



METHODOLOGICAL CHANGES IN THE BANK LOANS TENDENCY SURVEY

**DATA GOVERNANCE AND STATISTICS DEPARTMENT
SURVEYS AND INDICES DIVISION**

Bank Loans Tendency Survey is a quarterly survey prepared by the Central Bank of the Republic of Türkiye (CBRT) in order to monitor and assess the tendencies of bank loans. The survey aims to track the realized and expected changes in the credit standards for approving loans and the non-interest rate conditions and terms applied to enterprises and households as well as the changes in the factors which potentially affect the standards. It also provides information about the tendencies of the demand for loans.

Historical Changes

1. Two groups of questions regarding the underlying currency of loans and the funding conditions are added to the questionnaire beginning from the October-December 2012 survey round to increase the information content of the survey.

a. The questions regarding the underlying currency of loans

The developments in the loans to enterprises are asked both in terms of firm size (small and medium-sized enterprises/large firms) and the maturity structure (short term/long term) of loans. Beginning from the last quarter of 2012, the questions regarding the underlying currency (Turkish Lira/foreign currency) of the loans granted to enterprises are added to the survey. With this change, it is aimed to provide a deeper insight for the loans which may differ in terms of cost or demand conditions.

b. The questions regarding the funding conditions

The funding conditions may be defined as the conditions which affect the funding facilities of a bank in both local and international fund market. These conditions are reflected in the amount of loans the banks are willing to or able to grant through their effect on the cost and hence the profitability. The questionnaire of the survey is extended to cover the changes in these conditions.

2. Two groups of questions are added to questionnaire beginning from the April-June 2014 survey.

a. The question regarding the size of the loan or credit line

A question regarding the changes in the terms and conditions determining the size of the credit or credit line granted to enterprises is added to the questionnaire.

b. The questions regarding the factors affecting funding conditions in international markets

Two questions regarding the changes in international funding costs and other conditions and terms for international funding are added to the questionnaire for the purpose of tracking the factors affecting funding conditions in international markets.

3. As of the January-March 2017 period, the weighting method used in Bank Loans Tendency Survey has been changed from a three-month weighting system to a one-year weighting system. For each survey period, the weights are updated on the basis of the credit volume for the last 12 months.

4. The Bank Loans Tendency Survey participants have been updated as of the January-March 2024 period in order to enhance the representativeness of the survey, and asset sizes of banks have started to be used in sample selection. In this context, 7 banks have been excluded from the sample, while 8 banks have been included in the sample and the number of participants has become 16.

5. As of the January-March 2024 period, in the weighting calculations for consumer loans, a single, aggregated weight for all consumer loans have started to be used instead of separate weights for housing, vehicle and other consumer loans and the related series have been revised as of the beginning of the survey.