



Consumer Loans and Housing Loans

March 2020

Report Code: DE01

July 2020



The Banks Association of Turkey

Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

		Loans Extended**			
Periods		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2019	TC	45,372	2,711,916	37	466
March	FC	6	27	0	0
	Total	45,377	2,711,943	37	466
2019	TC	37,544	2,370,867	34	771
June	FC	9	38	0	0
	Total	37,552	2,370,905	34	771
2019	TC	79,784	3,588,041	36	1,054
Sept.	FC	4	17	0	0
	Total	79,787	3,588,058	36	1,054
2019	TC	122,397	4,491,559	33	969
Dec.	FC	2	16	0	0
	Total	122,399	4,491,575	33	969
2020	TC	122,472	4,180,366	25	794
March	FC	2	13	0	0
	Total	122,475	4,180,379	25	794

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
377,020	19,371,862	456	11,987
168	830	0	5
377,188	19,372,692	456	11,993
375,970	19,066,039	468	12,478
169	811	0	5
376,139	19,066,850	468	12,483
396,174	17,452,129	413	13,066
152	759	0	5
396,325	17,452,888	413	13,071
437,541	18,598,055	408	12,785
160	524	0	5
437,700	18,598,579	408	12,790
478,384	19,286,020	427	12,780
156	643	0	6
478,540	19,286,663	427	12,786

II. Breakdown of Consumer Loans and Housing Loans

1.1. According to Purpose

		Loans Extended, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2019	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
2019	TC	830	18,214	60,729	10	79,784
Sept.	FC	1	2	0	0	4
	Total	832	18,216	60,730	10	79,787
2019	TC	2,404	25,074	94,901	18	122,397
Dec.	FC	1	1	0	0	2
	Total	2,405	25,075	94,901	18	122,399
2020	TC	1,227	24,088	97,141	15	122,472
March	FC	0	1	1	0	2
	Total	1,228	24,089	97,143	15	122,475

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
12,187	113,115	3,461,512	1,227	3,588,041
9	5	3	0	17
12,196	113,120	3,461,515	1,227	3,588,058
35,007	147,728	4,307,138	1,686	4,491,559
8	3	5	0	16
35,015	147,731	4,307,143	1,686	4,491,575
15,793	127,570	4,035,705	1,298	4,180,366
2	4	7	0	13
15,795	127,574	4,035,712	1,298	4,180,379

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2019	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
2019	TC	4,419	179,599	212,142	14	396,174
Sept.	FC	23	64	65	0	152
	Total	4,442	179,663	212,207	14	396,325
2019	TC	5,206	190,455	241,868	12	437,541
Dec.	FC	22	66	71	0	160
	Total	5,228	190,521	241,940	12	437,700
2020	TC	4,997	199,900	273,476	12	478,384
March	FC	20	62	73	0	156
	Total	5,018	199,962	273,549	12	478,540

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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	16,665,279	508	19,066,039
258	253	300	0	811
170,548	2,230,215	16,665,579	508	19,066,850
154,548	2,249,995	15,047,111	475	17,452,129
241	240	278	0	759
154,789	2,250,235	15,047,389	475	17,452,888
141,670	2,283,638	16,172,299	448	18,598,055
195	208	121	0	524
141,865	2,283,846	16,172,420	448	18,598,579
129,064	2,164,234	16,992,302	420	19,286,020
195	208	240	0	643
129,259	2,164,442	16,992,542	420	19,286,663

* 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.

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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
2019	TC	4	53	408	0	466
March	FC	0	0	0	0	0
	Total	4	53	408	0	466
2019	TC	18	127	626	0	771
June	FC	0	0	0	0	0
	Total	18	127	626	0	771
2019	TC	19	162	873	0	1,054
Sept.	FC	0	0	0	0	0
	Total	19	162	873	0	1,054
2019	TC	16	125	827	0	969
Dec.	FC	0	0	0	0	0
	Total	16	125	827	0	969
2020	TC	10	94	690	0	794
March	FC	0	0	0	0	0
	Total	10	94	690	0	794

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2019	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
2019	TC	58,408	8,871	8,890	3,615	79,784
Sept.	FC	1	0	0	2	4
	Total	58,409	8,872	8,890	3,617	79,787
2019	TC	86,694	15,645	14,475	5,582	122,397
Dec.	FC	1	1	0	0	2
	Total	86,696	15,646	14,475	5,582	122,399
2020	TC	87,209	14,992	14,274	5,998	122,472
March	FC	2	0	0	0	2
	Total	87,211	14,992	14,274	5,998	122,475

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2019	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
2019	TC	2,578,189	348,431	509,870	151,551	3,588,041
Sept.	FC	11	2	0	4	17
	Total	2,578,200	348,433	509,870	151,555	3,588,058
2019	TC	3,167,379	466,234	655,589	202,357	4,491,559
Dec.	FC	13	3	0	0	16
	Total	3,167,392	466,237	655,589	202,357	4,491,575
2020	TC	2,969,801	428,482	585,567	196,516	4,180,366
March	FC	12	1	0	0	13
	Total	2,969,813	428,483	585,567	196,516	4,180,379

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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
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
2019 June	TC	3,440	10,793	17,510	4,332	1,289	179	37,544
	FC	0	2	6	1	0	0	9
	Total	3,440	10,796	17,515	4,333	1,289	179	37,552
2019 Sept.	TC	7,112	25,143	37,221	8,001	1,943	364	79,784
	FC	0	1	1	2	0	0	4
	Total	7,112	25,144	37,222	8,003	1,943	364	79,787
2019 Dec.	TC	8,724	37,020	59,178	13,737	3,340	398	122,397
	FC	0	0	2	0	0	0	2
	Total	8,724	37,020	59,180	13,737	3,340	398	122,399
2020 March	TC	9,683	37,504	58,172	13,520	3,218	376	122,472
	FC	0	0	1	1	0	0	2
	Total	9,683	37,504	58,174	13,520	3,218	376	122,475

