StockWatch

2Q 2012
INVESTOR RELATIONS

Garanti

ABOUT GARANTI STOCK 'GARAN'

With a free float ratio of ~50%, Garanti shares constituted 31% of the foreign transactions in the ISE and represented half of the foreign transactions among all listed banks.

US$ 16.4 Billion
Market capitalization constitutes 8% of the ISE 100*

US$ 8.2 Billion
Highest floating market capitalization in the ISE*

US$ 202 Million
Average daily turnover in 1H 2012,
representing 18% of the ISE 100

US$ 15.6 Billion
Total 1H 2012 foreign transactions in GARAN
The most traded stock by foreigners

~ 13%
Weight of Garanti shares in the ISE 100

Note: Currency conversion is based on US$/TL CBRT ask rate
* As of end of June 29, 2012

DID YOU KNOW?

Garanti, the first Turkish company to issue shares in international markets in 1993, is entitled to join the prestigious tier of the U.S. Over-the-Counter (OTC) market, **OTCQX International Premier** where select OTC companies with the highest financial standards and superior information availability are traded. Garanti's Depositary Receipts (DRs) will trade under the symbol **"TKGBY"** starting on June 26, 2012.

Annual ISO 9001 Quality Management System audit is conducted and Garanti is found exceptionally successful in terms of customer focus, continuous improvement, technology, investment in services that targets achievement in customer satisfaction and human resources management applications.

Garanti is the first **'American Express'** contactless card issuer in the World.

Garanti is the first **'MasterCard Advanced'** card issuer in the World.

CepBank (MobileBank) Facebook Application now supports money transfers, mobile top-ups and provides a bill split service. In the bill split service, customers may request their friends' share of the bill by only entering their mobile numbers and upon their text confirmation the customer can withdraw the amount from Garanti ATMs, provided all participants are Garanti mobile bank customers.

CepBank money transfer service is now on Twitter. Through **CepBank (MobileBank) Twitter Application,** only a direct message from the sender is required with the details of sender's and recipient's phone numbers and the amount.

GARANTI AND THE COMMUNITY

After becoming the first finance sector member of the Turkish Business Council for Sustainable Development (TBCSD) in March 2012, Garanti also signed the UN Global Principles Agreement and became a member of **UN Global Compact**.

Garanti submitted a commitment which ensures the integration of sustainability concerns to its loan assessment process to UN, in order to help addressing the global challenges highlighted by the UN Conference on Sustainable Development (Rio+20). The commitment includes applying **a custom-built Environmental Impact Assessment Model to all of the projects** with a total investment value higher than US$ 20 million by January 2013.

The second annual **Garanti Future Summit** held in Istanbul hosted this year other world-renowned speakers: Raghuram Rajan; Prof. of Finance at the University of Chicago sharing his views on the current status of the global crisis and the US economy, with special emphasis on the issue of the growing divide in income distribution and its contribution to the crisis. And Timothy Garton Ash, European Studies Professor at the University of Oxford, talking about the social, political and historical consequences of the global crisis with special emphasis on the future of democracy and the EU.

Garanti supports **"Applied Entrepreneurial Training – TOSYOV.org.tr"**; a part of "Entrepreneurial Support Program – KOSGEB.gov.tr" with the aim to increase entrepreneurs in the business world.

AWARDS & RECOGNITIONS

As the first company in Turkey to receive certification from **Investors in People (IIP)**, Garanti was able to step up from its "silver" status recognition in 2009 to "**gold**" in 2012 which only 615 out of 24,000 IIP certified companies around the world hold. The award signifies Garanti's differentiating human-centered management, its highly-qualified team and efficiency-oriented HR practices.

Garanti Bank is the winner of **Visa Best Customer Experience** with its MoneyCard loyalty program.

Garanti Securities is recognized as the ''**Best Investment Bank of 2011**'' by World Finance and as the ''**Best Equity House of 2012**'' by EMEA Finance.

Garanti's efforts in communicating sustainability of the Bank's financial performance in its **annual reports** along with the Bank's commitment to sustainability as a whole is once again acknowledged with 2 silver prizes at the **LACP's 2011 Vision Awards** -- an international forum that recognizes best-in-class communication practices.

