



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 issuance of bank bonds
DATE : February 12, 2016

The Summary, Capital Markets Instrument Note and Amendments to Issuer Information Document, which were approved by the Capital Markets Board regarding the public offering of Garanti Bank Bonds and discounted bonds in the total nominal amount of 700,000,000TL (in case of excess demand, it will be increased to 1.000,000,000 TL), have been announced on Public Disclosure Platform on Feb.04, 2016.

The details relating to the issues are determined as below.

94-day maturity, dated 16/05/2016, Garanti Bank Bond;

- ISIN Code TRQGRAN51638;;
- Annual Compound Rate 10.88128%;
- Simple Rate 10.46759%;
- Issue Price 97.375

160-day maturity, dated 21/07/2016, Garanti Bank Bond;

- ISIN Code TRQGRAN71610;
- Annual Compound Rate 10.88180%;
- Simple Rate 10.56689%;
- Issue Price 95.573

370-day maturity, dated 16/02/2017, Discounted Bond;

- ISIN Code TRSGRAN21728;
- Annual Compound Rate 11.49566%;
- Simple Rate 11.50438%
- Issue Price 89.556

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