



# Consumer Loans and Housing Loans

June 2024

Report Code: DE01

August 2024



## 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
2023	TC	306,125	6,891,344	60	2,647
June	FC	0	2	0	0
	<b>Total</b>	<b>306,126</b>	<b>6,891,346</b>	<b>60</b>	<b>2,647</b>
2023	TC	276,860	6,482,624	61	4,602
Sept.	FC	6	7	0	0
	<b>Total</b>	<b>276,866</b>	<b>6,482,631</b>	<b>61</b>	<b>4,602</b>
2023	TC	329,159	6,536,082	87	4,501
Dec.	FC	12	19	0	0
	<b>Total</b>	<b>329,170</b>	<b>6,536,101</b>	<b>87</b>	<b>4,501</b>
2024	TC	399,347	6,405,509	93	5,114
March	FC	13	17	0	0
	<b>Total</b>	<b>399,359</b>	<b>6,405,526</b>	<b>93</b>	<b>5,114</b>
2024	TC	406,168	6,494,350	163	6,075
June	FC	11	15	0	0
	<b>Total</b>	<b>406,179</b>	<b>6,494,365</b>	<b>163</b>	<b>6,075</b>

	Loans Outstanding****			
	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
1,202,935	29,267,309	1,271	24,582	
372	231	0	43	
<b>1,203,307</b>	<b>29,267,540</b>	<b>1,271</b>	<b>24,624</b>	
1,238,060	29,440,849	1,311	27,234	
368	215	0	46	
<b>1,238,427</b>	<b>29,441,064</b>	<b>1,311</b>	<b>27,280</b>	
1,274,653	29,182,724	1,575	28,793	
417	200	0	46	
<b>1,275,070</b>	<b>29,182,924</b>	<b>1,575</b>	<b>28,839</b>	
1,338,313	28,182,354	1,404	32,163	
462	233	0	260	
<b>1,338,776</b>	<b>28,182,587</b>	<b>1,404</b>	<b>32,423</b>	
1,369,694	26,952,433	2,251	35,982	
500	215	0	257	
<b>1,370,195</b>	<b>26,952,648</b>	<b>2,251</b>	<b>36,239</b>	

#### 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
2023	TC	24,186	62,486	219,431	22	306,125
June	FC	0	0	0	0	0
	<b>Total</b>	<b>24,187</b>	<b>62,486</b>	<b>219,431</b>	<b>22</b>	<b>306,126</b>
2023	TC	13,220	22,614	240,995	30	276,860
Sept.	FC	0	5	1	0	6
	<b>Total</b>	<b>13,220</b>	<b>22,619</b>	<b>240,996</b>	<b>30</b>	<b>276,866</b>
2023	TC	19,182	10,776	299,164	37	329,159
Dec.	FC	6	0	5	0	12
	<b>Total</b>	<b>19,188</b>	<b>10,776</b>	<b>299,170</b>	<b>37</b>	<b>329,170</b>
2024	TC	11,935	24,076	363,283	53	399,347
March	FC	6	2	4	0	13
	<b>Total</b>	<b>11,941</b>	<b>24,078</b>	<b>363,287</b>	<b>53</b>	<b>399,359</b>
2024	TC	17,226	20,689	368,210	43	406,168
June	FC	8	0	3	0	11
	<b>Total</b>	<b>17,234</b>	<b>20,689</b>	<b>368,213</b>	<b>43</b>	<b>406,179</b>

