Consumer Loans and Housing Loans

March 2026

Report Code: DE01

June 2026

The Banks Association of Türkiye
Consumer Loans and Housing Loans*

I. Consumer Loans and Housing Loans, Million TRY

		Loans Extended**				Loans Outstanding****			
Periods		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up	Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2025 March	TC	606,660	6,594,740	394	10,647	1,582,289	22,846,032	4,197	70,425
	FC	43	27	0	0	750	223	0	540
	Total	**606,702**	**6,594,767**	**394**	**10,647**	**1,583,039**	**22,846,255**	**4,197**	**70,965**
2025 June	TC	643,515	6,513,147	409	12,065	1,698,234	21,738,213	4,749	94,844
	FC	30	24	0	0	627	256	0	27
	Total	**643,545**	**6,513,171**	**409**	**12,065**	**1,698,861**	**21,738,469**	**4,749**	**94,870**
2025 Sept.	TC	743,990	7,087,858	439	11,248	1,858,722	20,955,201	4,937	114,101
	FC	157	109	0	0	695	353	0	28
	Total	**744,147**	**7,087,967**	**439**	**11,248**	**1,859,417**	**20,955,554**	**4,937**	**114,129**
2025 Dec.	TC	836,005	6,842,396	4,380	12,484	2,091,440	20,776,557	10,394	129,412
	FC	318	329	0	0	1,011	646	0	25
	Total	**836,323**	**6,842,725**	**4,380**	**12,484**	**2,092,451**	**20,777,203**	**10,394**	**129,438**
2026 March	TC	765,687	5,861,645	9,864	13,617	2,232,131	20,342,917	9,314	143,906
	FC	298	354	0	0	1,253	953	0	26
	Total	**765,985**	**5,861,999**	**9,864**	**13,617**	**2,233,385**	**20,343,870**	**9,314**	**143,932**

II. Breakdown of Consumer Loans and Housing Loans
1.1. According to Purpose

		Loans Extended, Million TRY					No. of Borrowers				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total	Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total
2025 March	TC	13,337	55,312	537,925	86	**606,660**	43,741	44,636	6,505,593	770	**6,594,740**
	FC	9	29	4	0	**43**	10	6	11	0	**27**
	Total	**13,347**	**55,341**	**537,930**	**86**	**606,702**	**43,751**	**44,642**	**6,505,604**	**770**	**6,594,767**
2025 June	TC	14,830	58,236	570,380	69	**643,515**	46,470	44,772	6,421,263	642	**6,513,147**
	FC	10	10	10	0	**30**	8	3	13	0	**24**
	Total	**14,839**	**58,247**	**570,390**	**69**	**643,545**	**46,478**	**44,775**	**6,421,276**	**642**	**6,513,171**
2025 Sept.	TC	11,717	68,240	663,937	96	**743,990**	39,817	54,408	6,992,835	798	**7,087,858**
	FC	61	67	29	0	**157**	54	8	47	0	**109**
	Total	**11,778**	**68,307**	**663,966**	**96**	**744,147**	**39,871**	**54,416**	**6,992,882**	**798**	**7,087,967**
2025 Dec.	TC	19,822	86,947	729,149	88	**836,005**	45,262	59,557	6,736,763	814	**6,842,396**
	FC	214	36	69	0	**318**	207	10	112	0	**329**
	Total	**20,035**	**86,983**	**729,218**	**88**	**836,323**	**45,469**	**59,567**	**6,736,875**	**814**	**6,842,725**
2026 March	TC	10,640	99,494	655,422	131	**765,687**	22,186	55,341	5,783,293	825	**5,861,645**
	FC	193	27	79	0	**298**	191	10	153	0	**354**
	Total	**10,833**	**99,521**	**655,501**	**131**	**765,985**	**22,377**	**55,351**	**5,783,446**	**825**	**5,861,999**