Per Thomson Reuters Extel Survey 2012, recognizing "best in class" investor relations among Pan-European countries, Garanti ranked within the top 5 in all below mentioned categories;
"CFO Best for Investor Relations in Turkey"
"Quoted Company Best for Investor Relations in Turkey"
"IR Professionals Best for Investor Relations in Turkey"

WHAT ANALYSTS SAY ABOUT GARANTI?

BGC: ...one of the best positioned banks to sustain its high RoAA level in the long term.
CSFB: ...capital strength and high profitability provide it with flexibility while its peers try to economize on capital.
Deutsche: ...offers one of the strongest ROE generations among its peers, and due to its capital strength, which allows flexibility in implementing revenue-focused growth strategies.
Erste: No concerns over sustaining margins…
Finans: ...flexibility under funding cost volatility, capabilities for fee generation and the higher weight of CPI linkers in its portfolio.
HSBC: ...is the sector proxy not only because it has the highest daily trading volume of all Turkish equities but also the best management practices which have proved to be reliable in uncertain macro environments in the past.
Is: ...flexible management approach, liquid balance-sheet with balanced funding mix and lowest duration gap, diversified revenue base, cost efficiency and proven track record in asset quality, a rare mix to come across within the current macro conjuncture.
Seker: ... the most efficient player amongst its peers.

DEVELOPMENTS IN TURKISH BANKING SECTOR

Turkish banks raised a total amount of **US$ 7.7 billion* equivalent international funding in 2Q12**. From which, US$ 5.9 billion equivalent amount was secured as syndicated loan; US$ 564 million equivalent amount was received from multilateral development banks; US$ 500 million from Eurobond issuances, US$ 384 million in securitizations and US$ 323 million in Islamic financing.

In 2Q12, Turkish banking sector issued **TL 8.5 billion worth of TL-denominated corporate bonds** with different maturities (6+ months).

Two rating agencies revised their ratings and outlooks on Turkish banks:

- Moody's upgraded 14 Turkish banks' LT FC rating by 1 notch to Ba2, as a direct result of its upgrade on Turkey's government bond rating by one notch to Ba1 with positive outlook. **Moody's also upgraded 5 Turkish banks' FC debt rating by 2 notches to investment grade rating of Baa2**. On the other hand, due to methodology change, the agency downgraded LT LC ratings of five banks and standalone credit assessments of eleven banks.
- S&P revised outlooks on six Turkish financial institutions to Stable from Positive, following its outlook revision on sovereign rating.

Government introduced new package to encourage household savings. The major incentive of the package is provided for private pension funds. As per new regulation; there will be a separate "direct state support" account for every participant, to which the government will deposit 25% of the monthly private pension payment instead of deducting the contribution amount from the tax base. In order to encourage participants to remain longer in the system, there is a three-year lock-up period. After three years, 15% of the amount can be released; after six years, 35%; after 10 years, 60%; and by the retirement date the whole amount could be withdrawn.

CBRT continued to utilize reserve requirement (RR) tool to manage liquidity. In 2Q12;

- TL RR that can be kept as FX was raised to 50% from 40% leading to US$ 4.8 billion rise in FX reserves and provide TL 5.6 billion TL liquidity.
- TL RR that can be kept as Gold was raised to 25% from 20%, leading to US$ 2.2 billion rise in FX reserves and provide TL 2.8 billion TL liquidity.

*Calculation based on publicly-traded banks

The CBRT left the interest rate cap and overdue interest rate on credit cards unchanged at 2.34% and 2.84% per month, respectively.

BRSA also introduced supportive regulatory actions on credit card asset quality;

- For the newly issued cards, minimum payment rate is now 40%. For the existing cards, the minimum payment for credit card is set to increase to 40% from current level of 20% by the end of 2013.
- Cardholders cannot revolve their balance unless minimum required amount is paid.
- Cardholders who pay less than 50% of their credit card balance for 3 times in a year is banned from cash withdrawal and limit increases until the balance is paid in full.

