



Consumer Loans and Housing Loans

December 2016

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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	35,446	2,313,481	10	1,225
Dec.	FC	3	46	0	0
	Total	35,449	2,313,527	10	1,225
2016	TC	37,945	2,331,147	8	1,182
March	FC	5	48	0	0
	Total	37,949	2,331,195	8	1,182
2016	TC	43,935	2,536,475	10	769
June	FC	7	55	0	0
	Total	43,942	2,536,530	10	769
2016	TC	41,099	2,327,225	12	894
Sept.	FC	4	41	0	0
	Total	41,103	2,327,266	12	894
2016	TC	60,621	2,758,372	18	774
Dec.	FC	5	56	0	0
	Total	60,626	2,758,428	18	774

	Loans Outstanding****			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2015	284,872	19,553,989	346	9,887
Dec.	156	396	0	1
	285,028	19,554,385	346	9,888
2016	289,913	20,038,775	315	10,255
March	147	1,184	0	3
	290,060	20,039,959	315	10,257
2016	297,442	20,058,614	348	10,585
June	141	1,436	0	3
	297,584	20,060,050	348	10,588
2016	302,106	19,602,384	408	11,374
Sept.	149	1,129	0	3
	302,256	19,603,513	409	11,377
2016	318,270	20,052,097	272	10,428
Dec.	168	433	0	3
	318,438	20,052,530	272	10,431

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	1,241	10,382	23,817	7	35,446
Dec.	FC	2	0	1	0	3
	Total	1,243	10,382	23,817	7	35,449
2016	TC	1,003	11,221	25,711	9	37,945
March	FC	3	1	1	0	5
	Total	1,006	11,223	25,712	9	37,949
2016	TC	1,305	13,278	29,342	10	43,935
June	FC	2	2	2	0	7
	Total	1,307	13,280	29,344	10	43,942
2016	TC	1,037	13,214	26,839	9	41,099
Sept.	FC	2	1	1	0	4
	Total	1,039	13,215	26,840	9	41,103
2016	TC	1,703	19,375	39,531	11	60,621
Dec.	FC	2	3	1	0	5
	Total	1,705	19,378	39,532	11	60,626

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2015	33,817	92,960	2,185,670	1,034	2,313,481
Dec.	29	3	14	0	46
	33,846	92,963	2,185,684	1,034	2,313,527
2016	25,623	98,007	2,206,368	1,149	2,331,147
March	25	9	14	0	48
	25,648	98,016	2,206,382	1,149	2,331,195
2016	33,243	110,912	2,391,139	1,181	2,536,475
June	28	6	17	4	55
	33,271	110,918	2,391,156	1,185	2,536,530
2016	26,002	115,174	2,184,827	1,222	2,327,225
Sept.	23	5	13	0	41
	26,025	115,179	2,184,840	1,222	2,327,266
2016	41,820	151,003	2,564,319	1,230	2,758,372
Dec.	25	16	15	0	56
	41,845	151,019	2,564,334	1,230	2,758,428

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2016	TC	5,622	138,135	146,123	33	289,913
March	FC	16	111	20	0	147
	Total	5,638	138,247	146,143	33	290,060
2016	TC	5,752	142,916	148,740	34	297,442
June	FC	16	102	23	0	141
	Total	5,768	143,019	148,763	34	297,584
2016	TC	5,669	147,208	149,195	34	302,106
Sept.	FC	17	110	22	0	149
	Total	5,686	147,318	149,218	34	302,256
2016	TC	6,070	156,080	156,113	7	318,270
Dec.	FC	19	123	26	0	168
	Total	6,089	156,203	156,139	7	318,438

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2015	257,691	1,982,267	17,310,885	3,146	19,553,989
Dec.	150	197	49	0	396
	257,841	1,982,464	17,310,934	3,146	19,554,385
2016	250,255	1,998,786	17,786,192	3,542	20,038,775
March	542	293	349	0	1,184
	250,797	1,999,079	17,786,541	3,542	20,039,959
2016	248,395	2,029,077	17,777,349	3,793	20,058,614
June	520	571	345	0	1,436
	248,915	2,029,648	17,777,694	3,793	20,060,050
2016	244,163	2,074,858	17,279,421	3,942	19,602,384
Sept.	504	289	336	0	1,129
	244,667	2,075,147	17,279,757	3,942	19,603,513
2016	244,359	2,078,503	17,728,799	436	20,052,097
Dec.	187	203	43	0	433
	244,546	2,078,706	17,728,842	436	20,052,530

