Earnings Presentation

September 30, 2012

IFRS Financials

Garanti

3Q 2012 Macro Highlights

Quantitative easening took over the scene towards the end of 3Q12

- Stimulative policies reigned:
  - The Fed's open-ended QE3,
  - Prospect of additional QE by the BoE and BoJ
  - Additional ECB LTROs and bond purchases via the ECB's OMT (Outright Monetary Transactions) program
- In the Euro area, economic weakness - especially in periphery countries - and intense financial market stress persist.
- In China, the cyclical environment remains disappointing towards economic adjustment from 'quantity' to 'quality' of growth - large package of infrastructure investment and fiscal stimulus announced.
- Oil and gold were both on the rise gaining value above 10%

Rebalancing deepens & CBRT gets ready for global monetary easing

- The economy slowed down to 2.9% during 2Q12-- rebalancing continued with higher contribution of foreign demand and sustained weakness in domestic demand, while private investments contracted sharply.
- Current account deficit fell below US$ 60 billion as of Aug'12 with poor domestic demand and export diversification.
- Although annual inflation reached 9.2% in September and the latest tax hikes pressure prices, CBRT guides for a more visible fall during 4Q12.
- CBRT is looking to ease monetary policy in the wake of recent developments in the economy and in policies abroad - prioritizing growth with an eye on inflation and financial stability.
- CBRT continued to utilize reserve requirement (RR) tool and Reserve Option Coefficients (ROCs) to manage liquidity -- gradually increased ROCs and introduced new coefficients for each assigned and additional tranches.
- After having appreciated by 4% and 1% against the currency basket in two consecutive quarters, TL appreciated again by 2% in 3Q12.
- Benchmark bond yield, on a monthly average basis, was down to 7.6% in 3Q12 from 9.1% in 2Q12.

9M 2012 Highlights

Balance sheet strength: distinguishing feature of Garanti...

Increasingly customer-driven, liquid, low-risk and well-capitalized balance sheet

Customer-driven asset composition: Loans/Assets: 58%; Securities/Assets: 23%

Increasing share of higher yielding loans sustained, despite a slower growth pace in lending: 2% vs. 5% in 2Q 12

TL lending growth: 3% vs. 8% in 2Q 12 & 3% in 1Q12

- **Lucrative retail loans continued to drive the growth**
  (**Mortgage:** 10.4% ytd vs. sector's 7.5%; **GPL:** 13.1% ytd vs. sector's 11.7%; **Auto:** 7.2% ytd vs. sector's 2.5%)[1]
- Intentional market share loss in TL commercial loans dragged down TL lending growth

FX lending growth: 2% vs. -1% in 2Q 12 & 3% in 1Q12

- Slight pick-up in 3Q, driven by working capital & investment loans

Actively managed risk adjusted return of securities portfolio: Realized profits from FC fixed rate bonds

Sound asset quality with widening gap vs. sector; while, prudent provisioning shoring up the strong coverage level

- NPL ratio: 2.6% (Bank-only NPL ratio: 2.0% vs. sector's 2.9%)

Sustainably strong and well-managed funding structure

- Customer-driven and expanding deposit base -- Consumer+SME deposits share up to 65% from 63% at YE 11
- Proven success in attracting demand deposits-- Demand deposits/total deposits: 21%
- FX funding supported by Eurobond issuance and long-term bank deposits at attractive rates

Further strenghtened capital base due to capital generative growth strategy: Basel II CAR[2]: 16.4%, Leverage :7x

...leads to consistent delivery of strong results

Healthy profit generation -- fuelled by strong core banking income & focus on efficient cost management

Comparable[3] net profits up by 22% y-o-y-- ROAE: 18%; ROAA: 2.1%,

Well managed margin on the back of improving core banking spread

Continued focus on sustainable revenues

- Net fees & comm. -- Double digit growth momentum maintained on a comp. basis[3] via highly diversified fee sources

