



# Consumer Loans and Housing Loans

December 2025

Report Code: DE01

May 2026



## 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 Dec.	TC	570,453	7,047,778	407	9,254
	FC	28	33	0	0
	<b>Total</b>	<b>570,481</b>	<b>7,047,811</b>	<b>407</b>	<b>9,254</b>
2025 March	TC	606,660	6,594,740	394	10,647
	FC	43	27	0	0
	<b>Total</b>	<b>606,702</b>	<b>6,594,767</b>	<b>394</b>	<b>10,647</b>
2025 June	TC	643,515	6,513,147	409	12,065
	FC	30	24	0	0
	<b>Total</b>	<b>643,545</b>	<b>6,513,171</b>	<b>409</b>	<b>12,065</b>
2025 Sept.	TC	743,990	7,087,858	439	11,248
	FC	157	109	0	0
	<b>Total</b>	<b>744,147</b>	<b>7,087,967</b>	<b>439</b>	<b>11,248</b>
2025 Dec.	TC	836,005	6,842,396	4,380	12,484
	FC	318	329	0	0
	<b>Total</b>	<b>836,323</b>	<b>6,842,725</b>	<b>4,380</b>	<b>12,484</b>

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2024 Dec.	TC	1,498,929	24,613,403	3,947	54,535
	FC	647	232	0	366
	<b>Total</b>	<b>1,499,576</b>	<b>24,613,635</b>	<b>3,947</b>	<b>54,900</b>
2025 March	TC	1,582,289	22,846,032	4,197	70,425
	FC	750	223	0	540
	<b>Total</b>	<b>1,583,039</b>	<b>22,846,255</b>	<b>4,197</b>	<b>70,965</b>
2025 June	TC	1,698,234	21,738,213	4,749	94,844
	FC	627	256	0	27
	<b>Total</b>	<b>1,698,861</b>	<b>21,738,469</b>	<b>4,749</b>	<b>94,870</b>
2025 Sept.	TC	1,858,722	20,955,201	4,937	114,101
	FC	695	353	0	28
	<b>Total</b>	<b>1,859,417</b>	<b>20,955,554</b>	<b>4,937</b>	<b>114,129</b>
2025 Dec.	TC	2,091,440	20,776,557	10,394	129,412
	FC	1,011	646	0	25
	<b>Total</b>	<b>2,092,451</b>	<b>20,777,203</b>	<b>10,394</b>	<b>129,438</b>

### 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 Dec.	TC	18,756	67,392	484,246	60	570,453
	FC	13	0	15	0	28
	<b>Total</b>	<b>18,769</b>	<b>67,392</b>	<b>484,261</b>	<b>60</b>	<b>570,481</b>
2025 March	TC	13,337	55,312	537,925	86	606,660
	FC	9	29	4	0	43
	<b>Total</b>	<b>13,347</b>	<b>55,341</b>	<b>537,930</b>	<b>86</b>	<b>606,702</b>
2025 June	TC	14,830	58,236	570,380	69	643,515
	FC	10	10	10	0	30
	<b>Total</b>	<b>14,839</b>	<b>58,247</b>	<b>570,390</b>	<b>69</b>	<b>643,545</b>
2025 Sept.	TC	11,717	68,240	663,937	96	743,990
	FC	61	67	29	0	157
	<b>Total</b>	<b>11,778</b>	<b>68,307</b>	<b>663,966</b>	<b>96</b>	<b>744,147</b>
2025 Dec.	TC	19,822	86,947	729,149	88	836,005
	FC	214	36	69	0	318
	<b>Total</b>	<b>20,035</b>	<b>86,983</b>	<b>729,218</b>	<b>88</b>	<b>836,323</b>

