Consumer Loans and Housing Loans

December 2021

Report Code: DE01

May 2022

THE BANKS ASSOCIATION OF TÜRKİYE

The Banks Association of Turkey
Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

		Loans Extended**				Loans Outstanding****			
Periods		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2020	TC	71,566	3,007,842	15	442	629,040	25,251,640	616	11,170
Dec.	FC	2	22	0	0	161	307	0	9
	Total	**71,569**	**3,007,864**	**15**	**442**	**629,201**	**25,251,947**	**616**	**11,179**
2021	TC	81,153	3,280,466	28	605	641,663	25,181,930	789	11,171
March	FC	0	2	0	0	171	423	0	9
	Total	**81,154**	**3,280,468**	**28**	**605**	**641,834**	**25,182,353**	**789**	**11,180**
2021	TC	88,025	3,452,573	41	2,246	655,462	25,528,100	886	11,361
June	FC	8	14	0	0	194	456	0	13
	Total	**88,033**	**3,452,587**	**41**	**2,246**	**655,656**	**25,528,556**	**886**	**11,374**
2021	TC	111,068	4,299,422	41	1,533	681,351	25,656,262	1,193	13,009
Sept.	FC	0	3	0	0	183	417	0	14
	Total	**111,069**	**4,299,425**	**41**	**1,533**	**681,533**	**25,656,679**	**1,193**	**13,023**
2021	TC	134,699	5,019,988	113	3,762	711,840	26,101,219	1,899	16,882
Dec.	FC	1	4	0	0	250	293	0	17
	Total	**134,700**	**5,019,992**	**113**	**3,762**	**712,091**	**26,101,512**	**1,899**	**16,900**

II. Breakdown of Consumer Loans and Housing Loans
1.1. According to Purpose

		Loans Extended, Million TRY					No. of Borrowers				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total	Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total
2020	TC	2,839	13,974	54,744	9	**71,566**	24,180	64,061	2,918,875	726	**3,007,842**
Dec.	FC	1	0	1	0	**2**	4	1	17	0	**22**
	Total	**2,840**	**13,975**	**54,745**	**9**	**71,569**	**24,184**	**64,062**	**2,918,892**	**726**	**3,007,864**
2021	TC	3,198	11,691	66,258	6	**81,153**	29,351	47,417	3,203,040	658	**3,280,466**
March	FC	0	0	0	0	**0**	0	1	1	0	**2**
	Total	**3,198**	**11,692**	**66,258**	**6**	**81,154**	**29,351**	**47,418**	**3,203,041**	**658**	**3,280,468**
2021	TC	2,847	14,265	70,904	9	**88,025**	25,262	59,568	3,367,039	704	**3,452,573**
June	FC	2	4	2	0	**8**	4	4	6	0	**14**
	Total	**2,849**	**14,269**	**70,907**	**9**	**88,033**	**25,266**	**59,572**	**3,367,045**	**704**	**3,452,587**
2021	TC	1,632	20,050	89,375	10	**111,068**	18,331	79,257	4,200,995	839	**4,299,422**
Sept.	FC	0	0	0	0	**0**	0	1	2	0	**3**
	Total	**1,632**	**20,051**	**89,375**	**10**	**111,069**	**18,331**	**79,258**	**4,200,997**	**839**	**4,299,425**
2021	TC	1,440	32,169	101,076	14	**134,699**	15,115	113,022	4,890,891	960	**5,019,988**
Dec.	FC	0	0	1	0	**1**	1	0	3	0	**4**
	Total	**1,440**	**32,169**	**101,077**	**14**	**134,700**	**15,116**	**113,022**	**4,890,894**	**960**	**5,019,992**

