



Consumer Loans and Housing Loans

March 2021

Report Code: DE01

July 2021



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
2020 March	TC	122,472	4,180,366	25	794
	FC	2	13	0	0
	Total	122,475	4,180,379	25	794
2020 June	TC	119,177	5,640,297	7	122
	FC	1	2	0	0
	Total	119,178	5,640,299	7	122
2020 Sept.	TC	137,521	3,613,607	23	610
	FC	1	8	0	0
	Total	137,522	3,613,615	23	610
2020 Dec.	TC	71,566	3,007,842	15	442
	FC	2	22	0	0
	Total	71,569	3,007,864	15	442
2021 March	TC	81,153	3,280,466	28	605
	FC	0	2	0	0
	Total	81,154	3,280,468	28	605

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2020 March	TC	478,384	19,286,020	427	12,780
	FC	156	643	0	6
	Total	478,540	19,286,663	427	12,786
2020 June	TC	548,882	24,268,007	520	12,117
	FC	155	593	0	7
	Total	549,037	24,268,600	520	12,125
2020 Sept.	TC	620,008	25,103,375	497	12,346
	FC	171	532	0	8
	Total	620,180	25,103,907	497	12,354
2020 Dec.	TC	629,040	25,251,640	616	11,170
	FC	161	307	0	9
	Total	629,201	25,251,947	616	11,179
2021 March	TC	641,663	25,181,930	789	11,171
	FC	171	423	0	9
	Total	641,834	25,182,353	789	11,180

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
2020 March	TC	1,227	24,088	97,141	15	122,472
	FC	0	1	1	0	2
	Total	1,228	24,089	97,143	15	122,475
2020 June	TC	1,899	33,230	84,026	21	119,177
	FC	1	0	0	0	1
	Total	1,900	33,230	84,026	21	119,178
2020 Sept.	TC	2,849	55,001	79,652	18	137,521
	FC	1	0	0	0	1
	Total	2,851	55,001	79,652	18	137,522
2020 Dec.	TC	2,839	13,974	54,744	9	71,566
	FC	1	0	1	0	2
	Total	2,840	13,975	54,745	9	71,569
2021 March	TC	3,198	11,691	66,258	6	81,153
	FC	0	0	0	0	0
	Total	3,198	11,692	66,258	6	81,154

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2020 March	TC	15,793	127,570	4,035,705	1,298	4,180,366
	FC	2	4	7	0	13
	Total	15,795	127,574	4,035,712	1,298	4,180,379
2020 June	TC	22,050	151,445	5,465,674	1,128	5,640,297
	FC	2	0	0	0	2
	Total	22,052	151,445	5,465,674	1,128	5,640,299
2020 Sept.	TC	29,197	230,193	3,353,045	1,172	3,613,607
	FC	6	0	2	0	8
	Total	29,203	230,193	3,353,047	1,172	3,613,615
2020 Dec.	TC	24,180	64,061	2,918,875	726	3,007,842
	FC	4	1	17	0	22
	Total	24,184	64,062	2,918,892	726	3,007,864
2021 March	TC	29,351	47,417	3,203,040	658	3,280,466
	FC	0	1	1	0	2
	Total	29,351	47,418	3,203,041	658	3,280,468

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2020 March	TC	4,997	199,900	273,476	12	478,384
	FC	20	62	73	0	156
	Total	5,018	199,962	273,549	12	478,540
2020 June	TC	5,701	219,433	323,736	13	548,882
	FC	21	62	72	0	155
	Total	5,721	219,495	323,808	13	549,037
2020 Sept.	TC	7,047	257,066	355,881	14	620,008
	FC	22	68	81	0	171
	Total	7,068	257,134	355,963	14	620,180
2020 Dec.	TC	8,457	257,869	362,699	14	629,040
	FC	19	61	82	0	161
	Total	8,476	257,930	362,781	14	629,201
2021 March	TC	10,129	256,887	374,634	13	641,663
	FC	17	65	88	0	171
	Total	10,147	256,952	374,722	13	641,834

