



# Consumer Loans and Housing Loans

March 2017

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July 2017



# 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
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>
2016	TC	60,621	2,758,372	18	774
Dec.	FC	5	56	0	0
	<b>Total</b>	<b>60,626</b>	<b>2,758,428</b>	<b>18</b>	<b>774</b>
2017	TC	54,645	2,533,162	15	746
March	FC	5	43	0	0
	<b>Total</b>	<b>54,650</b>	<b>2,533,205</b>	<b>15</b>	<b>746</b>

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
289,913	20,038,775	315	10,255
147	1,184	0	3
<b>290,060</b>	<b>20,039,959</b>	<b>315</b>	<b>10,257</b>
297,442	20,058,614	348	10,585
141	1,436	0	3
<b>297,584</b>	<b>20,060,050</b>	<b>348</b>	<b>10,588</b>
302,106	19,602,384	408	11,374
149	1,129	0	3
<b>302,256</b>	<b>19,603,513</b>	<b>409</b>	<b>11,377</b>
318,270	20,052,097	272	10,428
168	433	0	3
<b>318,438</b>	<b>20,052,530</b>	<b>272</b>	<b>10,431</b>
331,807	20,163,296	361	11,198
168	1,141	0	3
<b>331,975</b>	<b>20,164,437</b>	<b>361</b>	<b>11,202</b>

### 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
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>
2016	TC	1,703	19,375	39,531	11	60,621
Dec.	FC	2	3	1	0	5
	<b>Total</b>	<b>1,705</b>	<b>19,378</b>	<b>39,532</b>	<b>11</b>	<b>60,626</b>
2017	TC	1,113	18,814	34,705	12	54,645
March	FC	3	1	1	0	5
	<b>Total</b>	<b>1,116</b>	<b>18,815</b>	<b>34,706</b>	<b>12</b>	<b>54,650</b>

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
25,623	98,007	2,206,368	1,149	2,331,147
25	9	14	0	48
25,648	98,016	2,206,382	1,149	2,331,195
33,243	110,912	2,391,139	1,181	2,536,475
28	6	17	4	55
33,271	110,918	2,391,156	1,185	2,536,530
26,002	115,174	2,184,827	1,222	2,327,225
23	5	13	0	41
26,025	115,179	2,184,840	1,222	2,327,266
41,820	151,003	2,564,319	1,230	2,758,372
25	16	15	0	56
41,845	151,019	2,564,334	1,230	2,758,428
25,477	134,205	2,372,349	1,131	2,533,162
21	7	14	1	43
25,498	134,212	2,372,363	1,132	2,533,205

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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>
2016	TC	6,070	156,080	156,113	7	318,270
Dec.	FC	19	123	26	0	168
	<b>Total</b>	<b>6,089</b>	<b>156,203</b>	<b>156,139</b>	<b>7</b>	<b>318,438</b>
2017	TC	5,902	164,379	161,509	16	331,807
March	FC	20	122	26	0	168
	<b>Total</b>	<b>5,922</b>	<b>164,501</b>	<b>161,536</b>	<b>16</b>	<b>331,975</b>

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
250,255	1,998,786	17,786,192	3,542	20,038,775
542	293	349	0	1,184
250,797	1,999,079	17,786,541	3,542	20,039,959
248,395	2,029,077	17,777,349	3,793	20,058,614
520	571	345	0	1,436
248,915	2,029,648	17,777,694	3,793	20,060,050
244,163	2,074,858	17,279,421	3,942	19,602,384
504	289	336	0	1,129
244,667	2,075,147	17,279,757	3,942	19,603,513
244,359	2,078,503	17,728,799	436	20,052,097
187	203	43	0	433
244,546	2,078,706	17,728,842	436	20,052,530
239,424	2,188,541	17,734,908	423	20,163,296
449	282	410	0	1,141
239,873	2,188,823	17,735,318	423	20,164,437

\* 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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## 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
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
2017	TC	19	83	638	6	746
March	FC	0	0	0	0	0
	Total	19	83	638	6	746

### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2017	TC	33,834	6,902	9,191	4,718	54,645
March	FC	3	1	0	1	5
	Total	33,837	6,903	9,191	4,719	54,650

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2017	TC	1,586,700	223,120	434,273	289,069	2,533,162
March	FC	22	16	1	4	43
	Total	1,586,722	223,136	434,274	289,073	2,533,205

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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
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
2017	TC	3,776	15,950	26,736	6,425	1,509	248	54,645
March	FC	0	1	4	0	0	0	5
	Total	3,777	15,952	26,740	6,425	1,509	248	54,650

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2017	TC	246,210	752,400	1,125,554	314,058	81,549	13,391	2,533,162
March	FC	1	12	26	3	1	0	43
	Total	246,211	752,412	1,125,580	314,061	81,550	13,391	2,533,205

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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
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
2017	TC	11,305	6,980	6,044	8,402	16,173	5,740	54,645
March	FC	0	0	0	1	4	0	5
	Total	11,306	6,980	6,044	8,403	16,178	5,740	54,650

		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
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
2017	TC	712,724	477,929	278,634	261,097	499,863	302,915	2,533,162
March	FC	1	1	0	8	33	0	43
	Total	712,725	477,930	278,634	261,105	499,896	302,915	2,533,205

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

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2017	TC	11,521	18,262	19,565	5,296	54,645
March	FC	1	2	3	0	5
	Total	11,522	18,264	19,568	5,296	54,650

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2017	TC	591,032	871,643	668,466	402,021	2,533,162
March	FC	4	15	24	0	43
	Total	591,036	871,658	668,490	402,021	2,533,205

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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
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
2017	TC	3,009	1,435	4,869	8,658	15,964	5,313	15,372	24	54,645
March	FC	1	0	1	2	1	0	1	0	5
	Total	3,010	1,435	4,870	8,660	15,965	5,314	15,372	24	54,650

		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
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
2017	TC	451,828	148,117	404,035	491,435	680,920	137,362	217,804	1,661	2,533,162
March	FC	5	0	6	13	5	9	5	0	43
	Total	451,833	148,117	404,041	491,448	680,925	137,371	217,809	1,661	2,533,205

## *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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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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