		Loans Outstanding, Million TRY					No. of Borrowers				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total	Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total
2020	TC	8,457	257,869	362,699	14	**629,040**	130,684	2,347,224	22,773,315	417	**25,251,640**
Dec.	FC	19	61	82	0	**161**	116	135	56	0	**307**
	Total	**8,476**	**257,930**	**362,781**	**14**	**629,201**	**130,800**	**2,347,359**	**22,773,371**	**417**	**25,251,947**
2021	TC	10,129	256,887	374,634	13	**641,663**	145,757	2,306,100	22,729,667	406	**25,181,930**
March	FC	17	65	88	0	**171**	121	160	142	0	**423**
	Total	**10,147**	**256,952**	**374,722**	**13**	**641,834**	**145,878**	**2,306,260**	**22,729,809**	**406**	**25,182,353**
2021	TC	11,163	258,070	386,216	13	**655,462**	153,829	2,267,802	23,106,099	370	**25,528,100**
June	FC	18	82	95	0	**194**	104	220	132	0	**456**
	Total	**11,181**	**258,152**	**386,310**	**13**	**655,656**	**153,933**	**2,268,022**	**23,106,231**	**370**	**25,528,556**
2021	TC	10,626	263,488	407,223	13	**681,351**	152,803	2,247,186	23,255,941	332	**25,656,262**
Sept.	FC	15	76	91	0	**183**	92	209	116	0	**417**
	Total	**10,641**	**263,565**	**407,314**	**13**	**681,533**	**152,895**	**2,247,395**	**23,256,057**	**332**	**25,656,679**
2021	TC	9,509	274,154	428,164	14	**711,840**	140,528	2,242,155	23,718,178	358	**26,101,219**
Dec.	FC	18	99	134	0	**250**	71	168	54	0	**293**
	Total	**9,527**	**274,253**	**428,298**	**14**	**712,091**	**140,599**	**2,242,323**	**23,718,232**	**358**	**26,101,512**

* *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, "foreing 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 accured 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**	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**
2021	**TC**	13	178	3,571	0	**3,762**
Dec.	**FC**	0	0	0	0	**0**
	Total	**13**	**178**	**3,571**	**0**	**3,762**

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		**Employed**	**Self - Employed**	**Other**	**Unclassified**	**Total**
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**
2021	**TC**	96,555	18,701	14,177	5,267	**134,699**
Dec.	**FC**	1	0	0	0	**1**
	Total	**96,555**	**18,701**	**14,177**	**5,267**	**134,700**

		No. of Borrowers				
Periods		**Employed**	**Self - Employed**	**Other**	**Unclassified**	**Total**
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**
2021	**TC**	3,768,179	483,183	593,748	174,878	**5,019,988**
Dec.	**FC**	4	0	0	0	**4**
	Total	**3,768,183**	**483,183**	**593,748**	**174,878**	**5,019,992**

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3. According to Age of Borrowers

Periods		Loans Extended, Million TRY 18-25	26-35	36-55	56-65	66+	Unclassified	Total
2020	TC	6,873	22,181	33,566	6,950	1,734	263	**71,566**
Dec.	FC	0	0	2	1	0	0	**2**
	Total	**6,873**	**22,181**	**33,568**	**6,951**	**1,734**	**263**	**71,569**
2021	TC	7,768	25,384	38,237	7,605	1,847	311	**81,153**
March	FC	0	0	0	0	0	0	**0**
	Total	**7,768**	**25,384**	**38,237**	**7,605**	**1,847**	**311**	**81,154**
2021	TC	8,785	28,133	40,872	8,054	1,809	372	**88,025**
June	FC	0	1	7	0	0	0	**8**
	Total	**8,785**	**28,134**	**40,880**	**8,054**	**1,809**	**372**	**88,033**
2021	TC	9,546	35,399	53,118	10,051	2,520	433	**111,068**
Sept.	FC	0	0	0	0	0	0	**0**
	Total	**9,546**	**35,399**	**53,118**	**10,052**	**2,520**	**433**	**111,069**
2021	TC	11,815	45,167	62,978	11,235	2,937	567	**134,699**
Dec.	FC	0	0	1	0	0	0	**1**
	Total	**11,815**	**45,167**	**62,978**	**11,235**	**2,937**	**567**	**134,700**

