



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding loan agreement with European Investment Bank (EIB)
DATE : December 09, 2014

Garanti Bank signed a loan agreement in the amount of EUR 150 million with European Investment Bank (EIB). The proceedings of the loan will be on-lent to small and medium sized enterprises.

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