



Consumer Loans and Housing Loans

September 2020

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December 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	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
2020	TC	119,177	5,640,297	7	122
June	FC	1	2	0	0
	Total	119,178	5,640,299	7	122
2020	TC	137,521	3,613,607	23	610
Sept.	FC	1	8	0	0
	Total	137,522	3,613,615	23	610

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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
548,882	24,268,007	520	12,117
155	593	0	7
549,037	24,268,600	520	12,125
620,008	25,103,375	497	12,346
171	532	0	8
620,180	25,103,907	497	12,354

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	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
2020	TC	1,899	33,230	84,026	21	119,177
June	FC	1	0	0	0	1
	Total	1,900	33,230	84,026	21	119,178
2020	TC	2,849	55,001	79,652	18	137,521
Sept.	FC	1	0	0	0	1
	Total	2,851	55,001	79,652	18	137,522

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
22,050	151,445	5,465,674	1,128	5,640,297
2	0	0	0	2
22,052	151,445	5,465,674	1,128	5,640,299
29,197	230,193	3,353,045	1,172	3,613,607
6	0	2	0	8
29,203	230,193	3,353,047	1,172	3,613,615

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2020	TC	5,701	219,433	323,736	13	548,882
June	FC	21	62	72	0	155
	Total	5,721	219,495	323,808	13	549,037
2020	TC	7,047	257,066	355,881	14	620,008
Sept.	FC	22	68	81	0	171
	Total	7,068	257,134	355,963	14	620,180

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
249,012	2,188,364	21,830,210	421	24,268,007
184	202	207	0	593
249,196	2,188,566	21,830,417	421	24,268,600
135,460	2,390,671	22,576,825	419	25,103,375
162	183	187	0	532
135,622	2,390,854	22,577,012	419	25,103,907

* 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
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
2020	TC	2	13	107	0	122
June	FC	0	0	0	0	0
	Total	2	13	107	0	122
2020	TC	5	40	565	0	610
Sept.	FC	0	0	0	0	0
	Total	5	40	565	0	610

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2020	TC	83,266	12,419	16,087	7,405	119,177
June	FC	0	1	0	0	1
	Total	83,266	12,420	16,087	7,405	119,178
2020	TC	98,251	16,735	16,223	6,312	137,521
Sept.	FC	1	1	0	0	1
	Total	98,252	16,735	16,223	6,312	137,522

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2020	TC	3,554,996	407,747	1,137,741	539,813	5,640,297
June	FC	0	1	0	1	2
	Total	3,554,996	407,748	1,137,741	539,814	5,640,299
2020	TC	2,549,093	329,000	516,475	219,039	3,613,607
Sept.	FC	7	1	0	0	8
	Total	2,549,100	329,001	516,475	219,039	3,613,615

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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	TC	7,112	25,143	37,221	8,001	1,943	364	79,784
Sept.	FC	0	1	1	2	0	0	4
	Total	7,112	25,144	37,222	8,003	1,943	364	79,787
2019	TC	8,724	37,020	59,178	13,737	3,340	398	122,397
Dec.	FC	0	0	2	0	0	0	2
	Total	8,724	37,020	59,180	13,737	3,340	398	122,399
2020	TC	9,683	37,504	58,172	13,520	3,218	376	122,472
March	FC	0	0	1	1	0	0	2
	Total	9,683	37,504	58,174	13,520	3,218	376	122,475
2020	TC	11,020	38,861	54,982	11,125	2,236	952	119,177
June	FC	0	0	1	0	0	0	1
	Total	11,020	38,861	54,983	11,125	2,236	952	119,178
2020	TC	12,048	43,969	65,462	12,790	2,743	510	137,521
Sept.	FC	0	1	1	0	0	0	1
	Total	12,048	43,969	65,463	12,790	2,743	510	137,522

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2019	TC	338,288	1,175,727	1,595,327	365,081	98,928	14,690	3,588,041
Sept.	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	TC	385,395	1,462,674	2,011,873	481,461	134,234	15,922	4,491,559
Dec.	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	TC	503,123	1,327,134	1,784,961	427,649	125,396	12,103	4,180,366
March	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
2020	TC	902,604	1,763,553	2,230,342	476,022	112,175	155,601	5,640,297
June	FC	0	0	1	0	1	0	2
	Total	902,604	1,763,553	2,230,343	476,022	112,176	155,601	5,640,299
2020	TC	535,862	1,136,812	1,488,899	339,529	96,459	16,046	3,613,607
Sept.	FC	0	5	3	0	0	0	8
	Total	535,862	1,136,817	1,488,902	339,529	96,459	16,046	3,613,615

