T-BANK
TURKLANDBANK

CORRESPONDENT BANKING

Your partner for trade and cross-border banking in Türkiye



October 2026

Why partner with T-Bank?

An established Turkish banking platform, with an international network and a clear agenda for mutually beneficial growth.

40+ YEARS

Banking experience since 1985

Established knowledge of the Turkish corporate and commercial banking market. banking market.

250+ BANKS

Established correspondent network

Relationships spanning 63 countries, as reported in October 2026.

TRADE FOCUS

Customer-led solutions

Experience supporting importers, exporters and international settlement needs.

NEW CHAPTER

Growth-oriented strategy

A new shareholder structure, targeted expansion and renewed investment priorities.

Sources: T-Bank Annual Report 2025, p. 13.

T-Bank at a glance

A focused banking franchise serving the financing and international trade needs of Türkiye’s economy.

1985

Banking origins

Over 40 years of experience

250+

Correspondent banks

October 2026

63

Countries

Year-end 2025

USD 140m

Trade volume mediated

FY2025

OUR VISION

To be a leading bank in providing financial services to the growing sectors of the economy.

The mission emphasises tailored financial solutions, stakeholder value, effective risk management and responsible growth.

Sources: T-Bank Annual Report 2025, p. 13.

Shareholding structure and capital

A new ownership base supporting the Bank's strategic direction and investment plans.

SHAREHOLDERS | AS REPORTED IN OCT 2026



SCP AZURÊA	≈ 90%
AHMET TAÇYILDIZ	≈ 10%

Three further shareholders *(ANT Holding A.Ş., Hasan Can TAÇYILDIZ, Hande TAÇYILDIZ)* hold immaterial nominal shares.

PAID-IN CAPITAL

TRY 1.682bn

at 30 June 2026

Capital increase resolved

TRY 3.275bn

Remaining TRY 1.593bn deposited on 24 Sep 2026; BRSA approval pending.

Capital resolved but not yet approved/recognised is deliberately distinguished from paid-in capital.

Financial profile

Headline non-consolidated figures reflect a larger capital base and an expanding balance sheet.

FINANCIAL HIGHLIGHTS	30 JUN 2026	31 DEC 2025
Total assets	**TRY 20.792bn**	TRY 18.877bn
Shareholders' equity	**TRY 2.208bn**	TRY 1.529bn
Paid-in capital	**TRY 1.682bn**	TRY 1.000bn
Capital adequacy ratio	**16.56%**	14.40%
Net non-performing loans	**TRY 232m**	TRY 211m

30 June 2026 interim financial statements: qualified limited-review opinion (KAP, 24 Aug 2026).

Sources: KAP financial report published 24 Aug 2026.

Governance and credit profile

Transparency, regulatory oversight and risk discipline are central to institutional relationships.

Fitch Ratings

Fitch Ratings has affirmed Turkland Bank A.S.'s (TBank) Long-Term Foreign-Currency (LTFC) and Local-Currency (LTLC) Issuer Default Ratings (IDRs) at 'B-' with

STABLE OUTLOOK

Long-term foreign- and local-currency IDRs

Affirmed 22 June 2026

1 Board & executive oversight

Accountability for strategic direction and prudent management.

2 Risk and compliance functions

Oversight of regulatory, financial crime and enterprise risk.

3 Internal control and assurance

Controls and monitoring supporting operational discipline.

The rating and outlook are stated as of Fitch's 22 June 2026 action; they are not a guarantee of future performance.

Sources: T-Bank Annual Report 2025 (governance).

Client-focused financial solutions

Meeting the needs of businesses generating investment, production and cross-border commercial flows.

CORPORATE

Financing complex business needs

- Corporate and project-related funding
- Cash management and guarantees
- Import and export requirements

COMMERCIAL

Supporting growing enterprises

- Working capital and liquidity solutions
- Trade-related banking services
- Relationship-led client solutions

INTERNATIONAL

Connecting trade with T-Bank

- Letters of credit and guarantees
- Cross-border payment facilitation
- Trade and FI based relationships

Sources: T-Bank Annual Report 2025.

A global network supporting trade

An established correspondent platform, with a strategic focus on selected high-potential markets.

250+

Correspondent banks

63

Countries

PRIORITY NETWORK DEVELOPMENT MARKETS

- **AFRICA**
  Trade-related banking ties
- **CENTRAL ASIA**
  New commercial corridors
- **THE GULF**
  Partner-led financial flows
- **THE BALKANS**
  Regional connectivity

Priority markets are growth objectives, not a claim that every corridor is currently active.