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
98,908	66,458	6,725,456	522	6,891,344	
1	0	1	0	2	
<b>98,909</b>	<b>66,458</b>	<b>6,725,457</b>	<b>522</b>	<b>6,891,346</b>	
50,402	33,146	6,398,330	746	6,482,624	
0	4	3	0	7	
<b>50,402</b>	<b>33,150</b>	<b>6,398,333</b>	<b>746</b>	<b>6,482,631</b>	
74,040	15,143	6,446,165	734	6,536,082	
11	0	8	0	19	
<b>74,051</b>	<b>15,143</b>	<b>6,446,173</b>	<b>734</b>	<b>6,536,101</b>	
48,651	26,370	6,329,702	786	6,405,509	
5	2	10	0	17	
<b>48,656</b>	<b>26,372</b>	<b>6,329,712</b>	<b>786</b>	<b>6,405,526</b>	
53,950	21,875	6,417,858	667	6,494,350	
6	0	9	0	15	
<b>53,956</b>	<b>21,875</b>	<b>6,417,867</b>	<b>667</b>	<b>6,494,365</b>	

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2023	TC	66,610	400,585	735,710	30	1,202,935
June	FC	21	102	250	0	372
	<b>Total</b>	<b>66,630</b>	<b>400,687</b>	<b>735,959</b>	<b>30</b>	<b>1,203,307</b>
2023	TC	69,249	404,125	764,669	17	1,238,060
Sept.	FC	17	100	250	0	368
	<b>Total</b>	<b>69,266</b>	<b>404,225</b>	<b>764,919</b>	<b>17</b>	<b>1,238,427</b>
2023	TC	75,410	397,263	801,968	12	1,274,653
Dec.	FC	22	97	299	0	417
	<b>Total</b>	<b>75,431</b>	<b>397,360</b>	<b>802,267</b>	<b>12</b>	<b>1,275,070</b>
2024	TC	71,672	402,613	864,013	16	1,338,313
March	FC	28	113	321	0	462
	<b>Total</b>	<b>71,699</b>	<b>402,726</b>	<b>864,334</b>	<b>16</b>	<b>1,338,776</b>
2024	TC	72,035	405,264	892,390	5	1,369,694
June	FC	38	99	363	0	500
	<b>Total</b>	<b>72,073</b>	<b>405,364</b>	<b>892,753</b>	<b>5</b>	<b>1,370,195</b>

	No. of Borrowers				
	Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
381,416	2,060,800	26,824,711	382	29,267,309	
31	109	91	0	231	
<b>381,447</b>	<b>2,060,909</b>	<b>26,824,802</b>	<b>382</b>	<b>29,267,540</b>	
401,637	1,996,920	27,041,941	351	29,440,849	
25	106	84	0	215	
<b>401,662</b>	<b>1,997,026</b>	<b>27,042,025</b>	<b>351</b>	<b>29,441,064</b>	
439,799	1,929,605	26,813,013	307	29,182,724	
29	86	85	0	200	
<b>439,828</b>	<b>1,929,691</b>	<b>26,813,098</b>	<b>307</b>	<b>29,182,924</b>	
445,180	1,878,709	25,857,992	473	28,182,354	
33	88	112	0	233	
<b>445,213</b>	<b>1,878,797</b>	<b>25,858,104</b>	<b>473</b>	<b>28,182,587</b>	
449,347	1,827,804	24,675,089	193	26,952,433	
35	63	117	0	215	
<b>449,382</b>	<b>1,827,867</b>	<b>24,675,206</b>	<b>193</b>	<b>26,952,648</b>	

\* 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
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
2024	TC	19	49	5,045	0	5,114
March	FC	0	0	0	0	0
	Total	19	49	5,045	0	5,114
2024	TC	30	84	5,961	0	6,075
June	FC	0	0	0	0	0
	Total	30	84	5,961	0	6,075

#### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2024	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
2024	TC	281,545	35,897	54,829	33,896	406,168
June	FC	9	0	0	2	11
	Total	281,555	35,897	54,829	33,898	406,179

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2024	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
2024	TC	4,681,675	460,286	750,199	602,190	6,494,350
June	FC	13	0	0	2	15
	Total	4,681,688	460,286	750,199	602,192	6,494,365

