

TURK EXIMBANK INTEREST and PROFIT SHARE RATES



FX LOANS

SHORT TERM LOANS	TERM	RATES	
		OTHERS	SME
PRE-SHIPMENT EXPORT CREDIT PROGRAM PRE-EXPORT CREDIT PROGRAM FOREIGN TRADE COMPANIES EXPORT CREDIT PROGRAM PRE-SHIPMENT EXPORT CREDIT PROGRAM FOR SMES PRE-EXPORT CREDIT PROGRAM FOR SMES TOURISM MARKETING CREDIT PROGRAM	120 DAYS 180 DAYS 360 DAYS (2 INSTALLMENTS)	TERM SOFR/EURIBOR+5,50	TERM SOFR/EURIBOR+5,00
	360 DAYS (1 INSTALLMENTS) 540 DAYS (3 INSTALLMENTS)	TERM SOFR/EURIBOR+5,75	TERM SOFR/EURIBOR+5,25
INTERNATIONAL TRANSPORTATION MARKETING CREDIT PROGRAM CREDIT PROGRAM FOR FOREIGN CURRENCY EARNING SERVICES SHIP BUILDING FINANCE & GUARANTEE CREDIT PROGRAM	540 DAYS (1 YEARS GRACE PERIOD-2 INSTALLMENTS) 720 DAYS (4 INSTALLMENTS)	TERM SOFR/EURIBOR+6,00	TERM SOFR/EURIBOR+5,50
BRIDGE FINANCING FOR FOREIGN CONSTRUCTION SERVICES CREDIT PR. CREDIT PROGRAM BASED ON THE INSURED EXPORT RECEIVABLES	720 DAYS (1 YILI GERİ ÖDEMESİZ 3 INSTALLMENTS) UP TO 360 DAYS	TERM SOFR/EURIBOR+5,75	TERM SOFR/EURIBOR+5,25
POST SHIPMENT REDISCOUNT PROGRAM	UP TO 180 DAYS	TERM SOFR/EURIBOR+5,50	TERM SOFR/EURIBOR+5,00
	BETWEEN 181-360 DAYS	TERM SOFR/EURIBOR+5,75	TERM SOFR/EURIBOR+5,25
PRE-SHIPMENT EXPORT LOAN FOR PARTICIPATION BANKS (Fixed Profit Share) In 360 DAYS (1 INSTALLMENT) and 540 DAYS (3 INSTALLMENTS) term options 12 months LIBOR/EURIBOR rates are based. / In 540 DAYS (1 INSTALLMENT) term option 540 days IRS is based.	120 DAYS-180 DAYS	TERM SOFR/EURIBOR+5,50 (*)	TERM SOFR/EURIBOR+5,00 (*)
	360 DAYS (2 INSTALLMENTS) 360 DAYS (1 INSTALLMENT)	TERM SOFR/EURIBOR+5,75 (*)	TERM SOFR/EURIBOR+5,25 (*)
	540 DAYS (3 INSTALLMENTS) 540 DAYS (1 INSTALLMENT)	1,5 YILLIK IRS+6,00 (*)	1,5 YILLIK IRS+5,50 (*)
CREDIT PROGRAM FOR LEASING-Participation Banks (Fixed Profit Share)	360 DAYS (2 INSTALLMENTS) 720 DAYS (4 INSTALLMENTS)	TERM SOFR/EURIBOR+5,50 (*) TERM SOFR/EURIBOR+5,75 (*)	TERM SOFR/EURIBOR+5,00 (*) TERM SOFR/EURIBOR+5,25 (*)
	360 DAYS (2 INSTALLMENTS) 720 DAYS (4 INSTALLMENTS)	TERM SOFR/EURIBOR+5,50 TERM SOFR/EURIBOR+5,75	TERM SOFR/EURIBOR+5,00 TERM SOFR/EURIBOR+5,25