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2024 Dec.	TC	55,131	61,061	6,930,726	860	7,047,778
	FC	12	0	21	0	33
	<b>Total</b>	<b>55,143</b>	<b>61,061</b>	<b>6,930,747</b>	<b>860</b>	<b>7,047,811</b>
2025 March	TC	43,741	44,636	6,505,593	770	6,594,740
	FC	10	6	11	0	27
	<b>Total</b>	<b>43,751</b>	<b>44,642</b>	<b>6,505,604</b>	<b>770</b>	<b>6,594,767</b>
2025 June	TC	46,470	44,772	6,421,263	642	6,513,147
	FC	8	3	13	0	24
	<b>Total</b>	<b>46,478</b>	<b>44,775</b>	<b>6,421,276</b>	<b>642</b>	<b>6,513,171</b>
2025 Sept.	TC	39,817	54,408	6,992,835	798	7,087,858
	FC	54	8	47	0	109
	<b>Total</b>	<b>39,871</b>	<b>54,416</b>	<b>6,992,882</b>	<b>798</b>	<b>7,087,967</b>
2025 Dec.	TC	45,262	59,557	6,736,763	814	6,842,396
	FC	207	10	112	0	329
	<b>Total</b>	<b>45,469</b>	<b>59,567</b>	<b>6,736,875</b>	<b>814</b>	<b>6,842,725</b>

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2024 Dec.	TC	60,781	464,818	973,328	2	1,498,929
	FC	56	83	507	0	647
	<b>Total</b>	<b>60,837</b>	<b>464,902</b>	<b>973,835</b>	<b>2</b>	<b>1,499,576</b>
2025 March	TC	53,868	495,494	1,032,926	1	1,582,289
	FC	39	120	591	0	750
	<b>Total</b>	<b>53,907</b>	<b>495,614</b>	<b>1,033,517</b>	<b>1</b>	<b>1,583,039</b>
2025 June	TC	48,671	525,285	1,124,277	1	1,698,234
	FC	51	136	440	0	627
	<b>Total</b>	<b>48,721</b>	<b>525,422</b>	<b>1,124,717</b>	<b>1</b>	<b>1,698,861</b>
2025 Sept.	TC	41,301	562,712	1,254,709	0	1,858,722
	FC	101	178	415	0	695
	<b>Total</b>	<b>41,402</b>	<b>562,890</b>	<b>1,255,124</b>	<b>0</b>	<b>1,859,417</b>
2025 Dec.	TC	42,810	614,039	1,434,591	0	2,091,440
	FC	282	200	528	0	1,011
	<b>Total</b>	<b>43,093</b>	<b>614,239</b>	<b>1,435,119</b>	<b>0</b>	<b>2,092,451</b>

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2024 Dec.	TC	398,301	1,725,900	22,489,091	111	24,613,403
	FC	48	50	134	0	232
	<b>Total</b>	<b>398,349</b>	<b>1,725,950</b>	<b>22,489,225</b>	<b>111</b>	<b>24,613,635</b>
2025 March	TC	366,647	1,669,880	20,809,436	69	22,846,032
	FC	56	55	112	0	223
	<b>Total</b>	<b>366,703</b>	<b>1,669,935</b>	<b>20,809,548</b>	<b>69</b>	<b>22,846,255</b>
2025 June	TC	320,986	1,615,390	19,801,800	37	21,738,213
	FC	62	56	138	0	256
	<b>Total</b>	<b>321,048</b>	<b>1,615,446</b>	<b>19,801,938</b>	<b>37</b>	<b>21,738,469</b>
2025 Sept.	TC	285,154	1,566,313	19,103,568	166	20,955,201
	FC	110	64	179	0	353
	<b>Total</b>	<b>285,264</b>	<b>1,566,377</b>	<b>19,103,747</b>	<b>166</b>	<b>20,955,554</b>
2025 Dec.	TC	243,890	1,534,921	18,997,737	9	20,776,557
	FC	299	69	278	0	646
	<b>Total</b>	<b>244,189</b>	<b>1,534,990</b>	<b>18,998,015</b>	<b>9</b>	<b>20,777,203</b>

\* 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	40	125	9,089	0	9,254
Dec.	FC	0	0	0	0	0
	<b>Total</b>	<b>40</b>	<b>125</b>	<b>9,089</b>	<b>0</b>	<b>9,254</b>
2025	TC	48	124	10,475	0	10,647
March	FC	0	0	0	0	0
	<b>Total</b>	<b>48</b>	<b>124</b>	<b>10,475</b>	<b>0</b>	<b>10,647</b>
2025	TC	61	227	11,777	0	12,065
June	FC	0	0	0	0	0
	<b>Total</b>	<b>61</b>	<b>227</b>	<b>11,777</b>	<b>0</b>	<b>12,065</b>
2025	TC	76	243	10,929	0	11,248
Sept.	FC	0	0	0	0	0
	<b>Total</b>	<b>76</b>	<b>243</b>	<b>10,929</b>	<b>0</b>	<b>11,248</b>
2025	TC	84	217	12,184	0	12,484
Dec.	FC	0	0	0	0	0
	<b>Total</b>	<b>84</b>	<b>217</b>	<b>12,184</b>	<b>0</b>	<b>12,484</b>

### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2024	TC	401,794	45,848	75,678	47,133	570,453
Dec.	FC	27	0	0	1	28
	<b>Total</b>	<b>401,821</b>	<b>45,848</b>	<b>75,678</b>	<b>47,134</b>	<b>570,481</b>
2025	TC	427,017	47,399	82,434	49,809	606,660
March	FC	35	0	0	8	43
	<b>Total</b>	<b>427,052</b>	<b>47,399</b>	<b>82,434</b>	<b>49,817</b>	<b>606,702</b>
2025	TC	448,316	46,585	89,350	59,263	643,515
June	FC	30	0	0	0	30
	<b>Total</b>	<b>448,346</b>	<b>46,585</b>	<b>89,350</b>	<b>59,263</b>	<b>643,545</b>
2025	TC	520,332	53,046	104,131	66,481	743,990
Sept.	FC	148	0	0	9	157
	<b>Total</b>	<b>520,480</b>	<b>53,046</b>	<b>104,131</b>	<b>66,490</b>	<b>744,147</b>
2025	TC	593,930	69,309	101,901	70,865	836,005
Dec.	FC	273	14	0	30	318
	<b>Total</b>	<b>594,204</b>	<b>69,323</b>	<b>101,901</b>	<b>70,895</b>	<b>836,323</b>

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2024	TC	5,005,851	465,548	896,194	680,185	7,047,778
Dec.	FC	32	0	0	1	33
	<b>Total</b>	<b>5,005,883</b>	<b>465,548</b>	<b>896,194</b>	<b>680,186</b>	<b>7,047,811</b>
2025	TC	4,619,481	427,259	892,789	655,211	6,594,740
March	FC	25	0	0	2	27
	<b>Total</b>	<b>4,619,506</b>	<b>427,259</b>	<b>892,789</b>	<b>655,213</b>	<b>6,594,767</b>
2025	TC	4,472,311	383,780	933,363	723,693	6,513,147
June	FC	24	0	0	0	24
	<b>Total</b>	<b>4,472,335</b>	<b>383,780</b>	<b>933,363</b>	<b>723,693</b>	<b>6,513,171</b>
2025	TC	4,877,696	441,750	999,659	768,753	7,087,858
Sept.	FC	101	0	0	8	109
	<b>Total</b>	<b>4,877,797</b>	<b>441,750</b>	<b>999,659</b>	<b>768,761</b>	<b>7,087,967</b>
2025	TC	4,698,876	473,920	908,968	760,632	6,842,396
Dec.	FC	297	8	0	24	329
	<b>Total</b>	<b>4,699,173</b>	<b>473,928</b>	<b>908,968</b>	<b>760,656</b>	<b>6,842,725</b>

## 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 Dec.	TC	46,665	174,076	284,480	45,412	13,772	6,049	570,453
	FC	0	4	22	2	0	0	28
	<b>Total</b>	<b>46,665</b>	<b>174,080</b>	<b>284,502</b>	<b>45,414</b>	<b>13,772</b>	<b>6,049</b>	<b>570,481</b>
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
	<b>Total</b>	<b>50,377</b>	<b>174,927</b>	<b>309,138</b>	<b>51,096</b>	<b>13,930</b>	<b>7,233</b>	<b>606,702</b>
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
	<b>Total</b>	<b>47,784</b>	<b>185,953</b>	<b>329,716</b>	<b>56,981</b>	<b>15,631</b>	<b>7,480</b>	<b>643,545</b>
2025 Sept.	TC	58,129	215,358	374,767	66,470	18,894	10,372	743,990
	FC	2	20	75	58	1	0	157
	<b>Total</b>	<b>58,131</b>	<b>215,378</b>	<b>374,842</b>	<b>66,528</b>	<b>18,895</b>	<b>10,372</b>	<b>744,147</b>
2025 Dec.	TC	64,198	246,459	417,929	73,600	21,960	11,859	836,005
	FC	13	69	196	40	1	0	318
	<b>Total</b>	<b>64,211</b>	<b>246,528</b>	<b>418,126</b>	<b>73,640</b>	<b>21,961</b>	<b>11,859</b>	<b>836,323</b>