Commitment to strict cost discipline

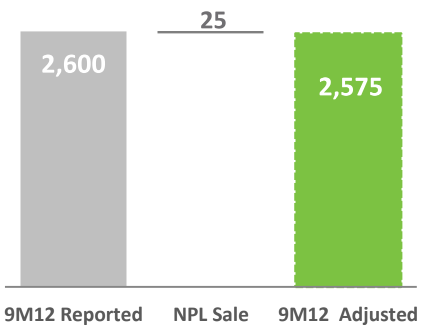
- Opex/ Avg. Assets: 2.4%,maintained flat y-o-y , despite the low OPEX base in 1H 11 due to larger implementation of the efficiency improvement project hitting the period
- Sustained high level of Fees/OPEX: 53%
- Investment in distribution network continued (avg branch additions: >20 y-o-y)

1 Based on BRSA bank-only data for fair comparison. As per BRSA consolidated financials growth in mortgages: 9.6% ytd; GPLs: 12.9% ytd; auto loans: 16.4% ytd
2 Based on BRSA Consolidated financials
3 Assuming that consumer loan origination fees for 2011 are accounted for on an accrual basis and the avg. cap applied on fund management fees for 2011 is at the same level as 2012

Healthy profit generation fuelled by strong core banking income -- comparable net profits up by 22% yoy

Net Income (TL million)

9M12



9M11

Net Income up by 22% on a comparable basis

ROAE 18%

Leverage 7x

ROAA 2.1%

1 Assuming that consumer loan origination fees for 2011 are accounted for on an accrual basis and the avg. cap applied on fund management fees for 2011 is at the same level as 2012

Core banking income alone was up by 8% yoy on a comparable basis…

Sustained double digit Net F&C Growth

Net Fees & Comm.
Up by +10%
on a comparable basis[1]
(-3% on reported basis)

Robust & well-diversified fee base

+

Well-managed margins

Net Interest Income
Up by +22%
excluding CPI linkers

Sustained focus on **lucrative products**

Well-diversified and **actively managed funding** base to manage costs

Strong Core Banking Income*
+8% yoy

1 Assuming that consumer loan origination fees for 2011 are accounted for on an accrual basis and the avg. cap applied on fund management fees for 2011 is at the same level as 2012
* Core Banking income defined as; Net Interest income exc. income on CPI linkers + Net Fees & Comm. (on a comparable basis) + Net Loan Loss Provisions

...and on a quarterly basis as well, registered a double digit core banking revenue growth

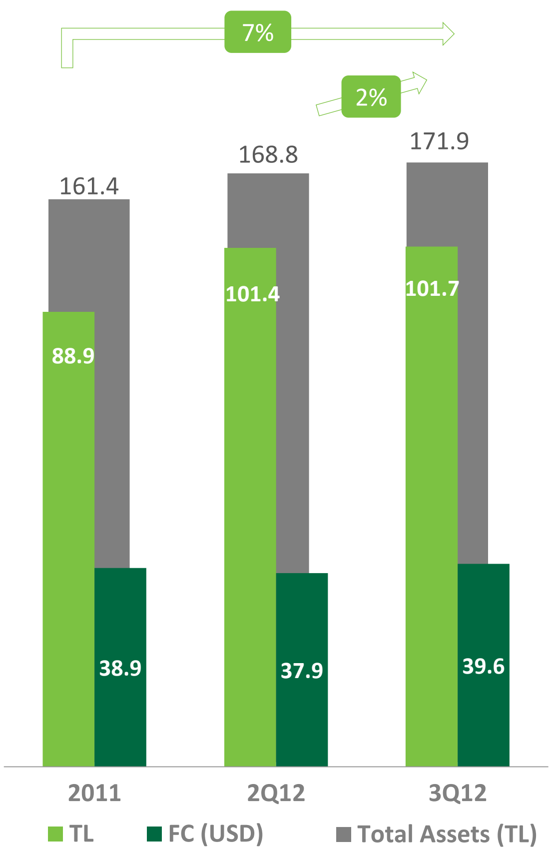
Quarterly net income (TL million)