		Loans Outstanding, Million TRY					No. of Borrowers				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total	Auto-mobile	Housing	General Purpose Loans *****	Others ******	Total
2025 March	TC	53,868	495,494	1,032,926	1	**1,582,289**	366,647	1,669,880	20,809,436	69	**22,846,032**
	FC	39	120	591	0	**750**	56	55	112	0	**223**
	Total	**53,907**	**495,614**	**1,033,517**	**1**	**1,583,039**	**366,703**	**1,669,935**	**20,809,548**	**69**	**22,846,255**
2025 June	TC	48,671	525,285	1,124,277	1	**1,698,234**	320,986	1,615,390	19,801,800	37	**21,738,213**
	FC	51	136	440	0	**627**	62	56	138	0	**256**
	Total	**48,721**	**525,422**	**1,124,717**	**1**	**1,698,861**	**321,048**	**1,615,446**	**19,801,938**	**37**	**21,738,469**
2025 Sept.	TC	41,301	562,712	1,254,709	0	**1,858,722**	285,154	1,566,313	19,103,568	166	**20,955,201**
	FC	101	178	415	0	**695**	110	64	179	0	**353**
	Total	**41,402**	**562,890**	**1,255,124**	**0**	**1,859,417**	**285,264**	**1,566,377**	**19,103,747**	**166**	**20,955,554**
2025 Dec.	TC	42,810	614,039	1,434,591	0	**2,091,440**	243,890	1,534,921	18,997,737	9	**20,776,557**
	FC	282	200	528	0	**1,011**	299	69	278	0	**646**
	Total	**43,093**	**614,239**	**1,435,119**	**0**	**2,092,451**	**244,189**	**1,534,990**	**18,998,015**	**9**	**20,777,203**
2026 March	TC	37,857	674,967	1,519,305	3	**2,232,131**	191,027	1,511,184	18,640,533	171	**20,342,915**
	FC	430	212	612	0	**1,253**	469	76	410	0	**955**
	Total	**38,287**	**675,178**	**1,519,916**	**3**	**2,233,385**	**191,496**	**1,511,260**	**18,640,943**	**171**	**20,343,870**

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, "foreing 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 accured 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
2025 March	TC	48	124	10,475	0	**10,647**
	FC	0	0	0	0	**0**
	Total	**48**	**124**	**10,475**	**0**	**10,647**
2025 June	TC	61	227	11,777	0	**12,065**
	FC	0	0	0	0	**0**
	Total	**61**	**227**	**11,777**	**0**	**12,065**
2025 Sept.	TC	76	243	10,929	0	**11,248**
	FC	0	0	0	0	**0**
	Total	**76**	**243**	**10,929**	**0**	**11,248**
2025 Dec.	TC	84	217	12,184	0	**12,484**
	FC	0	0	0	0	**0**
	Total	**84**	**217**	**12,184**	**0**	**12,484**
2026 March	TC	97	251	13,235	0	**13,582**
	FC	0	0	0	0	**0**
	Total	**97**	**251**	**13,235**	**0**	**13,582**

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2025 March	TC	427,017	47,399	82,434	49,809	**606,660**
	FC	35	0	0	8	**43**
	Total	**427,052**	**47,399**	**82,434**	**49,817**	**606,702**
2025 June	TC	448,316	46,585	89,350	59,263	**643,515**
	FC	30	0	0	0	**30**
	Total	**448,346**	**46,585**	**89,350**	**59,263**	**643,545**
2025 Sept.	TC	520,332	53,046	104,131	66,481	**743,990**
	FC	148	0	0	9	**157**
	Total	**520,480**	**53,046**	**104,131**	**66,490**	**744,147**
2025 Dec.	TC	593,930	69,309	101,901	70,865	**836,005**
	FC	273	14	0	30	**318**
	Total	**594,204**	**69,323**	**101,901**	**70,895**	**836,323**
2026 March	TC	534,894	66,830	100,550	63,413	**765,687**
	FC	283	0	0	15	**298**
	Total	**535,177**	**66,830**	**100,550**	**63,428**	**765,985**

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2025 March	TC	4,619,481	427,259	892,789	655,211	**6,594,740**
	FC	25	0	0	2	**27**
	Total	**4,619,506**	**427,259**	**892,789**	**655,213**	**6,594,767**
2025 June	TC	4,472,311	383,780	933,363	723,693	**6,513,147**
	FC	24	0	0	0	**24**
	Total	**4,472,335**	**383,780**	**933,363**	**723,693**	**6,513,171**
2025 Sept.	TC	4,877,696	441,750	999,659	768,753	**7,087,858**
	FC	101	0	0	8	**109**
	Total	**4,877,797**	**441,750**	**999,659**	**768,761**	**7,087,967**
2025 Dec.	TC	4,698,876	473,920	908,968	760,632	**6,842,396**
	FC	297	8	0	24	**329**
	Total	**4,699,173**	**473,928**	**908,968**	**760,656**	**6,842,725**
2026 March	TC	3,916,875	438,633	848,332	657,805	**5,861,645**
	FC	339	0	0	15	**354**
	Total	**3,917,214**	**438,633**	**848,332**	**657,820**	**5,861,999**

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3. According to Age of Borrowers