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
	<b>Total</b>	<b>661,608</b>	<b>2,229,501</b>	<b>3,262,854</b>	<b>628,696</b>	<b>211,707</b>	<b>53,445</b>	<b>7,047,811</b>
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
	<b>Total</b>	<b>605,262</b>	<b>2,005,885</b>	<b>3,114,663</b>	<b>618,394</b>	<b>194,957</b>	<b>55,606</b>	<b>6,594,767</b>
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
	<b>Total</b>	<b>581,002</b>	<b>1,946,864</b>	<b>3,083,443</b>	<b>637,821</b>	<b>205,983</b>	<b>58,058</b>	<b>6,513,171</b>
2025 Sept.	TC	617,955	2,132,702	3,366,792	674,498	223,685	72,226	7,087,858
	FC	4	26	66	11	2	0	109
	<b>Total</b>	<b>617,959</b>	<b>2,132,728</b>	<b>3,366,858</b>	<b>674,509</b>	<b>223,687</b>	<b>72,226</b>	<b>7,087,967</b>
2025 Dec.	TC	596,281	2,008,062	3,234,117	681,002	241,687	81,247	6,842,396
	FC	21	86	189	31	2	0	329
	<b>Total</b>	<b>596,302</b>	<b>2,008,148</b>	<b>3,234,306</b>	<b>681,033</b>	<b>241,689</b>	<b>81,247</b>	<b>6,842,725</b>

## 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 Dec.	TC	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
2025 March	TC	170,981	48,006	44,712	36,843	259,312	46,805	606,660
	FC	0	0	0	0	43	0	43
	<b>Total</b>	<b>170,981</b>	<b>48,006</b>	<b>44,712</b>	<b>36,843</b>	<b>259,354</b>	<b>46,805</b>	<b>606,702</b>
2025 June	TC	174,282	32,908	37,713	34,763	308,843	55,006	643,515
	FC	0	0	1	0	29	0	30
	<b>Total</b>	<b>174,282</b>	<b>32,908</b>	<b>37,714</b>	<b>34,763</b>	<b>308,872</b>	<b>55,006</b>	<b>643,545</b>
2025 Sept.	TC	199,861	58,053	57,683	56,782	303,764	67,847	743,990
	FC	3	0	0	0	154	0	157
	<b>Total</b>	<b>199,864</b>	<b>58,053</b>	<b>57,683</b>	<b>56,782</b>	<b>303,917</b>	<b>67,847</b>	<b>744,147</b>
2025 Dec.	TC	242,041	52,443	55,999	57,535	358,790	69,197	836,005
	FC	10	0	0	0	308	0	318
	<b>Total</b>	<b>242,051</b>	<b>52,443</b>	<b>55,999</b>	<b>57,535</b>	<b>359,099</b>	<b>69,197</b>	<b>836,323</b>

		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 Dec.	TC	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
2025 March	TC	2,205,124	625,564	465,890	315,926	2,339,466	642,770	6,594,740
	FC	0	0	0	0	27	0	27
	<b>Total</b>	<b>2,205,124</b>	<b>625,564</b>	<b>465,890</b>	<b>315,926</b>	<b>2,339,493</b>	<b>642,770</b>	<b>6,594,767</b>
2025 June	TC	1,892,703	367,749	367,846	261,993	2,883,849	739,007	6,513,147
	FC	0	0	1	0	23	0	24
	<b>Total</b>	<b>1,892,703</b>	<b>367,749</b>	<b>367,847</b>	<b>261,993</b>	<b>2,883,872</b>	<b>739,007</b>	<b>6,513,171</b>
2025 Sept.	TC	2,307,347	596,423	500,626	414,998	2,433,651	834,813	7,087,858
	FC	2	0	0	0	107	0	109
	<b>Total</b>	<b>2,307,349</b>	<b>596,423</b>	<b>500,626</b>	<b>414,998</b>	<b>2,433,758</b>	<b>834,813</b>	<b>7,087,967</b>
2025 Dec.	TC	2,021,462	477,319	456,645	399,842	2,653,546	833,582	6,842,396
	FC	7	0	0	0	322	0	329
	<b>Total</b>	<b>2,021,469</b>	<b>477,319</b>	<b>456,645</b>	<b>399,842</b>	<b>2,653,868</b>	<b>833,582</b>	<b>6,842,725</b>