MEDIUM-LONG TERM LOANS	TERM	RATES	
		OTHERS	SME
EXPORT-ORIENTED WORKING CAPITAL CREDIT PROGRAM	3 YEAR (6 INSTALLMENTS) 3 YEAR (5 INSTALLMENTS)	TERM SOFR/EURIBOR+6,00 TERM SOFR/EURIBOR+6,25	TERM SOFR/EURIBOR+5,25 TERM SOFR/EURIBOR+5,50
	5 YEAR (10 INSTALLMENTS) (**) 7 YEAR (14 INSTALLMENTS) (**)	TERM SOFR/EURIBOR+6,75 TERM SOFR/EURIBOR+7,25	TERM SOFR/EURIBOR+6,00 TERM SOFR/EURIBOR+6,50
EXPORT-ORIENTED INVESTMENT CREDIT PROGRAM	9 YEAR (2 YEAR GRACE PERIOD) 10 YEAR (2 YEAR GRACE PERIOD)	TERM SOFR/EURIBOR+8,00 TERM SOFR/EURIBOR+8,25	TERM SOFR/EURIBOR+7,25 TERM SOFR/EURIBOR+7,50
	3 YEAR (6 INSTALLMENTS)	TERM SOFR/EURIBOR+6,00	TERM SOFR/EURIBOR+5,25
CREDIT PROGRAM FOR LEASING- PARTICIPATION BANKS (Fixed Profit Share)	3 YEAR (6 INSTALLMENTS) 5 YEAR (10 INSTALLMENTS) (**) 7 YEAR (14 INSTALLMENTS) (**)	3 YEARS IRS+6,00 (*) TERM SOFR/EURIBOR+6,75 TERM SOFR/EURIBOR+7,25	3 YEARS IRS+5,25 (*) TERM SOFR/EURIBOR+6,00 TERM SOFR/EURIBOR+6,50
TRADEMARK CREDIT PROGRAM	9 YEAR (2 YEAR GRACE PERIOD) 10 YEAR (2 YEAR GRACE PERIOD)	TERM SOFR/EURIBOR+8,00 TERM SOFR/EURIBOR+8,25	TERM SOFR/EURIBOR+7,25 TERM SOFR/EURIBOR+7,50
	3 YEAR (6 INSTALLMENTS) 3 YEAR (5 INSTALLMENTS) 5 YEAR (10 INSTALLMENTS) 5 YEAR (9 INSTALLMENTS)	TERM SOFR/EURIBOR+2,65 (****) TERM SOFR/EURIBOR+2,75 (****) TERM SOFR/EURIBOR+2,85 (****) TERM SOFR/EURIBOR+2,95 (****)	
WORLD BANK LOAN (Women Inclusive Firms) WORLD BANK LOAN	7 YEAR (2 YEAR GRACE PERIOD) 7 YEAR (2 YEAR GRACE PERIOD)	TERM SOFR+3,60/EURIBOR+3,30 TERM SOFR+3,70/EURIBOR+3,40	
PARTICIPATION FINANCE INVESTMENT LOAN (Fixed Profit Share) (High-medium technology / Women/Young Inclusive Firms) PARTICIPATION FINANCE INVESTMENT LOAN (Fixed Profit Share)	7 YEAR (1 YEAR GRACE PERIOD) 7 YEAR (1 YEAR GRACE PERIOD)	10 YEARS IRS+3,45(*) 10 YEARS IRS+3,55(*)	
ASIAN INFRASTRUCTURE INVESTMENT BANK (AIIB)	UP TO 35 MONTHS (***)	TERM SOFR/EURIBOR+3,95	

(*) Fixed profit share is used.

(**) 1 year grace period is also available.

(***) Maximum maturity is 31th October 2025

In the loan programs specified with (****), 10bps interest discount will be applied to the rates if proves women participation

CBTR REDISCOUNT PROGRAMS	TERM	RATES	
		OTHERS	SME
REDISCOUNT CREDIT PROGRAM POST SHIPMENT REDISCOUNT PROGRAM	4 MONTHS (UP TO 120 DAYS) (***) 6 MONTHS (UP TO 121-180 DAYS) 1 YEAR (181-360 DAYS) (****)	TERM SOFR/EURIBOR+0,50 TERM SOFR/EURIBOR+0,50 TERM SOFR/EURIBOR+0,50	TERM SOFR/EURIBOR+0,40 TERM SOFR/EURIBOR+0,40 TERM SOFR/EURIBOR+0,40
SWAP BASED REDISCOUNT CREDIT PROGRAM	1 MONTH (UP TO 30 DAYS)		1,50%

(****) 1 month-LIBOR/EURIBOR rate is used.

(*****) Foreign currency earning sevices, defense industry, export commitment of high technology products or new markets

IVME LOANS	TERM	RATES
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		OTHERS	SME
IVME INVESTMENT LOAN	5 YEARS (1 YEAR GRACE PERIOD)	TERM SOFR/EURIBOR+6,75	TERM SOFR/EURIBOR+6,00
IVME WORKING CAPITAL LOAN	3 YEARS (6 INSTALLMENTS)	TERM SOFR/EURIBOR+6,00	TERM SOFR/EURIBOR+5,25

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SHORT TERM LOANS	TERM	RATES
PRE-SHIPMENT EXPORT CREDIT PROGRAM FOR SMEs PRE-EXPORT CREDIT PROGRAM FOR SMEs TOURISM MARKETING CREDIT PROGRAM CREDIT PROGRAM FOR FOREIGN CURRENCY EARNING SERVICES INTERNATIONAL TRANSPORTATION MARKETING CREDIT PROGRAM PRE-SHIPMENT EXPORT CREDIT PROGRAM FOR TRNC AND PRIORITY REGIONS FOR INVESTMENTS CREDIT PROGRAM FOR LEASING	120 DAYS 180 DAYS 360 DAYS (2 INSTALLMENTS)	27,50

REDISCOUNT CREDIT PROGRAM	UP TO 360 DAYS (UP TO 720 DAYS*****)	The interest rate determined by the operational manual+1,00%
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(*****)720 days maturity option is only valid for the companies operating in the defense industry sector.

IVME TRY LOAN (*****)	120, 180 and 360 DAYS (2 INSTALLMENTS)	27,50
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MEDIUM-LONG TERM LOANS	TERM	RATES
IVME TRY LOAN (*****)	3 YEARS (1 YEAR GRACE PERIOD)	Determined daily.

(*****) Only for export commitment of high technology products