

ANNOUNCEMENT TO THE SHAREHOLDERS OF T. GARANTI BANKASI A.Ş.

As per the Provisional Article 6 of the Capital Market Law that was amended by the Law No. 6111, which came into force after being published in the Official Gazette dated February 25, 2011, any share certificates physically held by shareholders that are not dematerialized shall be dematerialized by December 31, 2012.

Pursuant to this new regulation, if our shareholders, who have not yet dematerialized their shares in their own names with the Central Registry Agency Inc., fail to complete the said dematerialization process by December 31, 2012, they will lose their entire shareholder rights on the said shares as of the aforementioned deadline.

In this respect, we hereby request our shareholders who have not yet dematerialized their shares in their own names with the Central Registry Agency Inc. to apply either to our Head Office located at the below given address or our Bank's branches the soonest possible, in order for the completion of the dematerialization process.

We hereby declare that our Bank will not be responsible for any loss of rights of the shareholders who do not apply to our Bank by December 31, 2012 in accordance with the abovementioned legislation.

Address:

T.Garanti Bankası A.Ş.
General Accounting Department – Shareholders and Affiliates Unit
Levent, Nispetiye Mahallesi, Aytar Caddesi 2,
34340 Beşiktaş/İSTANBUL