



**Consumer Loans and Housing Loans
December 2014**

Report Code : DE01

May 2015

The Banks Association of Turkey

Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

Periods		Loans Extended**			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2013	TC	41,449	2,663,376	19	493
Dec.	FC	2	20	0	0
	Total	41,451	2,663,396	19	493
2014	TC	29,607	2,339,848	23	603
March	FC	1	12	0	0
	Total	29,608	2,339,860	23	603
2014	TC	35,751	2,642,965	10	646
June	FC	3	20	0	0
	Total	35,754	2,642,985	10	646
2014	TC	41,902	2,932,490	14	801
Sept.	FC	2	17	0	0
	Total	41,904	2,932,507	14	801
2014	TC	43,938	2,794,056	2	778
Dec.	FC	2	25	0	0
	Total	43,940	2,794,081	2	778

Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
231,096	14,375,214	194	4,838
85	1,452	0	1
231,181	14,376,666	194	4,838
233,848	14,683,378	188	5,577
82	1,388	0	1
233,930	14,684,766	188	5,578
241,633	14,957,752	232	5,721
73	1,175	0	1
241,706	14,958,927	232	5,721
251,505	15,560,235	284	6,388
76	870	0	1
251,582	15,561,105	284	6,388
260,817	15,896,169	250	6,702
74	843	0	1
260,891	15,897,012	250	6,702

II. Breakdown of Consumer Loans and Housing Loans

1.1. According to Purpose

Periods		Loans Extended, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2013	TC	2,222	9,946	23,493	5,788	41,449
Dec.	FC	0	1	1	0	2
	Total	2,223	9,947	23,494	5,788	41,451
2014	TC	1,484	7,243	16,547	4,333	29,607
March	FC	0	0	1	0	1
	Total	1,484	7,243	16,548	4,333	29,608
2014	TC	1,466	7,800	20,896	5,589	35,751
June	FC	1	2	0	0	3
	Total	1,467	7,802	20,896	5,589	35,754
2014	TC	1,924	10,487	22,718	6,773	41,902
Sept.	FC	0	1	1	0	2
	Total	1,924	10,488	22,718	6,773	41,904
2014	TC	2,823	10,991	23,197	6,927	43,938
Dec.	FC	1	1	0	0	2
	Total	2,824	10,991	23,198	6,927	43,940

Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
45,274	114,882	2,053,193	450,027	2,663,376
7	8	5	0	20
45,281	114,890	2,053,198	450,027	2,663,396
26,166	85,600	1,823,030	405,052	2,339,848
3	2	7	0	12
26,169	85,602	1,823,037	405,052	2,339,860
26,440	82,911	2,022,745	510,869	2,642,965
9	8	3	0	20
26,449	82,919	2,022,748	510,869	2,642,985
30,587	107,241	2,176,135	618,527	2,932,490
9	6	2	0	17
30,596	107,247	2,176,137	618,527	2,932,507
45,975	107,656	2,038,246	602,179	2,794,056
14	8	3	0	25
45,989	107,664	2,038,249	602,179	2,794,081

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2013	TC	7,942	101,272	85,883	35,999	231,096
Dec.	FC	23	51	10	2	85
	Total	7,965	101,322	85,893	36,001	231,181
2014	TC	7,334	102,997	86,766	36,750	233,848
March	FC	21	47	11	2	82
	Total	7,356	103,045	86,777	36,752	233,930
2014	TC	6,890	105,350	90,493	38,900	241,633
June	FC	15	46	11	2	73
	Total	6,905	105,396	90,503	38,902	241,706
2014	TC	6,397	109,809	93,047	42,253	251,505
Sept.	FC	15	45	14	2	76
	Total	6,411	109,854	93,061	42,255	251,582
2014	TC	6,242	114,972	95,468	44,135	260,817
Dec.	FC	14	43	15	2	74
	Total	6,256	115,015	95,483	44,137	260,891

Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
351,954	1,680,455	8,851,526	3,491,279	14,375,214
164	1,223	42	23	1,452
352,118	1,681,678	8,851,568	3,491,302	14,376,666
335,037	1,708,651	9,198,817	3,440,873	14,683,378
151	1,173	39	25	1,388
335,188	1,709,824	9,198,856	3,440,898	14,684,766
322,762	1,735,312	9,442,271	3,457,408	14,957,752
147	963	42	23	1,175
322,909	1,736,275	9,442,313	3,457,431	14,958,927
303,664	1,800,722	9,612,232	3,843,617	15,560,235
339	367	141	23	870
304,003	1,801,089	9,612,373	3,843,640	15,561,105
291,296	1,839,418	9,973,033	3,792,419	15,896,166
341	340	141	24	846
291,637	1,839,758	9,973,174	3,792,443	15,897,012

* 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
2013	TC	22	51	198	222	493
Dec.	FC	0	0	0	0	0
	Total	22	51	198	222	493
2014	TC	15	42	211	335	603
March	FC	0	0	0	0	0
	Total	15	42	211	335	603
2014	TC	15	46	240	344	646
June	FC	0	0	0	0	0
	Total	15	46	240	344	646
2014	TC	21	44	301	435	801
Sept.	FC	0	0	0	0	0
	Total	21	44	301	435	801
2014	TC	17	54	312	394	778
Dec.	FC	0	0	0	0	0
	Total	17	54	312	394	778

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2013	TC	19,952	4,770	14,288	2,439	41,449
Dec.	FC	0	0	2	0	2
	Total	19,952	4,770	14,290	2,439	41,451
2014	TC	14,046	3,965	10,061	1,535	29,607
March	FC	0	0	1	0	1
	Total	14,046	3,965	10,062	1,535	29,608
2014	TC	17,739	4,418	11,710	1,884	35,751
June	FC	0	0	3	0	3
	Total	17,739	4,418	11,714	1,884	35,754
2014	TC	21,548	4,734	13,219	2,401	41,902
Sept.	FC	0	0	1	0	2
	Total	21,548	4,734	13,220	2,401	41,904
2014	TC	22,762	5,461	13,463	2,253	43,938
Dec.	FC	0	0	1	0	2
	Total	22,762	5,461	13,464	2,253	43,940

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2013	TC	1,251,318	224,041	1,007,277	180,740	2,663,376
Dec.	FC	1	0	19	0	20
	Total	1,251,319	224,041	1,007,296	180,740	2,663,396
2014	TC	1,075,999	256,449	870,997	136,403	2,339,848
March	FC	2	0	10	0	12
	Total	1,076,001	256,449	871,007	136,403	2,339,860
2014	TC	1,261,605	261,983	959,271	160,106	2,642,965
June	FC	0	0	20	0	20
	Total	1,261,605	261,983	959,291	160,106	2,642,985
2014	TC	1,429,817	234,333	1,061,656	206,684	2,932,490
Sept.	FC	5	0	12	0	17
	Total	1,429,822	234,333	1,061,668	206,684	2,932,507
2014	TC	1,394,293	233,724	976,720	189,319	2,794,056
Dec.	FC	3	0	22	0	25
	Total	1,394,296	233,724	976,742	189,319	2,794,081

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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
2013 Dec.	TC	2,408	11,602	20,356	5,594	1,412	76	41,449
	FC	0	1	2	0	0	0	2
	Total	2,408	11,603	20,358	5,594	1,412	76	41,451
2014 March	TC	1,980	8,724	14,363	3,570	930	40	29,607
	FC	0	0	1	0	0	0	1
	Total	1,980	8,724	14,364	3,571	930	40	29,608
2014 June	TC	2,499	10,545	17,313	4,212	1,107	75	35,751
	FC	0	1	2	0	0	0	3
	Total	2,499	10,546	17,315	4,212	1,107	75	35,754
2014 Sept.	TC	2,893	12,638	20,349	4,740	1,178	105	41,902
	FC	0	0	1	0	1	0	2
	Total	2,893	12,638	20,350	4,740	1,178	105	41,904
2014 Dec.	TC	2,683	12,952	21,269	5,520	1,383	130	43,938
	FC	0	0	1	0	0	0	2
	Total	2,683	12,952	21,271	5,521	1,383	130	43,940

