



Consumer Loans and Housing Loans

September 2019

Report Code: DE01

December 2019



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
2018 Sept.	TC	33,832	2,201,283	33	652
	FC	1	11	0	0
	Total	33,833	2,201,294	33	652
2018 Dec.	TC	22,298	1,949,495	48	884
	FC	3	15	0	0
	Total	22,301	1,949,510	48	884
2019 March	TC	45,372	2,711,916	37	466
	FC	6	27	0	0
	Total	45,377	2,711,943	37	466
2019 June	TC	37,544	2,370,867	34	771
	FC	9	38	0	0
	Total	37,552	2,370,905	34	771
2018 Sept.	TC	79,784	3,588,041	36	1,054
	FC	4	17	0	0
	Total	79,787	3,588,058	36	1,054

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2018 Sept.	TC	389,604	20,103,066	343	10,916
	FC	201	975	0	6
	Total	389,806	20,104,041	343	10,922
2018 Dec.	TC	373,309	20,060,675	495	11,322
	FC	166	617	0	5
	Total	373,475	20,061,292	495	11,327
2019 March	TC	377,020	19,371,862	456	11,987
	FC	168	830	0	5
	Total	377,188	19,372,692	456	11,993
2019 June	TC	375,970	19,066,039	468	12,478
	FC	169	811	0	5
	Total	376,139	19,066,850	468	12,483
2018 Sept.	TC	396,174	17,452,129	413	13,153
	FC	152	759	0	5
	Total	396,325	17,452,888	413	13,158

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
2018 Sept.	TC	777	7,367	25,676	12	33,832
	FC	0	0	0	0	1
	Total	777	7,368	25,677	12	33,833
2018 Dec.	TC	1,138	1,835	19,314	11	22,298
	FC	1	2	0	0	3
	Total	1,139	1,837	19,314	11	22,301
2019 March	TC	894	5,918	38,551	9	45,372
	FC	3	2	0	0	6
	Total	897	5,920	38,551	9	45,377
2019 June	TC	820	6,787	29,929	8	37,544
	FC	4	4	1	0	9
	Total	824	6,790	29,931	8	37,552
2018 Sept.	TC	830	18,214	60,729	10	79,784
	FC	1	2	0	0	4
	Total	832	18,216	60,730	10	79,787

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2018 Sept.	TC	14,651	54,733	2,130,850	1,049	2,201,283
	FC	4	1	6	0	11
	Total	14,655	54,734	2,130,856	1,049	2,201,294
2018 Dec.	TC	23,555	16,631	1,908,238	1,071	1,949,495
	FC	5	6	4	0	15
	Total	23,560	16,637	1,908,242	1,071	1,949,510
2019 March	TC	15,395	42,372	2,653,097	1,052	2,711,916
	FC	13	7	7	0	27
	Total	15,408	42,379	2,653,104	1,052	2,711,943
2019 June	TC	13,538	46,777	2,309,731	821	2,370,867
	FC	13	12	13	0	38
	Total	13,551	46,789	2,309,744	821	2,370,905
2018 Sept.	TC	12,187	113,115	3,461,512	1,227	3,588,041
	FC	9	5	3	0	17
	Total	12,196	113,120	3,461,515	1,227	3,588,058

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2018 Sept.	TC	5,884	187,300	196,401	19	389,604
	FC	31	85	85	0	201
	Total	5,915	187,386	196,486	19	389,806
2018 Dec.	TC	5,713	179,951	187,628	18	373,309
	FC	27	69	69	0	166
	Total	5,740	180,020	187,697	18	373,475
2019 March	TC	5,346	175,961	195,697	17	377,020
	FC	26	72	70	0	168
	Total	5,372	176,033	195,767	17	377,188
2019 June	TC	4,921	173,047	197,986	16	375,970
	FC	27	72	70	0	169
	Total	4,948	173,119	198,056	16	376,139
2018 Sept.	TC	4,419	179,599	212,142	14	396,174
	FC	23	64	65	0	152
	Total	4,442	179,663	212,207	14	396,325