BRSA announced amendments in **calculating bank CARs** per **Basel II**. Accordingly;

- 0% risk weighting will be assigned for the required reserves in FC vs. the Basel II assigned weight of 100%.
- Risk weighting assigned for mortgages will remain at 50% vs. the Basel II assigned weight of 35%.
- Risk weighting requirement for retail loans will be reduced to 75% per Basel II regulation vs. the current level of 100%. However, the risk weighting assigned for the unsecured general purpose loans with 1-2 year maturities will remain at 150% and for the ones with 2+ year maturities will be 200%.

Dexia sold 99.85% of Denizbank to Sberbank at a price of TL 6.5 billion, representing 1.33x P/BV per 1Q12 consolidated financials.

Citi sold 404 million Akbank shares (10.1% of shares outstanding) in the ISE wholesale market, bringing its ownership in Akbank down to 9.9%. As per agreement, Citi has 3-year lock-up period for its remaining Akbank shares.

Garanti, Denizbank and Alternatif Bank sold their NPL portfolios of TL 201 million, TL 114 million and TL 93 million, respectively.

Selected Sector Figures (TL Million)

	30.12.11	30.03.12	29.06.12	YTD Δ
Total Deposits	**691,403**	**694,622**	**718,773**	**4.0%**
Bank Deposits	35,132	38,340	43,386	23.5%
Customer Deposits	656,271	656,283	675,387	2.9%
TL Deposits	436,055	432,672	444,179	1.9%
FC Deposits (US$ mn)	117,443	126,669	128,967	9.8%
info: Customer Demand Deposits	110,046	104,261	113,740	3.4%
Total Loans	**650,965**	**664,213**	**699,464**	**7.5%**
TL Loans	452,918	471,238	502,562	11.0%
FC Loans (US$ mn)	105,591	109,342	109,789	4.0%
Consumer Loans	162,949	166,087	172,977	6.2%
Housing	69,622	70,266	72,898	4.7%
Auto	6,950	6,863	7,093	2.1%
General Purpose Loans*	86,379	88,957	92,986	7.6%
Credit Cards	56,719	59,797	65,751	15.9%
Loans / Deposits	99.2%	101.2%	103.6%	
Gross NPL	**17,504**	**18,418**	**18,694**	**6.8%**
info: NPL ratio	2.6%	2.7%	2.6%	
info: NPL coverage	82.2%	81.4%	80.9%	
Gross NPL in cons. loans	3,173	3,426	3,578	12.8%
info: NPL ratio	1.9%	2.0%	2.0%	
Gross NPL in credit cards	3,449	3,662	3,619	4.9%
info: NPL ratio	5.7%	5.8%	5.2%	
FX Position, net (US$ mn)	**296**	**400**	**97**	
on B/S	-17,886	-25,543	-30,393	
off B/S	18,181	25,943	30,490	

Source: BRSA weekly sector data, excluding participation banks
* Including other and overdraft loans

MACRO NOTES

Economy slows down with a healthy rebalancing
After having grown by approximately 9% in 2010 and 2011, economic growth has been decelerating in Turkey in 2012. As the economy slowed down to 3.2% during 1Q12, foreign demand pulled the average growth rate higher while domestic demand made a negative contribution. Slow-down, especially in private consumption, helped the rebalancing in the economy.

Early indicators signal that economic rebalancing continued during 2Q12 as well. While industrial production is likely to be around the same level as in 1Q12, auto sales and other consumption indicators point out to a slightly better private consumption growth rate in 2Q12. Foreign demand is still expected to have made a positive contribution to the growth rate, despite limited compared to the previous quarter. While GDP is estimated to have growth by another 3% during 2Q12, risks surrounding the Euro-zone continue to be the main downward risk for the Turkish economy during 2H12.

Despite the slow-down, economic growth rate continues to bring the unemployment level down: After hovering around 10% during 1Q12, unemployment rate in April fell to 9%, one of the lowest levels since 2001.

