



Consumer Loans and Housing Loans

March 2023

Report Code: DE01

June 2023



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
2022	TC	5	62	2,267	0	2,335
March	FC	0	0	0	0	0
	Total	5	62	2,267	0	2,335
2022	TC	4	48	1,823	0	1,875
June	FC	0	0	0	0	0
	Total	4	48	1,823	0	1,876
2022	TC	4	46	2,181	0	2,231
Sept.	FC	0	0	0	0	0
	Total	4	46	2,181	0	2,231
2022	TC	6	37	2,294	0	2,338
Dec.	FC	0	0	0	0	0
	Total	6	37	2,294	0	2,338
2023	TC	8	38	2,180	0	2,225
March	FC	0	0	0	0	0
	Total	8	38	2,180	0	2,225

2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2022	TC	85,212	17,006	13,005	5,497	120,720
March	FC	3	0	0	0	4
	Total	85,215	17,006	13,005	5,498	120,724
2022	TC	156,795	29,077	21,252	8,141	215,264
June	FC	5	3	0	0	8
	Total	156,800	29,079	21,252	8,141	215,272
2022	TC	127,631	19,827	17,048	7,490	171,996
Sept.	FC	7	0	0	1	7
	Total	127,638	19,827	17,048	7,491	172,003
2022	TC	197,926	26,899	19,397	14,072	258,294
Dec.	FC	2	0	0	2	4
	Total	197,928	26,899	19,397	14,074	258,298
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

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2022	TC	3,293,685	448,432	570,593	177,151	4,489,861
March	FC	4	0	0	1	5
	Total	3,293,689	448,432	570,593	177,152	4,489,866
2022	TC	4,658,235	562,788	673,561	221,084	6,115,668
June	FC	9	2	0	1	12
	Total	4,658,244	562,790	673,561	221,085	6,115,680
2022	TC	4,471,376	455,326	569,755	236,536	5,732,993
Sept.	FC	9	0	0	1	10
	Total	4,471,385	455,326	569,755	236,537	5,733,003
2022	TC	5,657,430	511,467	524,243	391,719	7,084,859
Dec.	FC	9	0	0	3	12
	Total	5,657,439	511,467	524,243	391,722	7,084,871
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

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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
2022 March	TC	10,486	39,715	57,154	10,388	2,528	450	120,720
	FC	0	1	0	0	3	0	4
	Total	10,486	39,716	57,154	10,388	2,530	450	120,724
2022 June	TC	19,054	73,671	101,821	16,162	3,733	823	215,264
	FC	0	0	4	4	0	0	8
	Total	19,054	73,671	101,825	16,166	3,733	823	215,272
2022 Sept.	TC	16,515	50,778	80,535	19,475	3,778	916	171,996
	FC	0	0	5	2	0	0	7
	Total	16,515	50,778	80,540	19,477	3,778	916	172,003
2022 Dec.	TC	27,969	85,990	116,212	20,276	5,478	2,369	258,294
	FC	0	2	2	1	0	0	4
	Total	27,969	85,992	116,213	20,276	5,478	2,369	258,298
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

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2022 March	TC	486,814	1,586,280	1,879,677	403,425	120,142	13,523	4,489,861
	FC	0	2	1	1	1	0	5
	Total	486,814	1,586,282	1,879,678	403,426	120,143	13,523	4,489,866
2022 June	TC	679,657	2,214,519	2,568,053	487,053	144,510	21,876	6,115,668
	FC	0	2	7	2	1	0	12
	Total	679,657	2,214,521	2,568,060	487,055	144,511	21,876	6,115,680
2022 Sept.	TC	743,562	1,607,770	2,392,181	813,314	146,893	29,273	5,732,993
	FC	0	0	9	1	0	0	10
	Total	743,562	1,607,770	2,392,190	813,315	146,893	29,273	5,733,003
2022 Dec.	TC	992,000	2,471,493	2,850,837	531,689	180,272	58,568	7,084,859
	FC	0	3	6	2	1	0	12
	Total	992,000	2,471,496	2,850,843	531,691	180,273	58,568	7,084,871
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

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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
2022 March	TC	22,964	1,640	2,639	8,034	66,232	19,212	120,720
	FC	1	0	0	0	3	0	4
	Total	22,965	1,640	2,639	8,034	66,234	19,212	120,724
2022 June	TC	43,527	2,277	3,280	10,011	128,743	27,426	215,264
	FC	0	0	0	0	6	2	8
	Total	43,527	2,277	3,280	10,011	128,749	27,427	215,272
2022 Sept.	TC	39,816	2,195	2,206	5,720	95,636	26,422	171,996
	FC	2	0	0	0	5	0	7
	Total	39,818	2,195	2,206	5,720	95,641	26,422	172,003
2022 Dec.	TC	62,977	2,573	2,174	5,693	154,001	30,876	258,294
	FC	2	0	0	0	2	0	4
	Total	62,979	2,573	2,174	5,693	154,003	30,876	258,298
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

		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
2022 March	TC	1,069,910	71,541	126,829	431,843	2,003,464	786,274	4,489,861
	FC	2	0	0	0	3	0	5
	Total	1,069,912	71,541	126,829	431,843	2,003,467	786,274	4,489,866
2022 June	TC	1,583,339	85,220	116,664	466,599	2,881,286	982,560	6,115,668
	FC	0	0	0	0	11	1	12
	Total	1,583,339	85,220	116,664	466,599	2,881,297	982,561	6,115,680
2022 Sept.	TC	1,657,017	87,700	86,896	261,779	2,729,407	910,194	5,732,993
	FC	2	0	0	0	8	0	10
	Total	1,657,019	87,700	86,896	261,779	2,729,415	910,194	5,733,003
2022 Dec.	TC	2,191,085	93,349	73,112	224,879	3,812,382	690,052	7,084,859
	FC	3	0	0	0	9	0	12
	Total	2,191,088	93,349	73,112	224,879	3,812,391	690,052	7,084,871
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