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2018 Sept.	TC	207,174	2,319,467	17,575,999	426	20,103,066
	FC	328	270	377	0	975
	Total	207,502	2,319,737	17,576,376	426	20,104,041
2018 Dec.	TC	220,726	2,282,331	17,557,095	523	20,060,675
	FC	254	231	132	0	617
	Total	220,980	2,282,562	17,557,227	523	20,061,292
2019 March	TC	184,285	2,246,752	16,940,382	443	19,371,862
	FC	275	246	309	0	830
	Total	184,560	2,246,998	16,940,691	443	19,372,692
2019 June	TC	170,290	2,229,962	16,665,279	508	19,066,039
	FC	258	253	300	0	811
	Total	170,548	2,230,215	16,665,579	508	19,066,850
2018 Sept.	TC	154,548	2,249,995	15,047,111	475	17,452,129
	FC	241	240	278	0	759
	Total	154,789	2,250,235	15,047,389	475	17,452,888

* 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 accrued 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
2018	TC	59	60	533	0	652
Sept.	FC	0	0	0	0	0
	Total	59	60	533	0	652
2018	TC	18	76	790	0	884
Dec.	FC	0	0	0	0	0
	Total	18	76	790	0	884
2019	TC	4	53	408	0	466
March	FC	0	0	0	0	0
	Total	4	53	408	0	466
2019	TC	18	127	626	0	771
June	FC	0	0	0	0	0
	Total	18	127	626	0	771
2018	TC	19	162	873	0	1,054
Sept.	FC	0	0	0	0	0
	Total	19	162	873	0	1,054

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2018	TC	22,486	3,177	5,161	3,008	33,832
Sept.	FC	0	1	0	0	1
	Total	22,487	3,178	5,161	3,008	33,833
2018	TC	13,707	2,327	3,769	2,495	22,298
Dec.	FC	2	0	0	1	3
	Total	13,710	2,327	3,769	2,496	22,301
2019	TC	31,001	4,003	5,907	4,461	45,372
March	FC	5	0	0	1	6
	Total	31,005	4,003	5,907	4,462	45,377
2019	TC	25,918	3,756	6,095	1,776	37,544
June	FC	6	2	0	0	9
	Total	25,924	3,758	6,095	1,776	37,552
2018	TC	58,408	8,871	8,890	3,615	79,784
Sept.	FC	1	0	0	2	4
	Total	58,409	8,872	8,890	3,617	79,787

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2018	TC	1,476,823	164,620	316,914	242,926	2,201,283
Sept.	FC	4	3	0	4	11
	Total	1,476,827	164,623	316,914	242,930	2,201,294
2018	TC	1,241,513	146,925	300,470	260,587	1,949,495
Dec.	FC	11	0	0	4	15
	Total	1,241,524	146,925	300,470	260,591	1,949,510
2019	TC	1,798,232	193,386	389,432	330,866	2,711,916
March	FC	23	0	0	4	27
	Total	1,798,255	193,386	389,432	330,870	2,711,943
2019	TC	1,630,504	179,738	459,611	101,014	2,370,867
June	FC	28	6	0	4	38
	Total	1,630,532	179,744	459,611	101,018	2,370,905
2018	TC	2,578,189	348,431	509,870	151,551	3,588,041
Sept.	FC	11	2	0	4	17
	Total	2,578,200	348,433	509,870	151,555	3,588,058

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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
2018 Sept.	TC	3,017	9,648	15,955	4,006	1,048	158	33,832
	FC	0	0	1	0	0	0	1
	Total	3,017	9,648	15,956	4,006	1,048	158	33,833
2018 Dec.	TC	1,784	5,823	10,418	3,083	1,052	138	22,298
	FC	0	1	1	0	0	0	3
	Total	1,784	5,824	10,420	3,083	1,052	138	22,301
2019 March	TC	4,398	12,565	21,190	5,549	1,435	234	45,372
	FC	0	1	4	0	0	0	6
	Total	4,398	12,567	21,193	5,550	1,435	234	45,377
2019 June	TC	3,440	10,793	17,510	4,332	1,289	179	37,544
	FC	0	2	6	1	0	0	9
	Total	3,440	10,796	17,515	4,333	1,289	179	37,552
2018 Sept.	TC	7,112	25,143	37,221	8,001	1,943	364	79,784
	FC	0	1	1	2	0	0	4
	Total	7,112	25,144	37,222	8,003	1,943	364	79,787