CA deficit falls with export diversification
Rebalancing in the economy helped to bring the current account deficit down faster than expected during 1H12. The 12-month rolling current account deficit fell to US$ 67 billion by the end of May with US$ 10 billion decrease compared to 2011 year-end. The deceleration in domestic demand and the fall in oil prices had positive impacts on current account balance. Despite the weakness in Eurozone economies, diversification in export markets held the export growth rate high. During May'12, share of exports to EU-27 fell to an-all-time low of 36% while share of emerging markets reached an all-time-high of 62%. Increase in gold exports gave an additional boost to exports during the first half of the year.

Budget needs closer attention
While decelerating growth rate helped the current account deficit to come down, it has put year-end budget deficit target of 1.5% of GDP in jeopardy: There was a deterioration in budget figures with the slow-down in tax revenues during 2Q12. Limited contribution from last year's tax amnesty and the sharp increase in public wage payments also led to a deterioration in budget figures. Despite the deterioration, budget deficit is still expected to remain close to 2% of GDP by the end of 2012.

All is well for the CBRT but it is still cautious
After having stayed at above 10% throughout 1Q12, CPI inflation came down to 8.9% by the end of June, with the help of decreases in the prices of food and energy items. The CBRT is estimating that the aggregate demand conditions is likely to support disinflation further for the remainder of the year. Despite lower estimations of year-end inflation, the CBRT kept the short-term interest rates constant throughout 2Q12 arguing that pricing behavior should be closely monitored as inflation would continue to stay above the target for some time. The only change that the Monetary Policy Committee approved during 2Q12 was additional increases in the flexibility regarding the allowance to hold Turkish lira reserve requirements in foreign currency and gold.

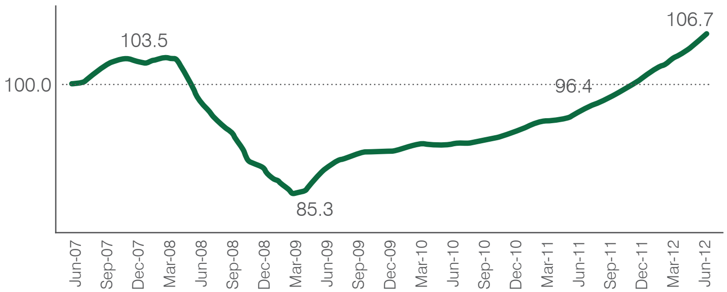
After having appreciated by 4% against the currency basket during 1Q12, TL appreciated by another 1% during 2Q12, supporting the disinflationary process. Benchmark bond yield was 9.1% on a monthly average basis in 2Q. Yet, encouraged by the fall in the inflation levels as well as by Moody's upgrade, benchmark bond yield fell below 8% during first half of July, the lowest level since January 2011.

REAL-ESTATE SECTOR ANALYSIS IN TURKEY

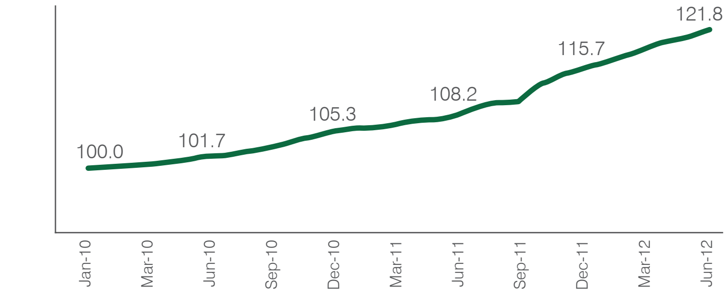
REIDIN Turkey Composite Residential Property Price Index: Sponsored by Garanti, the index reflects an increase of 1.18% m-o-m and 10.76% y-o-y in residential sales prices in June '12. Index series are calculated monthly, for sales and rent covering 7 major cities, including Istanbul, Izmir, Ankara, Adana, Antalya, Bursa and Kocaeli.

REIDIN.com-GYODER New Home Price Index: Sponsored by Garanti, the index shows an increase of 0.83% m-o-m and 12.57% y-o-y in June '12. Taking January 2010 as the base period, REIDIN.com-GYODER New Home Price Index is calculated on 62 housing projects and with a monthly average number of 22,500 properties presented by 24 developers.

