

## **Türk Ticaret Bankası Commences Operations with the Aim of Increasing Exports From Türkiye**

*Türk Ticaret Bankası has resumed its operations with a renewed organization and a 112-year legacy of strong and visionary banking. Türk Ticaret Bankası, the first privately-owned national bank in these lands, aims to boost Türkiye's export potential, improve exporters' access to finance, and offer solutions that enhance their global competitiveness. Türk Ticaret Bankası, which has a unique business and operation model where exporters themselves provide solutions to their financing needs, aims to become the primary and the major bank for exporters within five years.*

Türk Ticaret Bankası, which holds the distinction of being the first privately capitalized national bank with a history spanning 112 years, announced that it has officially resumed operations at an introductory meeting held at the Türkiye Exporters Assembly (TİM) headquarters. The opening ceremony for the bank's first branch, the European Central Branch, also located in the Türkiye Exporters Assembly (TIM) complex, was held. Entering the sector with a robust strategy and a “phygital” vision that merges digital and in-person banking, offers solutions that provide exporters with a competitive edge in the global market. Türk Ticaret Bankası, which offers innovative financial solutions to exporters, aims to be the strategic guide for exporters by providing reliable, fast and affordable banking services.

### **Türk Ticaret Bankası on its New Journey**

At the introductory meeting where **Türk Ticaret Bankası's new journey was introduced and announced, Ö. Volkan Ağar, President of the Türkiye Exporters Assembly (TIM) and Mustafa Gültepe, Deputy Chairman of the Board of Directors of Türk Ticaret Bankası, Prof. Dr. Yusuf Balcı, Chairman of the Board of Directors of Türk Ticaret Bankası, and İlker Yeşil, Member of the Board of Directors and General Manager of Türk Ticaret Bankası**, shared their insights on the bank's innovative solutions for exporters, strategic objectives, and potential contributions to the Turkish economy.

### **“Türk Ticaret Bankası Will Serve the Export-Oriented Development Vision of Türkiye”**

**Ö. Volkan Ağar, Deputy Minister of Trade of the Republic of Türkiye**, made the following remarks during his speech at the meeting: *“Investment, production and exports constitute the basis of the development drive in Türkiye. With this understanding, as the Ministry of Trade, we are resolutely continuing our work with the goal of export-driven development. As the Ministry of Trade of Türkiye, we continue to support our exporters by focusing on innovation, design and branding, enabling them to enhance and sustain their successful performance.*

*Today, with the reopening of Türk Ticaret Bankası, we are offering our exporters a new*

*solution partner with its entirely export-focused organization. This bank will be able to conduct deposit banking on the one hand, while also providing our exporters with direct, fast and favorable financing on the other. It will serve the production power of Türkiye and its vision for export-focused development.*

*In this respect, we believe that Türk Ticaret Bankası should be regarded as more than just a traditional bank; it should be seen as the financial pillar of the export vision for Türkiye. We set out with the goal of revitalizing our bank with a brand new vision, a bank that possesses such significant brand value and a deep-rooted history. We are continuing to work vigorously to reposition Türk Ticaret Bankası at the center of the ecosystem financing exports, which reached a total volume of 1.9 trillion TL by the end of 2024. In the coming period, Together, we will witness a bank that shines even brighter than before, leaving a lasting mark on Türkiye's banking landscape.*

*May this new era for Türk Ticaret Bankası bring prosperity and success to our country, our exporters, our real sector and the Turkish financial sector” .*

#### **“Solution Partner of Exporters”**

**Mustafa Gültepe, President of the Turkish Exporters Assembly and Deputy Chairman of the Board of Directors of Türk Ticaret Bankası, used the following words in his speech:** *“Value-added production and exports play a leading role in the Turkish economy. The way to develop our country and increase the prosperity of our nation is to use our resources effectively, add value to what we produce, and export more. As the Türkiye Exporters Assembly (TIM), we work with this understanding and mobilize all our resources to bring more foreign currency into our country.*