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2018 Sept.	TC	244,372	663,768	958,218	258,448	66,992	9,485	2,201,283
	FC	0	1	8	0	1	1	11
	Total	244,372	663,769	958,226	258,448	66,993	9,486	2,201,294
2018 Dec.	TC	187,595	568,593	851,530	255,651	78,500	7,626	1,949,495
	FC	0	5	8	2	0	0	15
	Total	187,595	568,598	851,538	255,653	78,500	7,626	1,949,510
2019 March	TC	277,229	802,782	1,205,875	327,634	86,951	11,445	2,711,916
	FC	0	5	18	4	0	0	27
	Total	277,229	802,787	1,205,893	327,638	86,951	11,445	2,711,943
2019 June	TC	248,966	734,090	1,041,614	262,701	73,319	10,177	2,370,867
	FC	0	14	19	4	1	0	38
	Total	248,966	734,104	1,041,633	262,705	73,320	10,177	2,370,905
2018 Sept.	TC	338,288	1,175,727	1,595,327	365,081	98,928	14,690	3,588,041
	FC	0	4	8	4	1	0	17
	Total	338,288	1,175,731	1,595,335	365,085	98,929	14,690	3,588,058

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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
2018 Sept.	TC	9,070	3,473	3,016	4,040	9,460	4,773	33,832
	FC	0	0	0	0	1	1	1
	Total	9,070	3,473	3,016	4,040	9,461	4,773	33,833
2018 Dec.	TC	7,119	2,210	1,753	2,248	5,962	3,007	22,298
	FC	1	0	0	0	1	1	3
	Total	7,119	2,210	1,753	2,249	5,963	3,008	22,301
2019 March	TC	10,106	3,124	4,234	4,824	16,863	6,220	45,372
	FC	1	0	0	1	3	2	6
	Total	10,107	3,124	4,234	4,825	16,865	6,222	45,377
2019 June	TC	9,777	1,905	3,682	4,887	12,250	5,042	37,544
	FC	1	0	1	0	7	0	9
	Total	9,778	1,905	3,683	4,887	12,257	5,042	37,552
2018 Sept.	TC	18,325	3,147	6,952	10,234	31,284	9,841	79,784
	FC	0	0	0	0	4	0	4
	Total	18,325	3,147	6,952	10,235	31,288	9,841	79,787

		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
2018 Sept.	TC	673,316	293,737	218,624	215,567	481,140	318,899	2,201,283
	FC	2	0	0	0	5	4	11
	Total	673,318	293,737	218,624	215,567	481,145	318,903	2,201,294
2018 Dec.	TC	613,408	238,789	178,549	184,301	376,354	358,094	1,949,495
	FC	2	1	0	2	5	5	15
	Total	613,410	238,790	178,549	184,303	376,359	358,099	1,949,510
2019 March	TC	698,161	248,658	294,469	268,394	703,710	498,524	2,711,916
	FC	3	0	1	3	10	10	27
	Total	698,164	248,658	294,470	268,397	703,720	498,534	2,711,943
2019 June	TC	653,009	144,007	302,968	304,311	520,003	446,569	2,370,867
	FC	3	0	2	2	31	0	38
	Total	653,012	144,007	302,970	304,313	520,034	446,569	2,370,905
2018 Sept.	TC	1,018,507	172,697	369,793	447,703	1,031,709	547,632	3,588,041
	FC	0	0	1	1	15	0	17
	Total	1,018,507	172,697	369,794	447,704	1,031,724	547,632	3,588,058

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2018 Sept.	TC	7,091	11,533	12,338	2,870	33,832
	FC	0	0	1	0	1
	Total	7,091	11,534	12,339	2,870	33,833
2018 Dec.	TC	4,553	7,448	7,840	2,457	22,298
	FC	0	1	2	0	3
	Total	4,553	7,448	7,842	2,457	22,301
2019 March	TC	8,617	15,371	16,919	4,465	45,372
	FC	0	2	4	0	6
	Total	8,617	15,373	16,923	4,465	45,377
2019 June	TC	8,373	13,237	13,404	2,530	37,544
	FC	0	2	6	0	9
	Total	8,373	13,239	13,410	2,530	37,552
2018 Sept.	TC	15,887	27,634	32,149	4,114	79,784
	FC	0	2	2	0	4
	Total	15,887	27,636	32,151	4,114	79,787

