



TO : **INVESTMENT COMMUNITY**
FROM : **GARANTI BANK / Investor Relations**
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SUBJECT : **Announcement regarding Bonus Credit Card Program agreement with Alternatifbank.**
DATE : **December 23, 2010**

Garanti Bank and Alternatifbank A.Ş. have signed an agreement in order for Alternatifbank A.Ş. to benefit from Bonus Credit Card Program, created and operated by our Bank, and to issue Bonus Credit Cards. Within the context of such agreement, Alternatifbank A.Ş. will be able to issue Bonus Credit Card by using the name "Bonus" together with its own name and logo and to market it to its customers.

The current deal will enhance the coverage of Bonus card platform into nine banks which previously included Garanti, Eurobank Tekfen, TFKB, ING Bank, TEB (BNP Paribas), Sekerbank (Bank Turan Alem), Denizbank (Dexia) and Garanti Bank Romania.

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