

Consumer Loans and Housing Loans

September 2023

Report Code: DE01

December 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
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
2023	TC	323,929	7,115,630	165	2,225
March	FC	11	12	0	0
	Total	323,939	7,115,642	165	2,225
2023	TC	306,125	6,891,344	60	2,647
June	FC	0	2	0	0
	Total	306,126	6,891,346	60	2,647
2023	TC	276,860	6,482,624	61	4,602
Sept.	FC	6	7	0	0
	Total	276,866	6,482,631	61	4,602

	Loans Outstanding****			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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	
1,098,621	27,248,622	1,183	23,483	
275	245	0	32	
1,098,897	27,248,867	1,183	23,515	
1,202,935	29,267,309	1,271	24,582	
372	231	0	43	
1,203,307	29,267,540	1,271	24,624	
1,238,060	29,440,849	1,311	27,234	
368	215	0	46	
1,238,427	29,441,064	1,311	27,280	

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
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
2023	TC	20,658	46,703	256,518	49	323,929
March	FC	9	0	1	0	11
	Total	20,668	46,703	256,519	49	323,939
2023	TC	24,186	62,486	219,431	22	306,125
June	FC	0	0	0	0	0
	Total	24,187	62,486	219,431	22	306,126
2023	TC	13,220	22,614	240,995	30	276,860
Sept.	FC	0	5	1	0	6
	Total	13,220	22,619	240,996	30	276,866

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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	
89,063	60,683	6,964,944	940	7,115,630	
5	0	7	0	12	
89,068	60,683	6,964,951	940	7,115,642	
98,908	66,458	6,725,456	522	6,891,344	
1	0	1	0	2	
98,909	66,458	6,725,457	522	6,891,346	
50,402	33,146	6,398,330	746	6,482,624	
0	4	3	0	7	
50,402	33,150	6,398,333	746	6,482,631	

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2023	TC	52,890	358,739	686,962	30	1,098,621
March	FC	17	81	178	0	275
	Total	52,907	358,820	687,139	30	1,098,897
2023	TC	66,610	400,585	735,710	30	1,202,935
June	FC	21	102	250	0	372
	Total	66,630	400,687	735,959	30	1,203,307
2023	TC	69,249	404,125	764,669	17	1,238,060
Sept.	FC	17	100	250	0	368
	Total	69,266	404,225	764,919	17	1,238,427

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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	
299,814	2,100,801	24,847,602	405	27,248,622	
34	120	91	0	245	
299,848	2,100,921	24,847,693	405	27,248,867	
381,416	2,060,800	26,824,711	382	29,267,309	
31	109	91	0	231	
381,447	2,060,909	26,824,802	382	29,267,540	
401,637	1,996,920	27,041,941	351	29,440,849	
25	106	84	0	215	
401,662	1,997,026	27,042,025	351	29,441,064	

* 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.

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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
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
2023	TC	8	38	2,180	0	2,225
March	FC	0	0	0	0	0
	Total	8	38	2,180	0	2,225
2023	TC	15	34	2,598	0	2,647
June	FC	0	0	0	0	0
	Total	15	34	2,598	0	2,647
2023	TC	15	46	4,542	0	4,602
Sept.	FC	0	0	0	0	0
	Total	15	46	4,542	0	4,602

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2023	TC	242,925	38,394	26,034	16,577	323,929
March	FC	10	0	0	1	11
	Total	242,935	38,394	26,034	16,577	323,939
2023	TC	224,164	33,388	27,844	20,730	306,125
June	FC	0	0	0	0	0
	Total	224,164	33,388	27,844	20,730	306,126
2023	TC	204,482	29,762	29,235	13,381	276,860
Sept.	FC	6	0	0	0	6
	Total	204,488	29,762	29,235	13,381	276,866

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2023	TC	5,586,870	583,680	626,454	318,626	7,115,630
March	FC	11	0	0	1	12
	Total	5,586,881	583,680	626,454	318,627	7,115,642
2023	TC	5,291,954	559,601	681,562	358,227	6,891,344
June	FC	2	0	0	0	2
	Total	5,291,956	559,601	681,562	358,227	6,891,346
2023	TC	4,952,799	548,214	642,774	338,837	6,482,624
Sept.	FC	7	0	0	0	7
	Total	4,952,806	548,214	642,774	338,837	6,482,631

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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
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
2022	TC	27,969	85,990	116,212	20,276	5,478	2,369	258,294
Dec.	FC	0	2	2	1	0	0	4
	Total	27,969	85,992	116,213	20,276	5,478	2,369	258,298
2023	TC	35,298	105,864	148,484	24,423	7,033	2,826	323,929
March	FC	0	1	9	0	0	0	11
	Total	35,298	105,866	148,493	24,423	7,033	2,826	323,939
2023	TC	32,152	100,709	141,587	22,697	6,152	2,829	306,125
June	FC	0	0	0	0	0	0	0
	Total	32,152	100,709	141,587	22,697	6,152	2,829	306,126
2023	TC	29,561	86,872	130,661	20,787	5,631	3,348	276,860
Sept.	FC	0	0	4	2	0	0	6
	Total	29,561	86,872	130,665	20,789	5,631	3,348	276,866

