

Consumer Loans and Housing Loans

December 2022

Report Code: DE01

May 2023



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	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
2022	TC	171,996	5,732,993	62	2,231
Sept.	FC	7	10	0	0
	Total	172,003	5,733,003	62	2,231
2022	TC	258,294	7,084,859	65	2,338
Dec.	FC	4	12	0	0
	Total	258,298	7,084,871	65	2,338

	Loans Outstanding****			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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	
872,632	27,056,224	1,163	21,094	
256	313	0	25	
872,888	27,056,537	1,163	21,119	
972,362	28,105,909	1,099	20,882	
276	265	0	28	
972,638	28,106,174	1,099	20,910	

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	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
2022	TC	10,072	23,729	138,176	19	171,996
Sept.	FC	3	4	0	0	7
	Total	10,075	23,733	138,176	19	172,003
2022	TC	20,987	22,683	214,561	63	258,294
Dec.	FC	1	2	2	0	4
	Total	20,988	22,685	214,563	63	258,298

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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	
46,155	58,080	5,627,989	769	5,732,993	
5	3	2	0	10	
46,160	58,083	5,627,991	769	5,733,003	
94,455	55,290	6,933,520	1,594	7,084,859	
3	2	7	0	12	
94,458	55,292	6,933,527	1,594	7,084,871	

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2022	TC	24,776	325,746	522,091	19	872,632
Sept.	FC	15	94	147	0	256
	Total	24,791	325,840	522,238	19	872,888
2022	TC	40,464	330,614	601,266	19	972,362
Dec.	FC	14	94	167	0	276
	Total	40,478	330,708	601,433	19	972,638

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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	
197,037	2,201,262	24,657,544	381	27,056,224	
48	165	100	0	313	
197,085	2,201,427	24,657,644	381	27,056,537	
262,848	2,154,670	25,687,999	392	28,105,909	
39	147	79	0	265	
262,887	2,154,817	25,688,078	392	28,106,174	

* 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	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
2022	TC	6	37	2,294	0	2,338
Dec.	FC	0	0	0	0	0
	Total	6	37	2,294	0	2,338

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2022	TC	197,926	26,899	19,397	14,072	258,294
Dec.	FC	2	0	0	2	4
	Total	197,928	26,899	19,397	14,074	258,298

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2022	TC	5,657,430	511,467	524,243	391,719	7,084,859
Dec.	FC	9	0	0	3	12
	Total	5,657,439	511,467	524,243	391,722	7,084,871

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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 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
2022 June	TC	19,054	73,671	101,821	16,162	3,733	823	215,264
	FC	0	0	4	4	0	0	8
	Total	19,054	73,671	101,825	16,166	3,733	823	215,272
2022 Sept.	TC	16,515	50,778	80,535	19,475	3,778	916	171,996
	FC	0	0	5	2	0	0	7
	Total	16,515	50,778	80,540	19,477	3,778	916	172,003
2022 Dec.	TC	27,969	85,990	116,212	20,276	5,478	2,369	258,294
	FC	0	2	2	1	0	0	4
	Total	27,969	85,992	116,213	20,276	5,478	2,369	258,298

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2022 June	TC	679,657	2,214,519	2,568,053	487,053	144,510	21,876	6,115,668
	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 Sept.	TC	743,562	1,607,770	2,392,181	813,314	146,893	29,273	5,732,993
	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
2022 Dec.	TC	992,000	2,471,493	2,850,837	531,689	180,272	58,568	7,084,859
	FC	0	3	6	2	1	0	12
	Total	992,000	2,471,496	2,850,843	531,691	180,273	58,568	7,084,871

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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 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
2022 June	TC	43,527	2,277	3,280	10,011	128,743	27,426	215,264
	FC	0	0	0	0	6	2	8
	Total	43,527	2,277	3,280	10,011	128,749	27,427	215,272
2022 Sept.	TC	39,816	2,195	2,206	5,720	95,636	26,422	171,996
	FC	2	0	0	0	5	0	7
	Total	39,818	2,195	2,206	5,720	95,641	26,422	172,003
2022 Dec.	TC	62,977	2,573	2,174	5,693	154,001	30,876	258,294
	FC	2	0	0	0	2	0	4
	Total	62,979	2,573	2,174	5,693	154,003	30,876	258,298

		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 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
2022 June	TC	1,583,339	85,220	116,664	466,599	2,881,286	982,560	6,115,668
	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 Sept.	TC	1,657,017	87,700	86,896	261,779	2,729,407	910,194	5,732,993
	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
2022 Dec.	TC	2,191,085	93,349	73,112	224,879	3,812,382	690,052	7,084,859
	FC	3	0	0	0	9	0	12
	Total	2,191,088	93,349	73,112	224,879	3,812,391	690,052	7,084,871

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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	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
2022	TC	29,847	53,142	77,904	11,103	171,996
Sept.	FC	1	0	6	0	7
	Total	29,848	53,142	77,910	11,103	172,003
2022	TC	40,175	83,810	121,467	12,841	258,294
Dec.	FC	0	2	2	0	4
	Total	40,175	83,813	121,469	12,841	258,298

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2022	TC	1,106,789	1,913,038	2,156,354	556,812	5,732,993
Sept.	FC	2	2	6	0	10
	Total	1,106,791	1,913,040	2,156,360	556,812	5,733,003
2022	TC	1,237,019	2,517,982	2,837,897	491,961	7,084,859
Dec.	FC	0	6	6	0	12
	Total	1,237,019	2,517,988	2,837,903	491,961	7,084,871

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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	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
2022	TC	94,164	14,173	68,437	32,405	22,060	11,140	15,735	180	258,294
Dec.	FC	0	0	1	3	1	0	0	0	4
	Total	94,164	14,173	68,438	32,407	22,061	11,140	15,735	180	258,298

		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	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
2022	TC	3,384,162	541,396	1,603,025	908,449	448,804	153,114	35,953	9,956	7,084,859
Dec.	FC	2	0	3	5	2	0	0	0	12
	Total	3,384,164	541,396	1,603,028	908,454	448,806	153,114	35,953	9,956	7,084,871

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 Nürol 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 istatistikî 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. Bu raporun tüm yayın hakları Türkiye Bankalar Birliği'ne aittir. Çalışma, kaynak gösterilmek şartıyla yapılacak alıntılar dışında Türkiye Bankalar Birliği'nin yazılı izni olmaksızın hiçbir yolla çoğaltılamaz.