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2020 March	TC	129,064	2,164,234	16,992,302	420	19,286,020
	FC	195	208	240	0	643
	Total	129,259	2,164,442	16,992,542	420	19,286,663
2020 June	TC	249,012	2,188,364	21,830,210	421	24,268,007
	FC	184	202	207	0	593
	Total	249,196	2,188,566	21,830,417	421	24,268,600
2020 Sept.	TC	135,460	2,390,671	22,576,825	419	25,103,375
	FC	162	183	187	0	532
	Total	135,622	2,390,854	22,577,012	419	25,103,907
2020 Dec.	TC	130,684	2,347,224	22,773,315	417	25,251,640
	FC	116	135	56	0	307
	Total	130,800	2,347,359	22,773,371	417	25,251,947
2021 March	TC	145,757	2,306,100	22,729,667	406	25,181,930
	FC	121	160	142	0	423
	Total	145,878	2,306,260	22,729,809	406	25,182,353

* 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
2020	TC	10	94	690	0	794
March	FC	0	0	0	0	0
	Total	10	94	690	0	794
2020	TC	2	13	107	0	122
June	FC	0	0	0	0	0
	Total	2	13	107	0	122
2020	TC	5	40	565	0	610
Sept.	FC	0	0	0	0	0
	Total	5	40	565	0	610
2020	TC	3	41	398	0	442
Dec.	FC	0	0	0	0	0
	Total	3	41	398	0	442
2021	TC	3	37	562	3	605
March	FC	0	0	0	0	0
	Total	3	37	562	3	605

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2020	TC	87,209	14,992	14,274	5,998	122,472
March	FC	2	0	0	0	2
	Total	87,211	14,992	14,274	5,998	122,475
2020	TC	83,266	12,419	16,087	7,405	119,177
June	FC	0	1	0	0	1
	Total	83,266	12,420	16,087	7,405	119,178
2020	TC	98,251	16,735	16,223	6,312	137,521
Sept.	FC	1	1	0	0	1
	Total	98,252	16,735	16,223	6,312	137,522
2020	TC	48,684	10,812	8,951	3,120	71,566
Dec.	FC	2	0	0	1	2
	Total	48,685	10,812	8,951	3,120	71,569
2021	TC	57,383	11,935	8,349	3,486	81,153
March	FC	0	0	0	0	0
	Total	57,383	11,935	8,349	3,486	81,154

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2020	TC	2,969,801	428,482	585,567	196,516	4,180,366
March	FC	12	1	0	0	13
	Total	2,969,813	428,483	585,567	196,516	4,180,379
2020	TC	3,554,996	407,747	1,137,741	539,813	5,640,297
June	FC	0	1	0	1	2
	Total	3,554,996	407,748	1,137,741	539,814	5,640,299
2020	TC	2,549,093	329,000	516,475	219,039	3,613,607
Sept.	FC	7	1	0	0	8
	Total	2,549,100	329,001	516,475	219,039	3,613,615
2020	TC	2,139,150	296,596	453,061	119,035	3,007,842
Dec.	FC	19	0	0	3	22
	Total	2,139,169	296,596	453,061	119,038	3,007,864
2021	TC	2,426,004	329,427	386,252	138,783	3,280,466
March	FC	2	0	0	0	2
	Total	2,426,006	329,427	386,252	138,783	3,280,468

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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
2020 March	TC	9,683	37,504	58,172	13,520	3,218	376	122,472
	FC	0	0	1	1	0	0	2
	Total	9,683	37,504	58,174	13,520	3,218	376	122,475
2020 June	TC	11,020	38,861	54,982	11,125	2,236	952	119,177
	FC	0	0	1	0	0	0	1
	Total	11,020	38,861	54,983	11,125	2,236	952	119,178
2020 Sept.	TC	12,048	43,969	65,462	12,790	2,743	510	137,521
	FC	0	1	1	0	0	0	1
	Total	12,048	43,969	65,463	12,790	2,743	510	137,522
2020 Dec.	TC	6,873	22,181	33,566	6,950	1,734	263	71,566
	FC	0	0	2	1	0	0	2
	Total	6,873	22,181	33,568	6,951	1,734	263	71,569
2021 March	TC	7,768	25,384	38,237	7,605	1,847	311	81,153
	FC	0	0	0	0	0	0	0
	Total	7,768	25,384	38,237	7,605	1,847	311	81,154

