



**Consumer Loans and Housing Loans
September 2013**

Report Code : DE01

November 2013

The Banks Association of Turkey

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
2012	TC	26,536	2,140,164	39	498
Sept.	FC	4	35	0	0
	Total	26,540	2,140,199	39	498
2012	TC	35,815	2,549,850	3	571
Dec.	FC	3	40	0	0
	Total	35,818	2,549,890	3	571
2013	TC	43,572	2,747,417	2	393
March	FC	1	18	0	0
	Total	43,573	2,747,435	2	393
2013	TC	53,629	3,035,806	11	411
June	FC	1	13	0	0
	Total	53,630	3,035,819	11	411
2013	TC	43,104	2,719,586	10	469
Sept.	FC	2	14	0	0
	Total	43,106	2,719,600	10	469

Loans Outstanding****			
Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
173,555	13,217,532	206	3,799
75	2,384	0	0
173,630	13,219,916	206	3,799
182,049	13,186,247	170	3,962
74	2,216	0	0
182,124	13,188,463	170	3,962
193,213	13,781,887	139	4,216
69	2,028	0	1
193,282	13,783,915	139	4,216
208,950	13,877,156	153	4,250
73	1,818	0	1
209,023	13,878,974	153	4,251
220,994	14,189,506	185	4,580
79	1,559	0	1
221,073	14,191,065	185	4,580

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
2012	TC	1,823	6,517	14,406	3,790	26,536
Sept.	FC	1	3	0	0	4
	Total	1,824	6,521	14,406	3,790	26,540
2012	TC	2,775	10,333	18,771	3,936	35,815
Dec.	FC	1	1	1	0	3
	Total	2,776	10,334	18,772	3,936	35,818
2013	TC	3,021	12,339	23,062	5,150	43,572
March	FC	1	0	0	0	1
	Total	3,022	12,339	23,062	5,150	43,573
2013	TC	3,384	16,918	27,346	5,982	53,629
June	FC	0	0	0	0	1
	Total	3,384	16,918	27,346	5,982	53,630
2013	TC	2,505	11,195	23,939	5,464	43,104
Sept.	FC	1	1	0	0	2
	Total	2,506	11,196	23,939	5,464	43,106

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
44,781	85,333	1,645,479	364,571	2,140,164
12	22	1	0	35
44,793	85,355	1,645,480	364,571	2,140,199
61,811	133,006	1,985,718	369,315	2,549,850
22	9	9	0	40
61,833	133,015	1,985,727	369,315	2,549,890
53,783	152,494	2,073,156	467,985	2,747,417
14	1	3	0	18
53,797	152,495	2,073,159	467,985	2,747,435
62,321	198,033	2,321,598	453,854	3,035,806
9	1	3	0	13
62,330	198,034	2,321,601	453,854	3,035,819
48,236	130,349	2,110,673	430,329	2,719,586
8	4	2	0	14
48,244	130,353	2,110,675	430,329	2,719,600

		Loans Outstanding, Million TRY				
Periods		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2012	TC	7,194	75,176	65,180	26,005	173,555
Sept.	FC	18	51	5	1	75
	Total	7,212	75,226	65,185	26,006	173,630
2012	TC	7,542	79,543	67,359	27,605	182,049
Dec.	FC	18	49	5	1	74
	Total	7,561	79,592	67,365	27,606	182,124
2013	TC	7,443	84,812	72,684	28,275	193,213
March	FC	18	44	5	1	69
	Total	7,461	84,857	72,689	28,276	193,282
2013	TC	7,551	92,491	78,296	30,611	208,950
June	FC	21	45	6	1	73
	Total	7,572	92,537	78,302	30,612	209,023
2013	TC	7,697	97,502	82,318	33,477	220,994
Sept.	FC	23	48	7	1	79
	Total	7,720	97,550	82,325	33,479	221,073

No. of Borrowers				
Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
360,758	1,366,894	8,386,888	3,102,992	13,217,532
283	1,961	140	0	2,384
361,041	1,368,855	8,387,028	3,102,992	13,219,916
369,974	1,435,714	8,653,084	2,727,476	13,186,247
256	1,838	122	0	2,216
370,230	1,437,552	8,653,206	2,727,476	13,188,463
365,079	1,496,451	8,771,041	3,149,316	13,781,887
235	1,677	90	26	2,028
365,314	1,498,128	8,771,131	3,149,342	13,783,915
358,030	1,580,091	8,769,051	3,169,984	13,877,156
203	1,523	66	26	1,818
358,233	1,581,614	8,769,117	3,170,010	13,878,974
356,925	1,640,973	8,833,134	3,358,474	14,189,506
184	1,302	48	25	1,559
357,109	1,642,275	8,833,182	3,358,499	14,191,065

* 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 three types of loans.