Periods		Loans Extended, Million TRY						
		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2025 March	TC	50,377	174,919	309,112	51,095	13,923	7,233	**606,660**
	FC	0	8	27	0	7	0	**43**
	Total	**50,377**	**174,927**	**309,138**	**51,096**	**13,930**	**7,233**	**606,702**
2025 June	TC	47,782	185,948	329,696	56,979	15,631	7,480	**643,515**
	FC	2	5	20	3	0	0	**30**
	Total	**47,784**	**185,953**	**329,716**	**56,981**	**15,631**	**7,480**	**643,545**
2025 Sept.	TC	58,129	215,358	374,767	66,470	18,894	10,372	**743,990**
	FC	2	20	75	58	1	0	**157**
	Total	**58,131**	**215,378**	**374,842**	**66,528**	**18,895**	**10,372**	**744,147**
2025 Dec.	TC	64,198	246,459	417,929	73,600	21,960	11,859	**836,005**
	FC	13	69	196	40	1	0	**318**
	Total	**64,211**	**246,528**	**418,126**	**73,640**	**21,961**	**11,859**	**836,323**
2026 March	TC	57,807	222,520	384,055	69,276	20,932	11,097	**765,687**
	FC	21	84	171	20	3	0	**298**
	Total	**57,828**	**222,604**	**384,226**	**69,296**	**20,934**	**11,097**	**765,985**

Periods		No. of Borrowers						
		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2025 March	TC	605,262	2,005,879	3,114,644	618,393	194,956	55,606	**6,594,740**
	FC	0	6	19	1	1	0	**27**
	Total	**605,262**	**2,005,885**	**3,114,663**	**618,394**	**194,957**	**55,606**	**6,594,767**
2025 June	TC	581,000	1,946,859	3,083,428	637,819	205,983	58,058	**6,513,147**
	FC	2	5	15	2	0	0	**24**
	Total	**581,002**	**1,946,864**	**3,083,443**	**637,821**	**205,983**	**58,058**	**6,513,171**
2025 Sept.	TC	617,955	2,132,702	3,366,792	674,498	223,685	72,226	**7,087,858**
	FC	4	26	66	11	2	0	**109**
	Total	**617,959**	**2,132,728**	**3,366,858**	**674,509**	**223,687**	**72,226**	**7,087,967**
2025 Dec.	TC	596,281	2,008,062	3,234,117	681,002	241,687	81,247	**6,842,396**
	FC	21	86	189	31	2	0	**329**
	Total	**596,302**	**2,008,148**	**3,234,306**	**681,033**	**241,689**	**81,247**	**6,842,725**
2026 March	TC	503,082	1,681,625	2,775,913	609,777	220,140	71,108	**5,861,645**
	FC	41	124	163	23	3	0	**354**
	Total	**503,123**	**1,681,749**	**2,776,076**	**609,800**	**220,143**	**71,108**	**5,861,999**

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4. According to Income Level of Borrowers*

		Loans Extended, Million TRY						
Periods		0 - 25.000 TRY	25.001-50.000 TRY	50.001-75.000 TRY	75.001-100.000 TRY	100.001 + TRY	Unclassified	Total
2025	TC	170,981	48,006	44,712	36,843	259,312	46,805	**606,660**
March	FC	0	0	0	0	43	0	**43**
	Total	**170,981**	**48,006**	**44,712**	**36,843**	**259,354**	**46,805**	**606,702**
2025	TC	174,282	32,908	37,713	34,763	308,843	55,006	**643,515**
June	FC	0	0	1	0	29	0	**30**
	Total	**174,282**	**32,908**	**37,714**	**34,763**	**308,872**	**55,006**	**643,545**
2025	TC	199,861	58,053	57,683	56,782	303,764	67,847	**743,990**
Sept.	FC	3	0	0	0	154	0	**157**
	Total	**199,864**	**58,053**	**57,683**	**56,782**	**303,917**	**67,847**	**744,147**
2025	TC	242,041	52,443	55,999	57,535	358,790	69,197	**836,005**
Dec.	FC	10	0	0	0	308	0	**318**
	Total	**242,051**	**52,443**	**55,999**	**57,535**	**359,099**	**69,197**	**836,323**
2026	TC	223,790	43,013	47,501	82,873	295,747	72,763	**765,687**
March	FC	2	0	0	0	297	0	**298**
	Total	**223,792**	**43,013**	**47,501**	**82,873**	**296,044**	**72,763**	**765,985**