\* 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 Dec.	TC	90,309	179,145	273,668	27,331	570,453
	FC	0	5	23	0	28
	<b>Total</b>	<b>90,309</b>	<b>179,150</b>	<b>273,691</b>	<b>27,331</b>	<b>570,481</b>
2025 March	TC	97,103	190,004	282,873	36,679	606,660
	FC	1	7	36	0	43
	<b>Total</b>	<b>97,104</b>	<b>190,010</b>	<b>282,909</b>	<b>36,679</b>	<b>606,702</b>
2025 June	TC	104,780	198,781	297,475	42,479	643,515
	FC	1	10	19	0	30
	<b>Total</b>	<b>104,781</b>	<b>198,791</b>	<b>297,494</b>	<b>42,479</b>	<b>643,545</b>
2025 Sept.	TC	119,810	225,302	348,323	50,554	743,990
	FC	6	31	120	0	157
	<b>Total</b>	<b>119,816</b>	<b>225,333</b>	<b>348,443</b>	<b>50,554</b>	<b>744,147</b>
2025 Dec.	TC	124,734	251,204	406,408	53,659	836,005
	FC	23	113	182	0	318
	<b>Total</b>	<b>124,757</b>	<b>251,317</b>	<b>406,590</b>	<b>53,659</b>	<b>836,323</b>

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2024 Dec.	TC	1,257,113	2,371,351	3,002,312	417,002	7,047,778
	FC	0	9	24	0	33
	<b>Total</b>	<b>1,257,113</b>	<b>2,371,360</b>	<b>3,002,336</b>	<b>417,002</b>	<b>7,047,811</b>
2025 March	TC	1,215,004	2,204,452	2,728,889	446,395	6,594,740
	FC	1	11	15	0	27
	<b>Total</b>	<b>1,215,005</b>	<b>2,204,463</b>	<b>2,728,904</b>	<b>446,395</b>	<b>6,594,767</b>
2025 June	TC	1,212,229	2,133,582	2,671,211	496,125	6,513,147
	FC	1	9	14	0	24
	<b>Total</b>	<b>1,212,230</b>	<b>2,133,591</b>	<b>2,671,225</b>	<b>496,125</b>	<b>6,513,171</b>
2025 Sept.	TC	1,302,928	2,304,532	2,955,666	524,732	7,087,858
	FC	6	42	61	0	109
	<b>Total</b>	<b>1,302,934</b>	<b>2,304,574</b>	<b>2,955,727</b>	<b>524,732</b>	<b>7,087,967</b>
2025 Dec.	TC	1,239,202	2,241,314	2,835,348	526,532	6,842,396
	FC	24	142	163	0	329
	<b>Total</b>	<b>1,239,226</b>	<b>2,241,456</b>	<b>2,835,511</b>	<b>526,532</b>	<b>6,842,725</b>

## 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 Dec.	TC	400,041	30,888	41,225	11,881	7,501	31,347	25,311	22,260	570,453
	FC	9	1	4	5	1	8	0	0	28
	<b>Total</b>	<b>400,050</b>	<b>30,890</b>	<b>41,229</b>	<b>11,885</b>	<b>7,502</b>	<b>31,355</b>	<b>25,311</b>	<b>22,260</b>	<b>570,481</b>
2025 March	TC	340,047	37,254	95,932	31,143	7,717	24,538	20,240	49,790	606,660
	FC	2	2	1	1	9	11	17	0	43
	<b>Total</b>	<b>340,049</b>	<b>37,256</b>	<b>95,933</b>	<b>31,144</b>	<b>7,726</b>	<b>24,548</b>	<b>20,256</b>	<b>49,790</b>	<b>606,702</b>
2025 June	TC	337,225	42,944	138,842	44,077	7,509	19,879	26,262	26,778	643,515
	FC	1	0	2	4	9	7	7	0	30
	<b>Total</b>	<b>337,225</b>	<b>42,944</b>	<b>138,844</b>	<b>44,081</b>	<b>7,519</b>	<b>19,886</b>	<b>26,268</b>	<b>26,778</b>	<b>643,545</b>
2025 Sept.	TC	375,016	49,805	149,939	52,996	34,420	30,709	25,321	25,785	743,990
	FC	25	3	12	26	14	63	14	0	157
	<b>Total</b>	<b>375,041</b>	<b>49,807</b>	<b>149,951</b>	<b>53,022</b>	<b>34,434</b>	<b>30,772</b>	<b>25,335</b>	<b>25,785</b>	<b>744,147</b>
2025 Dec.	TC	461,036	52,663	148,346	51,622	20,013	35,912	33,346	33,067	836,005
	FC	12	8	34	63	38	125	39	0	318
	<b>Total</b>	<b>461,048</b>	<b>52,672</b>	<b>148,380</b>	<b>51,685</b>	<b>20,051</b>	<b>36,037</b>	<b>33,385</b>	<b>33,067</b>	<b>836,323</b>