Residential Property Price Index--Change in residential sales prices



New Home Price Index



DEVELOPMENTS AT GARANTI

€ 1 billion 1 year syndicated loan is attained in two separate tranches in the amount of € 768.1 million and US$ 307.3 million at an all-in cost of Euribor+1.45% and Libor+1.45%, respectively. The loan, which will be used for trade finance purposes, is executed with commitments received from 48 banks in 20 countries.

Garanti provided US$ 125 million of the US$ 400 million secured term loan facility to Kazancı Holding, one of the biggest syndication loans provided to an energy sector player in Turkey, for the financing of its new energy investments as well as general corporate purposes.

Garanti participated in Digiturk's US$ 260 million syndicated loan facility together with other Turkish and international banks as a Mandated Lead Arranger and Lender.

Garanti Securities advised Republic of Turkey Prime Ministry Privatization Administration for the sale process of its remaining 10.32% stake in Petkim Petrokimya Holding A.Ş. The deal was closed in June 2012 at a value of US$ 168 million. Garanti Securities also advised Savings Deposit and Insurance Fund for the sale of Kümaş Manyezit Commercial and Economic Unit. The transaction was closed on May 2012 at a value of US$ 285.5 million.

Turkey's largest credit card platform Bonus, is the market leader with 13.3 million cards and 25.41% market share. Lately, Tekstilbank joined this well-established platform, as the tenth bank licensed under the Bonus brand network, and converted all of its cards into Bonus. The partnership with Garanti Payment Systems enables Tekstilbank cardholders to benefit from privileges of the widespread merchant network and to make payments at Garanti Payment Points. Garanti Bank renewed and launched its **Turkish Airlines Frequent Flyer Program Card**, under the brand Miles&Smiles.

More than **4,300 PTT offices** are equipped with real-time **money transfer capabilities** for money transfers to be made using the PTT offices to Garanti Bank TL, US$ or EUR current accounts.

Garanti continues its new product offerings to meet changing customer needs, global trends and technological transformation.

- The **Net Account** is a new type of savings account that states the amount to be saved at the time of account opening instead of the period end and enables customers to deposit or withdraw money at any point in time, without interest loss.
- Garanti enabled its systems to accept scrap gold from customers with an expert evaluation in designated branches for the corresponding amount to be transferred to the gold deposit accounts of the customers. The **Physical Gold Deposit Account** is a secure and convenient investment alternative.
- Garanti introduced **Easy Card** for SMEs and craftsmen. With this new credit card; business owners, shareholders and employees can cover their business' daily needs with more flexible payment options, manage their cash flows and benefit from advantageous price offerings. Additionally, the card users can benefit from sector based special offers.
- **Get Your Business Online** project has been launched in collaboration with Google in order to create a system that encourages SMEs to go online. This project provides free website development and e-commerce infrastructure as well as a two-year free Virtual POS.
- **TeşvikBul** is a subvention search facility that serves under garanti.com.tr/KOBI for enabling SMEs to access domestic and/or international subventions. With the assistance of the experts, SMEs have a unique and free of charge opportunity to acquire information on the subvention that best suits their needs.
- Garanti Bank Luxembourg branch was using various international software systems since its establishment in 1993. In May 2012, **Garanti Technology** developed a comprehensive solution for foreign branches and successfully migrated Luxembourg branch to this new application.

SELECTED CREDIT CARD FIGURES IN TURKEY

1.79 **up from 1.62 in 2011 YE**
# of plastic cards per person

1.3% **vs. Garanti's 1.7%**
Payment Systems Commissions / Payment Systems Volume*

21% **up from 19.5% in 2011 YE**
Credit cards' share in retail loans

Top 5 Categories in credit card spending

	Jun-11	Jun-12
Supermarket and shopping malls	13.7%	13.6%
Gas stations	12.9%	11.7%
Household gadgets, PCs, etc	7.5%	8.0%
Apparel and accessories	8.7%	8.5%
Telecommunication	6.3%	6.0%