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5. According to Education Level of Borrowers

		Loans Extended, Million TRY				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2022 March	TC	21,085	37,152	54,100	8,382	120,720
	FC	0	3	0	0	4
	Total	21,085	37,155	54,101	8,382	120,724
2022 June	TC	32,279	63,116	107,506	12,362	215,264
	FC	0	3	5	0	8
	Total	32,279	63,119	107,511	12,362	215,272
2022 Sept.	TC	29,847	53,142	77,904	11,103	171,996
	FC	1	0	6	0	7
	Total	29,848	53,142	77,910	11,103	172,003
2022 Dec.	TC	40,175	83,810	121,467	12,841	258,294
	FC	0	2	2	0	4
	Total	40,175	83,813	121,469	12,841	258,298
2023 March	TC	51,476	101,060	153,419	17,975	323,929
	FC	0	1	10	0	11
	Total	51,476	101,060	153,429	17,975	323,939

		No. of Borrowers				
Periods		Primary School	Secondary School	University +	Unclassified	Total
2022 March	TC	920,317	1,473,098	1,592,902	503,544	4,489,861
	FC	1	3	1	0	5
	Total	920,318	1,473,101	1,592,903	503,544	4,489,866
2022 June	TC	1,156,881	2,013,675	2,369,716	575,396	6,115,668
	FC	1	3	8	0	12
	Total	1,156,882	2,013,678	2,369,724	575,396	6,115,680
2022 Sept.	TC	1,106,789	1,913,038	2,156,354	556,812	5,732,993
	FC	2	2	6	0	10
	Total	1,106,791	1,913,040	2,156,360	556,812	5,733,003
2022 Dec.	TC	1,237,019	2,517,982	2,837,897	491,961	7,084,859
	FC	0	6	6	0	12
	Total	1,237,019	2,517,988	2,837,903	491,961	7,084,871
2023 March	TC	1,329,705	2,491,148	2,785,607	509,170	7,115,630
	FC	0	3	9	0	12
	Total	1,329,705	2,491,151	2,785,616	509,170	7,115,642

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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
2022 March	TC	16,127	5,725	31,783	25,298	12,070	9,953	19,683	81	120,720
	FC	3	0	0	0	0	0	0	0	4
	Total	16,130	5,725	31,783	25,298	12,070	9,953	19,683	81	120,724
2022 June	TC	28,132	9,163	64,124	37,661	22,426	13,640	40,008	111	215,264
	FC	0	0	2	2	0	4	0	0	8
	Total	28,132	9,163	64,125	37,664	22,426	13,644	40,008	111	215,272
2022 Sept.	TC	54,298	8,289	43,229	24,857	14,932	8,499	17,758	134	171,996
	FC	0	0	0	1	0	5	1	0	7
	Total	54,299	8,289	43,229	24,858	14,932	8,504	17,759	134	172,003
2022 Dec.	TC	94,164	14,173	68,437	32,405	22,060	11,140	15,735	180	258,294
	FC	0	0	1	3	1	0	0	0	4
	Total	94,164	14,173	68,438	32,407	22,061	11,140	15,735	180	258,298
2023 March	TC	117,634	17,783	77,346	43,139	18,662	11,302	37,969	93	323,929
	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

		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
2022 March	TC	1,501,685	327,886	1,047,755	1,039,207	288,604	226,404	51,790	6,530	4,489,861
	FC	2	0	0	2	0	1	0	0	5
	Total	1,501,687	327,886	1,047,755	1,039,209	288,604	226,405	51,790	6,530	4,489,866
2022 June	TC	2,017,335	446,676	1,610,078	1,297,768	441,632	212,639	82,164	7,376	6,115,668
	FC	3	0	3	2	0	4	0	0	12
	Total	2,017,338	446,676	1,610,081	1,297,770	441,632	212,643	82,164	7,376	6,115,680
2022 Sept.	TC	2,680,533	398,517	1,241,488	821,594	395,879	144,060	42,769	8,152	5,732,993
	FC	3	0	0	3	0	3	1	0	10
	Total	2,680,536	398,517	1,241,488	821,597	395,879	144,063	42,770	8,152	5,733,003
2022 Dec.	TC	3,384,162	541,396	1,603,025	908,449	448,804	153,114	35,953	9,956	7,084,859
	FC	2	0	3	5	2	0	0	0	12
	Total	3,384,164	541,396	1,603,028	908,454	448,806	153,114	35,953	9,956	7,084,871
2023 March	TC	3,519,735	603,916	1,601,515	882,706	349,284	105,574	46,036	6,864	7,115,630
	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

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 Turkish Bank A.Ş.
- 22 Turkland Bank A.Ş.
- 23 Türk Ekonomi Bankası A.Ş.
- 24 Türk Eximbank
- 25 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 26 Türkiye Garanti Bankası A.Ş.
- 27 Türkiye Halk Bankası A.Ş.
- 28 Türkiye İş Bankası A.Ş.
- 29 Türkiye Kalkınma ve Yatırım 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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