



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding the sale of non-performing loan portfolio
DATE : June 15, 2012

T.Garanti Bank A.Ş. resolved to sell non-performing loan portfolio of credit cards, consumer loans and overdraft deposit account loans amounting to TL 200,564,023 to Girişim Varlık Yönetim A.Ş. for a total consideration of TL 32,600,000.

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