



**TO** : INVESTMENT COMMUNITY  
**FROM** : GARANTI BANK / Investor Relations  
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**SUBJECT** : The agreement between our Bank and Tekstilbank  
**DATE** : April 30, 2012

Our Bank and Tekstilbank have signed an agreement in order for Tekstilbank to benefit from Bonus Credit Card Program, which is created and operated by our Bank, and to issue Bonus Credit Cards.

Within the context of such agreement, Tekstilbank will be able to issue Bonus Credit Cards by using the name "Bonus" together with its own name and logo, and market it to its customers..

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