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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
2012	TC	28	105	171	193	498
Sept.	FC	0	0	0	0	0
	Total	28	105	171	193	498
2012	TC	33	99	165	273	571
Dec.	FC	0	0	0	0	0
	Total	33	99	165	273	571
2013	TC	21	60	163	148	393
March	FC	0	0	0	0	0
	Total	21	60	163	148	393
2013	TC	21	69	157	164	411
June	FC	0	0	0	0	0
	Total	21	69	157	164	411
2013	TC	24	63	198	184	469
Sept.	FC	0	0	0	0	0
	Total	24	63	198	184	469

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2012	TC	14,845	3,051	7,070	1,570	26,536
Sept.	FC	0	0	4	0	4
	Total	14,845	3,051	7,074	1,570	26,540
2012	TC	19,647	4,161	9,965	2,042	35,815
Dec.	FC	0	0	3	0	3
	Total	19,647	4,161	9,968	2,042	35,818
2013	TC	23,286	4,779	12,707	2,800	43,572
March	FC	0	0	1	0	1
	Total	23,286	4,779	12,708	2,800	43,573
2013	TC	29,807	5,338	15,811	2,673	53,629
June	FC	0	0	1	0	1
	Total	29,807	5,338	15,811	2,673	53,630
2013	TC	21,005	4,516	15,444	2,138	43,104
Sept.	FC	0	0	2	0	2
	Total	21,005	4,516	15,446	2,138	43,106

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2012	TC	1,143,119	162,846	682,786	151,413	2,140,164
Sept.	FC	3	0	32	0	35
	Total	1,143,122	162,846	682,818	151,413	2,140,199
2012	TC	1,329,406	215,134	854,217	151,093	2,549,850
Dec.	FC	2	0	38	0	40
	Total	1,329,408	215,134	854,255	151,093	2,549,890
2013	TC	1,369,761	251,733	951,515	174,408	2,747,417
March	FC	0	0	18	0	18
	Total	1,369,761	251,733	951,533	174,408	2,747,435
2013	TC	1,540,966	256,113	1,073,233	165,494	3,035,806
June	FC	1	0	12	0	13
	Total	1,540,967	256,113	1,073,245	165,494	3,035,819
2013	TC	1,257,276	237,854	1,067,862	156,594	2,719,586
Sept.	FC	0	1	13	0	14
	Total	1,257,276	237,855	1,067,875	156,594	2,719,600

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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
2012	TC	1,672	7,824	12,917	3,146	864	113	26,536
Sept.	FC	0	1	2	0	0	0	4
	Total	1,672	7,826	12,919	3,146	864	113	26,540
2012	TC	1,935	10,583	17,767	4,244	1,145	141	35,815
Dec.	FC	0	1	2	0	0	0	3
	Total	1,935	10,584	17,769	4,244	1,145	141	35,818
2013	TC	3,090	12,483	21,402	5,115	1,343	139	43,572
March	FC	0	0	1	0	0	0	1
	Total	3,090	12,483	21,403	5,115	1,343	139	43,573
2013	TC	2,787	15,716	27,128	6,424	1,393	181	53,629
June	FC	0	0	1	0	0	0	1
	Total	2,787	15,716	27,129	6,424	1,393	181	53,630
2013	TC	2,630	12,301	21,081	5,613	1,279	200	43,104
Sept.	FC	0	1	1	0	0	0	2
	Total	2,630	12,302	21,082	5,613	1,279	200	43,106

