



**TO** : INVESTMENT COMMUNITY  
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**SUBJECT** : Announcement regarding loan agreement  
**DATE** : July 29, 2013

Announcement regarding loan agreement with Kreditanstalt für Wiederaufbau (KfW)

Garanti Bank signed a loan agreement in the amount of EUR 20 million with 4 years maturity with Kreditanstalt für Wiederaufbau (KfW). The proceedings of the loan will be on-lent to small and medium sized enterprises.

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