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2018 Sept.	TC	485,558	755,021	664,803	295,901	2,201,283
	FC	0	4	6	1	11
	Total	485,558	755,025	664,809	295,902	2,201,294
2018 Dec.	TC	409,524	634,180	568,666	337,125	1,949,495
	FC	2	4	9	0	15
	Total	409,526	634,184	568,675	337,125	1,949,510
2019 March	TC	547,561	897,516	813,062	453,777	2,711,916
	FC	0	10	17	0	27
	Total	547,561	897,526	813,079	453,777	2,711,943
2019 June	TC	552,300	798,731	687,315	332,521	2,370,867
	FC	3	8	27	0	38
	Total	552,303	798,739	687,342	332,521	2,370,905
2018 Sept.	TC	808,495	1,237,753	1,187,711	354,082	3,588,041
	FC	1	7	9	0	17
	Total	808,496	1,237,760	1,187,720	354,082	3,588,058

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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	
2018 Sept.	TC	4,278	1,612	4,295	7,088	8,108	2,679	5,739	33	33,832	
	FC	0	0	0	0	0	0	0	0	1	
	Total	4,278	1,612	4,295	7,088	8,108	2,680	5,739	33	33,833	
2018 Dec.	TC	5,030	1,540	3,429	8,419	1,459	1,414	968	40	22,298	
	FC	0	0	1	0	0	1	1	0	3	
	Total	5,030	1,540	3,430	8,419	1,459	1,415	969	40	22,301	
2019 March	TC	5,437	2,435	5,838	13,553	3,990	9,554	4,505	61	45,372	
	FC	0	0	0	0	0	5	1	0	6	
	Total	5,437	2,435	5,838	13,553	3,990	9,559	4,505	61	45,377	
2019 June	TC	5,100	2,193	5,144	6,704	4,766	9,486	4,096	55	37,544	
	FC	0	0	0	1	2	5	0	0	9	
	Total	5,100	2,193	5,145	6,705	4,768	9,491	4,096	55	37,552	
2018 Sept.	TC	7,024	3,682	8,982	14,138	9,972	20,474	15,432	79	79,784	
	FC	0	0	0	0	1	1	2	0	4	
	Total	7,024	3,682	8,982	14,138	9,973	20,475	15,434	79	79,787	

		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	
2018 Sept.	TC	665,221	161,273	354,022	430,070	394,099	91,609	102,648	2,342	2,201,283	
	FC	3	1	0	1	2	3	1	0	11	
	Total	665,224	161,274	354,022	430,071	394,101	91,612	102,649	2,342	2,201,294	
2018 Dec.	TC	757,698	154,250	298,248	556,804	92,554	72,811	14,289	2,842	1,949,495	
	FC	1	0	4	2	0	5	3	0	15	
	Total	757,699	154,250	298,252	556,806	92,554	72,816	14,292	2,842	1,949,510	
2019 March	TC	819,536	234,501	415,323	686,730	176,522	305,027	69,559	4,717	2,711,916	
	FC	3	0	2	1	1	18	2	0	27	
	Total	819,539	234,501	415,325	686,731	176,523	305,045	69,561	4,717	2,711,943	
2019 June	TC	832,268	207,436	362,822	344,351	206,203	380,306	33,456	4,025	2,370,867	
	FC	4	0	3	8	7	15	1	0	38	
	Total	832,272	207,436	362,825	344,359	206,210	380,321	33,457	4,025	2,370,905	
2018 Sept.	TC	1,040,416	279,952	553,447	592,854	357,926	545,881	211,271	6,295	3,588,041	
	FC	0	1	2	3	5	3	3	0	17	
	Total	1,040,416	279,953	553,449	592,857	357,931	545,884	211,274	6,295	3,588,058	

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 GSD Yatırım Bankası A.Ş.
- 13 HSBC Bank A.Ş.
- 14 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 QNB Finansbank A.Ş.
- 20 Şekerbank T.A.Ş.
- 21 Turkish Bank A.Ş.
- 22 Turkland Bank A.Ş.
- 23 Türk Ekonomi Bankası A.Ş.
- 24 Türk Eximbank
- 25 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 26 Türkiye Garanti Bankası A.Ş.
- 27 Türkiye Halk Bankası A.Ş.
- 28 Türkiye İş Bankası A.Ş.
- 29 Türkiye Kalkınma ve Yatırım Bankası A.Ş.
- 30 Türkiye Sınai Kalkınma Bankası A.Ş.
- 31 Türkiye Vakıflar Bankası A.Ş.
- 32 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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