



Consumer Loans and Housing Loans

December 2015

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June 2016



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
2014	TC	43,938	2,794,056	2	778
Dec.	FC	2	25	0	0
	Total	43,940	2,794,081	2	778
2014	TC	44,834	2,767,513	16	739
March	FC	77	50	0	0
	Total	44,911	2,767,563	16	739
2014	TC	45,016	2,753,702	15	727
June	FC	10	46	0	0
	Total	45,026	2,753,748	15	727
2015	TC	39,650	2,660,836	14	817
Sept.	FC	6	44	0	0
	Total	39,656	2,660,880	14	817
2015	TC	35,446	2,313,481	10	1,225
Dec.	FC	3	46	0	0
	Total	35,449	2,313,527	10	1,225

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2014	TC	260,817	15,896,169	250	6,702
Dec.	FC	74	843	0	1
	Total	260,891	15,897,012	250	6,702
2014	TC	271,022	17,663,297	297	7,278
March	FC	149	1,587	0	15
	Total	271,171	17,664,884	297	7,293
2014	TC	279,894	17,546,466	323	8,413
June	FC	155	1,320	0	15
	Total	280,049	17,547,786	323	8,428
2015	TC	283,393	19,753,194	392	9,249
Sept.	FC	169	1,230	0	1
	Total	283,562	19,754,424	392	9,250
2015	TC	284,872	19,553,989	346	9,887
Dec.	FC	156	396	0	1
	Total	285,028	19,554,385	346	9,888

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
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
2014	TC	2,071	12,482	27,549	2,731	44,834
March	FC	1	1	75	0	77
	Total	2,072	12,483	27,624	2,731	44,911
2014	TC	2,632	12,747	26,509	3,128	45,016
June	FC	1	1	8	0	10
	Total	2,633	12,748	26,517	3,128	45,026
2015	TC	1,075	11,170	27,394	10	39,650
Sept.	FC	2	3	2	0	6
	Total	1,077	11,173	27,396	10	39,656
2015	TC	1,241	10,382	23,817	7	35,446
Dec.	FC	2	0	1	0	3
	Total	1,243	10,382	23,817	7	35,449

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2014	TC	45,975	107,656	2,038,246	602,179	2,794,056
Dec.	FC	14	8	3	0	25
	Total	45,989	107,664	2,038,249	602,179	2,794,081
2014	TC	32,431	129,034	2,333,476	272,572	2,767,513
March	FC	26	6	18	0	50
	Total	32,457	129,040	2,333,494	272,572	2,767,563
2014	TC	41,868	116,019	2,287,027	308,788	2,753,702
June	FC	21	4	21	0	46
	Total	41,889	116,023	2,287,048	308,788	2,753,748
2015	TC	29,024	100,133	2,530,487	1,192	2,660,836
Sept.	FC	24	8	12	0	44
	Total	29,048	100,141	2,530,499	1,192	2,660,880
2015	TC	33,817	92,960	2,185,670	1,034	2,313,481
Dec.	FC	29	3	14	0	46
	Total	33,846	92,963	2,185,684	1,034	2,313,527

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2014	TC	5,768	122,823	142,405	26	271,022
March	FC	14	115	20	0	149
	Total	5,782	122,938	142,425	26	271,171
2014	TC	5,694	129,453	144,731	17	279,894
June	FC	14	118	22	0	155
	Total	5,709	129,571	144,753	17	280,049
2015	TC	5,657	132,490	145,224	22	283,393
Sept.	FC	16	129	24	0	169
	Total	5,673	132,620	145,248	22	283,562
2015	TC	5,755	135,017	144,077	23	284,872
Dec.	FC	15	119	22	0	156
	Total	5,770	135,136	144,099	23	285,028

