

TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Bonus Credit Card agreement with Eurobank Tekfen
DATE : December 2, 2009

Dear Investment Community,

An agreement has been executed between our Bank and Eurobank Tekfen in order for Eurobank Tekfen to benefit from Bonus Credit Card Programme that has been created and operated by our Bank and to issue Bonus Credit Cards. Within the context of such agreement, Eurobank Tekfen will be able to issue Bonus Credit Card by the name "Bonus" together with their own name and logo and to market it to their customers.

We hereby declare that our above statements conform with the principles included in the Communiqué Serial VIII No. 54 issued by Capital Markets Board, and fully reflect the information we received in this regard, that the information complies with our records, books and documents, that we did our best to obtain the correct and complete information on this matter and that we are responsible for the declarations contained herein.

Yours Sincerely,
Garanti Bank