		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 Dec.	TC	5,252,830	559,265	683,556	209,301	28,988	38,539	20,272	255,027	7,047,778
	FC	9	2	7	8	1	6	0	0	33
	<b>Total</b>	<b>5,252,839</b>	<b>559,267</b>	<b>683,563</b>	<b>209,309</b>	<b>28,989</b>	<b>38,545</b>	<b>20,272</b>	<b>255,027</b>	<b>7,047,811</b>
2025 March	TC	4,272,851	526,025	835,176	382,499	46,421	19,324	14,519	497,925	6,594,740
	FC	6	2	2	2	5	6	4	0	27
	<b>Total</b>	<b>4,272,857</b>	<b>526,027</b>	<b>835,178</b>	<b>382,501</b>	<b>46,426</b>	<b>19,330</b>	<b>14,523</b>	<b>497,925</b>	<b>6,594,767</b>
2025 June	TC	3,917,817	501,082	1,219,404	557,708	52,928	15,618	18,098	230,492	6,513,147
	FC	2	0	3	6	8	3	2	0	24
	<b>Total</b>	<b>3,917,819</b>	<b>501,082</b>	<b>1,219,407</b>	<b>557,714</b>	<b>52,936</b>	<b>15,621</b>	<b>18,100</b>	<b>230,492</b>	<b>6,513,171</b>
2025 Sept.	TC	4,157,740	605,300	1,259,012	619,555	182,927	22,549	16,560	224,215	7,087,858
	FC	4	6	20	27	16	32	4	0	109
	<b>Total</b>	<b>4,157,744</b>	<b>605,306</b>	<b>1,259,032</b>	<b>619,582</b>	<b>182,943</b>	<b>22,581</b>	<b>16,564</b>	<b>224,215</b>	<b>7,087,967</b>
2025 Dec.	TC	4,204,222	492,458	1,195,740	557,466	75,418	24,283	20,391	272,418	6,842,396
	FC	23	24	58	81	44	88	11	0	329
	<b>Total</b>	<b>4,204,245</b>	<b>492,482</b>	<b>1,195,798</b>	<b>557,547</b>	<b>75,462</b>	<b>24,371</b>	<b>20,402</b>	<b>272,418</b>	<b>6,842,725</b>

## ***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 Colendi Bank A.Ş.
- 11 Denizbank A.Ş.
- 12 Enpara Bank A.Ş.
- 13 Fibabanka A.Ş.
- 14 HSBC Bank A.Ş.
- 15 ICBC Turkey Bank A.Ş.
- 16 ING Bank A.Ş.
- 17 İller Bankası A.Ş.
- 18 Nurol Yatırım Bankası A.Ş.
- 19 Odea Bank A.Ş.
- 20 Pasha Yatırım Bankası A.Ş.
- 21 QNB Bank A.Ş.
- 22 Şekerbank T.A.Ş.
- 23 Tera Yatırım Bankası A.Ş.
- 24 Turkland Bank A.Ş.
- 25 Türk Ekonomi Bankası A.Ş.
- 26 Türk Eximbank
- 27 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 28 Türkiye Garanti Bankası A.Ş.
- 29 Türkiye Halk Bankası A.Ş.
- 30 Türkiye İş Bankası A.Ş.
- 31 Türkiye Sınai Kalkınma Bankası A.Ş.
- 32 Türkiye Vakıflar Bankası A.Ş.
- 33 Yapı ve Kredi Bankası A.Ş.
- 34 Ziraat Dinamik Banka A.Ş.

### **\*Publication Periods of the Report:**

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

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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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