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2014	TC	291,296	1,839,418	9,973,033	3,792,419	15,896,166
Dec.	FC	341	340	141	24	846
	Total	291,637	1,839,758	9,973,174	3,792,443	15,897,012
2014	TC	286,995	1,870,443	15,262,984	242,875	17,663,297
March	FC	820	310	457	0	1,587
	Total	287,815	1,870,753	15,263,441	242,875	17,664,884
2014	TC	258,373	1,820,096	15,465,965	2,032	17,546,466
June	FC	602	305	413	0	1,320
	Total	258,975	1,820,401	15,466,378	2,032	17,547,786
2015	TC	263,809	1,970,931	17,515,690	2,764	19,753,194
Sept.	FC	577	294	359	0	1,230
	Total	264,386	1,971,225	17,516,049	2,764	19,754,424
2015	TC	257,691	1,982,267	17,310,885	3,146	19,553,989
Dec.	FC	150	197	49	0	396
	Total	257,841	1,982,464	17,310,934	3,146	19,554,385

* 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 types. Because of the change in the account definition, a transition occurred between "other" and "general purpose loans" in 2015.

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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
2014	TC	17	54	312	394	778
Dec.	FC	0	0	0	0	0
	Total	17	54	312	394	778
2014	TC	12	44	676	6	739
March	FC	0	0	0	0	0
	Total	12	44	676	6	739
2014	TC	11	34	674	8	727
June	FC	0	0	0	0	0
	Total	11	34	674	8	727
2015	TC	11	47	752	7	817
Sept.	FC	0	0	0	0	0
	Total	11	47	752	7	817
2015	TC	23	53	1,143	6	1,225
Dec.	FC	0	0	0	0	0
	Total	23	53	1,143	6	1,225

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2014	TC	23,888	4,742	13,838	2,365	44,834
March	FC	2	72	2	0	77
	Total	23,891	4,814	13,840	2,365	44,911
2014	TC	27,312	5,978	9,038	2,687	45,016
June	FC	1	8	2	0	10
	Total	27,314	5,986	9,040	2,687	45,026
2015	TC	23,763	5,074	7,615	3,198	39,650
Sept.	FC	4	1	1	0	6
	Total	23,767	5,075	7,616	3,198	39,656
2015	TC	21,740	5,323	5,142	3,241	35,446
Dec.	FC	2	1	0	0	3
	Total	21,742	5,324	5,143	3,241	35,449

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2014	TC	1,389,641	236,140	943,295	198,437	2,767,513
March	FC	5	17	28	0	50
	Total	1,389,646	236,157	943,323	198,437	2,767,563
2014	TC	1,682,526	245,896	603,617	221,663	2,753,702
June	FC	18	20	8	0	46
	Total	1,682,544	245,916	603,625	221,663	2,753,748
2015	TC	1,615,785	226,287	571,851	246,913	2,660,836
Sept.	FC	19	12	8	5	44
	Total	1,615,804	226,299	571,859	246,918	2,660,880
2015	TC	1,507,249	226,831	339,967	239,434	2,313,481
Dec.	FC	27	13	3	3	46
	Total	1,507,276	226,844	339,970	239,437	2,313,527

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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
2014	TC	2,683	12,952	21,269	5,520	1,383	130	43,938
Dec.	FC	0	0	1	0	0	0	2
	Total	2,683	12,952	21,271	5,521	1,383	130	43,940
2014	TC	2,787	13,353	21,516	5,658	1,395	125	44,834
March	FC	0	1	4	0	72	0	77
	Total	2,787	13,354	21,520	5,658	1,467	125	44,911
2014	TC	2,839	13,285	21,897	5,311	1,400	284	45,016
June	FC	0	3	2	0	6	0	10
	Total	2,839	13,288	21,898	5,311	1,406	284	45,026
2015	TC	2,539	11,322	19,206	4,932	1,317	334	39,650
Sept.	FC	0	1	4	1	0	0	6
	Total	2,539	11,323	19,210	4,933	1,317	334	39,656
2015	TC	2,360	10,326	17,564	3,908	979	308	35,446
Dec.	FC	0	1	2	0	0	0	3
	Total	2,360	10,326	17,566	3,909	979	308	35,449

