 21 | 60 | 163 | 148 | 393 |
| March | FC | 0 | 0 | 0 | 0 | 0 |
| | Total | 21 | 60 | 163 | 148 | 393 |

2. According to Occupation of Borrowers

| | | Loans Extended, Million TRY | | | | |
|---------|-------|-----------------------------|-----------------|--------|--------------|--------|
| Periods | | Employed | Self - Employed | Other | Unclassified | Total |
| 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 |
| 2013 | TC | 23,286 | 4,779 | 12,707 | 2,800 | 43,572 |
| March | FC | 0 | 0 | 1 | 0 | 1 |
| | Total | 23,286 | 4,779 | 12,708 | 2,800 | 43,573 |

| | | No. of Borrowers | | | | |
|---------|-------|------------------|-----------------|---------|--------------|-----------|
| Periods | | Employed | Self - Employed | Other | Unclassified | Total |
| 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 |
| 2013 | TC | 1,369,761 | 251,733 | 951,515 | 174,408 | 2,747,417 |
| March | FC | 0 | 0 | 18 | 0 | 18 |
| | Total | 1,369,761 | 251,733 | 951,533 | 174,408 | 2,747,435 |

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 |
| 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 |
| 2013 | TC | 3,090 | 12,483 | 21,402 | 5,115 | 1,343 | 139 | 43,572 |
| March | FC | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| | Total | 3,090 | 12,483 | 21,403 | 5,115 | 1,343 | 139 | 43,573 |

| | | No. of Borrowers | | | | | | |
|---------|-------|------------------|---------|-----------|---------|---------|--------------|-----------|
| Periods | | 18-25 | 26-35 | 36-55 | 56-65 | 66+ | Unclassified | Total |
| 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 |
| 2013 | TC | 239,198 | 800,098 | 1,215,442 | 365,176 | 119,952 | 7,551 | 2,747,417 |
| March | FC | 1 | 6 | 10 | 1 | 0 | 0 | 18 |
| | Total | 239,199 | 800,104 | 1,215,452 | 365,177 | 119,952 | 7,551 | 2,747,435 |

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 |
| 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 |
| 2013 | TC | 9,274 | 9,395 | 8,820 | 5,774 | 6,528 | 3,779 | 43,572 |
| March | FC | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| | Total | 9,275 | 9,395 | 8,821 | 5,774 | 6,529 | 3,779 | 43,573 |

| | | 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 |
| 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 |
| 2013 | TC | 940,051 | 741,858 | 421,729 | 207,774 | 203,015 | 232,990 | 2,747,417 |
| March | FC | 2 | 4 | 6 | 4 | 2 | 0 | 18 |
| | Total | 940,053 | 741,862 | 421,735 | 207,778 | 203,017 | 232,990 | 2,747,435 |

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 |
| 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 |
| 2012 Dec. | TC | 7,785 | 11,656 | 11,871 | 4,503 | 35,815 |
| | FC | 0 | 1 | 2 | 0 | 3 |
| | Total | 7,785 | 11,657 | 11,873 | 4,503 | 35,818 |
| 2013 March | TC | 9,390 | 13,006 | 14,761 | 6,415 | 43,572 |
| | FC | 0 | 0 | 1 | 0 | 1 |
| | Total | 9,390 | 13,007 | 14,761 | 6,415 | 43,573 |

| | | No. of Borrowers | | | | |
|---------------|-------|------------------|------------------|--------------|--------------|-----------|
| Periods | | Primary School | Secondary School | University + | Unclassified | Total |
| 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 |
| 2012 Dec. | TC | 765,647 | 887,138 | 555,655 | 341,410 | 2,549,850 |
| | FC | 3 | 15 | 21 | 1 | 40 |
| | Total | 765,650 | 887,153 | 555,676 | 341,411 | 2,549,890 |
| 2013 March | TC | 801,490 | 895,648 | 640,412 | 409,867 | 2,747,417 |
| | FC | 1 | 6 | 11 | 0 | 18 |
| | Total | 801,491 | 895,654 | 640,423 | 409,867 | 2,747,435 |

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 |
| 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 |
| 2013 | TC | 2,034 | 1,038 | 4,871 | 7,424 | 5,126 | 12,544 | 10,521 | 15 | 43,572 |
| March | FC | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| | Total | 2,034 | 1,038 | 4,871 | 7,424 | 5,126 | 12,544 | 10,522 | 15 | 43,573 |

| | | 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 |
| 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 |
| 2013 | TC | 476,160 | 145,656 | 496,514 | 585,355 | 330,006 | 587,038 | 126,257 | 433 | 2,747,417 |
| March | FC | 0 | 0 | 0 | 0 | 1 | 3 | 14 | 0 | 18 |
| | Total | 476,160 | 145,656 | 496,514 | 585,355 | 330,007 | 587,041 | 126,271 | 433 | 2,747,435 |

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.

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.