		No. of Borrowers						
Periods		0 - 25.000 TRY	25.001-50.000 TRY	50.001-75.000 TRY	75.001-100.000 TRY	100.001 + TRY	Unclassified	Total
2025	TC	2,205,124	625,564	465,890	315,926	2,339,466	642,770	**6,594,740**
March	FC	0	0	0	0	27	0	**27**
	Total	**2,205,124**	**625,564**	**465,890**	**315,926**	**2,339,493**	**642,770**	**6,594,767**
2025	TC	1,892,703	367,749	367,846	261,993	2,883,849	739,007	**6,513,147**
June	FC	0	0	1	0	23	0	**24**
	Total	**1,892,703**	**367,749**	**367,847**	**261,993**	**2,883,872**	**739,007**	**6,513,171**
2025	TC	2,307,347	596,423	500,626	414,998	2,433,651	834,813	**7,087,858**
Sept.	FC	2	0	0	0	107	0	**109**
	Total	**2,307,349**	**596,423**	**500,626**	**414,998**	**2,433,758**	**834,813**	**7,087,967**
2025	TC	2,021,462	477,319	456,645	399,842	2,653,546	833,582	**6,842,396**
Dec.	FC	7	0	0	0	322	0	**329**
	Total	**2,021,469**	**477,319**	**456,645**	**399,842**	**2,653,868**	**833,582**	**6,842,725**
2026	TC	1,829,546	304,374	395,787	467,408	2,046,008	818,522	**5,861,645**
March	FC	2	0	0	0	352	0	**354**
	Total	**1,829,548**	**304,374**	**395,787**	**467,408**	**2,046,360**	**818,522**	**5,861,999**

** The income level of borrowers has been updated, as of March 2025,. Data for previous periods can be accessed from the old series of the report.*

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		**Primary School**	**Secondary School**	**University +**	**Unclassified**	**Total**
2025 March	**TC**	97,103	190,004	282,873	36,679	**606,660**
	FC	1	7	36	0	**43**
	Total	**97,104**	**190,010**	**282,909**	**36,679**	**606,702**
2025 June	**TC**	104,780	198,781	297,475	42,479	**643,515**
	FC	1	10	19	0	**30**
	Total	**104,781**	**198,791**	**297,494**	**42,479**	**643,545**
2025 Sept.	**TC**	119,810	225,302	348,323	50,554	**743,990**
	FC	6	31	120	0	**157**
	Total	**119,816**	**225,333**	**348,443**	**50,554**	**744,147**
2025 Dec.	**TC**	124,734	251,204	406,408	53,659	**836,005**
	FC	23	113	182	0	**318**
	Total	**124,757**	**251,317**	**406,590**	**53,659**	**836,323**
2026 March	**TC**	120,542	224,208	368,190	52,746	**765,687**
	FC	16	121	161	0	**298**
	Total	**120,558**	**224,330**	**368,351**	**52,746**	**765,985**

		No. of Borrowers				
Periods		**Primary School**	**Secondary School**	**University +**	**Unclassified**	**Total**
2025 March	**TC**	1,215,004	2,204,452	2,728,889	446,395	**6,594,740**
	FC	1	11	15	0	**27**
	Total	**1,215,005**	**2,204,463**	**2,728,904**	**446,395**	**6,594,767**
2025 June	**TC**	1,212,229	2,133,582	2,671,211	496,125	**6,513,147**
	FC	1	9	14	0	**24**
	Total	**1,212,230**	**2,133,591**	**2,671,225**	**496,125**	**6,513,171**
2025 Sept.	**TC**	1,302,928	2,304,532	2,955,666	524,732	**7,087,858**
	FC	6	42	61	0	**109**
	Total	**1,302,934**	**2,304,574**	**2,955,727**	**524,732**	**7,087,967**
2025 Dec.	**TC**	1,239,202	2,241,314	2,835,348	526,532	**6,842,396**
	FC	24	142	163	0	**329**
	Total	**1,239,226**	**2,241,456**	**2,835,511**	**526,532**	**6,842,725**
2026 March	**TC**	1,144,197	1,868,633	2,353,937	494,878	**5,861,645**
	FC	19	165	170	0	**354**
	Total	**1,144,216**	**1,868,798**	**2,354,107**	**494,878**	**5,861,999**

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6. According to Maturity of Loans

