



TO : **INVESTMENT COMMUNITY**
FROM : **GARANTI BANK / Investor Relations**
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SUBJECT : **Announcement Regarding Redemption of the Debt Instruments**
DATE : **November 23, 2015**

The 168-day maturity bank bond which was issued upon the approval of the Capital Markets Board dated May.28, 2015 by public offering on Jun.08, 2015 with bookbuilding on Jun. 3-4-5, 2015 with TRQGRANK1515 ISIN code, and 158.132.909 TL nominal value, is redeemed today (on 23/11/2015).

The 94-day maturity bank bond which was issued upon the approval of the Capital Markets Board dated Aug.14, 2015 by public offering on Aug.21, 2015 with bookbuilding on Aug. 18-19-20, 2015 with TRQGRANK1523 ISIN code, and 439.224.185 TL nominal value, is redeemed today (on 23/11/2015).

The 66-day maturity bank bond which was issued upon the approval of the Capital Markets Board dated Sep.11, 2015 by public offering on Sep.18, 2015 with bookbuilding on Sep. 15-16-17, 2015 with TRQGRANK1531 ISIN code, and 196.031.044 TL nominal value, is redeemed today (on 23/11/2015).

The 368-day maturity discounted bond which was issued upon the approval of the Capital Markets Board dated November 5, 2014 by public offering on November 20, 2014 with bookbuilding on November 17-18-19, 2014 with TRSGRANK1513 ISIN code, and 397.829.926 TL nominal value, is redeemed today (on 23/11/2015).

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