



Consumer Loans and Housing Loans

March 2022

Report Code: DE01

June 2022



The Banks Association of Türkiye

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
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
2021	TC	134,699	5,019,988	113	3,762
Dec.	FC	1	4	0	0
	Total	134,700	5,019,992	113	3,762
2022	TC	120,720	4,489,861	113	2,335
March	FC	4	5	0	0
	Total	120,724	4,489,866	113	2,335

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2021	TC	641,663	25,181,930	789	11,171
March	FC	171	423	0	9
	Total	641,834	25,182,353	789	11,180
2021	TC	655,462	25,528,100	886	11,361
June	FC	194	456	0	13
	Total	655,656	25,528,556	886	11,374
2021	TC	681,351	25,656,262	1,193	13,009
Sept.	FC	183	417	0	14
	Total	681,533	25,656,679	1,193	13,023
2021	TC	711,840	26,101,219	1,899	16,882
Dec.	FC	250	293	0	17
	Total	712,091	26,101,512	1,899	16,900
2022	TC	734,335	26,301,405	3,131	17,630
March	FC	258	353	0	22
	Total	734,593	26,301,758	3,131	17,651

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
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
2021	TC	1,440	32,169	101,076	14	134,699
Dec.	FC	0	0	1	0	1
	Total	1,440	32,169	101,077	14	134,700
2022	TC	3,267	26,698	90,741	15	120,720
March	FC	1	0	3	0	4
	Total	3,267	26,698	90,744	15	120,724

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2021	TC	29,351	47,417	3,203,040	658	3,280,466
March	FC	0	1	1	0	2
	Total	29,351	47,418	3,203,041	658	3,280,468
2021	TC	25,262	59,568	3,367,039	704	3,452,573
June	FC	4	4	6	0	14
	Total	25,266	59,572	3,367,045	704	3,452,587
2021	TC	18,331	79,257	4,200,995	839	4,299,422
Sept.	FC	0	1	2	0	3
	Total	18,331	79,258	4,200,997	839	4,299,425
2021	TC	15,115	113,022	4,890,891	960	5,019,988
Dec.	FC	1	0	3	0	4
	Total	15,116	113,022	4,890,894	960	5,019,992
2022	TC	20,350	72,723	4,396,087	701	4,489,861
March	FC	2	0	3	0	5
	Total	20,352	72,723	4,396,090	701	4,489,866

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2021	TC	9,509	274,154	428,164	14	711,840
Dec.	FC	18	99	134	0	250
	Total	9,527	274,253	428,298	14	712,091
2022	TC	10,756	285,514	438,049	16	734,335
March	FC	17	99	142	0	258
	Total	10,773	285,614	438,191	16	734,593

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2021	TC	145,757	2,306,100	22,729,667	406	25,181,930
March	FC	121	160	142	0	423
	Total	145,878	2,306,260	22,729,809	406	25,182,353
2021	TC	153,829	2,267,802	23,106,099	370	25,528,100
June	FC	104	220	132	0	456
	Total	153,933	2,268,022	23,106,231	370	25,528,556
2021	TC	152,803	2,247,186	23,255,941	332	25,656,262
Sept.	FC	92	209	116	0	417
	Total	152,895	2,247,395	23,256,057	332	25,656,679
2021	TC	140,528	2,242,155	23,718,178	358	26,101,219
Dec.	FC	71	168	54	0	293
	Total	140,599	2,242,323	23,718,232	358	26,101,512
2022	TC	138,189	2,233,627	23,929,217	372	26,301,405
March	FC	70	183	100	0	353
	Total	138,259	2,233,810	23,929,317	372	26,301,758

* 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
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
2022	TC	5	62	2,267	0	2,335
March	FC	0	0	0	0	0
	Total	5	62	2,267	0	2,335

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2022	TC	85,212	17,006	13,005	5,497	120,720
March	FC	3	0	0	0	4
	Total	85,215	17,006	13,005	5,498	120,724

