



Consumer Loans and Housing Loans

September 2017

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November 2017



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
2016	TC	41.099	2.327.225	12	894
Sept.	FC	4	41	0	0
	Total	41.103	2.327.266	12	894
2016	TC	60.621	2.758.372	18	774
Dec.	FC	5	56	0	0
	Total	60.626	2.758.428	18	774
2017	TC	54.645	2.533.162	15	746
March	FC	5	43	0	0
	Total	54.650	2.533.205	15	746
2017	TC	55.350	2.646.497	14	845
June	FC	6	54	0	0
	Total	55.356	2.646.551	14	845
2017	TC	55.930	2.839.986	15	846
Sept.	FC	9	73	0	0
	Total	55.939	2.840.059	15	846

Periods		Loans Outstanding***			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2016	TC	302.106	19.602.384	408	11.374
Sept.	FC	149	1.129	0	3
	Total	302.256	19.603.513	409	11.377
2016	TC	318.270	20.052.097	272	10.428
Dec.	FC	168	433	0	3
	Total	318.438	20.052.530	272	10.431
2017	TC	331.807	20.163.296	361	11.198
March	FC	168	1.141	0	3
	Total	331.975	20.164.437	361	11.202
2017	TC	346.957	19.920.187	380	10.784
June	FC	165	1.133	0	3
	Total	347.122	19.921.320	380	10.786
2017	TC	362.705	19.612.504	297	10.742
Sept.	FC	165	1.152	0	3
	Total	362.870	19.613.656	297	10.745

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
2016	TC	1.037	13.214	26.839	9	41.099
Sept.	FC	2	1	1	0	4
	Total	1.039	13.215	26.840	9	41.103
2016	TC	1.703	19.375	39.531	11	60.621
Dec.	FC	2	3	1	0	5
	Total	1.705	19.378	39.532	11	60.626
2017	TC	1.113	18.814	34.705	12	54.645
March	FC	3	1	1	0	5
	Total	1.116	18.815	34.706	12	54.650
2017	TC	1.306	17.787	36.247	10	55.350
June	FC	2	3	1	0	6
	Total	1.307	17.790	36.248	10	55.356
2017	TC	1.288	16.337	38.296	10	55.930
Sept.	FC	2	6	1	0	9
	Total	1.289	16.343	38.297	10	55.939

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
2016	TC	26.002	115.174	2.184.827	1.222	2.327.225
Sept.	FC	23	5	13	0	41
	Total	26.025	115.179	2.184.840	1.222	2.327.266
2016	TC	41.820	151.003	2.564.319	1.230	2.758.372
Dec.	FC	25	16	15	0	56
	Total	41.845	151.019	2.564.334	1.230	2.758.428
2017	TC	25.477	134.205	2.372.349	1.131	2.533.162
March	FC	21	7	14	1	43
	Total	25.498	134.212	2.372.363	1.132	2.533.205
2017	TC	29.333	125.075	2.490.882	1.207	2.646.497
June	FC	25	10	18	1	54
	Total	29.358	125.085	2.490.900	1.208	2.646.551
2017	TC	28.605	123.648	2.686.530	1.203	2.839.986
Sept.	FC	21	26	25	1	73
	Total	28.626	123.674	2.686.555	1.204	2.840.059

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
2016	TC	5.669	147.208	149.195	34	302.106
Sept.	FC	17	110	22	0	149
	Total	5.686	147.318	149.218	34	302.256
2016	TC	6.070	156.080	156.113	7	318.270
Dec.	FC	19	123	26	0	168
	Total	6.089	156.203	156.139	7	318.438
2017	TC	5.902	164.379	161.509	16	331.807
March	FC	20	122	26	0	168
	Total	5.922	164.501	161.536	16	331.975
2017	TC	5.916	171.878	169.149	15	346.957
June	FC	21	116	29	0	165
	Total	5.936	171.993	169.177	15	347.122
2017	TC	5.946	177.875	178.869	14	362.705
Sept.	FC	21	117	28	0	165
	Total	5.967	177.991	178.897	14	362.870

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
2016	TC	244.163	2.074.858	17.279.421	3.942	19.602.384
Sept.	FC	504	289	336	0	1.129
	Total	244.667	2.075.147	17.279.757	3.942	19.603.513
2016	TC	244.359	2.078.503	17.728.799	436	20.052.097
Dec.	FC	187	203	43	0	433
	Total	244.546	2.078.706	17.728.842	436	20.052.530
2017	TC	239.424	2.188.541	17.734.908	423	20.163.296
March	FC	449	282	410	0	1.141
	Total	239.873	2.188.823	17.735.318	423	20.164.437
2017	TC	235.099	2.231.157	17.453.560	371	19.920.187
June	FC	446	277	410	0	1.133
	Total	235.545	2.231.434	17.453.970	371	19.921.320
2017	TC	231.821	2.276.997	17.103.258	428	19.612.504
Sept.	FC	432	282	438	0	1.152
	Total	232.253	2.277.279	17.103.696	428	19.613.656

