

BANK LOANS TENDENCY SURVEY

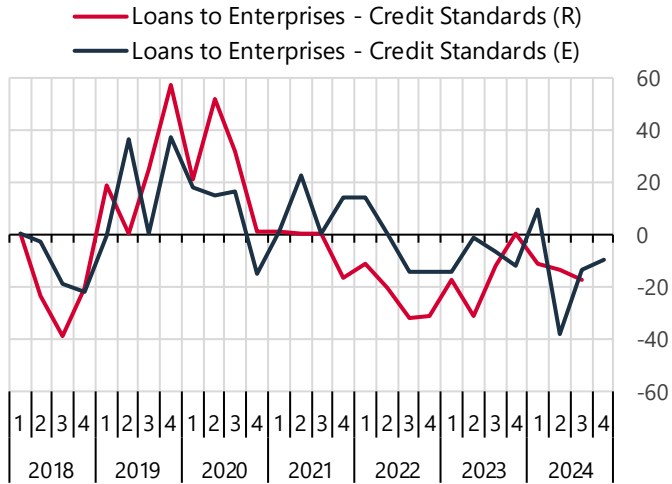
DATA GOVERNANCE AND STATISTICS DEPARTMENT
SURVEYS AND INDICES DIVISION

3rd QUARTER OF 2024

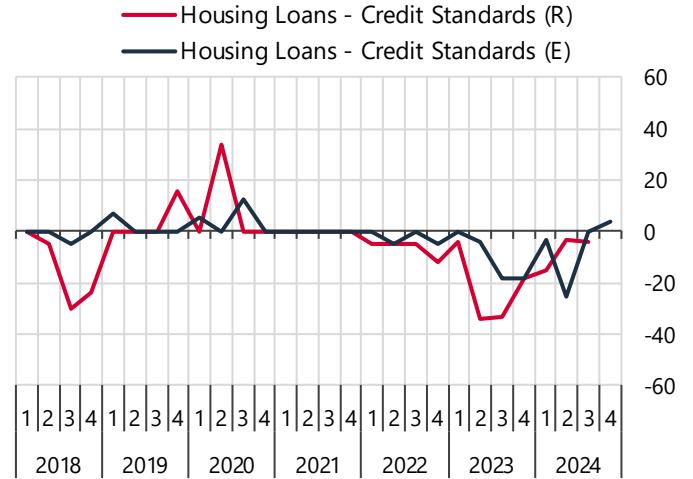


I. Credit Standards

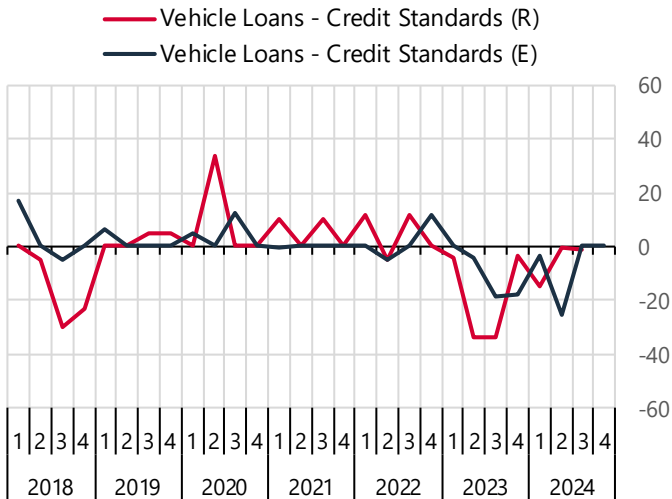
Graph 1. Net Percentage of Banks Reporting Change in Credit Standards for Loans to Enterprises



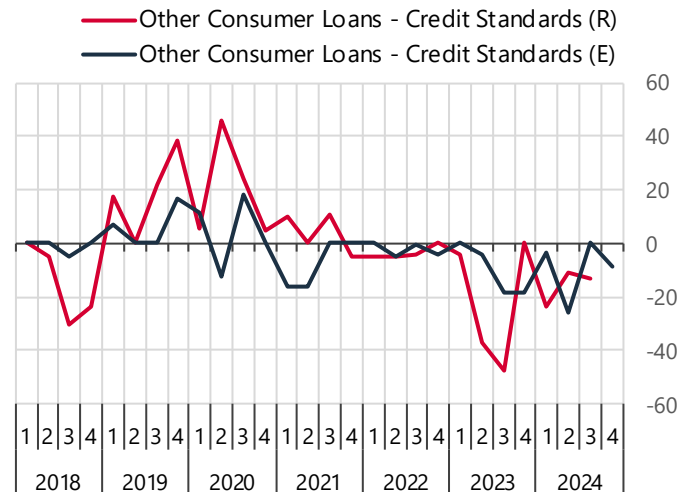
Graph 2. Net Percentage of Banks Reporting Change in Credit Standards for Housing Loans