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2014	TC	237,412	805,241	1,232,858	393,253	118,990	6,302	2,794,056
Dec.	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
2014	TC	242,514	793,067	1,202,605	399,618	123,878	5,831	2,767,513
March	FC	0	13	35	0	2	0	50
	Total	242,514	793,080	1,202,640	399,618	123,880	5,831	2,767,563
2014	TC	247,507	788,710	1,218,387	368,708	113,425	16,965	2,753,702
June	FC	0	18	22	4	2	0	46
	Total	247,507	788,728	1,218,409	368,712	113,427	16,965	2,753,748
2015	TC	233,235	742,880	1,181,150	372,826	114,809	15,936	2,660,836
Sept.	FC	1	13	23	6	1	0	44
	Total	233,236	742,893	1,181,173	372,832	114,810	15,936	2,660,880
2015	TC	221,816	701,534	1,039,810	267,166	70,601	12,554	2,313,481
Dec.	FC	1	9	27	5	4	0	46
	Total	221,817	701,543	1,039,837	267,171	70,605	12,554	2,313,527

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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
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
2014 March	TC	10,339	9,302	6,906	5,932	8,241	4,113	44,834
	FC	1	0	0	0	75	0	77
	Total	10,340	9,302	6,907	5,933	8,316	4,113	44,911
2014 June	TC	10,740	8,451	6,729	5,870	9,312	3,915	45,016
	FC	0	0	0	0	10	0	10
	Total	10,740	8,451	6,729	5,870	9,321	3,915	45,026
2015 Sept.	TC	8,707	7,736	6,012	5,501	8,028	3,666	39,650
	FC	0	0	0	1	5	1	6
	Total	8,707	7,736	6,012	5,502	8,033	3,667	39,656
2015 Dec.	TC	7,327	6,285	5,214	5,241	7,825	3,554	35,446
	FC	0	0	0	1	2	0	3
	Total	7,327	6,285	5,214	5,242	7,827	3,555	35,449

		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
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
2014 March	TC	788,385	765,121	363,967	235,008	354,821	260,211	2,767,513
	FC	5	6	8	8	20	3	50
	Total	788,390	765,127	363,975	235,016	354,841	260,214	2,767,563
2014 June	TC	725,449	737,363	375,208	239,525	414,615	261,542	2,753,702
	FC	4	5	4	6	24	3	46
	Total	725,453	737,368	375,212	239,531	414,639	261,545	2,753,748
2015 Sept.	TC	672,753	744,670	370,264	246,244	392,900	234,005	2,660,836
	FC	0	0	2	10	25	7	44
	Total	672,753	744,670	370,266	246,254	392,925	234,012	2,660,880
2015 Dec.	TC	542,141	604,408	331,799	241,513	373,659	219,961	2,313,481
	FC	2	0	1	14	27	2	46
	Total	542,143	604,408	331,800	241,527	373,686	219,963	2,313,527

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2014 Dec.	TC	9,925	14,862	14,646	4,505	43,938
	FC	0	0	1	0	2
	Total	9,926	14,862	14,647	4,505	43,940
2014 March	TC	10,611	15,129	14,518	4,576	44,834
	FC	0	3	1	72	77
	Total	10,611	15,132	14,519	4,648	44,911
2014 June	TC	10,113	14,743	15,400	4,759	45,016
	FC	0	0	3	7	10
	Total	10,113	14,744	15,403	4,766	45,026
2015 Sept.	TC	8,992	12,810	13,462	4,386	39,650
	FC	0	2	4	1	6
	Total	8,992	12,812	13,466	4,386	39,656
2015 Dec.	TC	7,151	11,824	12,088	4,383	35,446
	FC	0	1	2	0	3
	Total	7,151	11,825	12,090	4,383	35,449