1Q12:	971
2Q12:	789
3Q12:	841
9M12:	2,600

(TL Million)	2Q 12	3Q 12	∆ QoQ	
(+) NII- excl .income on CPI linkers	1,116	1,258	13%	Strong margin performance: Sustained focus on lucrative products coupled with declining funding costs
(+) Net fees and comm.	492	548	11%	Higher fee base due to timing of account maintenance fees
(-) Net Loan Loss Prov. - exc. one-offs on specific prov.	-263	-233	-11%	Normalizing net NPL formations, as expected
= **CORE BANKING REVENUES**	**1,345**	**1,573**	**17%**	**SUSTAINED SOLID CORE BANKING INCOME**
(+) Income on CPI linkers	451	30	-93%	Quarterly income volatility of CPI linkers -- to be reversed in 4Q
(-) One-off effects on spec. Prov.	-52	0	n.m.	
(+) Trading & FX gains	75	466	524%	Profit realizations on FC fixed rate bonds
(+) Other income -before one-offs	105	127	21%	
(-) OPEX	-972	-1033	6%	Strict cost management : Opex/Avg. Assets @2.3% in 9M12 -- maintained flat q-o-q & y-o-y
(-) Taxation and other provisions	-188	-322	71%	
(-) Free Provision	*0*	*-82*	*n.m.*	Prudently set aside for possible losses in shipping industry
= **NET INCOME** -- on a comparable basis	**764**	**841**	**10%**	
One-offs (post -tax)	25	0	n.m.	
(+) Regulatory effect on net F&C[1]	*0*	*0*	*n.m.*	
(+) NPL sale	*25*	*0*	*n.m.*	
(+) Eureko, Mastercard & Visa stake sale	*0*	*0*	*n.m.*	
= **NET INCOME**	**789**	**841**	**7%**	

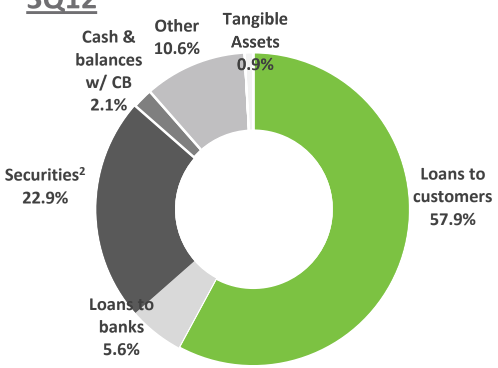
Increasingly customer-driven asset composition

Total Assets (TL/USD billion)

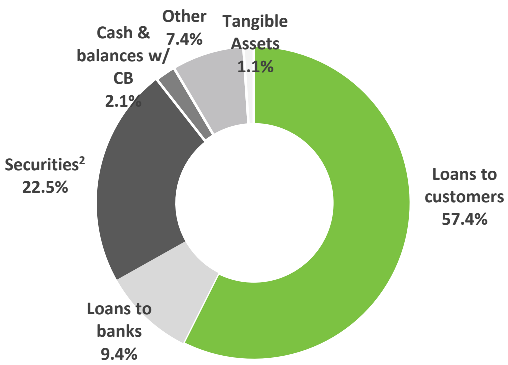


Composition of Assets

3Q12



2011



Growth:

Loans[3] in 3Q: **+2%**
vs. 2Q: +4%, 1Q: 0.5%

Securities[2] in 3Q: **-3%**
vs. 2Q: +1%, 1Q:+11%

Loans[3]/Assets

58%

Maintained comfortable liquidity

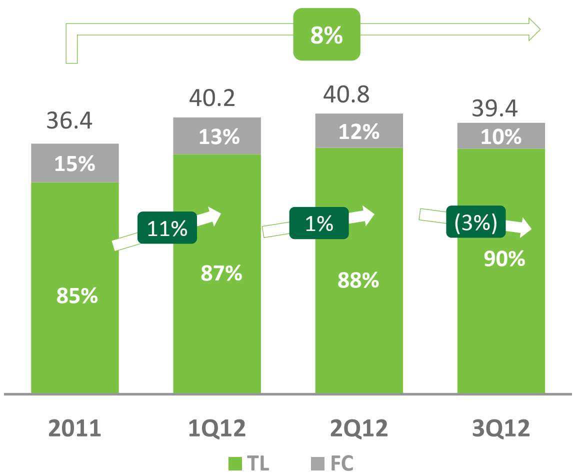
Liquidity Ratio[1]:

