



Consumer Loans and Housing Loans

September 2021

Report Code: DE01

December 2021



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
2020	TC	137,521	3,613,607	23	610
Sept.	FC	1	8	0	0
	Total	137,522	3,613,615	23	610
2020	TC	71,566	3,007,842	15	442
Dec.	FC	2	22	0	0
	Total	71,569	3,007,864	15	442
2021	TC	81,153	3,280,466	28	605
March	FC	0	2	0	0
	Total	81,154	3,280,468	28	605
2021	TC	88,025	3,452,573	41	2,246
June	FC	8	14	0	0
	Total	88,033	3,452,587	41	2,246
2021	TC	111,068	4,299,422	41	1,533
Sept.	FC	0	3	0	0
	Total	111,069	4,299,425	41	1,533

Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
620,008	25,103,375	497	12,346
171	532	0	8
620,180	25,103,907	497	12,354
629,040	25,251,640	616	11,170
161	307	0	9
629,201	25,251,947	616	11,179
641,663	25,181,930	789	11,171
171	423	0	9
641,834	25,182,353	789	11,180
655,462	25,528,100	886	11,361
194	456	0	13
655,656	25,528,556	886	11,374
681,351	25,656,262	1,193	13,009
183	417	0	14
681,533	25,656,679	1,193	13,023

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
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
2020	TC	2,839	13,974	54,744	9	71,566
Dec.	FC	1	0	1	0	2
	Total	2,840	13,975	54,745	9	71,569
2021	TC	3,198	11,691	66,258	6	81,153
March	FC	0	0	0	0	0
	Total	3,198	11,692	66,258	6	81,154
2021	TC	2,847	14,265	70,904	9	88,025
June	FC	2	4	2	0	8
	Total	2,849	14,269	70,907	9	88,033
2021	TC	1,632	20,050	89,375	10	111,068
Sept.	FC	0	0	0	0	0
	Total	1,632	20,051	89,375	10	111,069

Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
24,180	64,061	2,918,875	726	3,007,842
4	1	17	0	22
24,184	64,062	2,918,892	726	3,007,864
29,351	47,417	3,203,040	658	3,280,466
0	1	1	0	2
29,351	47,418	3,203,041	658	3,280,468
25,262	59,568	3,367,039	704	3,452,573
4	4	6	0	14
25,266	59,572	3,367,045	704	3,452,587
18,331	79,257	4,200,995	839	4,299,422
0	1	2	0	3
18,331	79,258	4,200,997	839	4,299,425

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2020	TC	8,457	257,869	362,699	14	629,040
Dec.	FC	19	61	82	0	161
	Total	8,476	257,930	362,781	14	629,201
2021	TC	10,129	256,887	374,634	13	641,663
March	FC	17	65	88	0	171
	Total	10,147	256,952	374,722	13	641,834
2021	TC	11,163	258,070	386,216	13	655,462
June	FC	18	82	95	0	194
	Total	11,181	258,152	386,310	13	655,656
2021	TC	10,626	263,488	407,223	13	681,351
Sept.	FC	15	76	91	0	183
	Total	10,641	263,565	407,314	13	681,533

Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
130,684	2,347,224	22,773,315	417	25,251,640
116	135	56	0	307
130,800	2,347,359	22,773,371	417	25,251,947
145,757	2,306,100	22,729,667	406	25,181,930
121	160	142	0	423
145,878	2,306,260	22,729,809	406	25,182,353
153,829	2,267,802	23,106,099	370	25,528,100
104	220	132	0	456
153,933	2,268,022	23,106,231	370	25,528,556
152,803	2,247,186	23,255,941	332	25,656,262
92	209	116	0	417
152,895	2,247,395	23,256,057	332	25,656,679

* 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
2020	TC	5	40	565	0	610
Sept.	FC	0	0	0	0	0
	Total	5	40	565	0	610
2020	TC	3	41	398	0	442
Dec.	FC	0	0	0	0	0
	Total	3	41	398	0	442
2021	TC	3	37	562	3	605
March	FC	0	0	0	0	0
	Total	3	37	562	3	605
2021	TC	21	314	1,911	0	2,246
June	FC	0	0	0	0	0
	Total	21	314	1,911	0	2,246
2021	TC	4	59	1,470	0	1,533
Sept.	FC	0	0	0	0	0
	Total	4	59	1,470	0	1,533

