



Consumer Loans and Housing Loans

June 2025

Report Code: DE01

August 2025



The Banks Association of Türkiye 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
2024 June	TC	406,168	6,494,350	163	6,075
	FC	11	15	0	0
	Total	406,179	6,494,365	163	6,075
2024 Sept.	TC	476,145	6,870,762	289	8,630
	FC	35	27	0	0
	Total	476,180	6,870,789	289	8,630
2024 Dec.	TC	570,453	7,047,778	407	9,254
	FC	28	33	0	0
	Total	570,481	7,047,811	407	9,254
2025 March	TC	606,660	6,594,740	394	10,647
	FC	43	27	0	0
	Total	606,702	6,594,767	394	10,647
2025 June	TC	643,515	6,513,147	409	12,065
	FC	30	24	0	0
	Total	643,545	6,513,171	409	12,065

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2024 June	TC	1,369,694	26,952,433	2,251	35,982
	FC	500	215	0	257
	Total	1,370,195	26,952,648	2,251	36,239
2024 Sept.	TC	1,405,238	25,384,712	2,727	44,884
	FC	606	228	0	280
	Total	1,405,844	25,384,940	2,727	45,164
2024 Dec.	TC	1,498,929	24,613,403	3,947	54,535
	FC	647	232	0	366
	Total	1,499,576	24,613,635	3,947	54,900
2025 March	TC	1,582,289	22,846,032	4,197	70,425
	FC	750	223	0	540
	Total	1,583,039	22,846,255	4,197	70,965
2025 June	TC	1,698,234	21,738,213	4,749	80,776
	FC	627	256	0	27
	Total	1,698,861	21,738,469	4,749	80,803

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
2024 June	TC	17,226	20,689	368,210	43	406,168
	FC	8	0	3	0	11
	Total	17,234	20,689	368,213	43	406,179
2024 Sept.	TC	10,058	36,910	429,123	55	476,145
	FC	19	6	10	0	35
	Total	10,077	36,916	429,133	55	476,180
2024 Dec.	TC	18,756	67,392	484,246	60	570,453
	FC	13	0	15	0	28
	Total	18,769	67,392	484,261	60	570,481
2025 March	TC	13,337	55,312	537,925	86	606,660
	FC	9	29	4	0	43
	Total	13,347	55,341	537,930	86	606,702
2025 June	TC	14,830	58,236	570,380	69	643,515
	FC	10	10	10	0	30
	Total	14,839	58,247	570,390	69	643,545

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2024 June	TC	53,950	21,875	6,417,858	667	6,494,350
	FC	6	0	9	0	15
	Total	53,956	21,875	6,417,867	667	6,494,365
2024 Sept.	TC	37,849	36,787	6,795,386	740	6,870,762
	FC	7	2	18	0	27
	Total	37,856	36,789	6,795,404	740	6,870,789
2024 Dec.	TC	55,131	61,061	6,930,726	860	7,047,778
	FC	12	0	21	0	33
	Total	55,143	61,061	6,930,747	860	7,047,811
2025 March	TC	43,741	44,636	6,505,593	770	6,594,740
	FC	10	6	11	0	27
	Total	43,751	44,642	6,505,604	770	6,594,767
2025 June	TC	46,470	44,772	6,421,263	642	6,513,147
	FC	8	3	13	0	24
	Total	46,478	44,775	6,421,276	642	6,513,171

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2024 June	TC	72,035	405,264	892,390	5	1,369,694
	FC	38	99	363	0	500
	Total	72,073	405,364	892,753	5	1,370,195
2024 Sept.	TC	62,441	420,860	921,934	3	1,405,238
	FC	52	105	448	0	606
	Total	62,493	420,966	922,382	3	1,405,844
2024 Dec.	TC	60,781	464,818	973,328	2	1,498,929
	FC	56	83	507	0	647
	Total	60,837	464,902	973,835	2	1,499,576
2025 March	TC	53,868	495,494	1,032,926	1	1,582,289
	FC	39	120	591	0	750
	Total	53,907	495,614	1,033,517	1	1,583,039
2025 June	TC	48,671	525,285	1,124,277	1	1,698,234
	FC	51	136	440	0	627
	Total	48,721	525,422	1,124,717	1	1,698,861