29%

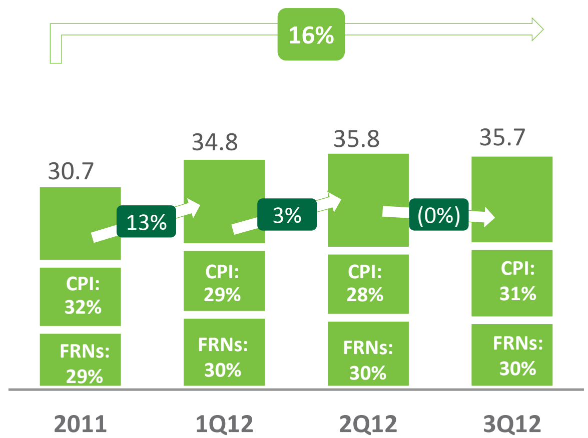
1 (Cash and Balances with CB + Loans and Advances to banks+ Financial assets at fair value through profit or loss+ AFS)/Total Assets
2 Securities = Financial assets at fair value through profit or loss+ Investment securities
3 Loans to customers

Actively managed risk adjusted return of securities portfolio – Securities in assets down to 23% due to profit realizations from FC fixed rate bonds

Total Securities (TL billion)



TL Securities (TL billion)

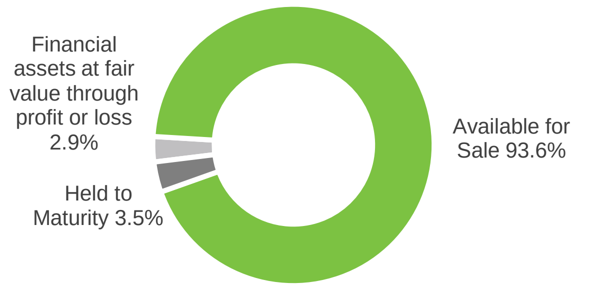


Securities[1]/Assets

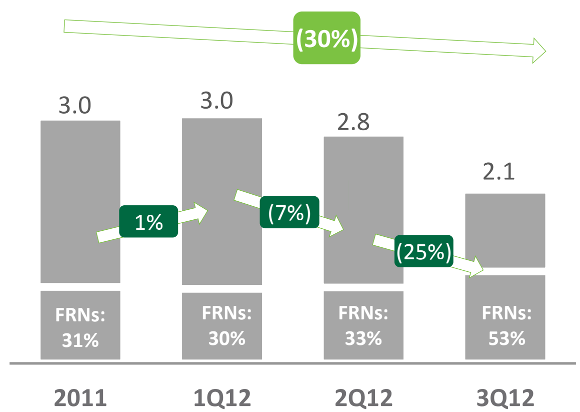
23%

down from **24%** at 1H12

Total Securities Composition



FC Securities (USD billion)



