

DEVELOPMENTS OF OUTSTANDING LONG TERM LOANS RECEIVED FROM ABROAD BY PRIVATE SECTOR

DATA GOVERNANCE AND STATISTICS DEPARTMENT
BALANCE OF PAYMENTS DIVISION

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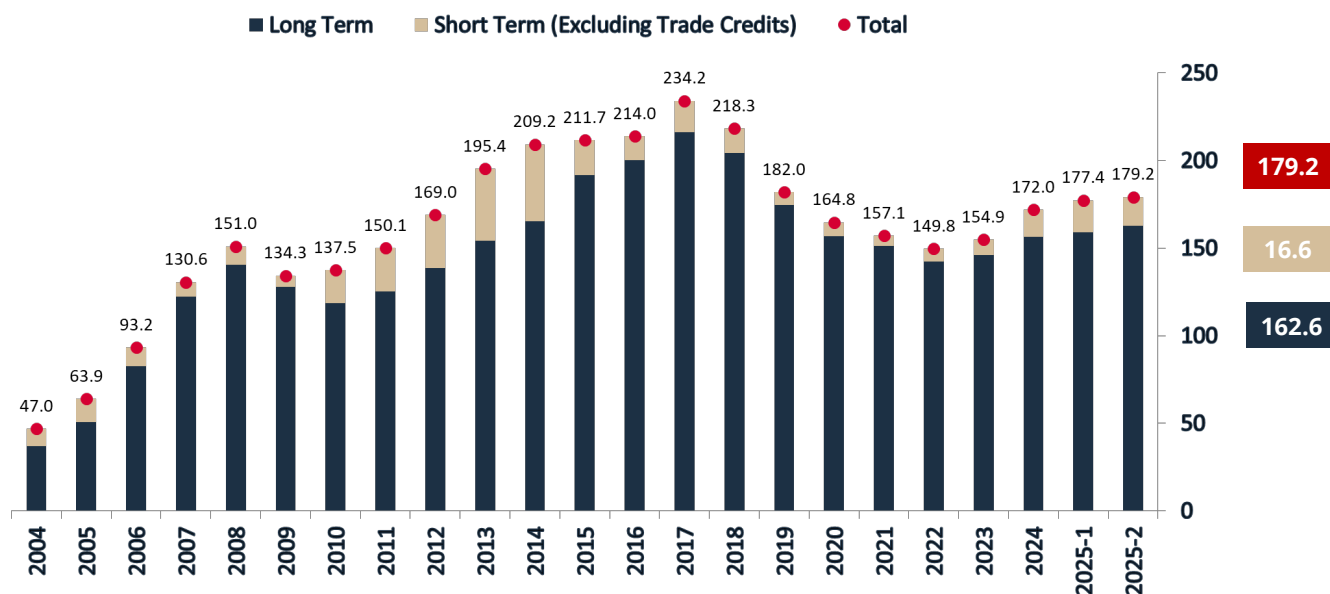


Outstanding Loans Received from Abroad by Private Sector, February 2025

Private sector's total outstanding loans received from abroad recorded USD 179.2 billion as of February, increasing by USD 1.2 billion in comparison to the previous month.

With regards to the maturity, long-term loans recorded USD 162.6 billion increasing by USD 3.4 billion, while short-term loans (excluding trade credits) realized USD 16.6 billion, decreasing by USD 1.6 billion in comparison to the previous month.

Graph 1: Outstanding Loans Received from Abroad by Private Sector (Billion USD)



Compared to the previous month, financial institutions' total liabilities decreased by USD 343 million and non-financial institutions' total liabilities increased by USD 2.2 billion.

In the same period, long-term liabilities of financial institutions and non-financial institutions increased by USD 1.2 billion and USD 2.2 billion, respectively. For the short-term, liabilities of financial institutions and non-financial institutions decreased by USD 1.6 billion and USD 33 million, respectively.