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2022	TC	3,293,685	448,432	570,593	177,151	4,489,861
March	FC	4	0	0	1	5
	Total	3,293,689	448,432	570,593	177,152	4,489,866

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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
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
2021 Dec.	TC	11,815	45,167	62,978	11,235	2,937	567	134,699
	FC	0	0	1	0	0	0	1
	Total	11,815	45,167	62,978	11,235	2,937	567	134,700
2022 March	TC	10,486	39,715	57,154	10,388	2,528	450	120,720
	FC	0	1	0	0	3	0	4
	Total	10,486	39,716	57,154	10,388	2,530	450	120,724

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2021 Dec.	TC	530,584	1,821,763	2,091,985	428,445	129,531	17,680	5,019,988
	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
2022 March	TC	486,814	1,586,280	1,879,677	403,425	120,142	13,523	4,489,861
	FC	0	2	1	1	1	0	5
	Total	486,814	1,586,282	1,879,678	403,426	120,143	13,523	4,489,866

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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
2021 March	TC	17,212	1,318	3,404	8,226	43,106	7,887	81,153
	FC	0	0	0	0	0	0	0
	Total	17,212	1,318	3,404	8,226	43,106	7,887	81,154
2021 June	TC	16,068	1,349	3,287	8,772	47,956	10,592	88,025
	FC	0	0	0	0	8	0	8
	Total	16,068	1,349	3,287	8,772	47,964	10,592	88,033
2021 Sept.	TC	21,626	1,523	3,974	11,022	59,470	13,453	111,068
	FC	0	0	0	0	0	0	0
	Total	21,626	1,523	3,974	11,022	59,470	13,453	111,069
2021 Dec.	TC	27,443	1,752	4,295	11,456	71,132	18,621	134,699
	FC	0	0	0	0	1	0	1
	Total	27,443	1,752	4,295	11,456	71,132	18,621	134,700
2022 March	TC	22,964	1,640	2,639	8,034	66,232	19,212	120,720
	FC	1	0	0	0	3	0	4
	Total	22,965	1,640	2,639	8,034	66,234	19,212	120,724

		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
2021 March	TC	778,770	81,540	181,201	387,659	1,289,386	561,910	3,280,466
	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 June	TC	766,567	73,090	164,724	404,767	1,424,476	618,949	3,452,573
	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 Sept.	TC	972,003	80,958	199,304	495,522	1,733,292	818,343	4,299,422
	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 Dec.	TC	1,275,536	80,340	219,321	547,378	2,037,826	859,587	5,019,988
	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
2022 March	TC	1,069,910	71,541	126,829	431,843	2,003,464	786,274	4,489,861
	FC	2	0	0	0	3	0	5
	Total	1,069,912	71,541	126,829	431,843	2,003,467	786,274	4,489,866

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2021	TC	22,835	41,879	61,192	8,792	134,699
Dec.	FC	1	0	0	0	1
	Total	22,836	41,879	61,192	8,792	134,700
2022	TC	21,085	37,152	54,100	8,382	120,720
March	FC	0	3	0	0	4
	Total	21,085	37,155	54,101	8,382	120,724

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2021	TC	998,127	1,615,182	1,876,412	530,267	5,019,988
Dec.	FC	2	1	1	0	4
	Total	998,129	1,615,183	1,876,413	530,267	5,019,992
2022	TC	920,317	1,473,098	1,592,902	503,544	4,489,861
March	FC	1	3	1	0	5
	Total	920,318	1,473,101	1,592,903	503,544	4,489,866

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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
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
2022	TC	16,127	5,725	31,783	25,298	12,070	9,953	19,683	81	120,720
March	FC	3	0	0	0	0	0	0	0	4
	Total	16,130	5,725	31,783	25,298	12,070	9,953	19,683	81	120,724

		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
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
2022	TC	1,501,685	327,886	1,047,755	1,039,207	288,604	226,404	51,790	6,530	4,489,861
March	FC	2	0	0	2	0	1	0	0	5
	Total	1,501,687	327,886	1,047,755	1,039,209	288,604	226,405	51,790	6,530	4,489,866

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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