Periods		Loans Extended, Million TRY								
		3-12 Months	13-18 Months	19-24 Months	25-36 Months	37-48 Months	49-72 Months	73 +	Unclassified	Total
2025 March	TC	340,047	37,254	95,932	31,143	7,717	24,538	20,240	49,790	**606,660**
	FC	2	2	1	1	9	11	17	0	**43**
	Total	**340,049**	**37,256**	**95,933**	**31,144**	**7,726**	**24,548**	**20,256**	**49,790**	**606,702**
2025 June	TC	337,225	42,944	138,842	44,077	7,509	19,879	26,262	26,778	**643,515**
	FC	1	0	2	4	9	7	7	0	**30**
	Total	**337,225**	**42,944**	**138,844**	**44,081**	**7,519**	**19,886**	**26,268**	**26,778**	**643,545**
2025 Sept.	TC	375,016	49,805	149,939	52,996	34,420	30,709	25,321	25,785	**743,990**
	FC	25	3	12	26	14	63	14	0	**157**
	Total	**375,041**	**49,807**	**149,951**	**53,022**	**34,434**	**30,772**	**25,335**	**25,785**	**744,147**
2025 Dec.	TC	461,036	52,663	148,346	51,622	20,013	35,912	33,346	33,067	**836,005**
	FC	12	8	34	63	38	125	39	0	**318**
	Total	**461,048**	**52,672**	**148,380**	**51,685**	**20,051**	**36,037**	**33,385**	**33,067**	**836,323**
2026 March	TC	427,122	52,851	110,693	45,169	23,291	41,470	44,094	20,998	**765,687**
	FC	14	8	39	69	39	100	28	0	**298**
	Total	**427,136**	**52,859**	**110,732**	**45,238**	**23,330**	**41,570**	**44,122**	**20,998**	**765,985**

Periods		No. of Borrowers								
		3-12 Months	13-18 Months	19-24 Months	25-36 Months	37-48 Months	49-72 Months	73 +	Unclassified	Total
2025 March	TC	4,272,851	526,025	835,176	382,499	46,421	19,324	14,519	497,925	**6,594,740**
	FC	6	2	2	2	5	6	4	0	**27**
	Total	**4,272,857**	**526,027**	**835,178**	**382,501**	**46,426**	**19,330**	**14,523**	**497,925**	**6,594,767**
2025 June	TC	3,917,817	501,082	1,219,404	557,708	52,928	15,618	18,098	230,492	**6,513,147**
	FC	2	0	3	6	8	3	2	0	**24**
	Total	**3,917,819**	**501,082**	**1,219,407**	**557,714**	**52,936**	**15,621**	**18,100**	**230,492**	**6,513,171**
2025 Sept.	TC	4,157,740	605,300	1,259,012	619,555	182,927	22,549	16,560	224,215	**7,087,858**
	FC	4	6	20	27	16	32	4	0	**109**
	Total	**4,157,744**	**605,306**	**1,259,032**	**619,582**	**182,943**	**22,581**	**16,564**	**224,215**	**7,087,967**
2025 Dec.	TC	4,204,222	492,458	1,195,740	557,466	75,418	24,283	20,391	272,418	**6,842,396**
	FC	23	24	58	81	44	88	11	0	**329**
	Total	**4,204,245**	**492,482**	**1,195,798**	**557,547**	**75,462**	**24,371**	**20,402**	**272,418**	**6,842,725**
2026 March	TC	3,735,971	469,819	897,321	444,968	99,526	23,520	21,484	169,036	**5,861,645**
	FC	26	21	73	105	40	80	9	0	**354**
	Total	**3,735,997**	**469,840**	**897,394**	**445,073**	**99,566**	**23,600**	**21,493**	**169,036**	**5,861,999**

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 Colendi Bank A.Ş.
11 Denizbank A.Ş.
12 Enpara Bank A.Ş.
13 Fibabanka A.Ş.
14 Golden Global Yatırım Bankası A.Ş.
15 HSBC Bank A.Ş.
16 ICBC Turkey Bank A.Ş.
17 ING Bank A.Ş.
18 İller Bankası A.Ş.
19 Misyon Yatırım Bankası A.Ş.
20 Nurol Yatırım Bankası A.Ş.
21 Odea Bank A.Ş.
22 Pasha Yatırım Bankası A.Ş.
23 QNB Bank A.Ş.
24 Şekerbank T.A.Ş.
25 Tera Yatırım Bankası A.Ş.
26 Turkland Bank A.Ş.
27 Türk Ekonomi Bankası A.Ş.
28 Türk Eximbank
29 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
30 Türkiye Garanti Bankası A.Ş.
31 Türkiye Halk Bankası A.Ş.
32 Türkiye İş Bankası A.Ş.
33 Türkiye Sınai Kalkınma Bankası A.Ş.
34 Türkiye Vakıflar Bankası A.Ş.
35 Yapı ve Kredi Bankası A.Ş.
36 Ziraat Dinamik Banka 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.