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2014 Dec.	TC	772,804	1,008,163	627,827	385,262	2,794,056
	FC	1	6	12	6	25
	Total	772,805	1,008,169	627,839	385,268	2,794,081
2014 March	TC	785,440	980,332	615,179	386,562	2,767,513
	FC	2	18	26	4	50
	Total	785,442	980,350	615,205	386,566	2,767,563
2014 June	TC	748,631	946,713	647,408	410,950	2,753,702
	FC	0	13	30	3	46
	Total	748,631	946,726	647,438	410,953	2,753,748
2015 Sept.	TC	723,749	904,050	644,962	388,075	2,660,836
	FC	0	12	26	6	44
	Total	723,749	904,062	644,988	388,081	2,660,880
2015 Dec.	TC	535,340	810,113	594,207	373,821	2,313,481
	FC	1	12	31	2	46
	Total	535,341	810,125	594,238	373,823	2,313,527

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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
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
2014 March	TC	2,459	1,225	4,147	19,395	2,106	5,904	9,593	6	44,834
	FC	0	0	0	0	0	1	75	0	77
	Total	2,459	1,225	4,147	19,395	2,106	5,905	9,668	6	44,911
2014 June	TC	2,514	1,213	4,020	18,931	2,225	5,601	10,340	172	45,016
	FC	0	0	0	0	0	2	7	0	10
	Total	2,514	1,213	4,021	18,931	2,225	5,603	10,348	172	45,026
2015 Sept.	TC	2,741	1,204	3,777	16,641	2,067	5,365	7,740	115	39,650
	FC	0	0	0	1	0	4	2	0	6
	Total	2,741	1,204	3,777	16,642	2,067	5,369	7,741	115	39,656
2015 Dec.	TC	2,766	1,121	3,561	14,006	1,998	5,097	6,880	18	35,446
	FC	0	0	0	1	0	2	0	0	3
	Total	2,766	1,121	3,561	14,007	1,998	5,099	6,880	18	35,449

		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
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
2014 March	TC	434,242	155,900	395,689	1,273,098	133,310	284,003	90,998	274	2,767,513
	FC	1	0	3	5	7	23	11	0	50
	Total	434,243	155,900	395,692	1,273,103	133,317	284,026	91,009	274	2,767,563
2014 June	TC	442,185	158,880	387,741	1,238,710	135,686	286,909	92,324	11,269	2,753,702
	FC	4	1	4	7	6	19	5	0	46
	Total	442,189	158,881	387,745	1,238,717	135,692	286,928	92,329	11,269	2,753,748
2015 Sept.	TC	462,084	163,033	384,002	1,141,937	133,306	304,418	68,810	3,246	2,660,836
	FC	0	0	1	9	2	26	6	0	44
	Total	462,084	163,033	384,003	1,141,946	133,308	304,444	68,816	3,246	2,660,880
2015 Dec.	TC	412,119	147,838	345,221	941,099	121,969	283,587	61,072	577	2,313,481
	FC	1	0	7	9	2	25	2	0	46
	Total	412,120	147,838	345,228	941,108	121,971	283,612	61,074	577	2,313,527

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.
- 20 ICBC Turkey 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 Şekerbank T.A.Ş.
- 21 The Royal Bank of Scotland Plc.
- 22 Turkish Bank A.Ş.
- 23 Turkland Bank A.Ş.
- 24 Türk Ekonomi Bankası A.Ş.
- 25 Türk Eximbank
- 26 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 27 Türkiye Garanti Bankası A.Ş.
- 28 Türkiye Halk Bankası A.Ş.
- 29 Türkiye İş Bankası A.Ş.
- 30 Türkiye Kalkınma Bankası A.Ş.
- 31 Türkiye Sınai Kalkınma Bankası A.Ş.
- 32 Türkiye Vakıflar Bankası A.Ş.
- 33 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.