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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 Sept.	TC	18,325	3,147	6,952	10,234	31,284	9,841	79,784
	FC	0	0	0	0	4	0	4
	Total	18,325	3,147	6,952	10,235	31,288	9,841	79,787
2019 Dec.	TC	33,141	3,861	10,137	15,904	47,454	11,899	122,397
	FC	0	0	0	0	2	0	2
	Total	33,141	3,861	10,137	15,904	47,456	11,899	122,399
2020 March	TC	33,123	3,622	9,770	14,673	47,132	14,153	122,472
	FC	0	0	0	0	2	0	2
	Total	33,123	3,622	9,770	14,673	47,134	14,153	122,475
2020 June	TC	25,832	3,826	10,478	15,179	43,096	20,765	119,177
	FC	0	0	0	0	1	0	1
	Total	25,832	3,826	10,478	15,179	43,097	20,765	119,178
2020 Sept.	TC	29,616	3,300	8,575	15,143	59,985	20,902	137,521
	FC	0	0	0	0	1	0	1
	Total	29,616	3,300	8,575	15,143	59,987	20,902	137,522

		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 Sept.	TC	1,018,507	172,697	369,793	447,703	1,031,709	547,632	3,588,041
	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 Dec.	TC	1,347,584	174,496	464,007	570,769	1,245,770	688,933	4,491,559
	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 March	TC	1,283,049	160,068	416,425	525,207	1,170,699	624,918	4,180,366
	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
2020 June	TC	1,026,713	282,632	880,472	830,413	1,219,491	1,400,576	5,640,297
	FC	0	0	0	1	1	0	2
	Total	1,026,713	282,632	880,472	830,414	1,219,492	1,400,576	5,640,299
2020 Sept.	TC	1,000,909	88,785	288,854	387,164	1,118,840	729,055	3,613,607
	FC	1	0	0	0	7	0	8
	Total	1,000,910	88,785	288,854	387,164	1,118,847	729,055	3,613,615

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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	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
2020	TC	24,162	36,921	48,933	9,161	119,177
June	FC	0	1	0	0	1
	Total	24,162	36,922	48,933	9,161	119,178
2020	TC	23,522	42,049	62,686	9,264	137,521
Sept.	FC	0	1	1	0	1
	Total	23,522	42,049	62,686	9,264	137,522

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2020	TC	1,656,129	1,793,531	1,420,520	770,117	5,640,297
June	FC	0	2	0	0	2
	Total	1,656,129	1,793,533	1,420,520	770,117	5,640,299
2020	TC	748,147	1,124,183	1,226,249	515,028	3,613,607
Sept.	FC	0	6	2	0	8
	Total	748,147	1,124,189	1,226,251	515,028	3,613,615

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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	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
2020	TC	5,312	3,582	9,578	33,000	10,601	25,413	31,630	60	119,177
June	FC	0	0	0	0	0	1	0	0	1
	Total	5,312	3,582	9,578	33,000	10,601	25,413	31,630	60	119,178
2020	TC	6,814	3,118	9,279	25,381	11,255	28,934	52,689	49	137,521
Sept.	FC	0	0	0	0	0	1	0	0	1
	Total	6,815	3,118	9,279	25,381	11,255	28,935	52,689	49	137,522

		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	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
2020	TC	628,808	310,602	598,293	3,083,065	269,223	522,605	221,825	5,876	5,640,297
June	FC	0	0	0	1	0	1	0	0	2
	Total	628,808	310,602	598,293	3,083,066	269,223	522,606	221,825	5,876	5,640,299
2020	TC	819,794	212,020	455,514	955,747	281,010	552,885	332,890	3,747	3,613,607
Sept.	FC	3	1	1	1	0	2	0	0	8
	Total	819,797	212,021	455,515	955,748	281,010	552,887	332,890	3,747	3,613,615

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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