FRN mix[2] in total

61%

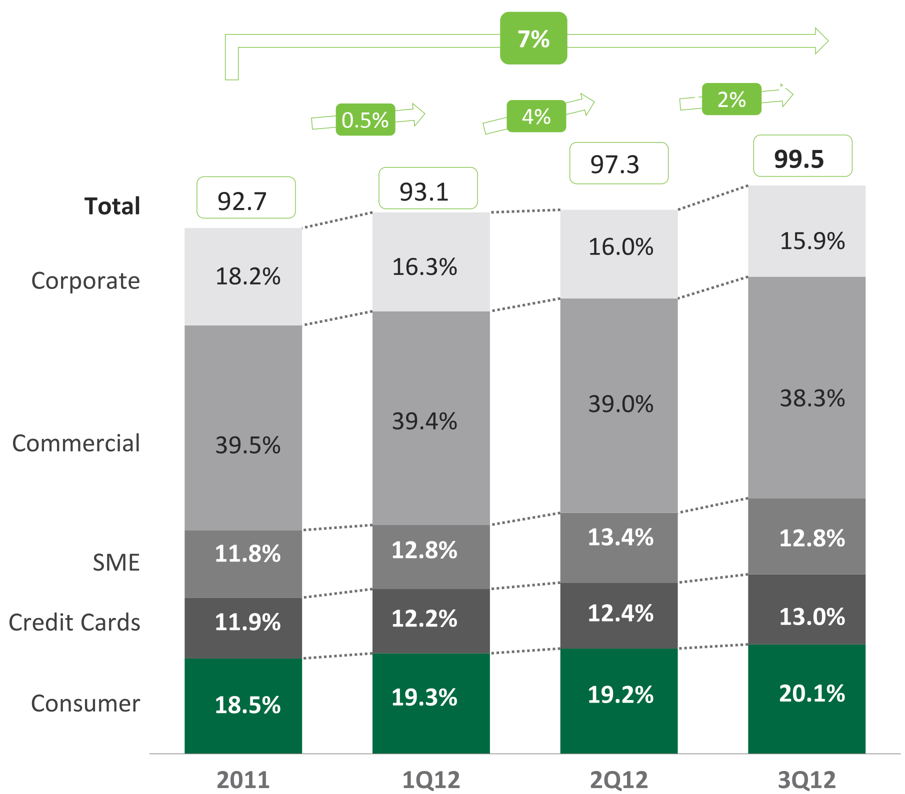
up from **56%** at 1H12

RoT Eurobond disposals **eliminated the capital burden** that would result per Basel II implementation

1 Securities = Financial assets at fair value through profit or loss+Investment securities
2 Based on bank-only MIS data
Note: Fixed / Floating breakdown of securities portfolio is based on bank-only MIS data

Increasing share of higher yielding loans sustained, despite a slower growth pace in lending

Total Loan[1] Growth & Loans by LOB[2] (TL million)



TL (% in total)	52%	53%	55%	56%
FC (% in total)	48%	47%	45%	44%
US$/TL	1.865	1.760	1.780	1.772

TL Loan Growth[3]:
Bank-only, Q-o-Q

2% vs. Sector's 3%

- Lucrative retail products continue to drive the TL lending growth
- Intentional market share loss in TL comm. lending -- dragged down total TL loan growth

Market share: 11.0% at 3Q 12 vs. **11.2%** in 1H 12 & **11.3%** at YE 11

FC Loan Growth[3]:
Bank-only, Q-o-Q and US$

2% vs. Sector's 1%

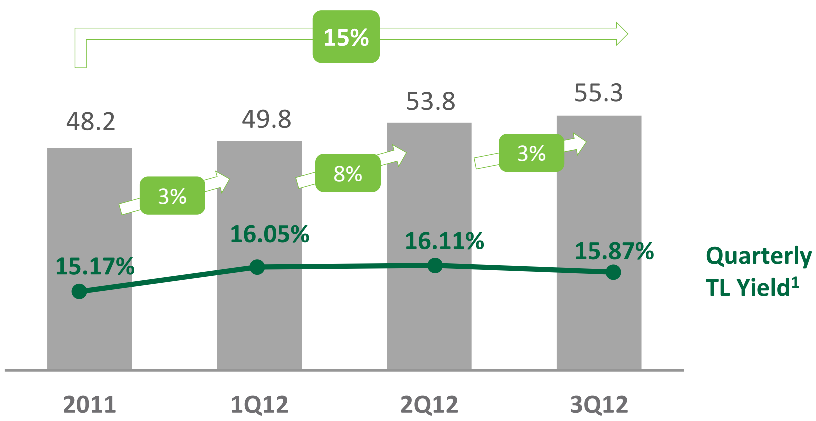
- Slight pick-up towards the end of 3Q driven by "working capital" and "investment loans"

