Consumer Loans and Housing Loans

September 2022

Report Code: DE01

December 2022

The Banks Association of Türkiye
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**
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**
2022	**TC**	120,720	4,489,861	113	2,335	734,335	26,301,405	3,131	17,630
March	**FC**	4	5	0	0	258	353	0	22
	Total	**120,724**	**4,489,866**	**113**	**2,335**	**734,593**	**26,301,758**	**3,131**	**17,651**
2022	**TC**	215,264	6,115,668	36	1,875	831,405	27,063,886	756	20,064
June	**FC**	8	12	0	0	265	332	0	23
	Total	**215,272**	**6,115,680**	**36**	**1,876**	**831,670**	**27,064,218**	**756**	**20,087**
2022	**TC**	171,996	5,732,993	62	2,231	872,632	27,056,224	1,163	21,094
Sept.	**FC**	7	10	0	0	256	313	0	25
	Total	**172,003**	**5,733,003**	**62**	**2,231**	**872,888**	**27,056,537**	**1,163**	**21,119**

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**
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**
2022	**TC**	3,267	26,698	90,741	15	**120,720**	20,350	72,723	4,396,087	701	**4,489,861**
March	**FC**	1	0	3	0	**4**	2	0	3	0	**5**
	Total	**3,267**	**26,698**	**90,744**	**15**	**120,724**	**20,352**	**72,723**	**4,396,090**	**701**	**4,489,866**
2022	**TC**	10,644	51,170	153,433	17	**215,264**	55,677	105,583	5,953,694	714	**6,115,668**
June	**FC**	4	0	3	0	**8**	3	1	8	0	**12**
	Total	**10,648**	**51,170**	**153,436**	**17**	**215,272**	**55,680**	**105,584**	**5,953,702**	**714**	**6,115,680**
2022	**TC**	10,072	23,729	138,176	19	**171,996**	46,155	58,080	5,627,989	769	**5,732,993**
Sept.	**FC**	3	4	0	0	**7**	5	3	2	0	**10**
	Total	**10,075**	**23,733**	**138,176**	**19**	**172,003**	**46,160**	**58,083**	**5,627,991**	**769**	**5,733,003**

		Loans Outstanding, Million TRY					No. of Borrowers				
Periods		**Auto-mobile**	**Housing**	**General Purpose Loans *******	**Others *******	**Total**	**Auto-mobile**	**Housing**	**General Purpose Loans *******	**Others *******	**Total**
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**
2022	**TC**	10,756	285,514	438,049	16	**734,335**	138,189	2,233,627	23,929,217	372	**26,301,405**
March	**FC**	17	99	142	0	**258**	70	183	100	0	**353**
	Total	**10,773**	**285,614**	**438,191**	**16**	**734,593**	**138,259**	**2,233,810**	**23,929,317**	**372**	**26,301,758**
2022	**TC**	18,248	318,720	494,421	17	**831,405**	171,493	2,235,038	24,656,976	379	**27,063,886**
June	**FC**	16	95	154	0	**265**	55	173	104	0	**332**
	Total	**18,263**	**318,815**	**494,575**	**17**	**831,670**	**171,548**	**2,235,211**	**24,657,080**	**379**	**27,064,218**
2022	**TC**	24,776	325,746	522,091	19	**872,632**	197,037	2,201,262	24,657,544	381	**27,056,224**
Sept.	**FC**	15	94	147	0	**256**	48	165	100	0	**313**
	Total	**24,791**	**325,840**	**522,238**	**19**	**872,888**	**197,085**	**2,201,427**	**24,657,644**	**381**	**27,056,537**

** 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
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**
2022	TC	4	46	2,181	0	**2,231**
Sept.	FC	0	0	0	0	**0**
	Total	**4**	**46**	**2,181**	**0**	**2,231**

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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**
2022	TC	127,631	19,827	17,048	7,490	**171,996**
Sept.	FC	7	0	0	1	**7**
	Total	**127,638**	**19,827**	**17,048**	**7,491**	**172,003**

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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**
2022	TC	4,471,376	455,326	569,755	236,536	**5,732,993**
Sept.	FC	9	0	0	1	**10**
	Total	**4,471,385**	**455,326**	**569,755**	**236,537**	**5,733,003**

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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	**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**
2022	**TC**	16,515	50,778	80,535	19,475	3,778	916	**171,996**
Sept.	**FC**	0	0	5	2	0	0	**7**
	Total	**16,515**	**50,778**	**80,540**	**19,477**	**3,778**	**916**	**172,003**

		No. of Borrowers						
Periods		**18-25**	**26-35**	**36-55**	**56-65**	**66+**	**Unclassified**	**Total**
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**
2022	**TC**	743,562	1,607,770	2,392,181	813,314	146,893	29,273	**5,732,993**
Sept.	**FC**	0	0	9	1	0	0	**10**
	Total	**743,562**	**1,607,770**	**2,392,190**	**813,315**	**146,893**	**29,273**	**5,733,003**