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2020	TC	48,684	10,812	8,951	3,120	71,566
Dec.	FC	2	0	0	1	2
	Total	48,685	10,812	8,951	3,120	71,569
2021	TC	57,383	11,935	8,349	3,486	81,153
March	FC	0	0	0	0	0
	Total	57,383	11,935	8,349	3,486	81,154
2021	TC	63,568	12,091	8,820	3,546	88,025
June	FC	5	2	0	1	8
	Total	63,574	12,093	8,820	3,547	88,033
2021	TC	70,899	15,050	20,594	4,526	111,068
Sept.	FC	0	0	0	0	0
	Total	70,900	15,050	20,594	4,526	111,069

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2020	TC	2,139,150	296,596	453,061	119,035	3,007,842
Dec.	FC	19	0	0	3	22
	Total	2,139,169	296,596	453,061	119,038	3,007,864
2021	TC	2,426,004	329,427	386,252	138,783	3,280,466
March	FC	2	0	0	0	2
	Total	2,426,006	329,427	386,252	138,783	3,280,468
2021	TC	2,593,899	330,360	390,384	137,930	3,452,573
June	FC	9	3	0	2	14
	Total	2,593,908	330,363	390,384	137,932	3,452,587
2021	TC	2,738,873	418,345	969,436	172,768	4,299,422
Sept.	FC	3	0	0	0	3
	Total	2,738,876	418,345	969,436	172,768	4,299,425

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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
2020 Sept.	TC	12,048	43,969	65,462	12,790	2,743	510	137,521
	FC	0	1	1	0	0	0	1
	Total	12,048	43,969	65,463	12,790	2,743	510	137,522
2020 Dec.	TC	6,873	22,181	33,566	6,950	1,734	263	71,566
	FC	0	0	2	1	0	0	2
	Total	6,873	22,181	33,568	6,951	1,734	263	71,569
2021 March	TC	7,768	25,384	38,237	7,605	1,847	311	81,153
	FC	0	0	0	0	0	0	0
	Total	7,768	25,384	38,237	7,605	1,847	311	81,154
2021 June	TC	8,785	28,133	40,872	8,054	1,809	372	88,025
	FC	0	1	7	0	0	0	8
	Total	8,785	28,134	40,880	8,054	1,809	372	88,033
2021 Sept.	TC	9,546	35,399	53,118	10,051	2,520	433	111,068
	FC	0	0	0	0	0	0	0
	Total	9,546	35,399	53,118	10,052	2,520	433	111,069

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2020 Sept.	TC	535,862	1,136,812	1,488,899	339,529	96,459	16,046	3,613,607
	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
2020 Dec.	TC	486,834	969,418	1,199,846	260,208	82,560	8,976	3,007,842
	FC	0	11	9	2	0	0	22
	Total	486,834	969,429	1,199,855	260,210	82,560	8,976	3,007,864
2021 March	TC	474,460	1,076,174	1,339,725	294,087	87,254	8,766	3,280,466
	FC	0	1	1	0	0	0	2
	Total	474,460	1,076,175	1,339,726	294,087	87,254	8,766	3,280,468
2021 June	TC	397,595	1,160,935	1,422,391	375,255	85,152	11,245	3,452,573
	FC	0	1	13	0	0	0	14
	Total	397,595	1,160,936	1,422,404	375,255	85,152	11,245	3,452,587
2021 Sept.	TC	453,187	1,448,639	1,875,476	390,366	118,445	13,309	4,299,422
	FC	0	0	2	1	0	0	3
	Total	453,187	1,448,639	1,875,478	390,367	118,445	13,309	4,299,425

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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
2020	TC	29,616	3,300	8,575	15,143	59,985	20,902	137,521
Sept.	FC	0	0	0	0	1	0	1
	Total	29,616	3,300	8,575	15,143	59,987	20,902	137,522
2020	TC	20,295	1,312	3,698	6,151	31,132	8,979	71,566
Dec.	FC	0	0	0	0	2	0	2
	Total	20,295	1,312	3,698	6,151	31,134	8,979	71,569
2021	TC	17,212	1,318	3,404	8,226	43,106	7,887	81,153
March	FC	0	0	0	0	0	0	0
	Total	17,212	1,318	3,404	8,226	43,106	7,887	81,154
2021	TC	16,068	1,349	3,287	8,772	47,956	10,592	88,025
June	FC	0	0	0	0	8	0	8
	Total	16,068	1,349	3,287	8,772	47,964	10,592	88,033
2021	TC	21,626	1,523	3,974	11,022	59,470	13,453	111,068
Sept.	FC	0	0	0	0	0	0	0
	Total	21,626	1,523	3,974	11,022	59,470	13,453	111,069