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2020 March	TC	503,123	1,327,134	1,784,961	427,649	125,396	12,103	4,180,366
	FC	0	2	8	3	0	0	13
	Total	503,123	1,327,136	1,784,969	427,652	125,396	12,103	4,180,379
2020 June	TC	902,604	1,763,553	2,230,342	476,022	112,175	155,601	5,640,297
	FC	0	0	1	0	1	0	2
	Total	902,604	1,763,553	2,230,343	476,022	112,176	155,601	5,640,299
2020 Sept.	TC	535,862	1,136,812	1,488,899	339,529	96,459	16,046	3,613,607
	FC	0	5	3	0	0	0	8
	Total	535,862	1,136,817	1,488,902	339,529	96,459	16,046	3,613,615
2020 Dec.	TC	486,834	969,418	1,199,846	260,208	82,560	8,976	3,007,842
	FC	0	11	9	2	0	0	22
	Total	486,834	969,429	1,199,855	260,210	82,560	8,976	3,007,864
2021 March	TC	474,460	1,076,174	1,339,725	294,087	87,254	8,766	3,280,466
	FC	0	1	1	0	0	0	2
	Total	474,460	1,076,175	1,339,726	294,087	87,254	8,766	3,280,468

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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
2020 March	TC	33,123	3,622	9,770	14,673	47,132	14,153	122,472
	FC	0	0	0	0	2	0	2
	Total	33,123	3,622	9,770	14,673	47,134	14,153	122,475
2020 June	TC	25,832	3,826	10,478	15,179	43,096	20,765	119,177
	FC	0	0	0	0	1	0	1
	Total	25,832	3,826	10,478	15,179	43,097	20,765	119,178
2020 Sept.	TC	29,616	3,300	8,575	15,143	59,985	20,902	137,521
	FC	0	0	0	0	1	0	1
	Total	29,616	3,300	8,575	15,143	59,987	20,902	137,522
2020 Dec.	TC	20,295	1,312	3,698	6,151	31,132	8,979	71,566
	FC	0	0	0	0	2	0	2
	Total	20,295	1,312	3,698	6,151	31,134	8,979	71,569
2021 March	TC	17,212	1,318	3,404	8,226	43,106	7,887	81,153
	FC	0	0	0	0	0	0	0
	Total	17,212	1,318	3,404	8,226	43,106	7,887	81,154

		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
2020 March	TC	1,283,049	160,068	416,425	525,207	1,170,699	624,918	4,180,366
	FC	1	0	0	0	12	0	13
	Total	1,283,050	160,068	416,425	525,207	1,170,711	624,918	4,180,379
2020 June	TC	1,026,713	282,632	880,472	830,413	1,219,491	1,400,576	5,640,297
	FC	0	0	0	1	1	0	2
	Total	1,026,713	282,632	880,472	830,414	1,219,492	1,400,576	5,640,299
2020 Sept.	TC	1,000,909	88,785	288,854	387,164	1,118,840	729,055	3,613,607
	FC	1	0	0	0	7	0	8
	Total	1,000,910	88,785	288,854	387,164	1,118,847	729,055	3,613,615
2020 Dec.	TC	920,942	74,386	178,809	284,973	953,436	595,296	3,007,842
	FC	1	0	0	1	20	0	22
	Total	920,943	74,386	178,809	284,974	953,456	595,296	3,007,864
2021 March	TC	778,770	81,540	181,201	387,659	1,289,386	561,910	3,280,466
	FC	0	0	0	0	2	0	2
	Total	778,770	81,540	181,201	387,659	1,289,388	561,910	3,280,468

