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

DATA GOVERNANCE AND STATISTICS DEPARTMENT
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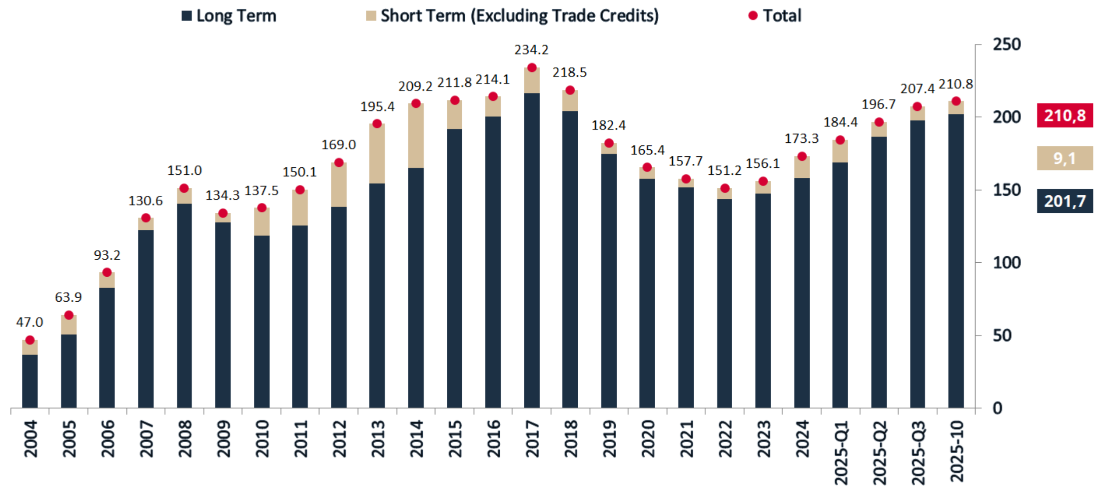
Outstanding Loans Received from Abroad by Private Sector, October 2025

Private sector's total outstanding loans received from abroad recorded USD 210.8 billion as of October, increasing by USD 3.4 billion in comparison to the previous month.

With regards to the maturity, long-term loans recorded USD 201.7 billion increasing by USD 4.2 billion, and short-term loans (excluding trade credits) realized USD 9.1 billion decreasing by USD 0.8 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' and non-financial institutions' total liabilities increased by USD 2.1 billion and USD 1.3 billion respectively.

In the same period, long-term liabilities of financial instutions and non-financial institutions increased by USD 2.7 billion and USD 1.4 billion, respectively. For the short-term, liabilities of financial instutions and non-financial institutions decreased by USD 0.6 billion and USD 0.2 billion respectively.

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

	2024	2025-9	2025-10	Change wrt Previous Month	Change wrt End of the Previous Year
BY BORROWER	**173.282**	**207.403**	**210.786**	**3.383**	**37.504**
I- Financial	**76.716**	**92.943**	**95.071**	**2.128**	**18.354**
i- Banks	67.039	80.980	82.321	1.340	15.282
ii- Nonbank Financial Corporations	9.677	11.962	12.750	788	3.073
II- Nonfinancial (Real Sector)	**96.565**	**114.460**	**115.715**	**1.255**	**19.150**

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

	2024	2025-9	2025-10	Change wrt Previous Month	Change wrt End of the Previous Year
BY BORROWER	**157.884**	**197.518**	**201.693**	**4.175**	**43.809**
I- Financial	**63.634**	**86.127**	**88.863**	**2.736**	**25.228**
i- Banks	55.303	76.447	78.549	2.102	23.246
ii- Nonbank Financial Corporations	8.332	9.680	10.314	634	1.982
II- Nonfinancial (Real Sector)	**94.250**	**111.391**	**112.831**	**1.440**	**18.581**

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

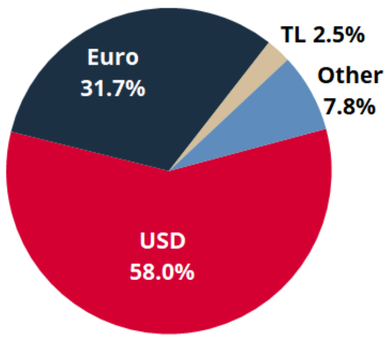
	2024	2025-9	2025-10	Change wrt Previous Month	Change wrt End of the Previous Year
BY BORROWER	**15.398**	**9.885**	**9.092**	**-792**	**-6.305**
I- Financial	**13.082**	**6.815**	**6.208**	**-608**	**-6.874**
i- Banks	11.736	4.533	3.772	-761	-7.965
ii- Nonbank Financial Corporations	1.346	2.282	2.436	154	1.090
II- Nonfinancial (Real Sector)	**2.316**	**3.069**	**2.885**	**-185**	**569**

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

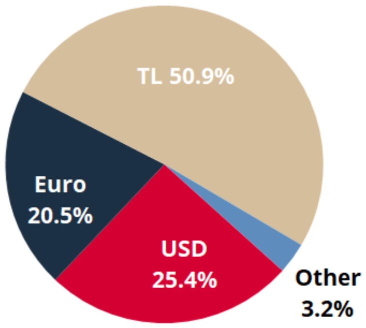
Of the total long-term loans in the amount of USD 201.7 billion, 58.0 percent is composed of USD, 31.7 percent of the Euro, 2.5 percent of the Turkish lira and 7.8 percent of other currencies. Similarly, of the total short-term loans in the amount of USD 9.1 billion, 25.4 percent is composed of USD, 20.5 percent of the Euro, 50.9 percent of the Turkish lira and 3.2 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 63.9 billion by the end of October.

Of this amount, USD 40.4 billion is held by banks, USD 17.9 billion by non-financial institutions and USD 5.6 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) (Billion USD)