



TO : **INVESTMENT COMMUNITY**
FROM : **GARANTI BANK / Investor Relations**
Tel: (90 212) 318 2352
Fax: (90-212) 216 5902
E-mail: investorrelations@garanti.com.tr
SUBJECT : **Announcement regarding loan agreement signed with European Investment Bank (EIB)**
DATE : **December 15, 2014**

Garanti Bank secured a financing in the amount of EUR 25 million, which is equivalent to TL 69,182,500, with 5 years maturity from 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