



TO : **Investment Community**
FROM : **Garanti Bank / Investor Relations**
SUBJECT : **Announcement regarding loan agreement with EBRD**
DATE : **July 20, 2017**

Garanti Bank has signed an agreement to secure a financing in the amount of EUR 75 million equivalent to Turkish Lira, with 5 years maturity from European Bank for Reconstruction and Development (EBRD) under Covered Bond Programme. The proceedings of the loan will be on-lent to green mortgages

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 II Nr.15.1, 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

Contact Garanti Bank Investor Relations:

Tel: +90 212 318 2352

Fax: +90 212 216 5902

E-mail: investorrelations@garanti.com.tr

www.garantiinvestorrelations.com