



# Consumer Loans and Housing Loans

September 2016

Report Code: DE01

December 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
2015	TC	39,650	2,660,836	14	817
Sept.	FC	6	44	0	0
	<b>Total</b>	<b>39,656</b>	<b>2,660,880</b>	<b>14</b>	<b>817</b>
2015	TC	35,446	2,313,481	10	1,225
Dec.	FC	3	46	0	0
	<b>Total</b>	<b>35,449</b>	<b>2,313,527</b>	<b>10</b>	<b>1,225</b>
2016	TC	37,945	2,331,147	8	1,182
March	FC	5	48	0	0
	<b>Total</b>	<b>37,949</b>	<b>2,331,195</b>	<b>8</b>	<b>1,182</b>
2016	TC	43,935	2,536,475	10	769
June	FC	7	55	0	0
	<b>Total</b>	<b>43,942</b>	<b>2,536,530</b>	<b>10</b>	<b>769</b>
2016	TC	41,099	2,327,225	12	894
Sept.	FC	4	41	0	0
	<b>Total</b>	<b>41,103</b>	<b>2,327,266</b>	<b>12</b>	<b>894</b>

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2015	TC	283,393	19,753,194	392	9,249
Sept.	FC	169	1,230	0	1
	<b>Total</b>	<b>283,562</b>	<b>19,754,424</b>	<b>392</b>	<b>9,250</b>
2015	TC	284,872	19,553,989	346	9,887
Dec.	FC	156	396	0	1
	<b>Total</b>	<b>285,028</b>	<b>19,554,385</b>	<b>346</b>	<b>9,888</b>
2016	TC	289,913	20,038,775	315	10,255
March	FC	147	1,184	0	3
	<b>Total</b>	<b>290,060</b>	<b>20,039,959</b>	<b>315</b>	<b>10,257</b>
2016	TC	297,442	20,058,614	348	10,585
June	FC	141	1,436	0	3
	<b>Total</b>	<b>297,584</b>	<b>20,060,050</b>	<b>348</b>	<b>10,588</b>
2016	TC	302,106	19,602,384	408	11,374
Sept.	FC	149	1,129	0	3
	<b>Total</b>	<b>302,256</b>	<b>19,603,513</b>	<b>409</b>	<b>11,377</b>

### 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
2015	TC	1,075	11,170	27,394	10	39,650
Sept.	FC	2	3	2	0	6
	<b>Total</b>	<b>1,077</b>	<b>11,173</b>	<b>27,396</b>	<b>10</b>	<b>39,656</b>
2015	TC	1,241	10,382	23,817	7	35,446
Dec.	FC	2	0	1	0	3
	<b>Total</b>	<b>1,243</b>	<b>10,382</b>	<b>23,817</b>	<b>7</b>	<b>35,449</b>
2016	TC	1,003	11,221	25,711	9	37,945
March	FC	3	1	1	0	5
	<b>Total</b>	<b>1,006</b>	<b>11,223</b>	<b>25,712</b>	<b>9</b>	<b>37,949</b>
2016	TC	1,305	13,278	29,342	10	43,935
June	FC	2	2	2	0	7
	<b>Total</b>	<b>1,307</b>	<b>13,280</b>	<b>29,344</b>	<b>10</b>	<b>43,942</b>
2016	TC	1,037	13,214	26,839	9	41,099
Sept.	FC	2	1	1	0	4
	<b>Total</b>	<b>1,039</b>	<b>13,215</b>	<b>26,840</b>	<b>9</b>	<b>41,103</b>