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2012	TC	181,364	631,641	919,567	296,138	103,756	7,698	2,140,164
Sept.	FC	4	12	16	3	0	0	35
	Total	181,368	631,653	919,583	296,141	103,756	7,698	2,140,199
2012	TC	181,368	771,927	1,126,887	346,068	116,349	7,251	2,549,850
Dec.	FC	0	17	20	2	1	0	40
	Total	181,368	771,944	1,126,907	346,070	116,350	7,251	2,549,890
2013	TC	239,198	800,098	1,215,442	365,176	119,952	7,551	2,747,417
March	FC	1	6	10	1	0	0	18
	Total	239,199	800,104	1,215,452	365,177	119,952	7,551	2,747,435
2013	TC	248,551	887,661	1,352,988	418,194	114,184	14,228	3,035,806
June	FC	0	4	8	1	0	0	13
	Total	248,551	887,665	1,352,996	418,195	114,184	14,228	3,035,819
2013	TC	241,892	784,843	1,185,502	381,687	108,300	17,362	2,719,586
Sept.	FC	1	4	8	1	0	0	14
	Total	241,893	784,847	1,185,510	381,688	108,300	17,362	2,719,600

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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
2012	TC	6,452	5,255	4,630	3,217	3,979	3,004	26,536
Sept.	FC	0	0	0	2	1	0	4
	Total	6,452	5,255	4,630	3,218	3,980	3,004	26,540
2012	TC	8,030	7,553	6,778	4,603	5,399	3,451	35,815
Dec.	FC	0	0	0	1	2	0	3
	Total	8,030	7,554	6,779	4,604	5,401	3,451	35,818
2013	TC	9,274	9,395	8,820	5,774	6,528	3,779	43,572
March	FC	0	0	0	0	0	0	1
	Total	9,275	9,395	8,821	5,774	6,529	3,779	43,573
2013	TC	11,148	11,178	10,545	7,012	9,655	4,090	53,629
June	FC	0	0	0	0	0	0	1
	Total	11,148	11,178	10,546	7,012	9,655	4,090	53,630
2013	TC	9,362	10,116	7,988	5,745	6,573	3,320	43,104
Sept.	FC	0	0	0	0	1	0	2
	Total	9,362	10,116	7,988	5,745	6,574	3,320	43,106

		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
2012	TC	810,446	507,455	277,740	138,955	150,602	254,966	2,140,164
Sept.	FC	7	6	5	9	8	0	35
	Total	810,453	507,461	277,745	138,964	150,610	254,966	2,140,199
2012	TC	903,122	681,608	375,666	186,677	174,464	228,312	2,549,850
Dec.	FC	4	9	9	9	9	0	40
	Total	903,126	681,617	375,675	186,686	174,473	228,312	2,549,890
2013	TC	940,051	741,858	421,729	207,774	203,015	232,990	2,747,417
March	FC	2	4	6	4	2	0	18
	Total	940,053	741,862	421,735	207,778	203,017	232,990	2,747,435
2013	TC	1,002,767	796,084	448,098	216,061	331,775	241,020	3,035,806
June	FC	0	1	7	3	2	0	13
	Total	1,002,767	796,085	448,105	216,064	331,777	241,020	3,035,819
2013	TC	898,827	791,663	386,120	211,997	200,020	230,959	2,719,586
Sept.	FC	3	0	3	3	5	0	14
	Total	898,830	791,663	386,123	212,000	200,025	230,959	2,719,600

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2012	TC	6,081	9,083	8,691	2,682	26,536
Sept.	FC	0	2	2	0	4
	Total	6,081	9,084	8,693	2,682	26,540
2012	TC	7,785	11,656	11,871	4,503	35,815
Dec.	FC	0	1	2	0	3
	Total	7,785	11,657	11,873	4,503	35,818
2013	TC	9,390	13,006	14,761	6,415	43,572
March	FC	0	0	1	0	1
	Total	9,390	13,007	14,761	6,415	43,573
2013	TC	11,024	16,490	17,517	8,599	53,629
June	FC	0	1	0	0	1
	Total	11,024	16,490	17,517	8,599	53,630
2013	TC	10,782	14,366	13,872	4,084	43,104
Sept.	FC	0	0	1	0	2
	Total	10,782	14,366	13,873	4,084	43,106