Market share: 18.5% in 3Q12 vs. **18.4%** in 1H 12 & **18.5%** at YE 11

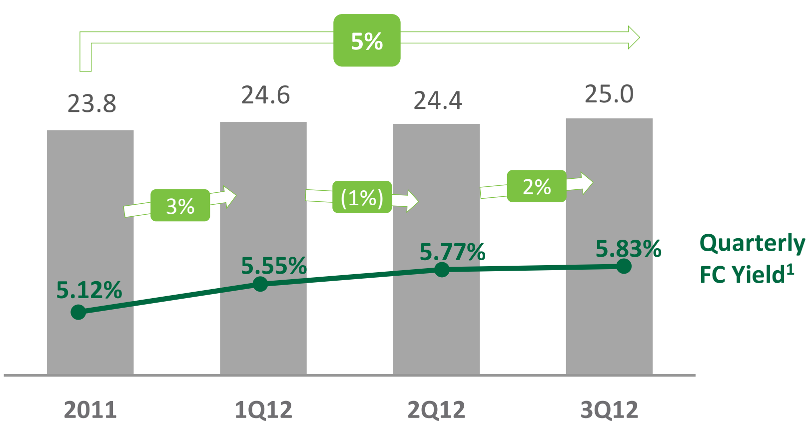
1 Loans to customers
2 Based on bank-only MIS data
3 Based on bank-only financials for fair comparison with the sector. Sector data is based on BRSA weekly data for commercial banks

As easing in interest rates slowly kick in, loan yields started to flatten

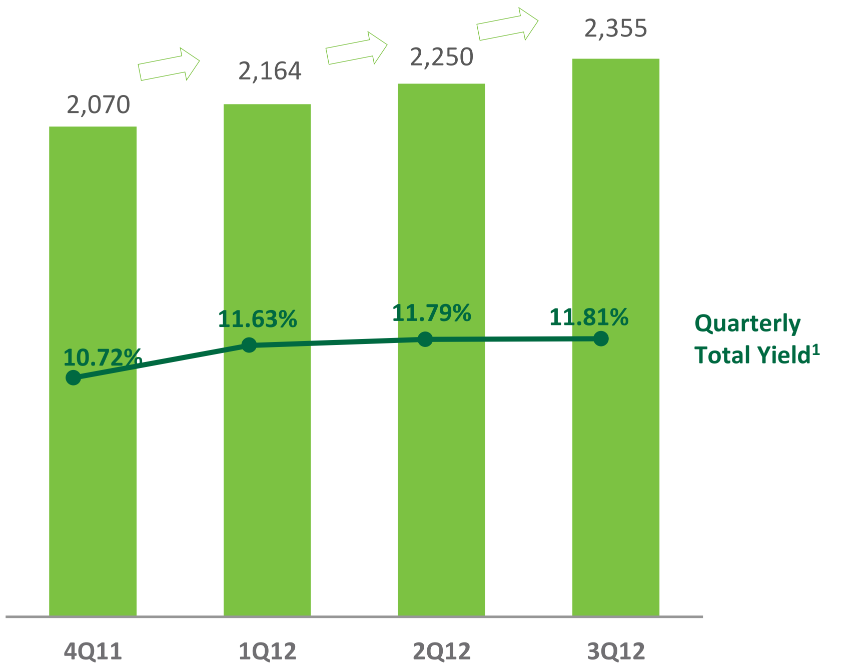
TL Loans (TL billion)



FC Loans (US$ billion)



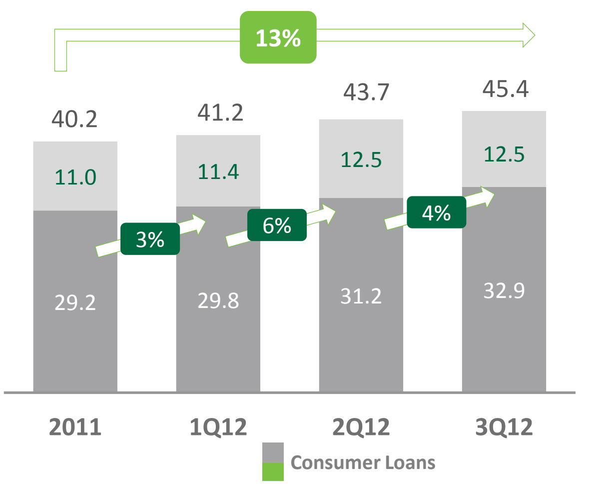
Interest Income on loans (quarterly – TL billion)



