

Consumer Loans and Housing Loans

March 2024

Report Code: DE01

June 2023



The Banks Association of Türkiye

Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

		Loans Extended**			
Periods		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
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
2023	TC	329,159	6,536,082	87	4,501
Dec.	FC	12	19	0	0
	Total	329,170	6,536,101	87	4,501
2023	TC	399,347	6,405,509	93	5,114
March	FC	13	17	0	0
	Total	399,359	6,405,526	93	5,114

		Loans Outstanding***			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up		
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		
1,274,653	29,182,724	1,575	28,793		
417	200	0	46		
1,275,070	29,182,924	1,575	28,839		
1,338,313	28,182,354	1,404	32,163		
462	233	0	260		
1,338,776	28,182,587	1,404	32,423		

II. Breakdown of Consumer Loans and Housing Loans

1.1. According to Purpose

		Loans Extended, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2023	TC	19,182	10,776	299,164	37	329,159
Dec.	FC	6	0	5	0	12
	Total	19,188	10,776	299,170	37	329,170
2023	TC	11,935	24,076	363,283	53	399,347
March	FC	6	2	4	0	13
	Total	11,941	24,078	363,287	53	399,359

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
74,040	15,143	6,446,165	734	6,536,082
11	0	8	0	19
74,051	15,143	6,446,173	734	6,536,101
48,651	26,370	6,329,702	786	6,405,509
5	2	10	0	17
48,656	26,372	6,329,712	786	6,405,526

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2023	TC	75,410	397,263	801,968	12	1,274,653
Dec.	FC	22	97	299	0	417
	Total	75,431	397,360	802,267	12	1,275,070
2023	TC	71,672	402,613	864,013	16	1,338,313
March	FC	28	113	321	0	462
	Total	71,699	402,726	864,334	16	1,338,776

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
439,799	1,929,605	26,813,013	307	29,182,724
29	86	85	0	200
439,828	1,929,691	26,813,098	307	29,182,924
445,180	1,878,709	25,857,992	473	28,182,354
33	88	112	0	233
445,213	1,878,797	25,858,104	473	28,182,587

* 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.

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
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
2023	TC	19	49	4,432	0	4,501
Dec.	FC	0	0	0	0	0
	Total	19	49	4,432	0	4,501
2023	TC	19	49	5,045	0	5,114
March	FC	0	0	0	0	0
	Total	19	49	5,045	0	5,114

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2023	TC	235,523	30,711	37,605	25,321	329,159
Dec.	FC	11	0	0	1	12
	Total	235,534	30,711	37,605	25,321	329,170
2023	TC	284,198	35,120	48,649	31,380	399,347
March	FC	8	3	0	2	13
	Total	284,206	35,123	48,649	31,382	399,359

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2023	TC	4,795,744	502,871	668,482	568,985	6,536,082
Dec.	FC	18	0	0	1	19
	Total	4,795,762	502,871	668,482	568,986	6,536,101
2023	TC	4,638,481	484,312	723,064	559,652	6,405,509
March	FC	13	1	0	3	17
	Total	4,638,494	484,313	723,064	559,655	6,405,526

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
2023 March	TC	35,298	105,864	148,484	24,423	7,033	2,826	323,929
	FC	0	1	9	0	0	0	11
	Total	35,298	105,866	148,493	24,423	7,033	2,826	323,939
2023 June	TC	32,152	100,709	141,587	22,697	6,152	2,829	306,125
	FC	0	0	0	0	0	0	0
	Total	32,152	100,709	141,587	22,697	6,152	2,829	306,126
2023 Sept.	TC	29,561	86,872	130,661	20,787	5,631	3,348	276,860
	FC	0	0	4	2	0	0	6
	Total	29,561	86,872	130,665	20,789	5,631	3,348	276,866
2023 Dec.	TC	32,439	103,859	159,268	23,855	6,564	3,175	329,159
	FC	0	4	5	3	0	0	12
	Total	32,439	103,863	159,273	23,857	6,564	3,175	329,170
2023 March	TC	38,256	125,936	194,436	28,925	7,898	3,895	399,347
	FC	0	1	11	1	0	0	13
	Total	38,256	125,938	194,446	28,926	7,898	3,895	399,359

