



**TO** : **INVESTMENT COMMUNITY**  
**FROM** : **GARANTI BANK / Investor Relations**  
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**SUBJECT** : **Announcement regarding loan agreement with Turkey Development Bank**  
**DATE** : **September 30, 2010**

Garanti signed a loan agreement worth of US\$65 million with Turkey Development Bank. The loan due from World Bank resources that will be on-lent to small and medium sized enterprise loan financing has 5 year legal maturity with 2 years grace period.

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