



Consumer Loans and Housing Loans

June 2022

Report Code: DE01

September 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	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
2022	TC	215,264	6,115,668	36	1,875
June	FC	8	12	0	0
	Total	215,272	6,115,680	36	1,876

	Loans Outstanding***			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
	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
	711,840	26,101,219	1,899	16,882
	250	293	0	17
	712,091	26,101,512	1,899	16,900
	734,335	26,301,405	3,131	17,630
	258	353	0	22
	734,593	26,301,758	3,131	17,651
	831,405	27,063,886	756	20,064
	265	332	0	23
	831,670	27,064,218	756	20,087

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	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
2022	TC	10,644	51,170	153,433	17	215,264
June	FC	4	0	3	0	8
	Total	10,648	51,170	153,436	17	215,272

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
	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
	15,115	113,022	4,890,891	960	5,019,988
	1	0	3	0	4
	15,116	113,022	4,890,894	960	5,019,992
	20,350	72,723	4,396,087	701	4,489,861
	2	0	3	0	5
	20,352	72,723	4,396,090	701	4,489,866
	55,677	105,583	5,953,694	714	6,115,668
	3	1	8	0	12
	55,680	105,584	5,953,702	714	6,115,680

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2022	TC	18,248	318,720	494,421	17	831,405
June	FC	16	95	154	0	265
	Total	18,263	318,815	494,575	17	831,670

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
	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
	140,528	2,242,155	23,718,178	358	26,101,219
	71	168	54	0	293
	140,599	2,242,323	23,718,232	358	26,101,512
	138,189	2,233,627	23,929,217	372	26,301,405
	70	183	100	0	353
	138,259	2,233,810	23,929,317	372	26,301,758
	171,493	2,235,038	24,656,976	379	27,063,886
	55	173	104	0	332
	171,548	2,235,211	24,657,080	379	27,064,218

* 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.

The Banks Association of Türkiye

Consumer Loans and Housing Loans

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	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
2022	TC	4	48	1,823	0	1,875
June	FC	0	0	0	0	0
	Total	4	48	1,823	0	1,876

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2022	TC	156,795	29,077	21,252	8,141	215,264
June	FC	5	3	0	0	8
	Total	156,800	29,079	21,252	8,141	215,272

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2022	TC	4,658,235	562,788	673,561	221,084	6,115,668
June	FC	9	2	0	1	12
	Total	4,658,244	562,790	673,561	221,085	6,115,680

The Banks Association of Türkiye

Consumer Loans and Housing Loans

3. According to Age of Borrowers

		Loans Extended, Million TRY						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2022	TC	10,486	39,715	57,154	10,388	2,528	450	120,720
March	FC	0	1	0	0	3	0	4
	Total	10,486	39,716	57,154	10,388	2,530	450	120,724
2022	TC	19,054	73,671	101,821	16,162	3,733	823	215,264
June	FC	0	0	4	4	0	0	8
	Total	19,054	73,671	101,825	16,166	3,733	823	215,272

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2022	TC	486,814	1,586,280	1,879,677	403,425	120,142	13,523	4,489,861
March	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
2022	TC	679,657	2,214,519	2,568,053	487,053	144,510	21,876	6,115,668
June	FC	0	2	7	2	1	0	12
	Total	679,657	2,214,521	2,568,060	487,055	144,511	21,876	6,115,680

The Banks Association of Türkiye

Consumer Loans and Housing Loans

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	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
2022	TC	22,964	1,640	2,639	8,034	66,232	19,212	120,720
March	FC	1	0	0	0	3	0	4
	Total	22,965	1,640	2,639	8,034	66,234	19,212	120,724
2022	TC	43,527	2,277	3,280	10,011	128,743	27,426	215,264
June	FC	0	0	0	0	6	2	8
	Total	43,527	2,277	3,280	10,011	128,749	27,427	215,272

		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	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
2022	TC	1,069,910	71,541	126,829	431,843	2,003,464	786,274	4,489,861
March	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
2022	TC	1,583,339	85,220	116,664	466,599	2,881,286	982,560	6,115,668
June	FC	0	0	0	0	11	1	12
	Total	1,583,339	85,220	116,664	466,599	2,881,297	982,561	6,115,680

The Banks Association of Türkiye

Consumer Loans and Housing Loans

5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2022	TC	32,279	63,116	107,506	12,362	215,264
June	FC	0	3	5	0	8
	Total	32,279	63,119	107,511	12,362	215,272

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2022	TC	1,156,881	2,013,675	2,369,716	575,396	6,115,668
June	FC	1	3	8	0	12
	Total	1,156,882	2,013,678	2,369,724	575,396	6,115,680

The Banks Association of Türkiye

Consumer Loans and Housing Loans

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	8,843	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
2022	TC	28,132	9,163	64,124	37,661	22,426	13,640	40,008	111	215,264
June	FC	0	0	2	2	0	4	0	0	8
	Total	28,132	9,163	64,125	37,664	22,426	13,644	40,008	111	215,272

		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	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
2022	TC	2,017,335	446,676	1,610,078	1,297,768	441,632	212,639	82,164	7,376	6,115,668
June	FC	3	0	3	2	0	4	0	0	12
	Total	2,017,338	446,676	1,610,081	1,297,770	441,632	212,643	82,164	7,376	6,115,680

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.

-
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 Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom. All rights reserved. No part of this report may be reproduced or transmitted, in any form or by any means, electronic, photocopying or otherwise, without the prior written permission of the Banks Association of Türkiye.