

Consumer Loans and Housing Loans Statistics

June 2018

Report Code: DE01
September 2018



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
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	940
Dec.	FC	15	83	0	0
	Total	54,415	2,781,082	18	940
2018	TC	51,555	2,813,744	26	766
March	FC	13	79	0	0
	Total	51,567	2,813,823	26	766
2018	TC	54,614	2,653,961	24	606
June	FC	11	51	0	0
	Total	54,625	2,654,012	24	606

	Loans Outstanding****			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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	
383,628	20,999,399	255	10,572	
228	1,156	0	4	
383,855	21,000,555	255	10,576	
395,189	20,366,400	310	10,254	
245	1,092	0	4	
395,434	20,367,492	310	10,259	

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
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
2018	TC	1,348	12,705	37,491	10	51,555
March	FC	3	8	2	0	13
	Total	1,351	12,713	37,493	10	51,567
2018	TC	1,320	17,294	35,988	12	54,614
June	FC	1	9	1	0	11
	Total	1,321	17,303	35,989	12	54,625

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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	
27,362	90,764	2,694,505	1,113	2,813,744	
24	24	31	0	79	
27,386	90,788	2,694,536	1,113	2,813,823	
25,209	119,691	2,507,992	1,069	2,653,961	
8	23	20	0	51	
25,217	119,714	2,508,012	1,069	2,654,012	

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2018	TC	6,499	184,287	192,826	15	383,628
March	FC	26	138	63	0	228
	Total	6,526	184,425	192,889	15	383,855
2018	TC	6,415	190,647	198,110	17	395,189
June	FC	27	151	67	0	245
	Total	6,441	190,799	198,177	17	395,434

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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	
488,579	2,047,305	18,463,080	435	20,999,399	
418	301	437	0	1,156	
488,997	2,047,606	18,463,517	435	21,000,555	
224,936	2,335,731	17,805,338	395	20,366,400	
392	293	407	0	1,092	
225,328	2,336,024	17,805,745	395	20,367,492	

* 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.

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
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	98	822	3	940
Dec.	FC	0	0	0	0	0
	Total	16	98	822	3	940
2018	TC	16	90	656	3	766
March	FC	0	0	0	0	0
	Total	16	90	656	3	766
2018	TC	9	57	541	0	606
June	FC	0	0	0	0	0
	Total	9	57	541	0	606

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	33,329	5,957	7,279	4,990	51,555
March	FC	10	2	0	1	13
	Total	33,339	5,959	7,279	4,990	51,567
2018	TC	36,769	5,815	7,166	4,864	54,614
June	FC	6	4	0	1	11
	Total	36,776	5,818	7,166	4,865	54,625

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	1,850,795	241,371	402,354	319,224	2,813,744
March	FC	50	19	4	6	79
	Total	1,850,845	241,390	402,358	319,230	2,813,823
2018	TC	1,781,940	218,938	358,141	294,942	2,653,961
June	FC	30	10	2	9	51
	Total	1,781,970	218,948	358,143	294,951	2,654,012

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
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
2017	TC	3,940	15,424	26,514	6,394	1,662	466	54,401
Dec.	FC	0	3	10	1	0	0	15
	Total	3,940	15,428	26,523	6,395	1,662	466	54,415
2018	TC	4,125	14,803	24,848	5,960	1,501	319	51,555
March	FC	0	6	5	0	1	0	13
	Total	4,125	14,809	24,854	5,960	1,501	319	51,567
2018	TC	4,310	16,564	26,465	5,635	1,410	230	54,614
June	FC	0	1	9	1	0	0	11
	Total	4,310	16,565	26,474	5,636	1,410	230	54,625

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2017	TC	288,337	859,296	1,226,718	303,458	86,452	16,738	2,780,999
Dec.	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
2018	TC	306,270	859,504	1,235,992	313,908	79,193	18,877	2,813,744
March	FC	2	32	40	3	2	0	79
	Total	306,272	859,536	1,236,032	313,911	79,195	18,877	2,813,823
2018	TC	345,504	860,368	1,097,895	264,502	71,366	14,326	2,653,961
June	FC	0	7	38	4	1	1	51
	Total	345,504	860,375	1,097,933	264,506	71,367	14,327	2,654,012

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
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
2018	TC	11,591	5,493	4,644	7,092	16,567	6,166	51,555
March	FC	0	0	0	1	11	0	13
	Total	11,591	5,493	4,645	7,093	16,578	6,166	51,567
2018	TC	12,150	5,331	4,788	7,035	16,556	8,754	54,614
June	FC	1	0	0	3	6	1	11
	Total	12,151	5,331	4,788	7,038	16,562	8,755	54,625

		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
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
2018	TC	810,138	396,409	274,456	286,730	591,884	454,127	2,813,744
March	FC	4	0	5	8	62	0	79
	Total	810,142	396,409	274,461	286,738	591,946	454,127	2,813,823
2018	TC	791,613	350,208	260,192	262,412	569,915	419,621	2,653,961
June	FC	5	1	3	11	25	6	51
	Total	791,618	350,209	260,195	262,423	569,940	419,627	2,654,012

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
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
2018	TC	10,259	17,913	18,216	5,167	51,555
March	FC	0	3	9	0	13
	Total	10,260	17,917	18,224	5,167	51,567
2018	TC	10,283	18,476	21,512	4,343	54,614
June	FC	0	2	9	0	11
	Total	10,283	18,478	21,521	4,343	54,625

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2018	TC	587,094	968,649	791,782	466,219	2,813,744
March	FC	3	23	53	0	79
	Total	587,097	968,672	791,835	466,219	2,813,823
2018	TC	549,634	924,902	808,913	370,512	2,653,961
June	FC	2	13	35	1	51
	Total	549,636	924,915	808,948	370,513	2,654,012

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
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
2018	TC	4,336	1,844	5,351	8,373	16,212	4,301	11,105	33	51,555
March	FC	0	0	0	1	4	5	3	0	13
	Total	4,336	1,844	5,351	8,374	16,216	4,306	11,108	33	51,567
2018	TC	4,261	1,906	5,403	8,217	15,703	5,039	14,056	29	54,614
June	FC	0	0	0	0	0	2	8	0	11
	Total	4,261	1,906	5,404	8,218	15,703	5,042	14,064	29	54,625

		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
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
2018	TC	685,388	198,225	425,352	461,146	699,973	137,533	203,779	2,349	2,813,744
March	FC	4	0	2	13	14	36	10	0	79
	Total	685,392	198,225	425,354	461,159	699,987	137,569	203,789	2,349	2,813,823
2018	TC	650,681	194,211	408,949	428,716	641,234	126,818	200,585	2,768	2,653,961
June	FC	6	0	2	4	3	17	19	0	51
	Total	650,687	194,211	408,951	428,720	641,237	126,835	200,604	2,768	2,654,012

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.

-
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 Turkey 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 Turkey.