Periods		No. of Borrowers 18-25	26-35	36-55	56-65	66+	Unclassified	Total
2020	TC	486,834	969,418	1,199,846	260,208	82,560	8,976	**3,007,842**
Dec.	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	TC	474,460	1,076,174	1,339,725	294,087	87,254	8,766	**3,280,466**
March	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	TC	397,595	1,160,935	1,422,391	375,255	85,152	11,245	**3,452,573**
June	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	TC	453,187	1,448,639	1,875,476	390,366	118,445	13,309	**4,299,422**
Sept.	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**
2021	TC	530,584	1,821,763	2,091,985	428,445	129,531	17,680	**5,019,988**
Dec.	FC	0	1	3	0	0	0	**4**
	Total	**530,584**	**1,821,764**	**2,091,988**	**428,445**	**129,531**	**17,680**	**5,019,992**

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4. According to Income Level of Borrowers

Periods		Loans Extended, Million TRY 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	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**
2021	TC	27,443	1,752	4,295	11,456	71,132	18,621	**134,699**
Dec.	FC	0	0	0	0	1	0	**1**
	Total	**27,443**	**1,752**	**4,295**	**11,456**	**71,132**	**18,621**	**134,700**

Periods		No. of Borrowers 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	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**
2021	TC	1,275,536	80,340	219,321	547,378	2,037,826	859,587	**5,019,988**
Dec.	FC	1	0	0	0	3	0	**4**
	Total	**1,275,537**	**80,340**	**219,321**	**547,378**	**2,037,829**	**859,587**	**5,019,992**

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2020 Dec.	TC	13,275	23,155	30,108	5,029	**71,566**
	FC	0	1	1	0	**2**
	Total	**13,275**	**23,156**	**30,109**	**5,029**	**71,569**
2021 March	TC	15,191	27,473	33,625	4,864	**81,153**
	FC	0	0	0	0	**0**
	Total	**15,191**	**27,473**	**33,626**	**4,864**	**81,154**
2021 June	TC	16,427	29,494	36,407	5,696	**88,025**
	FC	0	5	4	0	**8**
	Total	**16,427**	**29,499**	**36,411**	**5,696**	**88,033**
2021 Sept.	TC	20,347	36,650	46,801	7,270	**111,068**
	FC	0	0	0	0	**0**
	Total	**20,347**	**36,650**	**46,802**	**7,270**	**111,069**
2021 Dec.	TC	22,835	41,879	61,192	8,792	**134,699**
	FC	1	0	0	0	**1**
	Total	**22,836**	**41,879**	**61,192**	**8,792**	**134,700**

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2020 Dec.	TC	648,010	957,367	996,385	406,080	**3,007,842**
	FC	1	5	16	0	**22**
	Total	**648,011**	**957,372**	**996,401**	**406,080**	**3,007,864**
2021 March	TC	712,614	1,089,892	1,107,151	370,809	**3,280,466**
	FC	0	0	2	0	**2**
	Total	**712,614**	**1,089,892**	**1,107,153**	**370,809**	**3,280,468**
2021 June	TC	739,913	1,152,808	1,185,578	374,274	**3,452,573**
	FC	0	6	8	0	**14**
	Total	**739,913**	**1,152,814**	**1,185,586**	**374,274**	**3,452,587**
2021 Sept.	TC	912,251	1,409,098	1,466,784	511,289	**4,299,422**
	FC	1	0	2	0	**3**
	Total	**912,252**	**1,409,098**	**1,466,786**	**511,289**	**4,299,425**
2021 Dec.	TC	998,127	1,615,182	1,876,412	530,267	**5,019,988**
	FC	2	1	1	0	**4**
	Total	**998,129**	**1,615,183**	**1,876,413**	**530,267**	**5,019,992**

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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**	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**
2021	**TC**	14,916	5,783	32,497	35,206	10,940	12,694	22,514	148	**134,699**
Dec.	**FC**	1	0	0	0	0	0	0	0	**1**
	Total	**14,917**	**5,783**	**32,497**	**35,206**	**10,940**	**12,694**	**22,514**	**148**	**134,700**

		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**	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**
2021	**TC**	1,512,642	353,490	1,074,325	1,401,451	283,684	310,993	75,887	7,515	**5,019,988**
Dec.	**FC**	2	0	1	1	0	0	0	0	**4**
	Total	**1,512,644**	**353,490**	**1,074,326**	**1,401,452**	**283,684**	**310,993**	**75,887**	**7,515**	**5,019,992**

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.

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.