



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 : Public announcement regarding T.Garanti Bankası A.Ş. bank bond and discounted bond public offering
DATE : January 15, 2016

Pursuant with the Capital Markets Board approval dated Jan.7, 2016; T.Garanti Bankası A.Ş has been authorized regarding (i) the public offering 122-day maturity bank bonds in the nominal amount of 100,000,000 TL and 370-day discounted bonds in the nominal amount of 200,000,000 TL (in total 300,000,000 TL nominal amount) and, (ii) the increase of the public offering issuance amount up to a nominal amount of 450,000,000 TL, in case of an excess demand from investors.

On Jan. 14, 2016 Simple Interest Rate of 122-day Bank Bonds has been determined as 10.77080%, Compound Interest Rate as 11.16157% and Selling Price as 96.525 TL and Simple Interest Rate of 370-day Discounted Bonds has been determined as 11.55484%, Compound Interest Rate as 11.54603% and Selling Price as 89.515 TL.

The demand and distribution amounts related to the public offering on the basis of investor groups and the details of the number of investors who became entitled to take bank bonds and discounted bonds are presented in the table below.

Regards.

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

**PUBLIC ANNOUNCEMENT REGARDING T.GARANTİ BANKASI A.Ş.
BANK BOND AND DISCOUNTED BOND PUBLIC OFFERING**

Pursuant with the Capital Markets Board approval dated Jan.7, 2016; T.Garanti Bankası A.Ş has been authorized regarding (i) the public offering 122-day maturity bank bonds in the nominal amount of 100,000,000 TL and 370-day discounted bonds in the nominal amount of 200,000,000 TL (in total 300,000,000 TL nominal amount) and, (ii) the increase of the public offering issuance amount up to a nominal amount of 450,000,000 TL, in case of an excess demand from investors.

On Jan. 14, 2016 Simple Interest Rate of 122-day Bank Bonds has been determined as 10.77080%, Compound Interest Rate as 11.16157% and Selling Price as 96.525 TL and Simple Interest Rate of 370-day Discounted Bonds has been determined as 11.55484%, Compound Interest Rate as 11.54603% and Selling Price as 89.515 TL.

The demand and distribution amounts related to the public offering on the basis of investor groups and the details of the number of investors who became entitled to take bank bonds and discounted bonds are presented in the table below.

Regards.

122 - Day Bank Bonds

Investor Group	Total Nominal Amount Demanded	Total Number of Investors Demanded	Total Nominal Amount Distributed	Total Number of Investors Distributed
Domestic Individual Investors	15,724,047	273	15,724,047	273
Domestic Institutional Investors	99,000,000	9	99,000,000	9
TOTAL	114,724,047	282	114,724,047	282

370- Day Discounted Bonds

Investor Group	Total Nominal Amount Demanded	Total Number of Investors Demanded	Total Nominal Amount Distributed	Total Number of Investors Distributed
Domestic Individual Investors	538,258	7	538,258	7
Domestic Institutional Investors	283,697,145	2	283,697,145	2
TOTAL	284,235,403	9	284,235,403	9

The real persons or legal entities who bought greater than 5% of bank bonds and discounted bonds offered for sale from the issuance in the total amount of 398,959,450 TL as a result of the public offering bookbuilding process held Jan. 12-13-14, 2016; are presented in the following tables.

Regards.

122-day bond

Name, Title of Real Persons /Legal Entity	Nominal Amount Purchased
DLY - DENİZ PORTFÖY PARA PİYASASI FONU	10,000,000
TGT- GARANTİ PORTFÖY KISA VADELİ BORÇLANMA ARAÇLARI FONU	10,000,000
HPT - HSBC PORTFÖY KISA VADELİ BORÇLANMA ARAÇLARI FONU	20,000,000
TIV - İŞ PORTFÖY ÜÇÜNCÜ KISA VADELİ BORÇLANMA ARAÇLARI FONU	20,000,000
TSI - İŞ PORTFÖY YÖNETİMİ A.Ş, MAKSİMUM HESAP KISA VADELİ BORÇLANMA ARAÇLARI FONU	15,000,000
TNK - TEB PORTFÖY KISA VADELİ BORÇLANMA ARAÇLARI FONU	10,000,000
TOTAL	85,000,000.00,TL

370-day discounted bond

Name, Title of Real Persons /Legal Entity	Nominal Amount Purchased
T,GARANTİ BANKASI A.Ş, EMEKLİ VE YARDIM SANDIĞI VAKFI	273,697,145
TOTAL	273,697,145.00,TL