

17th MFC Annual Conference

The New World of Financial Inclusion: What Role for Microfinance?

27–28 May 2014, Istanbul, Turkey



TEB SME BANKING APPROACH & DIFFERENTIATION

Devrim Z. Tavil

Head of TEB SME Banking Marketing



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BNP PARIBAS JOINT VENTURE



TEB was announced as one of the top **3** banks in the world in terms of non-financial services by International Finance Corporation(IFC).



WHY
&
HOW?



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SMEs in TURKEY



%99

Share of SMEs in all companies

2,5 Million SME units

Share of SMEs in total exports **%62**



Share of SMEs in total imports **%38.5**



Share of SMEs in total investments



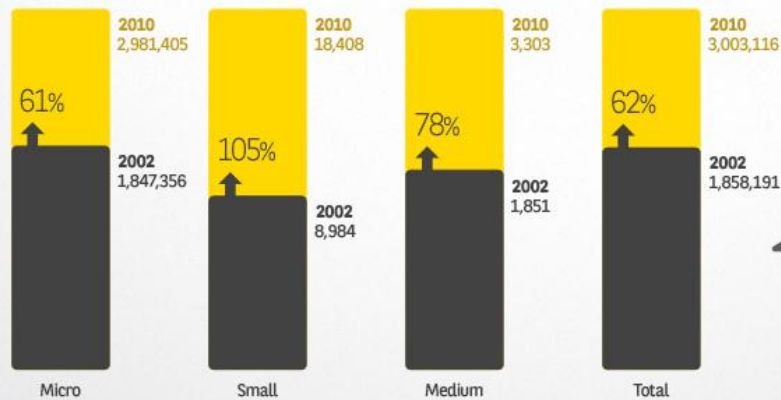
%76
Share of SMEs in employment



%26
Share of SMEs loans in total loans

SMEs' role in Turkey

Number of SMEs : **3 million**,
but average life of a company
is **11 years**. **50%** of newly
established firms are closed in 5 years.



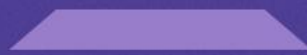
Number of small sized firms increases but medium-sized firms cannot succeed to reach the big-sized firms group



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in Turkey, key issue for SMEs is:
GROWING!



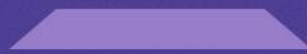
YEAR 0



YEAR 3



YEAR 6



YEAR 0

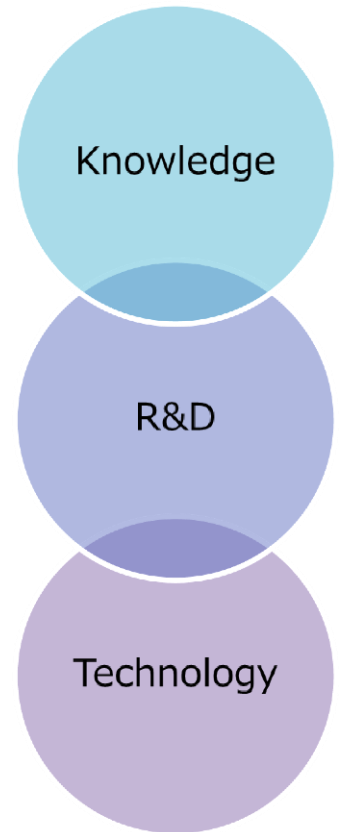


YEAR 3



YEAR 6

What do SMEs
need?