*We have embarked on the second century of our Republic with the goal of propelling Türkiye into the top 10 countries in terms of exports. We must invest in high-tech projects, upgrade the technology of our existing facilities, and turn the digital and green transformation into an opportunity for our country in order to achieve this goal. For all these endeavors, it is more critical than ever for our exporters to have access to affordable and long-term financing. With this in mind, two years ago, we brought Türk Ticaret Bankası, a bank with a 112-year history in the banking sector, into our export family through Export Development Inc. (İhracatı Geliştirme A.Ş.).*

*From now on, Türk Ticaret Bankası will go beyond being merely a lending institution and will act as a solution partner, facilitating exporters' access to finance while offering alternative solutions to collateral issues” .*

#### **“Exporters' Own Bank and Solution Partner”**

**In his speech, Prof. Dr. Yusuf Balcı, Chairman of the Board of Directors of Türk Ticaret Bankası, stated that Türk Ticaret Bankası had completed the human resources,**

advanced technology infrastructure (data center), core banking system, integration, products, policies, procedures and necessary processes required for a bank to operate in a record time of nine months.

**Prof. Dr. Yusuf Balcı** who emphasized that the bank's focus in its new period is to strengthen Türkiye's potential for exports, facilitate exporters' access to finance, and produce solutions that will increase competitiveness, said the following: *“The reopening of Türk Ticaret Bankası will be a significant turning point not only for the banking sector but also for the export-oriented development process of Türkiye. With this understanding, Türk Ticaret Bankası, which has re-launched its operations as a subsidiary of Export Development Inc. (İhracatı Geliştirme A.Ş.), is the own bank and solution partner of exporters. We aim not only to provide financial services to our exporters, but also to facilitate their access to new markets by offering them consultancy services. We are moving forward with great determination and resolve to make Türk Ticaret Bankası, one of the most established brands in Turkish banking history, the main and the major bank for exporters, thereby adding strength to the power of exporters.”*

**“We Aim to Allocate a Credit Limit of 150 Billion TL to Exporters by the End of the Year”**

**İlker Yeşil, Member of the Board of Directors and General Manager of Türk Ticaret Bankası**, stated the following during his speech: *“The strong performance of exports by Türkiye contributes 28 percent to the country's Gross Domestic Product (GDP). In contrast, exporters can only access 12 percent of the credit available in the banking sector. As Türk Ticaret Bankası, we are taking crucial and significant steps to ensure that exporters' access to financial support from the banking sector reaches a level commensurate with its contribution to the Turkish economy. We aim to contribute to both national development and sectoral growth through our specialized services tailored to the needs of exporters.*

*Alongside our innovative financial products and services, we also undertake an advisory role for our exporters in challenging markets and within the scope of changing legislation and regulations. In this way, we aim to be not just a bank that provides financing, but a business partner that supports our exporters on their growth journey. With our digitalized model that places artificial intelligence and data analytics at the heart of banking, we simplify exporters' financial processes and provide the right solutions at just the right time. We will continue to stand by our exporters in the future with solutions that expand their horizons, strengthen their financial processes, and solidify Türkiye's position on the global stage. Türk Ticaret Bankası currently operates with 4 branches and 270 employees, and we aim to complete the year of 2025 by having 15 branches”.*

İlker Yeşil, General Manager of Türk Ticaret Bankası, stated that approximately 20 billion TL in financial support had been provided to exporters as of 31 March 2025. He

announced that the number of exporting companies allocated credit limits by the bank was approximately 550, and that this figure was expected to increase to 1,500 by the end of the year, with the total credit volume targeted to reach 62 billion TL by the end of the year.

### **The Opening Ceremony of the First Branch Was Held**

Following the introductory meeting, Türk Ticaret Bankası opened its first branch, which is the European Central Branch. With its digital banking approach, which combines digital and physical channels, Türk Ticaret Bankası aims to produce solutions that will increase its competitiveness by providing faster and easier access to the banking services required by exporters. The bank plans to reach 8 branches by the end of June and aims to open a total of 15 branches by the end of the year.