

Consumer Loans and Housing Loans Statistics

June 2019

Report Code: DE01

September 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	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
2018	TC	37,544	2,370,867	34	771
June	FC	9	38	0	0
	Total	37,552	2,370,905	34	771

Loans Outstanding***			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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
375,970	19,733,782	468	12,478
169	811	0	5
376,139	19,734,593	468	12,483

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	1,320	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
2018	TC	820	6,787	29,929	8	37,544
June	FC	4	4	1	0	9
	Total	824	6,790	29,931	8	37,552

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
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
13,538	46,777	2,309,731	821	2,370,867
13	12	13	0	38
13,551	46,789	2,309,744	821	2,370,905

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
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
2018	TC	4,921	173,047	197,986	16	375,970
June	FC	27	72	70	0	169
	Total	4,948	173,119	198,056	16	376,139

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans ****	Others *****	Total
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
170,290	2,229,962	17,333,022	508	19,733,782
258	253	300	0	811
170,548	2,230,215	17,333,322	508	19,734,593

* 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
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
2018	TC	18	127	626	0	771
June	FC	0	0	0	0	0
	Total	18	127	626	0	771

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	25,918	3,756	6,095	1,776	37,544
June	FC	6	2	0	0	9
	Total	25,924	3,758	6,095	1,776	37,552

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2018	TC	1,630,504	179,738	459,611	101,014	2,370,867
June	FC	28	6	0	4	38
	Total	1,630,532	179,744	459,611	101,018	2,370,905

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
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
2018	TC	3,017	9,648	15,955	4,006	1,048	158	33,832
Sept.	FC	0	0	1	0	0	0	1
	Total	3,017	9,648	15,956	4,006	1,048	158	33,833
2018	TC	1,784	5,823	10,418	3,083	1,052	138	22,298
Dec.	FC	0	1	1	0	0	0	3
	Total	1,784	5,824	10,420	3,083	1,052	138	22,301
2019	TC	4,398	12,565	21,190	5,549	1,435	234	45,372
March	FC	0	1	4	0	0	0	6
	Total	4,398	12,567	21,193	5,550	1,435	234	45,377
2018	TC	3,440	10,793	17,510	4,332	1,289	179	37,544
June	FC	0	2	6	1	0	0	9
	Total	3,440	10,796	17,515	4,333	1,289	179	37,552

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2018	TC	244,372	663,768	958,218	258,448	66,992	9,485	2,201,283
Sept.	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	TC	187,595	568,593	851,530	255,651	78,500	7,626	1,949,495
Dec.	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	TC	277,229	802,782	1,205,875	327,634	86,951	11,445	2,711,916
March	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
2018	TC	248,966	734,090	1,041,614	262,701	73,319	10,177	2,370,867
June	FC	0	14	19	4	1	0	38
	Total	248,966	734,104	1,041,633	262,705	73,320	10,177	2,370,905

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
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
2018	TC	7,119	2,210	1,753	2,248	5,962	3,007	22,298
Dec.	FC	1	0	0	0	1	1	3
	Total	7,119	2,210	1,753	2,249	5,963	3,008	22,301
2019	TC	10,106	3,124	4,234	4,824	16,863	6,220	45,372
March	FC	1	0	0	1	3	2	6
	Total	10,107	3,124	4,234	4,825	16,865	6,222	45,377
2018	TC	9,777	1,905	3,682	4,887	12,250	5,042	37,544
June	FC	1	0	1	0	7	0	9
	Total	9,778	1,905	3,683	4,887	12,257	5,042	37,552

		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	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
2018	TC	613,408	238,789	178,549	184,301	376,354	358,094	1,949,495
Dec.	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	TC	698,161	248,658	294,469	268,394	703,710	498,524	2,711,916
March	FC	3	0	1	3	10	10	27
	Total	698,164	248,658	294,470	268,397	703,720	498,534	2,711,943
2018	TC	653,009	144,007	302,968	304,311	520,003	446,569	2,370,867
June	FC	3	0	2	2	31	0	38
	Total	653,012	144,007	302,970	304,313	520,034	446,569	2,370,905

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
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
2018	TC	8,373	13,237	13,404	2,530	37,544
June	FC	0	2	6	0	9
	Total	8,373	13,239	13,410	2,530	37,552

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2018	TC	552,300	798,731	687,315	332,521	2,370,867
June	FC	3	8	27	0	38
	Total	552,303	798,739	687,342	332,521	2,370,905

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
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
2018	TC	5,030	1,540	3,429	8,419	1,459	1,414	968	40	22,298
Dec.	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	TC	5,437	2,435	5,838	13,553	3,990	9,554	4,505	61	45,372
March	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
2018	TC	5,100	2,193	5,144	6,704	4,766	9,486	4,096	55	37,544
June	FC	0	0	0	1	2	5	0	0	9
	Total	5,100	2,193	5,145	6,705	4,768	9,491	4,096	55	37,552

		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	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
2018	TC	757,698	154,250	298,248	556,804	92,554	72,811	14,289	2,842	1,949,495
Dec.	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	TC	819,536	234,501	415,323	686,730	176,522	305,027	69,559	4,717	2,711,916
March	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
2018	TC	832,268	207,436	362,822	344,351	206,203	380,306	33,456	4,025	2,370,867
June	FC	4	0	3	8	7	15	1	0	38
	Total	832,272	207,436	362,825	344,359	206,210	380,321	33,457	4,025	2,370,905

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.

-
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.