



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding redemption of bank bonds
DATE : December 12, 2014

The 179-day maturity bank bond which was issued upon the approval of the Capital Markets Board dated June 2, 2014 by public offering on June 16, 2014 with bookbuilding on June 11-12-13, 2014 with TRQGRANA1418 ISIN code, and 207,464,241 TL nominal value, is redeemed today (on 12/12/2014).

In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.

We declare that our above statements are in conformity with the principles included in the Board's Communiqué, Serial VIII Nr. 54., that it exactly reflects the information we received; that the information complies with our records, books and documents; that we did our best to obtain the correct and complete information relative to this subject and that we are responsible for the declarations made in this regard.

Yours sincerely,
Garanti Bank