Graph 3. Net Percentage of Banks Reporting Change in Credit Standards for Vehicle Loans



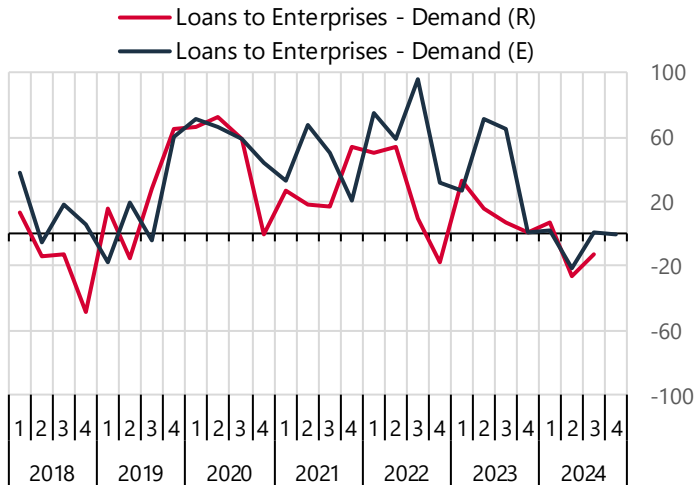
Graph 4. Net Percentage of Banks Reporting Change in Credit Standards for Other Consumer Loans



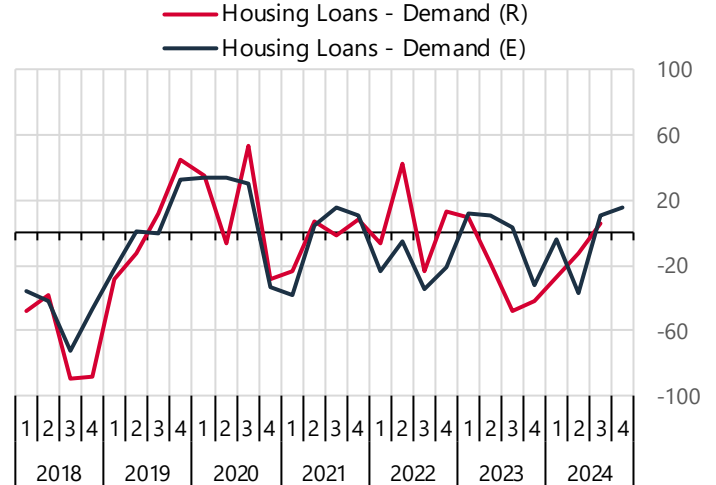
(*) "Realized (R)" denotes the changes in the credit standards, whereas "Expected (E)" denotes the expectations of the banks, for the same period. (>0; Easing, <0; Tightening)

II. Demand for Loans

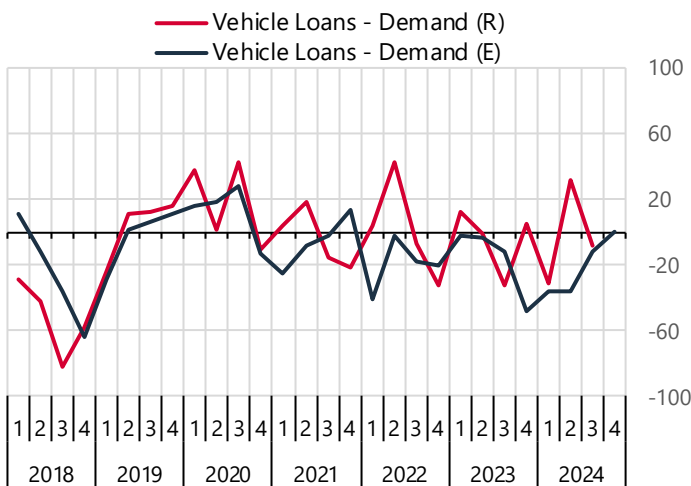
Graph 5. Net Percentage of Banks Reporting Change in Demands for Loans to Enterprises



