

Consumer Loans and Housing Loans Statistics

September 2018

Report Code: DE01

December 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	55,930	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
2018	TC	33,832	2,201,283	33	652
Sept.	FC	1	11	0	0
	Total	33,833	2,201,294	33	652

	Loans Outstanding***			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
	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
	389,604	20,095,542	343	10,916
	201	975	0	6
	389,806	20,096,517	343	10,922

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	1,288	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
2018	TC	777	7,367	25,676	12	33,832
Sept.	FC	0	0	0	0	1
	Total	777	7,368	25,677	12	33,833

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
	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
	14,651	54,733	2,130,850	1,049	2,201,283
	4	1	6	0	11
	14,655	54,734	2,130,856	1,049	2,201,294

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
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
2018	TC	5,884	187,300	196,401	19	389,604
Sept.	FC	31	85	85	0	201
	Total	5,915	187,386	196,486	19	389,806

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
	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
	199,650	2,319,467	17,575,999	426	20,095,542
	328	270	377	0	975
	199,978	2,319,737	17,576,376	426	20,096,517

* 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
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
2018	TC	59	60	533	0	652
Sept.	FC	0	0	0	0	0
	Total	59	60	533	0	652

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	22,486	3,177	5,161	3,008	33,832
Sept.	FC	0	1	0	0	1
	Total	22,487	3,178	5,161	3,008	33,833

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	1,476,823	164,620	316,914	242,926	2,201,283
Sept.	FC	4	3	0	4	11
	Total	1,476,827	164,623	316,914	242,930	2,201,294

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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
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
2018 March	TC	4,125	14,803	24,848	5,960	1,501	319	51,555
	FC	0	6	5	0	1	0	13
	Total	4,125	14,809	24,854	5,960	1,501	319	51,567
2018 June	TC	4,310	16,564	26,465	5,635	1,410	230	54,614
	FC	0	1	9	1	0	0	11
	Total	4,310	16,565	26,474	5,636	1,410	230	54,625
2018 Sept.	TC	3,017	9,648	15,955	4,006	1,048	158	33,832
	FC	0	0	1	0	0	0	1
	Total	3,017	9,648	15,956	4,006	1,048	158	33,833

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2018 March	TC	306,270	859,504	1,235,992	313,908	79,193	18,877	2,813,744
	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 June	TC	345,504	860,368	1,097,895	264,502	71,366	14,326	2,653,961
	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
2018 Sept.	TC	244,372	663,768	958,218	258,448	66,992	9,485	2,201,283
	FC	0	1	8	0	1	1	11
	Total	244,372	663,769	958,226	258,448	66,993	9,486	2,201,294

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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
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
2018	TC	9,070	3,473	3,016	4,040	9,460	4,773	33,832
Sept.	FC	0	0	0	0	1	1	1
	Total	9,070	3,473	3,016	4,040	9,461	4,773	33,833

		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	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
2018	TC	673,316	293,737	218,624	215,567	481,140	318,899	2,201,283
Sept.	FC	2	0	0	0	5	4	11
	Total	673,318	293,737	218,624	215,567	481,145	318,903	2,201,294

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2018	TC	7,091	11,533	12,338	2,870	33,832
Sept.	FC	0	0	1	0	1
	Total	7,091	11,534	12,339	2,870	33,833

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2018	TC	485,558	755,021	664,803	295,901	2,201,283
Sept.	FC	0	4	6	1	11
	Total	485,558	755,025	664,809	295,902	2,201,294

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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
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
2018	TC	4,278	1,612	4,295	7,088	8,108	2,679	5,739	33	33,832
Sept.	FC	0	0	0	0	0	0	0	0	1
	Total	4,278	1,612	4,295	7,088	8,108	2,680	5,739	33	33,833

		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	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
2018	TC	665,221	161,273	354,022	430,070	394,099	91,609	102,648	2,342	2,201,283
Sept.	FC	3	1	0	1	2	3	1	0	11
	Total	665,224	161,274	354,022	430,071	394,101	91,612	102,649	2,342	2,201,294

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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