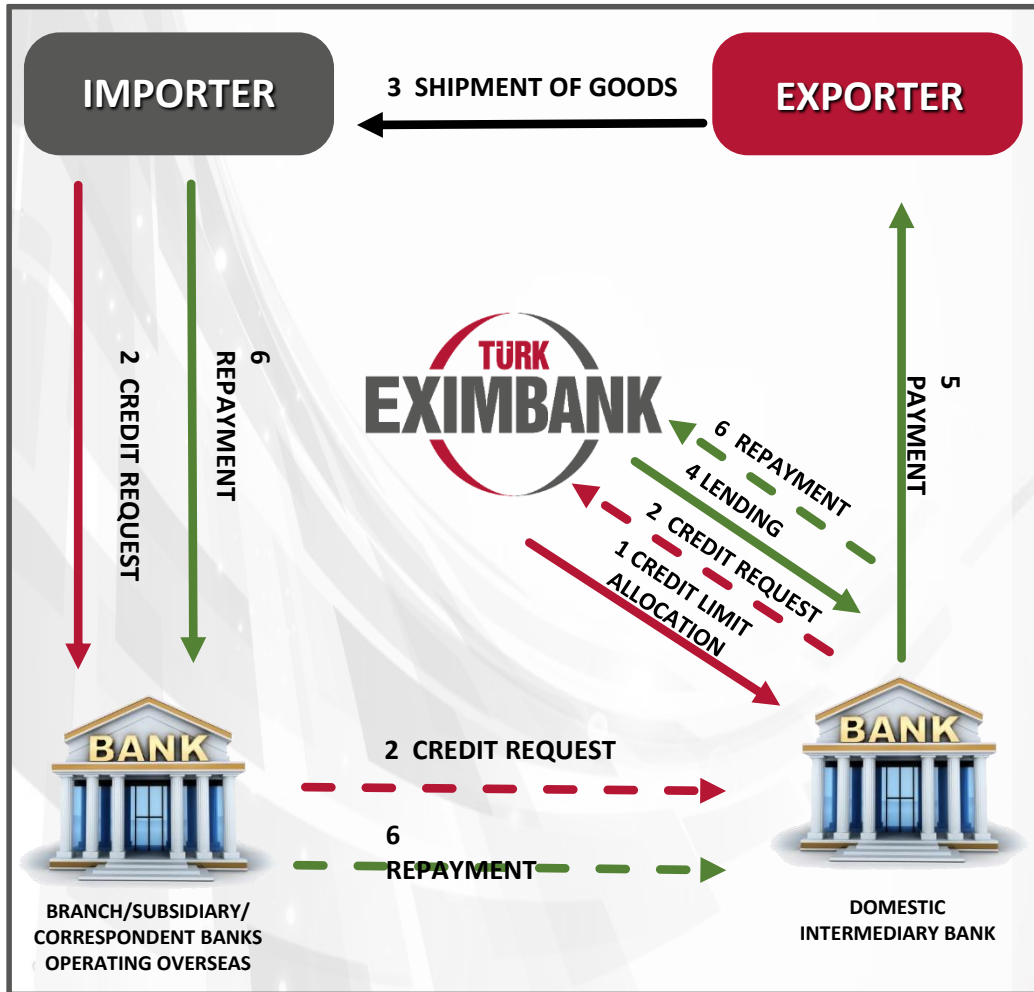


BUYER'S CREDITS THROUGH DOMESTIC BANKS



Buyer's Credits Through Domestic Banks Workflow:

1. Turk Eximbank allocates a revolving credit limit to a Domestic Bank.
2. Buyers who import Turkish goods from Turkey, makes the application through the Domestic Bank's branches, subsidiaries and correspondent banks operating overseas; which relays the application to the related head office department or the branch office of Domestic Bank in Turkey which is designated to be respondent against Turk Eximbank.
3. The Exporter realizes the export transaction within the time period of 180 days prior and 180 days following the loan utilization.
4. Turk Eximbank effects utilization amounts to Domestic Bank's account to be further credited to the accounts of Domestic Bank's branches, subsidiaries and correspondent banks operating overseas.
5. The Domestic Bank effects the payment to the Exporter's account and simultaneously debits the Importer's account through its branches, subsidiaries and correspondent banks operating overseas.
6. The Importer makes the repayments to Turk Eximbank through the Domestic Bank's branches, subsidiaries and correspondent banks operating overseas.