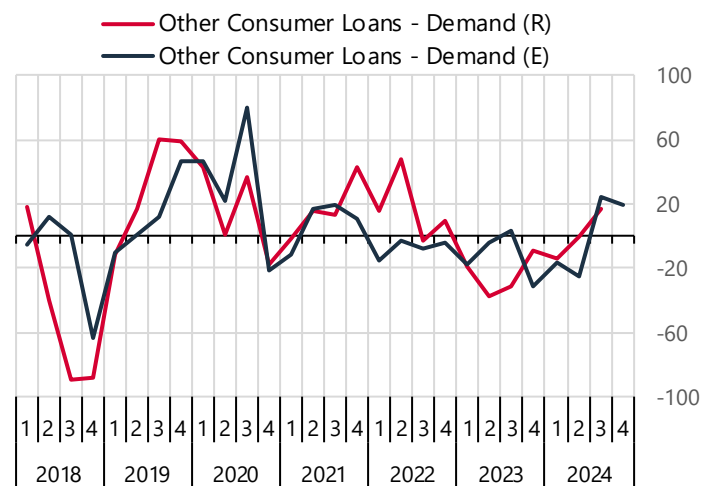
Graph 6. Net Percentage of Banks Reporting Change in Demands for Housing Loans



Graph 7. Net Percentage of Banks Reporting Change in Demands for Vehicle Loans



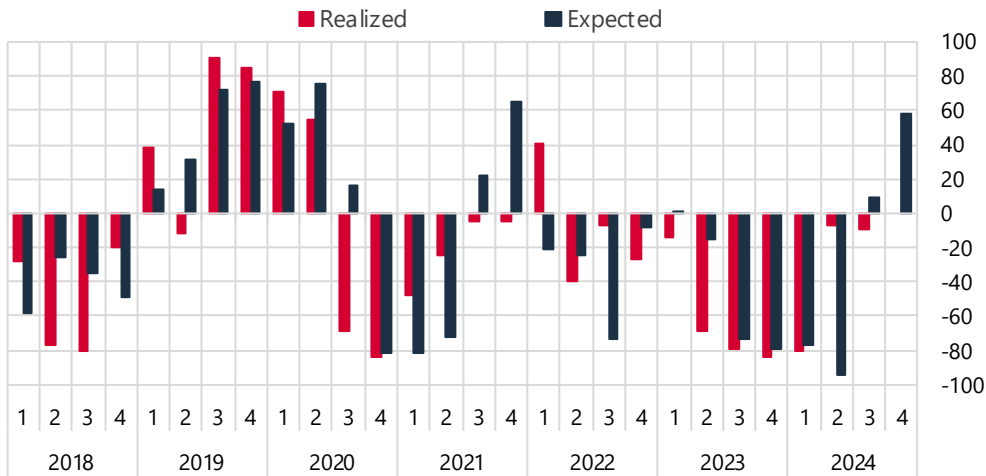
Graph 8. Net Percentage of Banks Reporting Change in Demands for Other Consumer Loans



(*) "Realized (R)" denotes the changes in demands for loans, whereas "Expected (E)" denotes the expectations of the banks, for the same period. (>0; Increasing, <0; Decreasing)

III. Funding Conditions

Graph 9. Net Percentage of Banks Reporting Change in Local Funding Conditions
 (>0; Easing, <0; Tightening)



Graph 10. Net Percentage of Banks Reporting Change in Funding Conditions in International Markets
 (>0; Easing, <0; Tightening)