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2024 June	TC	449,347	1,827,804	24,675,089	193	26,952,433
	FC	35	63	117	0	215
	Total	449,382	1,827,867	24,675,206	193	26,952,648
2024 Sept.	TC	426,212	1,765,047	23,193,303	150	25,384,712
	FC	40	58	130	0	228
	Total	426,252	1,765,105	23,193,433	150	25,384,940
2024 Dec.	TC	398,301	1,725,900	22,489,091	111	24,613,403
	FC	48	50	134	0	232
	Total	398,349	1,725,950	22,489,225	111	24,613,635
2025 March	TC	366,647	1,669,880	20,809,436	69	22,846,032
	FC	56	55	112	0	223
	Total	366,703	1,669,935	20,809,548	69	22,846,255
2025 June	TC	320,986	1,615,390	19,801,800	37	21,738,213
	FC	62	56	138	0	256
	Total	321,048	1,615,446	19,801,938	37	21,738,469

* 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.

The Banks Association of Türkiye 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
2024	TC	30	84	5,961	0	6,075
June	FC	0	0	0	0	0
	Total	30	84	5,961	0	6,075
2024	TC	45	139	8,446	0	8,630
Sept.	FC	0	0	0	0	0
	Total	45	139	8,446	0	8,630
2024	TC	40	125	9,089	0	9,254
Dec.	FC	0	0	0	0	0
	Total	40	125	9,089	0	9,254
2025	TC	48	124	10,475	0	10,647
March	FC	0	0	0	0	0
	Total	48	124	10,475	0	10,647
2025	TC	61	227	11,777	0	12,065
June	FC	0	0	0	0	0
	Total	61	227	11,777	0	12,065

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2024	TC	281,545	35,897	54,829	33,896	406,168
June	FC	9	0	0	2	11
	Total	281,555	35,897	54,829	33,898	406,179
2024	TC	336,600	36,785	61,646	41,114	476,145
Sept.	FC	20	14	0	1	35
	Total	336,620	36,799	61,646	41,115	476,180
2024	TC	401,794	45,848	75,678	47,133	570,453
Dec.	FC	27	0	0	1	28
	Total	401,821	45,848	75,678	47,134	570,481
2025	TC	427,017	47,399	82,434	49,809	606,660
March	FC	35	0	0	8	43
	Total	427,052	47,399	82,434	49,817	606,702
2025	TC	448,316	46,585	89,350	59,263	643,515
June	FC	30	0	0	0	30
	Total	448,346	46,585	89,350	59,263	643,545

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2024	TC	4,681,675	460,286	750,199	602,190	6,494,350
June	FC	13	0	0	2	15
	Total	4,681,688	460,286	750,199	602,192	6,494,365
2024	TC	4,930,160	455,729	837,520	647,353	6,870,762
Sept.	FC	24	2	0	1	27
	Total	4,930,184	455,731	837,520	647,354	6,870,789
2024	TC	5,005,851	465,548	896,194	680,185	7,047,778
Dec.	FC	32	0	0	1	33
	Total	5,005,883	465,548	896,194	680,186	7,047,811
2025	TC	4,619,481	427,259	892,789	655,211	6,594,740
March	FC	25	0	0	2	27
	Total	4,619,506	427,259	892,789	655,213	6,594,767
2025	TC	4,472,311	383,780	933,363	723,693	6,513,147
June	FC	24	0	0	0	24
	Total	4,472,335	383,780	933,363	723,693	6,513,171

The Banks Association of Türkiye Consumer Loans and Housing Loans

3. According to Age of Borrowers

		Loans Extended, Million TRY						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2024 June	TC	33,087	120,877	209,358	31,225	8,495	3,126	406,168
	FC	0	0	9	2	0	0	11
	Total	33,087	120,877	209,367	31,226	8,495	3,126	406,179
2024 Sept.	TC	40,386	144,018	239,143	37,159	10,767	4,672	476,145
	FC	0	1	33	1	0	0	35
	Total	40,386	144,019	239,176	37,160	10,767	4,672	476,180
2024 Dec.	TC	46,665	174,076	284,480	45,412	13,772	6,049	570,453
	FC	0	4	22	2	0	0	28
	Total	46,665	174,080	284,502	45,414	13,772	6,049	570,481
2025 March	TC	50,377	174,919	309,112	51,095	13,923	7,233	606,660
	FC	0	8	27	0	7	0	43
	Total	50,377	174,927	309,138	51,096	13,930	7,233	606,702
2025 June	TC	47,782	185,948	329,696	56,979	15,631	7,480	643,515
	FC	2	5	20	3	0	0	30
	Total	47,784	185,953	329,716	56,981	15,631	7,480	643,545

