

Consumer Loans and Housing Loans Statistics

March 2019

Report Code: DE01

July 2019



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
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
2018	TC	22.298	1.949.495	48	884
Dec.	FC	3	15	0	0
	Total	22.301	1.949.510	48	884
2019	TC	45.372	2.711.916	37	466
March	FC	6	27	0	0
	Total	45.377	2.711.943	37	466

	Loans Outstanding***			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
	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	20.103.066	343	10.916
	201	975	0	6
	389.806	20.104.041	343	10.922
	373.309	20.060.675	495	11.322
	166	617	0	5
	373.475	20.061.292	495	11.327
	377.020	19.371.862	456	11.987
	168	830	0	5
	377.188	19.372.692	456	11.993

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
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
2018	TC	1.138	1.835	19.314	11	22.298
Dec.	FC	1	2	0	0	3
	Total	1.139	1.837	19.314	11	22.301
2019	TC	894	5.918	38.551	9	45.372
March	FC	3	2	0	0	6
	Total	897	5.920	38.551	9	45.377

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
	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
	23.555	16.631	1.908.238	1.071	1.949.495
	5	6	4	0	15
	23.560	16.637	1.908.242	1.071	1.949.510
	15.395	42.372	2.653.097	1.052	2.711.916
	13	7	7	0	27
	15.408	42.379	2.653.104	1.052	2.711.943

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
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
2018	TC	5.713	179.951	187.628	18	373.309
Dec.	FC	27	69	69	0	166
	Total	5.740	180.020	187.697	18	373.475
2019	TC	5.346	175.961	195.697	17	377.020
March	FC	26	72	70	0	168
	Total	5.372	176.033	195.767	17	377.188

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
	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
	207.174	2.319.467	17.575.999	426	20.103.066
	328	270	377	0	975
	207.502	2.319.737	17.576.376	426	20.104.041
	220.726	2.282.331	17.557.095	523	20.060.675
	254	231	132	0	617
	220.980	2.282.562	17.557.227	523	20.061.292
	184.285	2.246.752	16.940.382	443	19.371.862
	275	246	309	0	830
	184.560	2.246.998	16.940.691	443	19.372.692

* 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
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
2018	TC	18	76	790	0	884
Dec.	FC	0	0	0	0	0
	Total	18	76	790	0	884
2019	TC	4	53	408	0	466
March	FC	0	0	0	0	0
	Total	4	53	408	0	466

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	13.707	2.327	3.769	2.495	22.298
Dec.	FC	2	0	0	1	3
	Total	13.710	2.327	3.769	2.496	22.301
2019	TC	31.001	4.003	5.907	4.461	45.372
March	FC	5	0	0	1	6
	Total	31.005	4.003	5.907	4.462	45.377

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	1.241.513	146.925	300.470	260.587	1.949.495
Dec.	FC	11	0	0	4	15
	Total	1.241.524	146.925	300.470	260.591	1.949.510
2019	TC	1.798.232	193.386	389.432	330.866	2.711.916
March	FC	23	0	0	4	27
	Total	1.798.255	193.386	389.432	330.870	2.711.943

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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
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
2018 Dec.	TC	1.784	5.823	10.418	3.083	1.052	138	22.298
	FC	0	1	1	0	0	0	3
	Total	1.784	5.824	10.420	3.083	1.052	138	22.301
2019 March	TC	4.398	12.565	21.190	5.549	1.435	234	45.372
	FC	0	1	4	0	0	0	6
	Total	4.398	12.567	21.193	5.550	1.435	234	45.377

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2018 Dec.	TC	187.595	568.593	851.530	255.651	78.500	7.626	1.949.495
	FC	0	5	8	2	0	0	15
	Total	187.595	568.598	851.538	255.653	78.500	7.626	1.949.510
2019 March	TC	277.229	802.782	1.205.875	327.634	86.951	11.445	2.711.916
	FC	0	5	18	4	0	0	27
	Total	277.229	802.787	1.205.893	327.638	86.951	11.445	2.711.943