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2015	TC	29,024	100,133	2,530,487	1,192	2,660,836
Sept.	FC	24	8	12	0	44
	<b>Total</b>	<b>29,048</b>	<b>100,141</b>	<b>2,530,499</b>	<b>1,192</b>	<b>2,660,880</b>
2015	TC	33,817	92,960	2,185,670	1,034	2,313,481
Dec.	FC	29	3	14	0	46
	<b>Total</b>	<b>33,846</b>	<b>92,963</b>	<b>2,185,684</b>	<b>1,034</b>	<b>2,313,527</b>
2016	TC	25,623	98,007	2,206,368	1,149	2,331,147
March	FC	25	9	14	0	48
	<b>Total</b>	<b>25,648</b>	<b>98,016</b>	<b>2,206,382</b>	<b>1,149</b>	<b>2,331,195</b>
2016	TC	33,243	110,912	2,391,139	1,181	2,536,475
June	FC	28	6	17	4	55
	<b>Total</b>	<b>33,271</b>	<b>110,918</b>	<b>2,391,156</b>	<b>1,185</b>	<b>2,536,530</b>
2016	TC	26,002	115,174	2,184,827	1,222	2,327,225
Sept.	FC	23	5	13	0	41
	<b>Total</b>	<b>26,025</b>	<b>115,179</b>	<b>2,184,840</b>	<b>1,222</b>	<b>2,327,266</b>

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2015	TC	5,657	132,490	145,224	22	283,393
Sept.	FC	16	129	24	0	169
	<b>Total</b>	<b>5,673</b>	<b>132,620</b>	<b>145,248</b>	<b>22</b>	<b>283,562</b>
2015	TC	5,755	135,017	144,077	23	284,872
Dec.	FC	15	119	22	0	156
	<b>Total</b>	<b>5,770</b>	<b>135,136</b>	<b>144,099</b>	<b>23</b>	<b>285,028</b>
2016	TC	5,622	138,135	146,123	33	289,913
March	FC	16	111	20	0	147
	<b>Total</b>	<b>5,638</b>	<b>138,247</b>	<b>146,143</b>	<b>33</b>	<b>290,060</b>
2016	TC	5,752	142,916	148,740	34	297,442
June	FC	16	102	23	0	141
	<b>Total</b>	<b>5,768</b>	<b>143,019</b>	<b>148,763</b>	<b>34</b>	<b>297,584</b>
2016	TC	5,669	147,208	149,195	34	302,106
Sept.	FC	17	110	22	0	149
	<b>Total</b>	<b>5,686</b>	<b>147,318</b>	<b>149,218</b>	<b>34</b>	<b>302,256</b>

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2015	TC	263,809	1,970,931	17,515,690	2,764	19,753,194
Sept.	FC	577	294	359	0	1,230
	<b>Total</b>	<b>264,386</b>	<b>1,971,225</b>	<b>17,516,049</b>	<b>2,764</b>	<b>19,754,424</b>
2015	TC	257,691	1,982,267	17,310,885	3,146	19,553,989
Dec.	FC	150	197	49	0	396
	<b>Total</b>	<b>257,841</b>	<b>1,982,464</b>	<b>17,310,934</b>	<b>3,146</b>	<b>19,554,385</b>
2016	TC	250,255	1,998,786	17,786,192	3,542	20,038,775
March	FC	542	293	349	0	1,184
	<b>Total</b>	<b>250,797</b>	<b>1,999,079</b>	<b>17,786,541</b>	<b>3,542</b>	<b>20,039,959</b>
2016	TC	248,395	2,029,077	17,777,349	3,793	20,058,614
June	FC	520	571	345	0	1,436
	<b>Total</b>	<b>248,915</b>	<b>2,029,648</b>	<b>17,777,694</b>	<b>3,793</b>	<b>20,060,050</b>
2016	TC	244,163	2,074,858	17,279,421	3,942	19,602,384
Sept.	FC	504	289	336	0	1,129
	<b>Total</b>	<b>244,667</b>	<b>2,075,147</b>	<b>17,279,757</b>	<b>3,942</b>	<b>19,603,513</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 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
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
2016	TC	23	56	1,096	7	1,182
March	FC	0	0	0	0	0
	Total	23	56	1,096	7	1,182
2016	TC	18	52	692	7	769
June	FC	0	0	0	0	0
	Total	18	52	692	7	769
2016	TC	22	77	787	9	894
Sept.	FC	0	0	0	0	0
	Total	22	77	787	9	894

#### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2016	TC	23,796	5,477	5,289	3,382	37,945
March	FC	3	1	0	1	5
	Total	23,800	5,478	5,289	3,383	37,949
2016	TC	28,287	5,909	6,115	3,624	43,935
June	FC	4	2	0	0	7
	Total	28,292	5,910	6,115	3,624	43,942
2016	TC	26,331	5,183	5,946	3,639	41,099
Sept.	FC	2	1	0	0	4
	Total	26,333	5,184	5,946	3,639	41,103