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2024 June	TC	718,913	2,127,020	2,968,914	476,624	166,091	36,788	6,494,350
	FC	0	0	13	2	0	0	15
	Total	718,913	2,127,020	2,968,927	476,626	166,091	36,788	6,494,365
2024 Sept.	TC	716,284	2,199,630	3,119,854	595,601	191,325	48,068	6,870,762
	FC	1	3	22	1	0	0	27
	Total	716,285	2,199,633	3,119,876	595,602	191,325	48,068	6,870,789
2024 Dec.	TC	661,608	2,229,493	3,262,831	628,694	211,707	53,445	7,047,778
	FC	0	8	23	2	0	0	33
	Total	661,608	2,229,501	3,262,854	628,696	211,707	53,445	7,047,811
2025 March	TC	605,262	2,005,879	3,114,644	618,393	194,956	55,606	6,594,740
	FC	0	6	19	1	1	0	27
	Total	605,262	2,005,885	3,114,663	618,394	194,957	55,606	6,594,767
2025 June	TC	581,000	1,946,859	3,083,428	637,819	205,983	58,058	6,513,147
	FC	2	5	15	2	0	0	24
	Total	581,002	1,946,864	3,083,443	637,821	205,983	58,058	6,513,171

The Banks Association of Türkiye Consumer Loans and Housing Loans

4. According to Income Level of Borrowers*

		Loans Extended, Million TRY						
Periods		0 - 25.000 TRY	25.001-50.000 TRY	50.001-75.000 TRY	75.001-100.000 TRY	100.001 + TRY	Unclassified	Total
2024	TC	0	0	0	0	0	0	0
June	FC	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
2024	TC	0	0	0	0	0	0	0
Sept.	FC	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
2024	TC	0	0	0	0	0	0	0
Dec.	FC	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
2025	TC	170,981	48,006	44,712	36,843	259,312	46,805	606,660
March	FC	0	0	0	0	43	0	43
	Total	170,981	48,006	44,712	36,843	259,354	46,805	606,702
2025	TC	174,282	32,908	37,713	34,763	308,843	55,006	643,515
June	FC	0	0	1	0	29	0	30
	Total	174,282	32,908	37,714	34,763	308,872	55,006	643,545

		No. of Borrowers						
Periods		0 - 25.000 TRY	25.001-50.000 TRY	50.001-75.000 TRY	75.001-100.000 TRY	100.001 + TRY	Unclassified	Total
2024	TC	0	0	0	0	0	0	0
June	FC	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
2024	TC	0	0	0	0	0	0	0
Sept.	FC	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
2024	TC	0	0	0	0	0	0	0
Dec.	FC	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
2025	TC	2,205,124	625,564	465,890	315,926	2,339,466	642,770	6,594,740
March	FC	0	0	0	0	27	0	27
	Total	2,205,124	625,564	465,890	315,926	2,339,493	642,770	6,594,767
2025	TC	1,892,703	367,749	367,846	261,993	2,883,849	739,007	6,513,147
June	FC	0	0	1	0	23	0	24
	Total	1,892,703	367,749	367,847	261,993	2,883,872	739,007	6,513,171

* The income level of borrowers has been updated, as of March 2025. Data for previous periods can be accessed from the old series of the report.

The Banks Association of Türkiye Consumer Loans and Housing Loans

5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2024 June	TC	66,459	130,362	189,819	19,528	406,168
	FC	1	2	8	0	11
	Total	66,460	130,363	189,827	19,528	406,179
2024 Sept.	TC	78,530	150,999	223,144	23,471	476,145
	FC	0	10	25	0	35
	Total	78,530	151,009	223,170	23,471	476,180
2024 Dec.	TC	90,309	179,145	273,668	27,331	570,453
	FC	0	5	23	0	28
	Total	90,309	179,150	273,691	27,331	570,481
2025 March	TC	97,103	190,004	282,873	36,679	606,660
	FC	1	7	36	0	43
	Total	97,104	190,010	282,909	36,679	606,702
2025 June	TC	104,780	198,781	297,475	42,479	643,515
	FC	1	10	19	0	30
	Total	104,781	198,791	297,494	42,479	643,545