Per card spending

Source: Interbank Card Center, Turkish Statistical Institute, Banking Regulation and Supervision Agency
Note: Official population is based on 2011 announced figure of 74.7 million.
* Garanti Payment Systems analysis based on BRSA financials of market players as of 1Q12

GARANTI FINANCIAL HIGHLIGHTS

Garanti Market Shares*

	Jun-12	YTD Δ
Total Performing Loans	13.1%	▼
TL Loans	11.2%	▼
FC Loans	18.4%	▼
Credit Cards - Issuing (Cumulative)	18.1%	▼
Credit Cards - Acquiring (Cumulative)	18.8%	▼
Consumer Loans**	12.8%	◀▶
Total Customer Deposits	12.3%	▼
TL Customer Deposits	11.1%	▲
FC Customer Deposits	14.9%	▼
Customer Demand Deposits	14.3%	▼
Mutual Funds	15.4%	▲

*BRSA weekly data - Commercial Banks
**Consumer loans including consumer credit cards

Garanti with Numbers

	Dec-11	Mar-12	Jun-12
Branch Network	918	924	926
+ Domestic	907	913	915
+ Abroad	11	11	11
Personnel	16,775	16,989	17,249
ATM	3,268	3,335	3,388
POS*	458,851	475,367	498,264
Total Customers	10,701,803	10,919,109	11,178,715
Internet Customers**	2,068,184	2,192,702	2,200,825
Mobile Banking Customers**	148,070	178,638	245,351
Credit Cards	8,544,466	8,805,988	9,052,311
Debit Cards	6,507,784	6,589,202	6,706,847

* Includes shared POS
** Active customers only -- min. 1 login per quarter

In the first half of 2012, Garanti reached consolidated total assets of US$ 95.8 Billion and consolidated net profit of US$ 1.0 Billion

SELECTED FINANCIALS*

Total Assets
US$ 95.8 Billion

Performing Loans
US$ 53.4 Billion

Total Deposits
US$ 54.5 Billion

Shareholders' Equity
US$ 10.8 Billion

Ordinary Banking Income
US$ 2.2 Billion

Net Income
US$ 1.0 Billion

SELECTED FINANCIAL RATIOS*

Return on Average Assets
2.1%

Return on Average Equity
18.9%

Capital Adequacy Ratio
15.3%

Non-Performing Loans Ratio
2.1%

* Figures are based on BRSA consolidated financials as of June 30, 2012
Note: Exchange rate used for currency conversation is based on Garanti Bank's June 30, 2012 dated financials

MARKET RECAP

2Q12 started with the re-emergence of Eurozone debt concerns and a deepening recession in the periphery, while evidence mounted especially in China and in the US that global growth was softening. Heightened anxiety over Greece exiting the Eurozone, deposit flight, deteriorating sovereign bond levels and a flow of downgrades by rating agencies were followed by EU bodies' direct recapitalization of Spanish banks. The increasingly toxic interaction between markets, politics and the economy in the Eurozone continued to cloud the outlook for Global Emerging Market (GEM) equities. Seeking safety and liquidity, investors turned to high quality government bonds and global stock markets weakened over the second quarter of 2012 in a phase of consideration of structural reforms, that are necessary to revive underlying growth rates. The Chinese economy remained a source of great uncertainty. Asian central banks reacted with a shift to easier monetary policy cutting their policy rates, putting an end to the waiting period for Europe to sort itself out and return to growth. The Federal Reserve extended 'project twist' in order to lower the long-term rate of interest. Market confidence continued to evaporate in the face of rising political uncertainties and anti-austerity forces that gained ground across Europe.

Many of the GEM indexes that reached cycle highs by the end of 1Q12 have since erased a large portion of those gains.