* 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	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
2016	TC	24	97	646	7	774
Dec.	FC	0	0	0	0	0
	Total	24	97	646	7	774

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2016	TC	39,003	7,441	9,234	4,942	60,621
Dec.	FC	4	1	0	1	5
	Total	39,007	7,441	9,234	4,943	60,626

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2016	TC	1,804,684	237,848	418,224	297,616	2,758,372
Dec.	FC	38	11	4	3	56
	Total	1,804,722	237,859	418,228	297,619	2,758,428

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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	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
2016	TC	2,472	11,051	18,176	4,206	1,671	368	37,945
March	FC	0	2	3	0	0	0	5
	Total	2,472	11,053	18,179	4,207	1,671	368	37,949
2016	TC	2,744	13,062	21,570	4,702	1,448	411	43,935
June	FC	0	3	3	1	0	0	7
	Total	2,744	13,065	21,573	4,702	1,448	411	43,942
2016	TC	2,598	12,189	20,200	4,679	1,074	359	41,099
Sept.	FC	0	2	2	0	0	0	4
	Total	2,598	12,191	20,201	4,679	1,075	359	41,103
2016	TC	3,377	17,316	30,763	7,194	1,788	182	60,621
Dec.	FC	0	2	2	1	0	0	5
	Total	3,377	17,318	30,765	7,195	1,788	182	60,626

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2016	TC	214,914	697,866	1,022,221	262,806	121,637	11,703	2,331,147
March	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	TC	227,851	778,514	1,127,616	285,063	102,388	15,043	2,536,475
June	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	TC	211,097	702,224	1,042,574	282,870	74,365	14,095	2,327,225
Sept.	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
2016	TC	229,570	821,927	1,265,455	341,359	91,855	8,206	2,758,372
Dec.	FC	0	19	31	5	1	0	56
	Total	229,570	821,946	1,265,486	341,364	91,856	8,206	2,758,428

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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	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
2016	TC	13,009	8,946	8,299	11,573	12,739	6,054	60,621
Dec.	FC	0	0	0	1	4	0	5
	Total	13,010	8,946	8,299	11,574	12,743	6,054	60,626

		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	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
2016	TC	772,820	585,245	365,122	358,202	377,143	299,840	2,758,372
Dec.	FC	3	0	1	18	33	1	56
	Total	772,823	585,245	365,123	358,220	377,176	299,841	2,758,428

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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	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
2016	TC	12,495	20,278	22,044	5,803	60,621
Dec.	FC	0	1	4	0	5
	Total	12,496	20,279	22,048	5,803	60,626

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2016	TC	623,576	955,200	761,566	418,030	2,758,372
Dec.	FC	2	12	42	0	56
	Total	623,578	955,212	761,608	418,030	2,758,428

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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	TC	2,766	1,121	3,561	14,006	1,998	5,097	6,880	18	35,446
Dec.	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	TC	2,701	1,167	3,666	15,693	1,985	5,137	7,571	25	37,945
March	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	TC	2,889	1,312	4,342	18,258	2,193	5,744	9,170	26	43,935
June	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	TC	2,676	1,274	4,111	15,970	2,832	5,652	8,563	21	41,099
Sept.	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
2016	TC	3,124	1,502	4,907	10,253	18,336	6,917	15,547	35	60,621
Dec.	FC	0	0	0	1	1	2	2	0	5
	Total	3,124	1,502	4,908	10,254	18,337	6,918	15,548	35	60,626

		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	TC	412,119	147,838	345,221	941,099	121,969	283,587	61,072	577	2,313,481
Dec.	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	TC	402,344	148,613	344,690	985,899	119,141	263,840	65,024	1,596	2,331,147
March	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	TC	435,903	151,309	386,704	1,091,344	121,348	269,774	78,374	1,719	2,536,475
June	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	TC	427,213	143,372	362,952	960,707	142,087	217,087	72,226	1,581	2,327,225
Sept.	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
2016	TC	442,762	149,709	395,834	566,710	738,370	209,762	253,538	1,688	2,758,372
Dec.	FC	8	0	2	9	10	20	7	0	56
	Total	442,770	149,709	395,836	566,719	738,380	209,782	253,545	1,688	2,758,428

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 Nürol 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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1. This report is prepared from the related statistics of member banks that give consumer loans and housing loans to the customers.
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