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2024 June	TC	1,155,146	2,221,502	2,758,177	359,525	6,494,350
	FC	1	5	9	0	15
	Total	1,155,147	2,221,507	2,758,186	359,525	6,494,365
2024 Sept.	TC	1,260,738	2,346,168	2,876,202	387,654	6,870,762
	FC	1	12	14	0	27
	Total	1,260,739	2,346,180	2,876,216	387,654	6,870,789
2024 Dec.	TC	1,257,113	2,371,351	3,002,312	417,002	7,047,778
	FC	0	9	24	0	33
	Total	1,257,113	2,371,360	3,002,336	417,002	7,047,811
2025 March	TC	1,215,004	2,204,452	2,728,889	446,395	6,594,740
	FC	1	11	15	0	27
	Total	1,215,005	2,204,463	2,728,904	446,395	6,594,767
2025 June	TC	1,212,229	2,133,582	2,671,211	496,125	6,513,147
	FC	1	9	14	0	24
	Total	1,212,230	2,133,591	2,671,225	496,125	6,513,171

The Banks Association of Türkiye Consumer Loans and Housing Loans

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
2024	TC	320,983	19,661	37,403	9,013	1,233	5,003	11,594	1,276	406,168
June	FC	0	1	3	6	0	1	0	0	11
	Total	320,983	19,662	37,406	9,020	1,233	5,005	11,594	1,276	406,179
2024	TC	370,824	25,370	38,393	9,465	2,701	12,577	15,125	1,689	476,145
Sept.	FC	0	0	1	6	9	16	3	0	35
	Total	370,824	25,370	38,394	9,472	2,710	12,593	15,128	1,689	476,180
2024	TC	400,041	30,888	41,225	11,881	7,501	31,347	25,311	22,260	570,453
Dec.	FC	9	1	4	5	1	8	0	0	28
	Total	400,050	30,890	41,229	11,885	7,502	31,355	25,311	22,260	570,481
2025	TC	340,047	37,254	95,932	31,143	7,717	24,538	20,240	49,790	606,660
March	FC	2	2	1	1	9	11	17	0	43
	Total	340,049	37,256	95,933	31,144	7,726	24,548	20,256	49,790	606,702
2025	TC	337,225	42,944	138,842	44,077	7,509	19,879	26,262	26,778	643,515
June	FC	1	0	2	4	9	7	7	0	30
	Total	337,225	42,944	138,844	44,081	7,519	19,886	26,268	26,778	643,545

		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
2024	TC	5,040,772	482,047	686,882	224,069	25,893	5,449	10,963	18,275	6,494,350
June	FC	0	2	6	6	0	1	0	0	15
	Total	5,040,772	482,049	686,888	224,075	25,893	5,450	10,963	18,275	6,494,365
2024	TC	5,358,428	509,546	721,093	207,559	26,580	13,347	13,289	20,920	6,870,762
Sept.	FC	3	0	4	10	1	7	2	0	27
	Total	5,358,431	509,546	721,097	207,569	26,581	13,354	13,291	20,920	6,870,789
2024	TC	5,252,830	559,265	683,556	209,301	28,988	38,539	20,272	255,027	7,047,778
Dec.	FC	9	2	7	8	1	6	0	0	33
	Total	5,252,839	559,267	683,563	209,309	28,989	38,545	20,272	255,027	7,047,811
2025	TC	4,272,851	526,025	835,176	382,499	46,421	19,324	14,519	497,925	6,594,740
March	FC	6	2	2	2	5	6	4	0	27
	Total	4,272,857	526,027	835,178	382,501	46,426	19,330	14,523	497,925	6,594,767
2025	TC	3,917,817	501,082	1,219,404	557,708	52,928	15,618	18,098	230,492	6,513,147
June	FC	2	0	3	6	8	3	2	0	24
	Total	3,917,819	501,082	1,219,407	557,714	52,936	15,621	18,100	230,492	6,513,171

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 Pasha Yatırım Bankası A.Ş.
- 20 QNB Bank A.Ş.
- 21 Şekerbank T.A.Ş.
- 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 Sınai Kalkınma Bankası A.Ş.
- 31 Türkiye Vakıflar Bankası A.Ş.
- 32 Yapı ve Kredi Bankası A.Ş.

***Publication Periods of the Report:**

March: June 2.Week
June: September 2.Week
September: December 2.Week
December: June 2.Week

-
1. This report is prepared from the related statistics of member banks that give consumer loans and housing loans to the customers.
 2. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom. All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Türkiye.