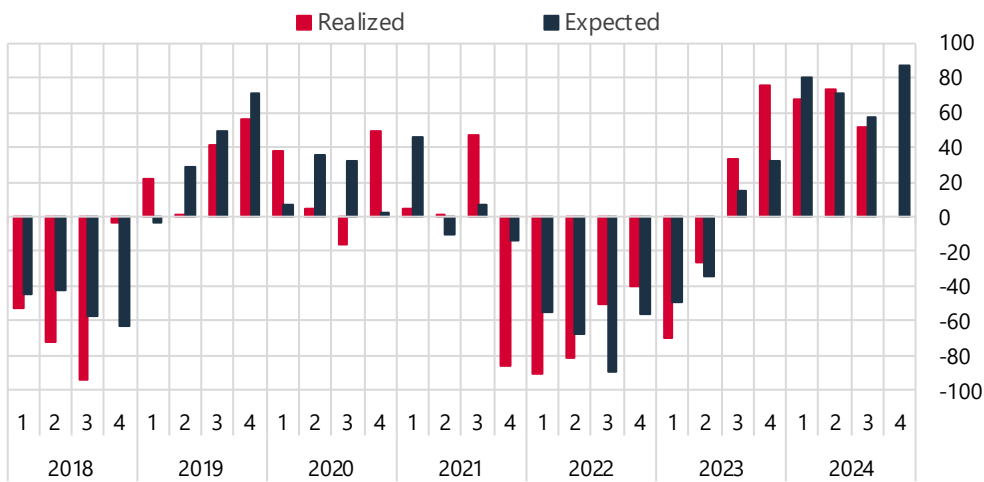


Table 1. Credit Standards
(Net Percentages of Banks)

		Realized			Expected	
		2024 Q2	2024 Q3	Average	2024 Q4	Average
Loans to Enterprises	Overall	-13.4	-17.7	-11.4	-9.9	-9.3
	Loans to Small and Medium Sized Enterprises	-0.9	-6.0	-7.8	1.9	-6.6
	Loans to Large Enterprises	-12.3	-17.7	-9.1	-8.9	-6.6
	Short Term Loans	-12.3	-17.7	-3.4	1.9	-0.7
	Long Term Loans	-15.1	-17.7	-17.1	-5.9	-16.5
	Turkish Lira Loans	-12.3	-17.7	1.8	-6.9	-1.3
	Foreing Currency Loans	-21.6	-18.0	-16.9	-17.5	-22.7
Consumer Loans	Housing Loans	-3.3	-4.0	-5.0	4.0	-1.5
	Vehicle Loans	-0.7	-1.5	-3.7	0.0	-1.1
	Other Consumer Loans	-11.0	-13.0	-3.0	-9.0	-3.8

Table 2. Demand for Loans
(Net Percentages of Banks)

		Realized			Expected	
		2024 Q2	2024 Q3	Average	2024 Q4	Average
Loans to Enterprises	Overall	-26.6	-12.5	17.9	-0.9	28.2
	Loans to Small and Medium Sized Enterprises	-23.8	-24.3	24.3	-0.9	37.0
	Loans to Large Enterprises	-31.1	-24.3	14.9	10.9	23.5
	Short Term Loans	-23.8	-24.3	19.9	10.9	31.8
	Long Term Loans	-27.6	-25.4	9.4	3.2	24.1
	Turkish Lira Loans	-20.8	-21.3	20.1	13.9	33.7
	Foreing Currency Loans	48.7	55.6	-13.0	45.4	2.6
Consumer Loans	Housing Loans	-13.1	5.2	4.0	15.5	3.0
	Vehicle Loans	31.7	-8.7	-4.5	0.7	-2.8
	Other Consumer Loans	-0.6	16.6	15.8	18.8	19.5

Table 3. Funding Conditions
(Net Percentages of Banks)

	Realized			Expected	
	2024 Q2	2024 Q3	Average	2024 Q4	Average
Local Markets	-7.6	-9.5	-21.7	58.3	-13.6
International Markets	73.0	51.9	-8.0	87.5	-13.6

Net Percentages: (Easing/Increasing Somewhat + Easing/Increasing Considerably) - (Tightening/Decreasing Somewhat + Tightening/Decreasing Considerably)
Average refers to historical averages, which are calculated over the period since the beginning of the survey, excluding the most recent round.

- **The Bank Loans Tendency Survey** is conducted on **16 banks** determined by the banks' asset sizes.
- The methodology and results are available at the web site <http://www.tcmb.gov.tr> under the menu "**Statistics/ Tendency Surveys/ Bank Loans Tendency Survey**". Historical results are also released under the menu "**Statistics/ Statistical Data (EVDS)/ Bank Loans Tendency Survey (CBRT)**".
- **The survey results** are compiled from the responses of the participants and do not reflect the views or predictions of the Central Bank of the Republic of Türkiye.