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2016	TC	1,529,812	218,341	346,399	236,595	2,331,147
March	FC	30	13	1	4	48
	Total	1,529,842	218,354	346,400	236,599	2,331,195
2016	TC	1,690,378	220,696	367,667	257,734	2,536,475
June	FC	26	22	4	3	55
	Total	1,690,404	220,718	367,671	257,737	2,536,530
2016	TC	1,522,243	200,141	355,983	248,858	2,327,225
Sept.	FC	20	16	4	1	41
	Total	1,522,263	200,157	355,987	248,859	2,327,266

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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
2015 Sept.	TC	2,539	11,322	19,206	4,932	1,317	334	39,650
	FC	0	1	4	1	0	0	6
	Total	2,539	11,323	19,210	4,933	1,317	334	39,656
2015 Dec.	TC	2,360	10,326	17,564	3,908	979	308	35,446
	FC	0	1	2	0	0	0	3
	Total	2,360	10,326	17,566	3,909	979	308	35,449
2016 March	TC	2,472	11,051	18,176	4,206	1,671	368	37,945
	FC	0	2	3	0	0	0	5
	Total	2,472	11,053	18,179	4,207	1,671	368	37,949
2016 June	TC	2,744	13,062	21,570	4,702	1,448	411	43,935
	FC	0	3	3	1	0	0	7
	Total	2,744	13,065	21,573	4,702	1,448	411	43,942
2016 Sept.	TC	2,598	12,189	20,200	4,679	1,074	359	41,099
	FC	0	2	2	0	0	0	4
	Total	2,598	12,191	20,201	4,679	1,075	359	41,103

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2015 Sept.	TC	233,235	742,880	1,181,150	372,826	114,809	15,936	2,660,836
	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 Dec.	TC	221,816	701,534	1,039,810	267,166	70,601	12,554	2,313,481
	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
2016 March	TC	214,914	697,866	1,022,221	262,806	121,637	11,703	2,331,147
	FC	2	15	25	4	2	0	48
	Total	214,916	697,881	1,022,246	262,810	121,639	11,703	2,331,195
2016 June	TC	227,851	778,514	1,127,616	285,063	102,388	15,043	2,536,475
	FC	0	19	31	4	1	0	55
	Total	227,851	778,533	1,127,647	285,067	102,389	15,043	2,536,530
2016 Sept.	TC	211,097	702,224	1,042,574	282,870	74,365	14,095	2,327,225
	FC	1	11	24	3	2	0	41
	Total	211,098	702,235	1,042,598	282,873	74,367	14,095	2,327,266

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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
2015	TC	8,707	7,736	6,012	5,501	8,028	3,666	39,650
Sept.	FC	0	0	0	1	5	1	6
	Total	8,707	7,736	6,012	5,502	8,033	3,667	39,656
2015	TC	7,327	6,285	5,214	5,241	7,825	3,554	35,446
Dec.	FC	0	0	0	1	2	0	3
	Total	7,327	6,285	5,214	5,242	7,827	3,555	35,449
2016	TC	7,781	6,790	5,361	6,012	8,150	3,851	37,945
March	FC	2	0	0	1	2	0	5
	Total	7,783	6,790	5,361	6,013	8,152	3,851	37,949
2016	TC	8,861	7,243	6,188	7,820	9,777	4,046	43,935
June	FC	0	0	0	0	6	0	7
	Total	8,861	7,243	6,188	7,821	9,783	4,046	43,942
2016	TC	8,654	6,550	5,710	7,337	8,490	4,358	41,099
Sept.	FC	0	0	0	0	3	0	4
	Total	8,654	6,550	5,710	7,337	8,493	4,358	41,103