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2020 March	TC	23,558	40,920	50,500	7,494	122,472
	FC	0	0	2	0	2
	Total	23,558	40,920	50,502	7,494	122,475
2020 June	TC	24,162	36,921	48,933	9,161	119,177
	FC	0	1	0	0	1
	Total	24,162	36,922	48,933	9,161	119,178
2020 Sept.	TC	23,522	42,049	62,686	9,264	137,521
	FC	0	1	1	0	1
	Total	23,522	42,049	62,686	9,264	137,522
2020 Dec.	TC	13,275	23,155	30,108	5,029	71,566
	FC	0	1	1	0	2
	Total	13,275	23,156	30,109	5,029	71,569
2021 March	TC	15,191	27,473	33,625	4,864	81,153
	FC	0	0	0	0	0
	Total	15,191	27,473	33,626	4,864	81,154

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2020 March	TC	914,796	1,420,673	1,399,702	445,195	4,180,366
	FC	1	2	10	0	13
	Total	914,797	1,420,675	1,399,712	445,195	4,180,379
2020 June	TC	1,656,129	1,793,531	1,420,520	770,117	5,640,297
	FC	0	2	0	0	2
	Total	1,656,129	1,793,533	1,420,520	770,117	5,640,299
2020 Sept.	TC	748,147	1,124,183	1,226,249	515,028	3,613,607
	FC	0	6	2	0	8
	Total	748,147	1,124,189	1,226,251	515,028	3,613,615
2020 Dec.	TC	648,010	957,367	996,385	406,080	3,007,842
	FC	1	5	16	0	22
	Total	648,011	957,372	996,401	406,080	3,007,864
2021 March	TC	712,614	1,089,892	1,107,151	370,809	3,280,466
	FC	0	0	2	0	2
	Total	712,614	1,089,892	1,107,153	370,809	3,280,468

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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
2020	TC	7,442	4,630	11,745	21,402	15,382	36,556	25,242	71	122,472
March	FC	0	0	0	1	0	1	0	0	2
	Total	7,443	4,630	11,745	21,403	15,382	36,557	25,242	71	122,475
2020	TC	5,312	3,582	9,578	33,000	10,601	25,413	31,630	60	119,177
June	FC	0	0	0	0	0	1	0	0	1
	Total	5,312	3,582	9,578	33,000	10,601	25,413	31,630	60	119,178
2020	TC	6,814	3,118	9,279	25,381	11,255	28,934	52,689	49	137,521
Sept.	FC	0	0	0	0	0	1	0	0	1
	Total	6,815	3,118	9,279	25,381	11,255	28,935	52,689	49	137,522
2020	TC	7,100	2,679	7,027	30,147	4,098	10,295	10,160	61	71,566
Dec.	FC	0	0	0	1	0	1	0	0	2
	Total	7,100	2,679	7,027	30,148	4,098	10,296	10,160	61	71,569
2021	TC	8,238	3,270	7,814	37,492	5,016	11,082	8,164	77	81,153
March	FC	0	0	0	0	0	0	0	0	0
	Total	8,238	3,270	7,814	37,492	5,016	11,082	8,164	77	81,154

		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
2020	TC	960,512	332,592	596,118	737,443	440,381	800,954	306,211	6,156	4,180,366
March	FC	2	1	1	5	0	4	0	0	13
	Total	960,514	332,593	596,119	737,448	440,381	800,958	306,211	6,156	4,180,379
2020	TC	628,808	310,602	598,293	3,083,065	269,223	522,605	221,825	5,876	5,640,297
June	FC	0	0	0	1	0	1	0	0	2
	Total	628,808	310,602	598,293	3,083,066	269,223	522,606	221,825	5,876	5,640,299
2020	TC	819,794	212,020	455,514	955,747	281,010	552,885	332,890	3,747	3,613,607
Sept.	FC	3	1	1	1	0	2	0	0	8
	Total	819,797	212,021	455,515	955,748	281,010	552,887	332,890	3,747	3,613,615
2020	TC	844,096	203,875	395,257	1,076,146	142,336	293,774	48,022	4,337	3,007,842
Dec.	FC	11	0	1	4	1	5	0	0	22
	Total	844,107	203,875	395,258	1,076,150	142,337	293,779	48,022	4,337	3,007,864
2021	TC	879,924	228,381	421,895	1,238,955	168,126	302,351	35,869	4,965	3,280,466
March	FC	1	0	0	0	0	1	0	0	2
	Total	879,925	228,381	421,895	1,238,955	168,126	302,352	35,869	4,965	3,280,468

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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