		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
2020	TC	1,000,909	88,785	288,854	387,164	1,118,840	729,055	3,613,607
Sept.	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
2020	TC	920,942	74,386	178,809	284,973	953,436	595,296	3,007,842
Dec.	FC	1	0	0	1	20	0	22
	Total	920,943	74,386	178,809	284,974	953,456	595,296	3,007,864
2021	TC	778,770	81,540	181,201	387,659	1,289,386	561,910	3,280,466
March	FC	0	0	0	0	2	0	2
	Total	778,770	81,540	181,201	387,659	1,289,388	561,910	3,280,468
2021	TC	766,567	73,090	164,724	404,767	1,424,476	618,949	3,452,573
June	FC	2	0	0	0	12	0	14
	Total	766,569	73,090	164,724	404,767	1,424,488	618,949	3,452,587
2021	TC	972,003	80,958	199,304	495,522	1,733,292	818,343	4,299,422
Sept.	FC	1	0	0	0	2	0	3
	Total	972,004	80,958	199,304	495,522	1,733,294	818,343	4,299,425

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2020	TC	13,275	23,155	30,108	5,029	71,566
Dec.	FC	0	1	1	0	2
	Total	13,275	23,156	30,109	5,029	71,569
2021	TC	15,191	27,473	33,625	4,864	81,153
March	FC	0	0	0	0	0
	Total	15,191	27,473	33,626	4,864	81,154
2021	TC	16,427	29,494	36,407	5,696	88,025
June	FC	0	5	4	0	8
	Total	16,427	29,499	36,411	5,696	88,033
2021	TC	20,347	36,650	46,801	7,270	111,068
Sept.	FC	0	0	0	0	0
	Total	20,347	36,650	46,802	7,270	111,069

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2020	TC	648,010	957,367	996,385	406,080	3,007,842
Dec.	FC	1	5	16	0	22
	Total	648,011	957,372	996,401	406,080	3,007,864
2021	TC	712,614	1,089,892	1,107,151	370,809	3,280,466
March	FC	0	0	2	0	2
	Total	712,614	1,089,892	1,107,153	370,809	3,280,468
2021	TC	739,913	1,152,808	1,185,578	374,274	3,452,573
June	FC	0	6	8	0	14
	Total	739,913	1,152,814	1,185,586	374,274	3,452,587
2021	TC	912,251	1,409,098	1,466,784	511,289	4,299,422
Sept.	FC	1	0	2	0	3
	Total	912,252	1,409,098	1,466,786	511,289	4,299,425

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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
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
2020	TC	7,100	2,679	7,027	30,147	4,098	10,295	10,160	61	71,566
Dec.	FC	0	0	0	1	0	1	0	0	2
	Total	7,100	2,679	7,027	30,148	4,098	10,296	10,160	61	71,569
2021	TC	8,238	3,270	7,814	37,492	5,016	11,082	8,164	77	81,153
March	FC	0	0	0	0	0	0	0	0	0
	Total	8,238	3,270	7,814	37,492	5,016	11,082	8,164	77	81,154
2021	TC	8,843	3,572	8,355	39,732	5,387	12,276	9,774	85	88,025
June	FC	2	0	1	1	0	1	3	0	8
	Total	8,845	3,572	8,356	39,734	5,387	12,278	9,777	85	88,033
2021	TC	10,640	4,462	12,951	47,494	6,510	15,081	13,799	132	111,068
Sept.	FC	0	0	0	0	0	0	0	0	0
	Total	10,640	4,462	12,951	47,494	6,510	15,082	13,799	132	111,069

		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
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
2020	TC	844,096	203,875	395,257	1,076,146	142,336	293,774	48,022	4,337	3,007,842
Dec.	FC	11	0	1	4	1	5	0	0	22
	Total	844,107	203,875	395,258	1,076,150	142,337	293,779	48,022	4,337	3,007,864
2021	TC	879,924	228,381	421,895	1,238,955	168,126	302,351	35,869	4,965	3,280,466
March	FC	1	0	0	0	0	1	0	0	2
	Total	879,925	228,381	421,895	1,238,955	168,126	302,352	35,869	4,965	3,280,468
2021	TC	930,361	249,096	440,290	1,289,242	174,983	322,261	41,149	5,192	3,452,573
June	FC	4	1	2	1	0	4	2	0	14
	Total	930,365	249,097	440,292	1,289,243	174,983	322,265	41,151	5,192	3,452,587
2021	TC	1,181,155	314,991	639,268	1,510,086	213,176	380,833	53,412	6,500	4,299,422
Sept.	FC	1	0	1	0	0	1	0	0	3
	Total	1,181,156	314,991	639,269	1,510,086	213,176	380,834	53,412	6,500	4,299,425

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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