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2012	TC	659,992	765,743	460,104	254,325	2,140,164
Sept.	FC	1	17	16	1	35
	Total	659,993	765,760	460,120	254,326	2,140,199
2012	TC	765,647	887,138	555,655	341,410	2,549,850
Dec.	FC	3	15	21	1	40
	Total	765,650	887,153	555,676	341,411	2,549,890
2013	TC	801,490	895,648	640,412	409,867	2,747,417
March	FC	1	6	11	0	18
	Total	801,491	895,654	640,423	409,867	2,747,435
2013	TC	857,391	1,023,812	656,958	497,645	3,035,806
June	FC	0	6	6	1	13
	Total	857,391	1,023,818	656,964	497,646	3,035,819
2013	TC	845,775	991,511	615,964	266,336	2,719,586
Sept.	FC	1	3	10	0	14
	Total	845,776	991,514	615,974	266,336	2,719,600

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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
2012	TC	1,912	881	3,430	5,267	3,275	7,128	4,632	11	26,536
Sept.	FC	0	0	0	0	0	0	4	0	4
	Total	1,912	881	3,430	5,267	3,275	7,128	4,636	11	26,540
2012	TC	2,177	1,032	4,277	6,480	4,420	9,649	7,754	26	35,815
Dec.	FC	0	0	0	0	0	0	3	0	3
	Total	2,177	1,032	4,277	6,480	4,420	9,650	7,757	26	35,818
2013	TC	2,034	1,038	4,871	7,424	5,126	12,544	10,521	15	43,572
March	FC	0	0	0	0	0	0	1	0	1
	Total	2,034	1,038	4,871	7,424	5,126	12,544	10,522	15	43,573
2013	TC	2,236	1,136	5,101	8,744	6,291	16,605	13,503	14	53,629
June	FC	0	0	0	0	0	0	0	0	1
	Total	2,236	1,136	5,101	8,744	6,291	16,605	13,504	14	53,630
2013	TC	1,970	1,054	4,060	7,375	5,188	13,688	9,757	13	43,104
Sept.	FC	0	0	0	0	0	0	1	0	2
	Total	1,970	1,054	4,060	7,375	5,188	13,688	9,758	13	43,106

		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
2012	TC	415,434	130,015	411,328	484,242	241,083	398,478	59,189	395	2,140,164
Sept.	FC	0	0	0	0	2	1	32	0	35
	Total	415,434	130,015	411,328	484,242	241,085	398,479	59,221	395	2,140,199
2012	TC	533,622	144,539	464,032	538,882	293,291	478,164	96,863	458	2,549,850
Dec.	FC	0	0	0	1	0	3	36	0	40
	Total	533,622	144,539	464,032	538,883	293,291	478,167	96,899	458	2,549,890
2013	TC	476,160	145,656	496,514	585,355	330,006	587,038	126,257	433	2,747,417
March	FC	0	0	0	0	1	3	14	0	18
	Total	476,160	145,656	496,514	585,355	330,007	587,041	126,271	433	2,747,435
2013	TC	517,816	150,451	516,945	636,525	359,712	696,234	157,758	366	3,035,806
June	FC	1	0	3	0	1	2	6	0	13
	Total	517,817	150,451	516,948	636,525	359,713	696,236	157,764	366	3,035,819
2013	TC	461,740	146,480	446,407	579,434	330,053	638,202	116,932	338	2,719,586
Sept.	FC	0	0	1	0	0	3	10	0	14
	Total	461,740	146,480	446,408	579,434	330,053	638,205	116,942	338	2,719,600

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 Finans Bank A.Ş.
- 13 GSD Yatırım Bankası A.Ş.
- 14 HSBC 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 Portigon AG
- 20 Şekerbank T.A.Ş.
- 21 Tekstil Bankası A.Ş.
- 22 The Royal Bank of Scotland Plc.
- 23 Turkish Bank A.Ş.
- 24 Turkland Bank A.Ş.
- 25 Türk Ekonomi Bankası A.Ş.
- 26 Türk Eximbank
- 27 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 28 Türkiye Garanti Bankası A.Ş.
- 29 Türkiye Halk Bankası A.Ş.
- 30 Türkiye İş Bankası A.Ş.
- 31 Türkiye Kalkınma Bankası A.Ş.
- 32 Türkiye Sınai Kalkınma Bankası A.Ş.
- 33 Türkiye Vakıflar Bankası A.Ş.
- 34 Yapı ve Kredi Bankası A.Ş.

This report is prepared from the related statistics of member banks that give consumer loans and housing loans to the customers. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.