



Consumer Loans and Housing Loans

September 2024

Report Code: DE01

December 2024



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	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
2024	TC	399,347	6,405,509	93	5,114
March	FC	13	17	0	0
	Total	399,359	6,405,526	93	5,114
2024	TC	406,168	6,494,350	163	6,075
June	FC	11	15	0	0
	Total	406,179	6,494,365	163	6,075
2024	TC	476,145	6,870,762	289	8,630
Sept.	FC	35	27	0	0
	Total	476,180	6,870,789	289	8,630

		Loans Outstanding***			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up		
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		
1,369,694	26,952,433	2,251	35,982		
500	215	0	257		
1,370,195	26,952,648	2,251	36,239		
1,405,238	25,384,712	2,727	44,884		
606	228	0	280		
1,405,844	25,384,940	2,727	45,164		

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	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
2024	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
2024	TC	17,226	20,689	368,210	43	406,168
June	FC	8	0	3	0	11
	Total	17,234	20,689	368,213	43	406,179
2024	TC	10,058	36,910	429,123	55	476,145
Sept.	FC	19	6	10	0	35
	Total	10,077	36,916	429,133	55	476,180

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
53,950	21,875	6,417,858	667	6,494,350
6	0	9	0	15
53,956	21,875	6,417,867	667	6,494,365
37,849	36,787	6,795,386	740	6,870,762
7	2	18	0	27
37,856	36,789	6,795,404	740	6,870,789

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
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
2024	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
2024	TC	72,035	405,264	892,390	5	1,369,694
June	FC	38	99	363	0	500
	Total	72,073	405,364	892,753	5	1,370,195
2024	TC	62,441	420,860	921,934	3	1,405,238
Sept.	FC	52	105	448	0	606
	Total	62,493	420,966	922,382	3	1,405,844

No. of Borrowers				
Auto- mobile	Housing	General Purpose Loans *****	Others *****	Total
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
449,347	1,827,804	24,675,089	193	26,952,433
35	63	117	0	215
449,382	1,827,867	24,675,206	193	26,952,648
426,212	1,765,047	23,193,303	150	25,384,712
40	58	130	0	228
426,252	1,765,105	23,193,433	150	25,384,940

* 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	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
2024	TC	45	139	8,446	0	8,630
Sept.	FC	0	0	0	0	0
	Total	45	139	8,446	0	8,630

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2024	TC	336,600	36,785	61,646	41,114	476,145
Sept.	FC	20	14	0	1	35
	Total	336,620	36,799	61,646	41,115	476,180

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
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
2024	TC	4,930,160	455,729	837,520	647,353	6,870,762
Sept.	FC	24	2	0	1	27
	Total	4,930,184	455,731	837,520	647,354	6,870,789

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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 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
2024 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
2024 June	TC	33,087	120,877	209,358	31,225	8,495	3,126	406,168
	FC	0	0	9	2	0	0	11
	Total	33,087	120,877	209,367	31,226	8,495	3,126	406,179
2024 Sept.	TC	40,386	144,018	239,143	37,159	10,767	4,672	476,145
	FC	0	1	33	1	0	0	35
	Total	40,386	144,019	239,176	37,160	10,767	4,672	476,180

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
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
2024 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
2024 June	TC	718,913	2,127,020	2,968,914	476,624	166,091	36,788	6,494,350
	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
2024 Sept.	TC	716,284	2,199,630	3,119,854	595,601	191,325	48,068	6,870,762
	FC	1	3	22	1	0	0	27
	Total	716,285	2,199,633	3,119,876	595,602	191,325	48,068	6,870,789

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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 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
2024 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
2024 June	TC	92,153	2,251	1,388	1,429	198,944	110,002	406,168
	FC	1	0	0	0	10	0	11
	Total	92,153	2,251	1,388	1,429	198,954	110,002	406,179
2024 Sept.	TC	117,605	3,368	2,046	1,912	241,566	109,648	476,145
	FC	0	0	0	0	35	0	35
	Total	117,605	3,368	2,046	1,912	241,601	109,648	476,180

		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 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
2024 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
2024 June	TC	1,918,489	54,927	34,737	40,187	3,664,041	781,969	6,494,350
	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
2024 Sept.	TC	1,935,305	64,301	39,449	42,663	3,906,215	882,829	6,870,762
	FC	0	0	0	0	27	0	27
	Total	1,935,305	64,301	39,449	42,663	3,906,242	882,829	6,870,789

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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	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
2024	TC	78,530	150,999	223,144	23,471	476,145
Sept.	FC	0	10	25	0	35
	Total	78,530	151,009	223,170	23,471	476,180

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
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
2024	TC	1,260,738	2,346,168	2,876,202	387,654	6,870,762
Sept.	FC	1	12	14	0	27
	Total	1,260,739	2,346,180	2,876,216	387,654	6,870,789

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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
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
2024	TC	370,824	25,370	38,393	9,465	2,701	12,577	15,125	1,689	476,145
Sept.	FC	0	0	1	6	9	16	3	0	35
	Total	370,824	25,370	38,394	9,472	2,710	12,593	15,128	1,689	476,180

		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	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
2024	TC	5,358,428	509,546	721,093	207,559	26,580	13,347	13,289	20,920	6,870,762
Sept.	FC	3	0	4	10	1	7	2	0	27
	Total	5,358,431	509,546	721,097	207,569	26,581	13,354	13,291	20,920	6,870,789

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.

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