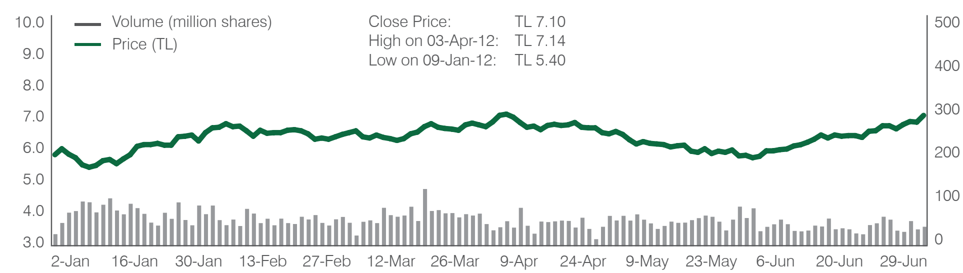
During this time, considerable re-balancing took place in Turkey. The recent decoupling of Turkey is attributed to the improved macro outlook with the C/A deficit declining, capital inflows improving and the Central Bank of Republic of Turkey (CBRT) refocusing on inflation. The CBRT maintained its flexible corridor policy, gradually lowering its funding rate in line with the gradual correction in imbalances. Contribution of net exports remained positive for the third consecutive quarter in 1Q12 while the contribution of domestic demand declined. Turkish exporters have been successfully diversifying their export markets away from the Eurozone. Credit growth also receded significantly and the composition of capital inflows somewhat improved. Pull-back in oil prices offers relief on the C/A deficit and inflation.

TR equities decoupled from EM peers as macro picture strengthened. Equities were hit across the world amid concerns that Greece's potential exit from the EU would be disorderly and contagion fears to other peripheral economies. ISE 100 has been relatively resilient when compared with EM peers, mainly due to improvement in domestic macro data flow. In 2Q12, emerging market equities lost about 10% whereas Turkish equity market, after having strongly outperformed emerging markets in 1Q12, managed to preserve its value. MSCI Turkey decreased by 1% and outperformed both MSCI EM and MSCI EMEA by 10%. This performance brought MSCI Turkey's year-to-date outperformance to above 20% levels.

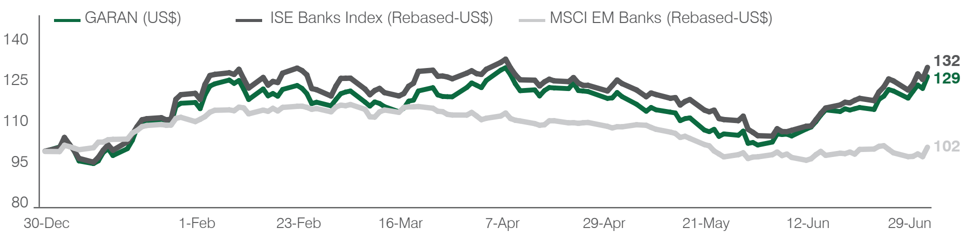
From a longer-term perspective, Turkey also made progress with its recent structural reform efforts. A sector-specific incentive scheme that focused on reducing the import dependence of exports and a reform package that focused on increasing domestic savings by overhauling the existing pension system. Both these measures should help address the structural component of Turkey's large current account deficit, thereby reducing its external vulnerability and might open the way for an investment grade.

Looking ahead, in the face of ongoing levels of weak demand from the major GEM economies, emerging equities will be left at the mercy of external factors, namely commodity prices, the Eurozone and the Fed's attitude towards further Quantitative Easing (QE) in an election year. The emerging markets have not yet completely left behind their reliance on export opportunities to the developed world. Concerns on the sustainability of Italian debt levels, the pace of economic growth that seems to be in danger of stalling will challenge stock markets' performance while falling oil price did not create a tipping point for global risk appetite yet.

Garanti Bank Stock Performance in 1H 2012



Relative Performance to MSCI EM Banks & ISE Banks Index



Stock Market Performance* in Selected Countries (in US$)	YTD	QoQ
Brazil	-10%	-20%
China	1%	-8%
Hungary	10%	-10%
India	8%	-10%
Mexico	13%	-2%
Poland	9%	-7%
Russia	-1%	-17%
Turkey	**25%**	**-1%**
EM	2%	-10%
EMEA	4%	-10%
EM Banks	2%	-10%
Eastern Europe	0%	-15%
Latin America	-2%	-14%

* Based on MSCI's Emerging Markets Indices, as of June 29, 2012

For further information please contact Garanti Investor Relations.
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