



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding loan agreement with European Investment Bank
DATE : December 20, 2011

T. Garanti Bank A.Ş. signed a loan agreement in the amount of EUR 150 million with European Investment Bank (EIB). The loan will be on-lent to loan financing of small and medium sized enterprises.

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