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2023 March	TC	1,014,234	2,421,064	2,892,726	544,062	189,204	54,340	7,115,630
	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 June	TC	974,986	2,322,024	2,833,541	527,417	179,109	54,267	6,891,344
	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 Sept.	TC	876,143	2,179,292	2,726,938	481,979	165,910	52,362	6,482,624
	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
2023 Dec.	TC	838,087	2,248,056	2,792,935	451,340	153,367	52,297	6,536,082
	FC	0	5	13	1	0	0	19
	Total	838,087	2,248,061	2,792,948	451,341	153,367	52,297	6,536,101
2023 March	TC	769,433	2,138,397	2,813,843	482,483	159,182	42,171	6,405,509
	FC	0	3	12	2	0	0	17
	Total	769,433	2,138,400	2,813,855	482,485	159,182	42,171	6,405,526

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
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
2023 Dec.	TC	80,694	1,897	1,203	1,334	155,409	88,622	329,159
	FC	1	0	0	0	11	0	12
	Total	80,695	1,897	1,203	1,334	155,420	88,622	329,170
2023 March	TC	88,506	2,513	1,715	1,572	200,785	104,253	399,347
	FC	2	0	0	0	10	0	13
	Total	88,509	2,513	1,715	1,572	200,796	104,253	399,359

		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
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
2023 Dec.	TC	2,076,873	63,633	41,331	48,581	3,550,372	755,292	6,536,082
	FC	1	0	0	0	18	0	19
	Total	2,076,874	63,633	41,331	48,581	3,550,390	755,292	6,536,101
2023 March	TC	1,902,812	61,859	39,780	45,299	3,589,389	766,370	6,405,509
	FC	2	0	0	0	15	0	17
	Total	1,902,814	61,859	39,780	45,299	3,589,404	766,370	6,405,526

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
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
2023	TC	50,796	105,990	157,105	15,268	329,159
Dec.	FC	0	6	5	0	12
	Total	50,796	105,996	157,111	15,268	329,170
2023	TC	62,975	127,122	189,538	19,712	399,347
March	FC	0	6	7	0	13
	Total	62,975	127,128	189,544	19,712	399,359

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2023	TC	1,105,467	2,243,103	2,811,223	376,289	6,536,082
Dec.	FC	0	10	9	0	19
	Total	1,105,467	2,243,113	2,811,232	376,289	6,536,101
2023	TC	1,119,934	2,197,261	2,722,182	366,132	6,405,509
March	FC	1	9	7	0	17
	Total	1,119,935	2,197,270	2,722,189	366,132	6,405,526

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
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
2023	TC	228,489	28,009	47,027	15,073	1,046	2,780	5,999	736	329,159
Dec.	FC	1	0	0	5	1	4	0	0	12
	Total	228,490	28,009	47,027	15,078	1,047	2,784	5,999	736	329,170
2023	TC	295,694	26,173	45,018	10,090	1,354	5,630	14,357	1,030	399,347
March	FC	0	1	1	5	0	4	1	0	13
	Total	295,694	26,174	45,020	10,096	1,354	5,634	14,358	1,030	399,359

		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
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
2023	TC	4,435,710	814,752	885,397	345,202	27,420	4,895	7,453	15,253	6,536,082
Dec.	FC	3	0	1	7	3	5	0	0	19
	Total	4,435,713	814,752	885,398	345,209	27,423	4,900	7,453	15,253	6,536,101
2023	TC	4,630,523	652,233	801,461	255,400	27,544	6,815	14,169	17,364	6,405,509
March	FC	1	1	4	6	0	4	1	0	17
	Total	4,630,524	652,234	801,465	255,406	27,544	6,819	14,170	17,364	6,405,526

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.
- 30 Türkiye Sınai Kalkınma Bankası A.Ş.
- 31 Türkiye Vakıflar Bankası A.Ş.
- 32 Yapı ve Kredi Bankası A.Ş.

***Publication Periods of the Report:**

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

-
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.