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2013 Dec.	TC	218,932	760,839	1,181,533	384,160	113,943	3,969	2,663,376
	FC	0	7	12	0	1	0	20
	Total	218,932	760,846	1,181,545	384,160	113,944	3,969	2,663,396
2014 March	TC	214,241	692,441	1,027,038	312,333	90,331	3,464	2,339,848
	FC	0	2	8	2	0	0	12
	Total	214,241	692,443	1,027,046	312,335	90,331	3,464	2,339,860
2014 June	TC	250,906	758,216	1,164,448	358,404	105,491	5,500	2,642,965
	FC	1	7	11	0	1	0	20
	Total	250,907	758,223	1,164,459	358,404	105,492	5,500	2,642,985
2014 Sept.	TC	262,117	839,110	1,315,409	395,173	113,377	7,305	2,932,491
	FC	0	3	9	3	1	0	16
	Total	262,117	839,113	1,315,418	395,176	113,378	7,305	2,932,507
2014 Dec.	TC	237,412	805,241	1,232,858	393,253	118,990	6,302	2,794,056
	FC	1	6	12	4	2	0	25
	Total	237,413	805,247	1,232,870	393,257	118,992	6,302	2,794,081

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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
2013 Dec.	TC	8,609	9,361	7,332	5,111	7,022	4,014	41,449
	FC	0	0	0	0	1	0	2
	Total	8,610	9,362	7,332	5,111	7,023	4,014	41,451
2014 March	TC	5,761	6,117	4,710	3,692	6,542	2,784	29,607
	FC	0	0	0	0	1	0	1
	Total	5,761	6,117	4,710	3,693	6,542	2,784	29,608
2014 June	TC	6,989	7,485	5,622	4,585	7,810	3,261	35,751
	FC	1	0	0	0	2	0	3
	Total	6,990	7,485	5,622	4,585	7,811	3,261	35,754
2014 Sept.	TC	7,588	8,959	6,611	5,357	9,062	4,325	41,902
	FC	1	0	0	0	0	0	2
	Total	7,589	8,959	6,611	5,357	9,062	4,325	41,904
2014 Dec.	TC	7,622	8,937	6,633	5,446	9,768	5,533	43,938
	FC	0	0	0	0	1	0	2
	Total	7,622	8,937	6,633	5,446	9,769	5,533	43,940

		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
2013 Dec.	TC	817,688	752,852	372,302	196,241	273,385	250,909	2,663,376
	FC	3	1	5	2	9	0	20
	Total	817,691	752,853	372,307	196,243	273,394	250,909	2,663,396
2014 March	TC	678,256	641,455	302,907	178,435	332,688	206,107	2,339,848
	FC	3	0	0	4	3	2	12
	Total	678,259	641,455	302,907	178,439	332,691	206,109	2,339,860
2014 June	TC	769,123	709,011	340,337	199,825	387,785	236,884	2,642,965
	FC	9	1	0	3	7	0	20
	Total	769,132	709,012	340,337	199,828	387,792	236,884	2,642,985
2014 Sept.	TC	775,790	812,595	397,080	213,438	437,888	295,700	2,932,491
	FC	5	2	1	2	2	4	16
	Total	775,795	812,597	397,081	213,440	437,890	295,704	2,932,507
2014 Dec.	TC	719,444	754,136	372,046	199,936	430,498	317,995	2,794,056
	FC	5	5	2	3	4	6	25
	Total	719,449	754,141	372,048	199,939	430,502	318,001	2,794,081

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2013	TC	10,110	13,970	12,851	4,519	41,449
Dec.	FC	0	1	1	0	2
	Total	10,110	13,971	12,852	4,519	41,451
2014	TC	7,105	10,217	8,938	3,347	29,607
March	FC	0	1	1	0	1
	Total	7,105	10,217	8,939	3,347	29,608
2014	TC	8,300	12,634	10,761	4,056	35,751
June	FC	0	0	3	0	3
	Total	8,300	12,635	10,764	4,056	35,754
2014	TC	9,482	14,212	13,672	4,536	41,902
Sept.	FC	0	0	1	0	2
	Total	9,482	14,212	13,673	4,537	41,904
2014	TC	9,925	14,862	14,646	4,505	43,938
Dec.	FC	0	0	1	0	2
	Total	9,926	14,862	14,647	4,505	43,940