		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
2015	TC	672,753	744,670	370,264	246,244	392,900	234,005	2,660,836
Sept.	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	TC	542,141	604,408	331,799	241,513	373,659	219,961	2,313,481
Dec.	FC	2	0	1	14	27	2	46
	Total	542,143	604,408	331,800	241,527	373,686	219,963	2,313,527
2016	TC	616,693	590,824	305,761	244,472	347,149	226,248	2,331,147
March	FC	12	2	2	9	23	0	48
	Total	616,705	590,826	305,763	244,481	347,172	226,248	2,331,195
2016	TC	660,599	598,679	346,536	302,337	378,090	250,234	2,536,475
June	FC	0	0	3	11	40	1	55
	Total	660,599	598,679	346,539	302,348	378,130	250,235	2,536,530
2016	TC	656,515	532,515	308,975	272,800	308,639	247,781	2,327,225
Sept.	FC	1	1	3	3	32	1	41
	Total	656,516	532,516	308,978	272,803	308,671	247,782	2,327,266

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

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2015	TC	8,992	12,810	13,462	4,386	39,650
Sept.	FC	0	2	4	1	6
	Total	8,992	12,812	13,466	4,386	39,656
2015	TC	7,151	11,824	12,088	4,383	35,446
Dec.	FC	0	1	2	0	3
	Total	7,151	11,825	12,090	4,383	35,449
2016	TC	7,961	12,855	12,715	4,414	37,945
March	FC	0	2	3	0	5
	Total	7,961	12,857	12,718	4,414	37,949
2016	TC	8,902	14,693	15,554	4,786	43,935
June	FC	0	0	6	0	7
	Total	8,902	14,693	15,560	4,786	43,942
2016	TC	8,912	13,610	14,334	4,242	41,099
Sept.	FC	0	1	2	0	4
	Total	8,912	13,611	14,337	4,242	41,103

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2015	TC	723,749	904,050	644,962	388,075	2,660,836
Sept.	FC	0	12	26	6	44
	Total	723,749	904,062	644,988	388,081	2,660,880
2015	TC	535,340	810,113	594,207	373,821	2,313,481
Dec.	FC	1	12	31	2	46
	Total	535,341	810,125	594,238	373,823	2,313,527
2016	TC	544,477	819,281	588,284	379,105	2,331,147
March	FC	1	16	31	0	48
	Total	544,478	819,297	588,315	379,105	2,331,195
2016	TC	579,428	881,935	676,373	398,739	2,536,475
June	FC	1	9	44	1	55
	Total	579,429	881,944	676,417	398,740	2,536,530
2016	TC	566,240	794,135	623,095	343,755	2,327,225
Sept.	FC	1	11	29	0	41
	Total	566,241	794,146	623,124	343,755	2,327,266

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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
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
2016 March	TC	2,701	1,167	3,666	15,693	1,985	5,137	7,571	25	37,945
	FC	0	0	0	0	0	3	2	0	5
	Total	2,701	1,167	3,666	15,693	1,985	5,140	7,573	25	37,949
2016 June	TC	2,889	1,312	4,342	18,258	2,193	5,744	9,170	26	43,935
	FC	0	0	0	2	0	2	3	0	7
	Total	2,890	1,312	4,342	18,260	2,194	5,746	9,173	26	43,942
2016 Sept.	TC	2,676	1,274	4,111	15,970	2,832	5,652	8,563	21	41,099
	FC	0	0	0	1	0	2	1	0	4
	Total	2,676	1,274	4,111	15,971	2,832	5,653	8,564	21	41,103

		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
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
2016 March	TC	402,344	148,613	344,690	985,899	119,141	263,840	65,024	1,596	2,331,147
	FC	2	0	2	6	3	24	11	0	48
	Total	402,346	148,613	344,692	985,905	119,144	263,864	65,035	1,596	2,331,195
2016 June	TC	435,903	151,309	386,704	1,091,344	121,348	269,774	78,374	1,719	2,536,475
	FC	4	1	1	5	4	29	11	0	55
	Total	435,907	151,310	386,705	1,091,349	121,352	269,803	78,385	1,719	2,536,530
2016 Sept.	TC	427,213	143,372	362,952	960,707	142,087	217,087	72,226	1,581	2,327,225
	FC	1	0	3	11	2	22	2	0	41
	Total	427,214	143,372	362,955	960,718	142,089	217,109	72,228	1,581	2,327,266

## *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.

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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.