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2022	TC	992,000	2,471,493	2,850,837	531,689	180,272	58,568	7,084,859
Dec.	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
2023	TC	1,014,234	2,421,064	2,892,726	544,062	189,204	54,340	7,115,630
March	FC	0	4	7	1	0	0	12
	Total	1,014,234	2,421,068	2,892,733	544,063	189,204	54,340	7,115,642
2023	TC	974,986	2,322,024	2,833,541	527,417	179,109	54,267	6,891,344
June	FC	0	0	2	0	0	0	2
	Total	974,986	2,322,024	2,833,543	527,417	179,109	54,267	6,891,346
2023	TC	876,143	2,179,292	2,726,938	481,979	165,910	52,362	6,482,624
Sept.	FC	0	1	5	1	0	0	7
	Total	876,143	2,179,293	2,726,943	481,980	165,910	52,362	6,482,631

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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
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
2023 March	TC	70,427	2,978	2,430	3,275	189,629	55,190	323,929
	FC	0	0	0	0	10	0	11
	Total	70,428	2,978	2,430	3,275	189,639	55,190	323,939
2023 June	TC	64,005	3,295	2,531	2,476	133,879	99,938	306,125
	FC	0	0	0	0	0	0	0
	Total	64,005	3,295	2,531	2,476	133,880	99,938	306,126
2023 Sept.	TC	63,056	1,852	1,251	1,557	133,876	75,269	276,860
	FC	0	0	0	0	6	0	6
	Total	63,056	1,852	1,251	1,557	133,882	75,269	276,866

		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
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
2023 March	TC	1,276,058	528,001	418,609	126,640	3,856,712	909,610	7,115,630
	FC	1	0	0	0	11	0	12
	Total	1,276,059	528,001	418,609	126,640	3,856,723	909,610	7,115,642
2023 June	TC	1,900,158	82,794	53,225	75,232	3,099,682	1,680,253	6,891,344
	FC	0	0	0	0	2	0	2
	Total	1,900,158	82,794	53,225	75,232	3,099,684	1,680,253	6,891,346
2023 Sept.	TC	1,836,801	67,380	44,418	59,138	3,305,027	1,169,860	6,482,624
	FC	0	0	0	0	7	0	7
	Total	1,836,801	67,380	44,418	59,138	3,305,034	1,169,860	6,482,631

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2023	TC	51,476	101,060	153,419	17,975	323,929
March	FC	0	1	10	0	11
	Total	51,476	101,060	153,429	17,975	323,939
2023	TC	46,897	92,834	149,632	16,762	306,125
June	FC	0	0	0	0	0
	Total	46,897	92,834	149,632	16,762	306,126
2023	TC	44,356	87,424	128,560	16,519	276,860
Sept.	FC	0	0	6	0	6
	Total	44,356	87,424	128,566	16,519	276,866

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2023	TC	1,329,705	2,491,148	2,785,607	509,170	7,115,630
March	FC	0	3	9	0	12
	Total	1,329,705	2,491,151	2,785,616	509,170	7,115,642
2023	TC	1,271,397	2,396,087	2,777,837	446,023	6,891,344
June	FC	0	1	1	0	2
	Total	1,271,397	2,396,088	2,777,838	446,023	6,891,346
2023	TC	1,162,662	2,234,786	2,654,879	430,297	6,482,624
Sept.	FC	0	2	5	0	7
	Total	1,162,662	2,234,788	2,654,884	430,297	6,482,631

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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
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
2023	TC	117,634	17,783	77,346	43,139	18,662	11,302	37,969	93	323,929
March	FC	0	0	0	9	1	1	0	0	11
	Total	117,634	17,783	77,347	43,148	18,662	11,302	37,969	93	323,939
2023	TC	128,006	19,249	60,058	36,635	3,214	7,707	50,916	340	306,125
June	FC	0	0	0	0	0	0	0	0	0
	Total	128,006	19,249	60,058	36,635	3,214	7,707	50,916	340	306,126
2023	TC	167,803	20,496	47,866	19,147	1,754	6,673	12,685	435	276,860
Sept.	FC	1	0	0	0	0	0	5	0	6
	Total	167,804	20,496	47,867	19,147	1,755	6,673	12,690	435	276,866

		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
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
2023	TC	3,519,735	603,916	1,601,515	882,706	349,284	105,574	46,036	6,864	7,115,630
March	FC	0	1	2	7	1	1	0	0	12
	Total	3,519,735	603,917	1,601,517	882,713	349,285	105,575	46,036	6,864	7,115,642
2023	TC	3,935,540	754,706	1,305,716	772,241	53,158	13,403	47,933	8,647	6,891,344
June	FC	0	0	1	0	0	1	0	0	2
	Total	3,935,540	754,706	1,305,717	772,241	53,158	13,404	47,933	8,647	6,891,346
2023	TC	4,128,747	761,664	1,030,511	489,206	32,074	10,157	17,938	12,327	6,482,624
Sept.	FC	1	0	2	0	1	0	3	0	7
	Total	4,128,748	761,664	1,030,513	489,206	32,075	10,157	17,941	12,327	6,482,631

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 Tera Yatırım Bankası A.Ş.
- 22 Turkish Bank A.Ş.
- 23 Turkland Bank A.Ş.
- 24 Türk Ekonomi Bankası A.Ş.
- 25 Türk Eximbank
- 26 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 27 Türkiye Garanti Bankası A.Ş.
- 28 Türkiye Halk Bankası A.Ş.
- 29 Türkiye İş Bankası A.Ş.
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- 31 Türkiye Vakıflar Bankası A.Ş.
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