



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding DPR securitization
DATE : August 24, 2012

Garanti Bank, within the framework of its international borrowing program, has secured a financing in the amount of 400 million USD with a maturity of 14 years through its Diversified Payment Rights securitization program. The funding which is granted directly by OPIC (Overseas Private Investment Corporation) will be used to finance credit needs of SME's across Turkey, including women entrepreneurs and priority regions for development in Turkey.

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