Table 1: Outstanding TOTAL Loans Received from Abroad by Private Sector (Million USD)

	2024	2025-1	2025-2	Change wrt Previous Month	Change wrt End of the Previous Year
BY BORROWER	172,042	177,360	179,177	1,817	7,135
I- Financial	76,057	79,084	78,740	-0,343	2,683
i- Banks	66,909	69,642	69,067	-0,575	2,159
ii- Nonbank Financial Corporations	9,149	9,441	9,673	232	525
II- Nonfinancial (Real Sector)	95,985	98,277	100,437	2,160	4,452

Table 2: Outstanding LONG-TERM Loans Received from Abroad by Private Sector (Million USD)

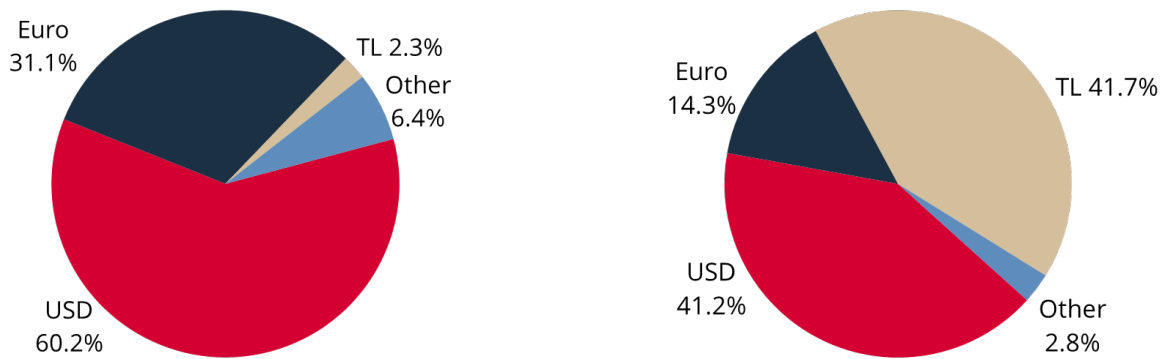
	2024	2025-1	2025-2	Change wrt Previous Month	Change wrt End of the Previous Year
BY BORROWER	156,618	159,211	162,626	3,416	6,008
I- Financial	62,925	63,732	64,954	1,222	2,030
i- Banks	55,172	55,891	56,966	1,074	1,793
ii- Nonbank Financial Corporations	7,753	7,841	7,989	148	236
II- Nonfinancial (Real Sector)	93,693	95,479	97,672	2,193	3,979

Table 3: Outstanding SHORT-TERM Loans Received from Abroad by Private Sector (Million USD)

	2024	2025-1	2025-2	Change wrt Previous Month	Change wrt End of the Previous Year
BY BORROWER	15,424	18,149	16,551	-1,598	1,127
I- Financial	13,132	15,351	13,786	-1,565	654
i- Banks	11,736	13,751	12,102	-1,649	365
ii- Nonbank Financial Corporations	1,396	1,600	1,684	84	288
II- Nonfinancial (Real Sector)	2,292	2,798	2,765	-33	473

Regarding the currency composition, it is seen that USD denominated borrowing has the highest share.

Of the total long-term loans in the amount of USD 162.6 billion, 60.2 percent is composed of USD, 31.1 percent of the Euro, 2.3 percent of the Turkish lira and 6.5 percent of other currencies. Similarly, of the total short-term loans in the amount of USD 16.6 billion, 41.2 percent is composed of USD, 14.3 percent of the Euro, 41.7 percent of the Turkish lira and 2.8 percent of other currencies.

Graph 2: Currency Composition of Outstanding Loans Received from Abroad by Private Sector
 Long-term Loans (Percentage Share) Short-term Loans (Percentage Share)


The private sector's total outstanding loans received from abroad with a remaining maturity of up to 1 year point to principal repayments of USD 56.1 billion by the end of February.

Of this amount, USD 38.2 billion is held by banks, USD 12.8 billion by non-financial institutions and USD 5.0 billion by non-bank financial institutions.

Graph 3: Outstanding Loans Received from Abroad by Private Sector on a Remaining Maturity Basis for the Next 12 Months (Billion USD)