Sources: T-Bank Annual Report 2025, p. 13;

Trade finance capabilities

Helping importers and exporters manage commercial transactions through bank-to-bank relationships.

FY2025 REPORTED VOLUME

USD 140m

Foreign trade volume mediated

Historical activity, not projected volume

DOCUMENTARY CREDITS

Letters of credit and related trade documentation

BANK GUARANTEES

Guarantees and other non-cash trade-related support

TRADE FINANCING

ECA, business and Murabaha financing financing arranged through partner banks banks

CLIENT SOLUTIONS

End-to-end support for importers and exporters

Sources: T-Bank Annual Report 2025, p. 13.

Enabling cross-border payments

Combining international payment connectivity, treasury services and correspondent relationships.

CLIENT

Payment or trade need

›

T-BANK

Processing and coordination

›

CORRESPONDENT

Settlement or financing

›

BENEFICIARY

Final banking destination

INTERNATIONAL PAYMENTS

Cross-border transfers and settlement through banking correspondents.

FX AND TREASURY

Foreign exchange, treasury products and liquidity-related client solutions.

EFFICIENT EXECUTION

Digitalisation and operating efficiency to support scalable client service.

Sources: T-Bank Annual Report 2025.

Nostro account relationships

Established account relationships covering multiple major international settlement currencies.

CCY	CORRESPONDENT BANK	LOCATION	BIC
USD	The Bank of New York Mellon	New York, USA	**IRVTUS3N**
EUR	Commerzbank AG	Frankfurt, Germany	**COBADEFF**
EUR	The Bank of New York Mellon	Frankfurt, Germany	**IRVTDEFX**
GBP	The Bank of New York Mellon	London, UK	**IRVTGB2L**
JPY	Sumitomo Mitsui Banking Corporation	Tokyo, Japan	**SMBCJPJT**
NOK	DNB Bank ASA	Oslo, Norway	**DNBANOKK**
SAR	Bank AlJazira	Jeddah, Saudi Arabia	**BJAZSAJE**

Account and BIC information is indicative; all payment instructions must be confirmed with T-Bank before use.

Compliance-led International Banking

Designed to support each counterparty's independent onboarding, risk assessment and due-diligence review.

01 AML / CFT

Financial crime controls and compliance with applicable requirements.

02 RISK-BASED KYC

Customer identification, business-purpose assessment and ongoing monitoring.

03 SANCTIONS CONTROLS

Review of applicable domestic and international sanctions requirements.

04 CORPORATE GOVERNANCE

Transparency, accountability, oversight and responsible decision-making.

05 ONGOING MONITORING

Controls and practices responsive to regulatory developments.

06 INFORMATION EXCHANGE

Questionnaires, KYC evidence and financial information through onboarding.

Bank-specific control details, Wolfsberg CBDDQ and supplementary materials should be supplied in the formal KYC process.

A focused strategy for sustainable growth

Building on corporate banking expertise while widening channels, segments and international trade opportunities.

EXISTING BANKING PLATFORM

- **Corporate and commercial banking**
- Trade finance and FI relationships
- Treasury and transaction services
- Customer-oriented financial solutions

DEVELOPMENT PRIORITIES

- **Broader corporate, commercial and SME offering**
- Selective retail banking growth
- Digital banking and scalable models
- Greater trade finance and Treasury volumes
- Correspondent network development

Strategic initiatives are forward-looking objectives and are not presented as existing operational capabilities.

Where we can create mutual value

A transaction-led relationship: explore relevant corridors, align operating capabilities and build sustainable volumes.

COOPERATION AREA	POTENTIAL VALUE	DISCUSSION SCOPE
PAYMENTS & NOSTRO	Settlement access, operational coordination and currency connectivity.	Cross-border client payments and clearing arrangements
TRADE FINANCE	Confirmation, guarantees, reimbursements and trade-related services.	Letters of credit, guarantees and documentary trade
BILATERAL FACILITIES	Commercially appropriate credit and transaction limits.	Eligible trade-related financing and funding
TREASURY COOPERATION	Cooperation in relevant foreign-exchange and treasury products.	FX settlement and potential approved market transactions

All facilities, limits, products and pricing remain subject to mutual approval, documentation and applicable regulation.

Let’s build the next banking relationship

A practical path from initial dialogue to the launch of a mutually approved partnership.

01

CONNECT

Share market interests and transaction priorities

02

ASSESS

Exchange business, KYC and risk information

03

STRUCTURE

Agree products, currencies, corridors and limits

04

IMPLEMENT

Complete onboarding and operational readiness

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