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2019 June	TC	248,966	734,090	1,041,614	262,701	73,319	10,177	2,370,867
	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
2019 Sept.	TC	338,288	1,175,727	1,595,327	365,081	98,928	14,690	3,588,041
	FC	0	4	8	4	1	0	17
	Total	338,288	1,175,731	1,595,335	365,085	98,929	14,690	3,588,058
2019 Dec.	TC	385,395	1,462,674	2,011,873	481,461	134,234	15,922	4,491,559
	FC	0	2	13	1	0	0	16
	Total	385,395	1,462,676	2,011,886	481,462	134,234	15,922	4,491,575
2020 March	TC	503,123	1,327,134	1,784,961	427,649	125,396	12,103	4,180,366
	FC	0	2	8	3	0	0	13
	Total	503,123	1,327,136	1,784,969	427,652	125,396	12,103	4,180,379

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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
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
2019	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
2019	TC	18,325	3,147	6,952	10,234	31,284	9,841	79,784
Sept.	FC	0	0	0	0	4	0	4
	Total	18,325	3,147	6,952	10,235	31,288	9,841	79,787
2019	TC	33,141	3,861	10,137	15,904	47,454	11,899	122,397
Dec.	FC	0	0	0	0	2	0	2
	Total	33,141	3,861	10,137	15,904	47,456	11,899	122,399
2020	TC	33,123	3,622	9,770	14,673	47,132	14,153	122,472
March	FC	0	0	0	0	2	0	2
	Total	33,123	3,622	9,770	14,673	47,134	14,153	122,475

		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
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
2019	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
2019	TC	1,018,507	172,697	369,793	447,703	1,031,709	547,632	3,588,041
Sept.	FC	0	0	1	1	15	0	17
	Total	1,018,507	172,697	369,794	447,704	1,031,724	547,632	3,588,058
2019	TC	1,347,584	174,496	464,007	570,769	1,245,770	688,933	4,491,559
Dec.	FC	1	0	0	0	15	0	16
	Total	1,347,585	174,496	464,007	570,769	1,245,785	688,933	4,491,575
2020	TC	1,283,049	160,068	416,425	525,207	1,170,699	624,918	4,180,366
March	FC	1	0	0	0	12	0	13
	Total	1,283,050	160,068	416,425	525,207	1,170,711	624,918	4,180,379

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2019	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
2019	TC	15,887	27,634	32,149	4,114	79,784
Sept.	FC	0	2	2	0	4
	Total	15,887	27,636	32,151	4,114	79,787
2019	TC	24,165	41,865	49,515	6,851	122,397
Dec.	FC	0	0	2	0	2
	Total	24,165	41,866	49,517	6,851	122,399
2020	TC	23,558	40,920	50,500	7,494	122,472
March	FC	0	0	2	0	2
	Total	23,558	40,920	50,502	7,494	122,475

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2019	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
2019	TC	808,495	1,237,753	1,187,711	354,082	3,588,041
Sept.	FC	1	7	9	0	17
	Total	808,496	1,237,760	1,187,720	354,082	3,588,058
2019	TC	1,002,153	1,525,232	1,484,398	479,776	4,491,559
Dec.	FC	1	2	13	0	16
	Total	1,002,154	1,525,234	1,484,411	479,776	4,491,575
2020	TC	914,796	1,420,673	1,399,702	445,195	4,180,366
March	FC	1	2	10	0	13
	Total	914,797	1,420,675	1,399,712	445,195	4,180,379

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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
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
2019	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
2019	TC	7,024	3,682	8,982	14,138	9,972	20,474	15,432	79	79,784
Sept.	FC	0	0	0	0	1	1	2	0	4
	Total	7,024	3,682	8,982	14,138	9,973	20,475	15,434	79	79,787
2019	TC	8,218	4,852	12,572	22,884	15,861	33,790	24,137	83	122,397
Dec.	FC	0	0	0	1	0	0	0	0	2
	Total	8,219	4,852	12,573	22,885	15,861	33,790	24,137	83	122,399
2020	TC	7,442	4,630	11,745	21,402	15,382	36,556	25,242	71	122,472
March	FC	0	0	0	1	0	1	0	0	2
	Total	7,443	4,630	11,745	21,403	15,382	36,557	25,242	71	122,475

		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
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
2019	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
2019	TC	1,040,416	279,952	553,447	592,854	357,926	545,881	211,271	6,295	3,588,041
Sept.	FC	0	1	2	3	5	3	3	0	17
	Total	1,040,416	279,953	553,449	592,857	357,931	545,884	211,274	6,295	3,588,058
2019	TC	1,128,215	335,939	660,053	808,537	471,336	767,619	313,140	6,720	4,491,559
Dec.	FC	3	0	3	6	1	2	1	0	16
	Total	1,128,218	335,939	660,056	808,543	471,337	767,621	313,141	6,720	4,491,575
2020	TC	960,512	332,592	596,118	737,443	440,381	800,954	306,211	6,156	4,180,366
March	FC	2	1	1	5	0	4	0	0	13
	Total	960,514	332,593	596,119	737,448	440,381	800,958	306,211	6,156	4,180,379

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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