



TO : Investment Community
FROM : Garanti Bank / Investor Relations
SUBJECT : Announcement regarding financing within the international borrowing program
DATE : January 30, 2017

T. Garanti Bankası A.Ş., within the framework of its international borrowing program, has secured a financing in two tranches in the total amount of EUR 152.5 million with a maturity of 5 years through its Diversified Payment Rights securitization program.

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

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