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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	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**
2022	TC	39,816	2,195	2,206	5,720	95,636	26,422	**171,996**
Sept.	FC	2	0	0	0	5	0	**7**
	Total	**39,818**	**2,195**	**2,206**	**5,720**	**95,641**	**26,422**	**172,003**

		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	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**
2022	TC	1,657,017	87,700	86,896	261,779	2,729,407	910,194	**5,732,993**
Sept.	FC	2	0	0	0	8	0	**10**
	Total	**1,657,019**	**87,700**	**86,896**	**261,779**	**2,729,415**	**910,194**	**5,733,003**

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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**
2022 March	TC	21,085	37,152	54,100	8,382	**120,720**
	FC	0	3	0	0	**4**
	Total	**21,085**	**37,155**	**54,101**	**8,382**	**120,724**
2022 June	TC	32,279	63,116	107,506	12,362	**215,264**
	FC	0	3	5	0	**8**
	Total	**32,279**	**63,119**	**107,511**	**12,362**	**215,272**
2022 Sept.	TC	29,847	53,142	77,904	11,103	**171,996**
	FC	1	0	6	0	**7**
	Total	**29,848**	**53,142**	**77,910**	**11,103**	**172,003**

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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**
2022 March	TC	920,317	1,473,098	1,592,902	503,544	**4,489,861**
	FC	1	3	1	0	**5**
	Total	**920,318**	**1,473,101**	**1,592,903**	**503,544**	**4,489,866**
2022 June	TC	1,156,881	2,013,675	2,369,716	575,396	**6,115,668**
	FC	1	3	8	0	**12**
	Total	**1,156,882**	**2,013,678**	**2,369,724**	**575,396**	**6,115,680**
2022 Sept.	TC	1,106,789	1,913,038	2,156,354	556,812	**5,732,993**
	FC	2	2	6	0	**10**
	Total	**1,106,791**	**1,913,040**	**2,156,360**	**556,812**	**5,733,003**

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6. According to Maturity of Loans

Periods		3-12 Months	13-18 Months	19-24 Months	25-36 Months	37-48 Months	49-72 Months	73 +	Unclassified	Total
		Loans Extended, Million TRY								
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**
2022	TC	54,298	8,289	43,229	24,857	14,932	8,499	17,758	134	**171,996**
Sept.	FC	0	0	0	1	0	5	1	0	**7**
	Total	**54,299**	**8,289**	**43,229**	**24,858**	**14,932**	**8,504**	**17,759**	**134**	**172,003**

Periods		3-12 Months	13-18 Months	19-24 Months	25-36 Months	37-48 Months	49-72 Months	73 +	Unclassified	Total
		No. of Borrowers								
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**
2022	TC	2,680,533	398,517	1,241,488	821,594	395,879	144,060	42,769	8,152	**5,732,993**
Sept.	FC	3	0	0	3	0	3	1	0	**10**
	Total	**2,680,536**	**398,517**	**1,241,488**	**821,597**	**395,879**	**144,063**	**42,770**	**8,152**	**5,733,003**

Bilgi gönderen bankalar

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.

Raporun yayınlanma dönemleri:

Mart dönemi: Haziran 2.Hafta
Haziran dönemi: Eylül 2.Hafta
Eylül dönemi: Aralık 2.Hafta
Aralık dönemi: Haziran 2.Hafta

1. Rapor içindeki bilgiler tüketici kredisi ve konut kredisi veren üye bankaların Türkiye Bankalar Birliği'ne gönderdikleri istatistiki bilgilerden yararlanılarak hazırlanmıştır. Kişi sayılarında herhangi bir tekilleştirme işlemi yapılmamaktadır.

2. Raporda yer alan istatistikler, "Bankalarca Kamuya Açıklanacak Finansal Tablolar ile Bunlara İlişkin Açıklama ve Dipnotlar Hakkında Tebliğ"deki değişikliğe paralel olarak yayınlanmaktadır. Söz konusu Tebliğ kapsamında yayınlanan tüketici kredileri ve konut kredileri toplu sonuçları ile bu raporun toplulaştırılmış bakiye sonuçları arasında farklar bulunmaktadır. Bu fark bazı bankaların reeskontlarını henüz dağıtamamış olmasından kaynaklanmaktadır. Ayrıca, bu rapordaki bilgiler gerçek kişilerce kullanılan ve ticari amaçlı olmayan bireysel kredileri kapsamakta olup bireysel kredi kartları, personel kredi kartları ve kredili mevduat hesaplarını içermemektedir. Bazı bankaların, ilgili tebliğe göre hazırladıkları tüketici kredileri bilgileri kredili mevduat hesaplarını içermektedir; bu nedenle, bu raporda yer alan tüketici kredileri ve konut kredileri bilgileri ile bu konuda da farklılıklar oluşmaktadır.

3. Türkiye Bankalar Birliği bu raporda yer alan bilgilerin yanlışsız olması için gerekli özeni göstermiş olmakla birlikte, bu konuda herhangi bir sorumluluk üstlenmez.

List of participating banks

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**Publication Periods of the Report:*

March: June 2.Week
June: September 2.Week
September: December 2.Week
December: June 2.Week

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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 Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.