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2013	TC	808,097	956,207	588,215	310,857	2,663,376
Dec.	FC	0	8	11	1	20
	Total	808,097	956,215	588,226	310,858	2,663,396
2014	TC	691,712	867,785	494,106	286,245	2,339,848
March	FC	0	4	6	2	12
	Total	691,712	867,789	494,112	286,247	2,339,860
2014	TC	760,534	995,784	534,474	352,173	2,642,965
June	FC	1	3	16	0	20
	Total	760,535	995,787	534,490	352,173	2,642,985
2014	TC	852,841	1,037,308	647,649	394,693	2,932,491
Sept.	FC	0	4	8	4	16
	Total	852,841	1,037,312	647,657	394,697	2,932,507
2014	TC	772,804	1,008,163	627,827	385,262	2,794,056
Dec.	FC	1	6	12	6	25
	Total	772,805	1,008,169	627,839	385,268	2,794,081

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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
2013 Dec.	TC	2,280	1,049	3,994	7,395	5,037	13,396	8,280	17	41,449
	FC	0	0	0	0	0	0	2	0	2
	Total	2,280	1,049	3,994	7,395	5,037	13,396	8,283	17	41,451
2014 March	TC	1,976	846	3,152	12,756	1,644	3,388	5,831	13	29,607
	FC	0	0	0	0	0	0	1	0	1
	Total	1,976	846	3,152	12,756	1,644	3,388	5,832	13	29,608
2014 June	TC	2,267	1,071	3,802	17,061	1,621	4,016	5,903	11	35,751
	FC	0	0	0	0	0	0	3	0	3
	Total	2,267	1,071	3,802	17,061	1,621	4,016	5,906	11	35,754
2014 Sept.	TC	2,805	1,231	4,285	18,493	1,933	4,895	8,247	13	41,902
	FC	0	0	0	0	0	0	1	0	2
	Total	2,805	1,231	4,285	18,493	1,934	4,896	8,248	13	41,904
2014 Dec.	TC	2,756	1,276	4,258	19,424	1,991	5,162	9,056	16	43,938
	FC	0	0	0	0	0	0	1	0	2
	Total	2,756	1,276	4,258	19,424	1,991	5,162	9,057	16	43,940

		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
2013 Dec.	TC	494,691	135,300	420,476	561,895	309,294	639,472	101,893	355	2,663,376
	FC	1	0	1	1	0	0	17	0	20
	Total	494,692	135,300	420,477	561,896	309,294	639,472	101,910	355	2,663,396
2014 March	TC	463,588	117,896	350,615	1,038,929	127,682	177,191	63,686	262	2,339,848
	FC	0	0	0	1	2	3	6	0	12
	Total	463,588	117,896	350,615	1,038,930	127,684	177,194	63,692	262	2,339,860
2014 June	TC	412,156	138,601	403,269	1,283,721	120,110	223,705	61,022	382	2,642,965
	FC	0	0	0	0	2	0	18	0	20
	Total	412,156	138,601	403,269	1,283,721	120,112	223,705	61,040	382	2,642,985
2014 Sept.	TC	517,774	159,088	448,809	1,334,351	128,917	262,785	80,376	391	2,932,490
	FC	0	0	0	0	3	2	12	0	17
	Total	517,774	159,088	448,809	1,334,351	128,920	262,787	80,388	391	2,932,507
2014 Dec.	TC	464,926	154,272	413,488	1,290,303	123,269	261,761	85,668	369	2,794,056
	FC	0	0	0	0	6	5	14	0	25
	Total	464,926	154,272	413,488	1,290,303	123,275	261,766	85,682	369	2,794,081

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 Denizbank A.Ş.
- 11 Fibabanka A.Ş.
- 12 Finans Bank A.Ş.
- 13 GSD Yatırım Bankası A.Ş.
- 14 HSBC Bank A.Ş.
- 15 ING Bank A.Ş.
- 16 İller Bankası A.Ş.
- 17 Nurol Yatırım Bankası A.Ş.
- 18 Odea Bank A.Ş.
- 19 Société Générale (SA)
- 20 Şekerbank T.A.Ş.
- 21 Tekstil Bankası A.Ş.
- 22 The Royal Bank of Scotland Plc.
- 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 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.