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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
2018 March	TC	11.591	5.493	4.644	7.092	16.567	6.166	51.555
	FC	0	0	0	1	11	0	13
	Total	11.591	5.493	4.645	7.093	16.578	6.166	51.567
2018 June	TC	12.150	5.331	4.788	7.035	16.556	8.754	54.614
	FC	1	0	0	3	6	1	11
	Total	12.151	5.331	4.788	7.038	16.562	8.755	54.625
2018 Sept.	TC	9.070	3.473	3.016	4.040	9.460	4.773	33.832
	FC	0	0	0	0	1	1	1
	Total	9.070	3.473	3.016	4.040	9.461	4.773	33.833
2018 Dec.	TC	7.119	2.210	1.753	2.248	5.962	3.007	22.298
	FC	1	0	0	0	1	1	3
	Total	7.119	2.210	1.753	2.249	5.963	3.008	22.301
2019 March	TC	10.106	3.124	4.234	4.824	16.863	6.220	45.372
	FC	1	0	0	1	3	2	6
	Total	10.107	3.124	4.234	4.825	16.865	6.222	45.377

		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
2018 March	TC	810.138	396.409	274.456	286.730	591.884	454.127	2.813.744
	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 June	TC	791.613	350.208	260.192	262.412	569.915	419.621	2.653.961
	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 Sept.	TC	673.316	293.737	218.624	215.567	481.140	318.899	2.201.283
	FC	2	0	0	0	5	4	11
	Total	673.318	293.737	218.624	215.567	481.145	318.903	2.201.294
2018 Dec.	TC	613.408	238.789	178.549	184.301	376.354	358.094	1.949.495
	FC	2	1	0	2	5	5	15
	Total	613.410	238.790	178.549	184.303	376.359	358.099	1.949.510
2019 March	TC	698.161	248.658	294.469	268.394	703.710	498.524	2.711.916
	FC	3	0	1	3	10	10	27
	Total	698.164	248.658	294.470	268.397	703.720	498.534	2.711.943

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2018	TC	4.553	7.448	7.840	2.457	22.298
Dec.	FC	0	1	2	0	3
	Total	4.553	7.448	7.842	2.457	22.301
2019	TC	8.617	15.371	16.919	4.465	45.372
March	FC	0	2	4	0	6
	Total	8.617	15.373	16.923	4.465	45.377

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2018	TC	409.524	634.180	568.666	337.125	1.949.495
Dec.	FC	2	4	9	0	15
	Total	409.526	634.184	568.675	337.125	1.949.510
2019	TC	547.561	897.516	813.062	453.777	2.711.916
March	FC	0	10	17	0	27
	Total	547.561	897.526	813.079	453.777	2.711.943

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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
2018 March	TC	4.336	1.844	5.351	8.373	16.212	4.301	11.105	33	51.555
	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 June	TC	4.261	1.906	5.403	8.217	15.703	5.039	14.056	29	54.614
	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 Sept.	TC	4.278	1.612	4.295	7.088	8.108	2.679	5.739	33	33.832
	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
2018 Dec.	TC	5.030	1.540	3.429	8.419	1.459	1.414	968	40	22.298
	FC	0	0	1	0	0	1	1	0	3
	Total	5.030	1.540	3.430	8.419	1.459	1.415	969	40	22.301
2019 March	TC	5.437	2.435	5.838	13.553	3.990	9.554	4.505	61	45.372
	FC	0	0	0	0	0	5	1	0	6
	Total	5.437	2.435	5.838	13.553	3.990	9.559	4.505	61	45.377

		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
2018 March	TC	685.388	198.225	425.352	461.146	699.973	137.533	203.779	2.349	2.813.744
	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 June	TC	650.681	194.211	408.949	428.716	641.234	126.818	200.585	2.768	2.653.961
	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 Sept.	TC	665.221	161.273	354.022	430.070	394.099	91.609	102.648	2.342	2.201.283
	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
2018 Dec.	TC	757.698	154.250	298.248	556.804	92.554	72.811	14.289	2.842	1.949.495
	FC	1	0	4	2	0	5	3	0	15
	Total	757.699	154.250	298.252	556.806	92.554	72.816	14.292	2.842	1.949.510
2019 March	TC	819.536	234.501	415.323	686.730	176.522	305.027	69.559	4.717	2.711.916
	FC	3	0	2	1	1	18	2	0	27
	Total	819.539	234.501	415.325	686.731	176.523	305.045	69.561	4.717	2.711.943

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 ve Yatırım 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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