* 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
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
2017	TC	16	88	737	4	845
June	FC	0	0	0	0	0
	Total	16	88	737	4	845
2017	TC	18	96	728	4	846
Sept.	FC	0	0	0	0	0
	Total	18	96	728	4	846

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2017	TC	35.157	6.516	8.965	4.712	55.350
June	FC	3	2	0	0	6
	Total	35.160	6.518	8.965	4.712	55.356
2017	TC	35.377	6.117	9.011	5.426	55.930
Sept.	FC	7	1	0	1	9
	Total	35.384	6.118	9.011	5.427	55.939

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2017	TC	1.679.080	225.990	437.481	303.946	2.646.497
June	FC	27	21	5	1	54
	Total	1.679.107	226.011	437.486	303.947	2.646.551
2017	TC	1.813.134	230.214	460.512	336.126	2.839.986
Sept.	FC	43	15	5	10	73
	Total	1.813.177	230.229	460.517	336.136	2.840.059

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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	2.598	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
2017	TC	3.793	16.248	27.497	6.153	1.465	192	55.350
June	FC	0	2	3	1	0	0	6
	Total	3.793	16.250	27.500	6.154	1.465	192	55.356
2017	TC	4.024	16.297	27.445	6.325	1.491	348	55.930
Sept.	FC	0	3	5	1	0	0	9
	Total	4.025	16.300	27.450	6.326	1.491	348	55.939

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2017	TC	346.516	769.339	1.122.506	310.789	85.380	11.967	2.646.497
June	FC	1	14	33	4	2	0	54
	Total	346.517	769.353	1.122.539	310.793	85.382	11.967	2.646.551
2017	TC	278.786	860.262	1.280.198	316.986	87.520	16.234	2.839.986
Sept.	FC	1	27	40	4	1	0	73
	Total	278.787	860.289	1.280.238	316.990	87.521	16.234	2.840.059

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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	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
2017	TC	11.001	6.710	5.676	8.564	17.104	6.295	55.350
June	FC	0	0	0	1	5	0	6
	Total	11.001	6.710	5.676	8.564	17.109	6.295	55.356
2017	TC	11.957	6.725	5.448	7.451	16.174	8.176	55.930
Sept.	FC	0	0	0	1	7	0	9
	Total	11.957	6.725	5.448	7.453	16.180	8.176	55.939

		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	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
2017	TC	734.024	462.606	288.986	284.912	549.625	326.344	2.646.497
June	FC	3	1	2	6	42	0	54
	Total	734.027	462.607	288.988	284.918	549.667	326.344	2.646.551
2017	TC	860.718	453.277	293.034	282.223	584.953	365.781	2.839.986
Sept.	FC	3	1	5	17	47	0	73
	Total	860.721	453.278	293.039	282.240	585.000	365.781	2.840.059

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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	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
2017	TC	11.805	18.502	19.902	5.142	55.350
June	FC	0	1	4	0	6
	Total	11.805	18.503	19.906	5.142	55.356
2017	TC	11.774	18.395	19.962	5.799	55.930
Sept.	FC	0	2	6	0	9
	Total	11.775	18.397	19.968	5.799	55.939

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2017	TC	602.069	921.652	731.279	391.497	2.646.497
June	FC	1	12	41	0	54
	Total	602.070	921.664	731.320	391.497	2.646.551
2017	TC	648.466	990.626	808.054	392.840	2.839.986
Sept.	FC	2	20	51	0	73
	Total	648.468	990.646	808.105	392.840	2.840.059

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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	2.676	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
2017	TC	3.255	1.550	5.075	8.979	16.273	4.887	15.242	89	55.350
June	FC	0	0	0	1	1	1	2	0	6
	Total	3.255	1.550	5.075	8.980	16.274	4.889	15.244	89	55.356
2017	TC	3.792	1.733	5.533	9.314	16.604	4.736	14.115	103	55.930
Sept.	FC	0	0	0	1	0	3	4	0	9
	Total	3.792	1.733	5.534	9.314	16.604	4.739	14.119	103	55.939

		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	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
2017	TC	490.704	154.977	423.362	495.852	707.971	135.915	226.377	11.339	2.646.497
June	FC	7	1	5	8	5	17	11	0	54
	Total	490.711	154.978	423.367	495.860	707.976	135.932	226.388	11.339	2.646.551
2017	TC	571.091	176.506	460.470	520.678	716.616	143.263	238.578	12.785	2.839.986
Sept.	FC	4	0	9	8	6	27	19	0	73
	Total	571.095	176.506	460.479	520.686	716.622	143.290	238.597	12.785	2.840.059

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.
- 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 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 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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