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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
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
2023	TC	32,439	103,859	159,268	23,855	6,564	3,175	329,159
Dec.	FC	0	4	5	3	0	0	12
	Total	32,439	103,863	159,273	23,857	6,564	3,175	329,170
2024	TC	38,256	125,936	194,436	28,925	7,898	3,895	399,347
March	FC	0	1	11	1	0	0	13
	Total	38,256	125,938	194,446	28,926	7,898	3,895	399,359
2024	TC	33,087	120,877	209,358	31,225	8,495	3,126	406,168
June	FC	0	0	9	2	0	0	11
	Total	33,087	120,877	209,367	31,226	8,495	3,126	406,179

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2023	TC	838,087	2,248,056	2,792,935	451,340	153,367	52,297	6,536,082
Dec.	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
2024	TC	769,433	2,138,397	2,813,843	482,483	159,182	42,171	6,405,509
March	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
2024	TC	718,913	2,127,020	2,968,914	476,624	166,091	36,788	6,494,350
June	FC	0	0	13	2	0	0	15
	Total	718,913	2,127,020	2,968,927	476,626	166,091	36,788	6,494,365

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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
2023	TC	64,005	3,295	2,531	2,476	133,879	99,938	306,125
June	FC	0	0	0	0	0	0	0
	Total	64,005	3,295	2,531	2,476	133,880	99,938	306,126
2023	TC	63,056	1,852	1,251	1,557	133,876	75,269	276,860
Sept.	FC	0	0	0	0	6	0	6
	Total	63,056	1,852	1,251	1,557	133,882	75,269	276,866
2023	TC	80,694	1,897	1,203	1,334	155,409	88,622	329,159
Dec.	FC	1	0	0	0	11	0	12
	Total	80,695	1,897	1,203	1,334	155,420	88,622	329,170
2024	TC	88,506	2,513	1,715	1,572	200,785	104,253	399,347
March	FC	2	0	0	0	10	0	13
	Total	88,509	2,513	1,715	1,572	200,796	104,253	399,359
2024	TC	92,153	2,251	1,388	1,429	198,944	110,002	406,168
June	FC	1	0	0	0	10	0	11
	Total	92,153	2,251	1,388	1,429	198,954	110,002	406,179

		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	TC	1,900,158	82,794	53,225	75,232	3,099,682	1,680,253	6,891,344
June	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	TC	1,836,801	67,380	44,418	59,138	3,305,027	1,169,860	6,482,624
Sept.	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	TC	2,076,873	63,633	41,331	48,581	3,550,372	755,292	6,536,082
Dec.	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
2024	TC	1,902,812	61,859	39,780	45,299	3,589,389	766,370	6,405,509
March	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
2024	TC	1,918,489	54,927	34,737	40,187	3,664,041	781,969	6,494,350
June	FC	1	0	0	0	14	0	15
	Total	1,918,490	54,927	34,737	40,187	3,664,055	781,969	6,494,365

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#### 5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2024	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
2024	TC	66,459	130,362	189,819	19,528	406,168
June	FC	1	2	8	0	11
	Total	66,460	130,363	189,827	19,528	406,179

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2024	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
2024	TC	1,155,146	2,221,502	2,758,177	359,525	6,494,350
June	FC	1	5	9	0	15
	Total	1,155,147	2,221,507	2,758,186	359,525	6,494,365

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### 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	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
2024	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
2024	TC	320,983	19,661	37,403	9,013	1,233	5,003	11,594	1,276	406,168
June	FC	0	1	3	6	0	1	0	0	11
	Total	320,983	19,662	37,406	9,020	1,233	5,005	11,594	1,276	406,179

		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	3,935,540	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
2024	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
2024	TC	5,040,772	482,047	686,882	224,069	25,893	5,449	10,963	18,275	6,494,350
June	FC	0	2	6	6	0	1	0	0	15
	Total	5,040,772	482,049	686,888	224,075	25,893	5,450	10,963	18,275	6,494,365

## ***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

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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.
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