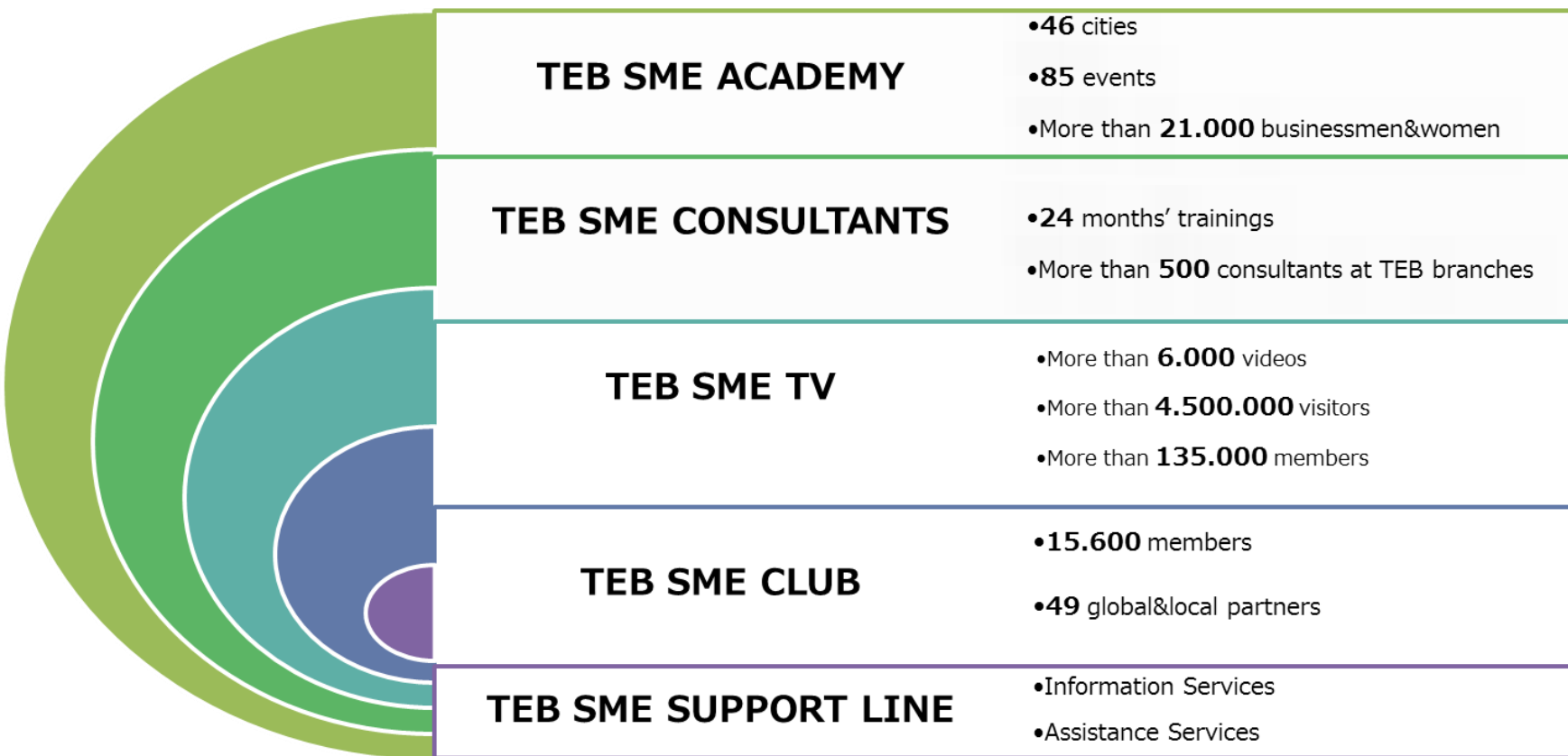


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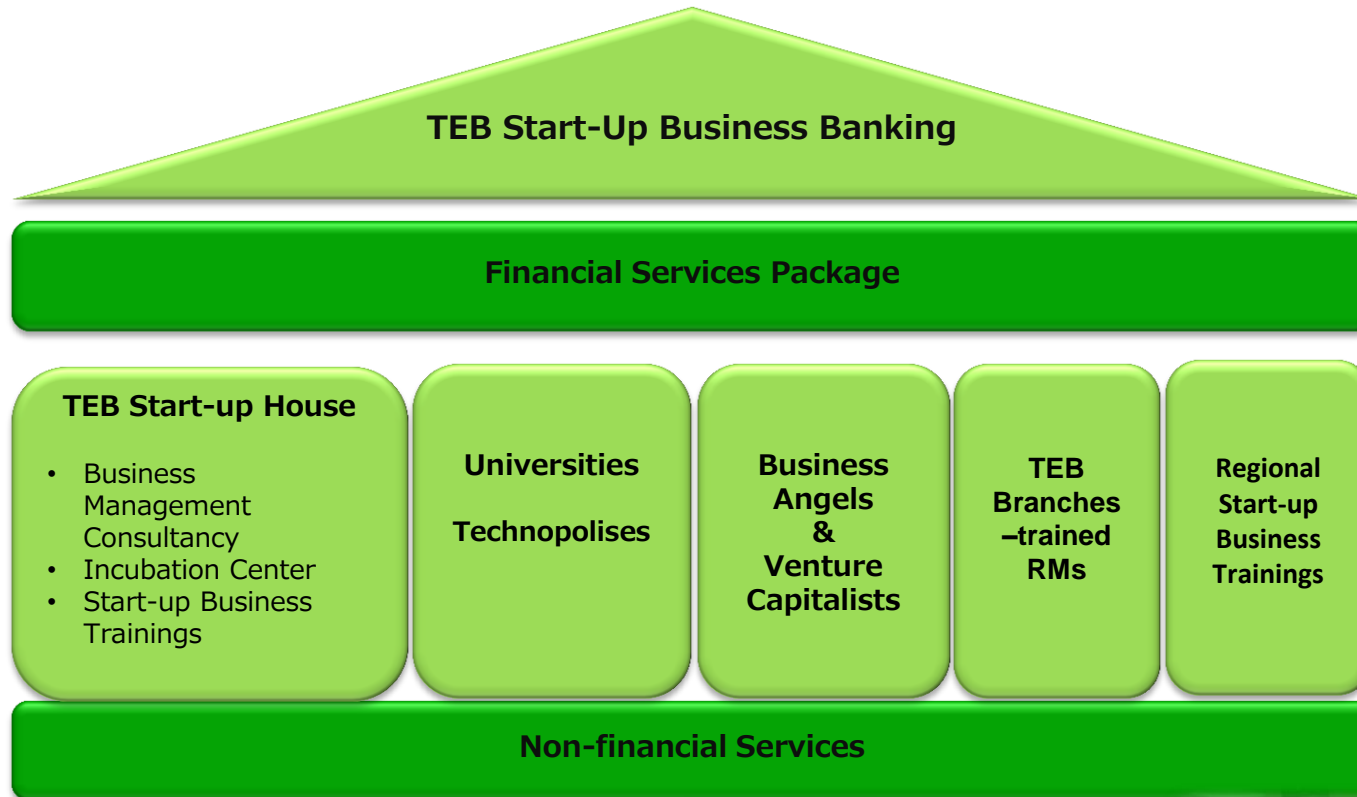
Differentiation: Being the «*Consultant Bank*» for SMEs!



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Innovation: TEB Start-up Business Banking



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...Success

IFC has announced



as a success story for both bank and clients while studying over the non-financial services provided to SME clients.



 **TEB** has been announced as the best company in Europe for **Customer Focus** category
June 2013

European Business Awards™

Winner
2012/13



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THANK YOU

Devrim Z. Tavil

Head of TEB SME Banking Marketing

Tel : +902166352241

Fax : +902166363636

devrim.tavil@teb.com.tr



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