



Consumer Loans and Housing Loans

December 2017

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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	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
2017	TC	54,401	2,780,999	18	916
Dec.	FC	15	83	0	0
	Total	54,415	2,781,082	18	916

	Loans Outstanding***			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
	318,270	20,052,097	272	10,428
	168	433	0	3
	318,438	20,052,530	272	10,431
	331,807	20,163,296	361	11,198
	168	1,141	0	3
	331,975	20,164,437	361	11,202
	346,957	19,920,187	380	10,784
	165	1,133	0	3
	347,122	19,921,320	380	10,786
	362,705	19,612,504	297	10,742
	165	1,152	0	3
	362,870	19,613,656	297	10,745
	374,647	20,587,577	284	10,655
	191	1,165	0	3
	374,838	20,588,742	284	10,658

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	1,703	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
2017	TC	1,844	15,496	37,050	10	54,401
Dec.	FC	4	4	6	0	15
	Total	1,848	15,501	37,056	10	54,415

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
	41,820	151,003	2,564,319	1,230	2,758,372
	25	16	15	0	56
	41,845	151,019	2,564,334	1,230	2,758,428
	25,477	134,205	2,372,349	1,131	2,533,162
	21	7	14	1	43
	25,498	134,212	2,372,363	1,132	2,533,205
	29,333	125,075	2,490,882	1,207	2,646,497
	25	10	18	1	54
	29,358	125,085	2,490,900	1,208	2,646,551
	28,605	123,648	2,686,530	1,203	2,839,986
	21	26	25	1	73
	28,626	123,674	2,686,555	1,204	2,840,059
	40,751	112,575	2,626,471	1,202	2,780,999
	41	17	21	4	83
	40,792	112,592	2,626,492	1,206	2,781,082

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
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
2017	TC	6,457	182,375	185,801	15	374,647
Dec.	FC	25	130	37	0	191
	Total	6,481	182,505	185,837	15	374,838

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
	244,359	2,078,503	17,728,799	436	20,052,097
	187	203	43	0	433
	244,546	2,078,706	17,728,842	436	20,052,530
	239,424	2,188,541	17,734,908	423	20,163,296
	449	282	410	0	1,141
	239,873	2,188,823	17,735,318	423	20,164,437
	235,099	2,231,157	17,453,560	371	19,920,187
	446	277	410	0	1,133
	235,545	2,231,434	17,453,970	371	19,921,320
	231,821	2,276,997	17,103,258	428	19,612,504
	432	282	438	0	1,152
	232,253	2,277,279	17,103,696	428	19,613,656
	235,883	2,300,907	18,050,345	442	20,587,577
	444	297	424	0	1,165
	236,327	2,301,204	18,050,769	442	20,588,742

* 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 Turkey

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
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
2017	TC	16	93	804	3	916
Dec.	FC	0	0	0	0	0
	Total	16	93	804	3	916

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2017	TC	34,540	6,597	7,985	5,279	54,401
Dec.	FC	12	2	0	1	15
	Total	34,552	6,598	7,985	5,280	54,415

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2017	TC	1,830,107	241,102	388,371	321,419	2,780,999
Dec.	FC	48	23	1	11	83
	Total	1,830,155	241,125	388,372	321,430	2,781,082

The Banks Association of Turkey

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
2016 Dec.	TC	3,377	17,316	30,763	7,194	1,788	182	60,621
	FC	0	2	2	1	0	0	5
	Total	3,377	17,318	30,765	7,195	1,788	182	60,626
2017 March	TC	3,776	15,950	26,736	6,425	1,509	248	54,645
	FC	0	1	4	0	0	0	5
	Total	3,777	15,952	26,740	6,425	1,509	248	54,650
2017 June	TC	3,793	16,248	27,497	6,153	1,465	192	55,350
	FC	0	2	3	1	0	0	6
	Total	3,793	16,250	27,500	6,154	1,465	192	55,356
2017 Sept.	TC	4,024	16,297	27,445	6,325	1,491	348	55,930
	FC	0	3	5	1	0	0	9
	Total	4,025	16,300	27,450	6,326	1,491	348	55,939
2017 Dec.	TC	3,940	15,424	26,514	6,394	1,662	466	54,401
	FC	0	3	10	1	0	0	15
	Total	3,940	15,428	26,523	6,395	1,662	466	54,415

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2016 Dec.	TC	229,570	821,927	1,265,455	341,359	91,855	8,206	2,758,372
	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 March	TC	246,210	752,400	1,125,554	314,058	81,549	13,391	2,533,162
	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 June	TC	346,516	769,339	1,122,506	310,789	85,380	11,967	2,646,497
	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 Sept.	TC	278,786	860,262	1,280,198	316,986	87,520	16,234	2,839,986
	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
2017 Dec.	TC	288,337	859,296	1,226,718	303,458	86,452	16,738	2,780,999
	FC	2	24	42	10	5	0	83
	Total	288,339	859,320	1,226,760	303,468	86,457	16,738	2,781,082

The Banks Association of Turkey

Consumer Loans and Housing Loans

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	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
2017	TC	12,060	5,853	4,861	7,117	18,130	6,379	54,401
Dec.	FC	2	0	0	1	11	0	15
	Total	12,062	5,854	4,861	7,118	18,141	6,379	54,415

		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	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
2017	TC	848,143	393,023	268,599	268,065	599,184	403,985	2,780,999
Dec.	FC	10	3	4	10	55	1	83
	Total	848,153	393,026	268,603	268,075	599,239	403,986	2,781,082

The Banks Association of Turkey

Consumer Loans and Housing Loans

5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2017	TC	10,510	18,419	19,839	5,633	54,401
Dec.	FC	0	3	11	0	15
	Total	10,510	18,423	19,850	5,633	54,415

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2017	TC	580,717	966,553	820,287	413,442	2,780,999
Dec.	FC	5	31	47	0	83
	Total	580,722	966,584	820,334	413,442	2,781,082

The Banks Association of Turkey

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
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
2017	TC	4,481	1,756	5,511	8,775	16,028	4,848	12,975	27	54,401
Dec.	FC	1	0	0	1	1	4	8	0	15
	Total	4,481	1,756	5,511	8,775	16,029	4,851	12,984	27	54,415

		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	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
2017	TC	653,493	174,109	438,149	476,689	677,660	142,077	216,728	2,096	2,780,999
Dec.	FC	4	0	3	13	11	36	16	0	83
	Total	653,497	174,109	438,152	476,702	677,671	142,113	216,744	2,096	2,781,082

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 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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