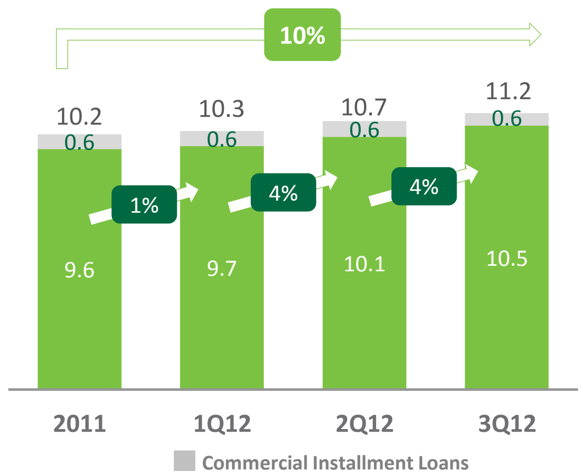
1 Based on bank-only MIS data and calculated using daily averages

Retail loans continue to drive the growth -- sustained focus on key profitable products : Mortgages and GPLs

Retail Loans[1] (TL billion)



Mortgage (TL billion)



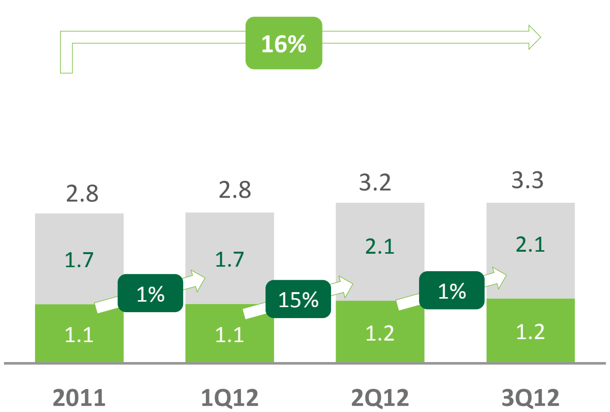
Above sector growth in lucrative products

Market share gains ytd

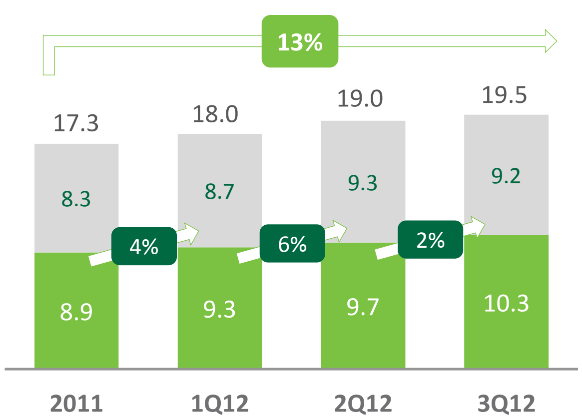
+13 bps in GPL

+36 bps in Mortgage

Auto Loan (TL billion)



General Purpose Loan[5] (TL billion)



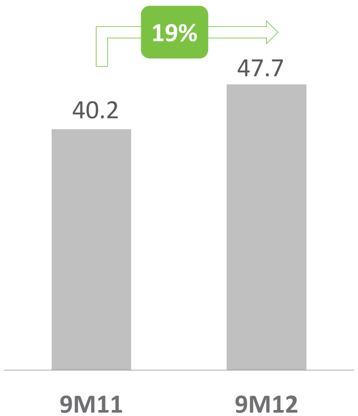
Market Shares[2,3]

	YTD	Sept' 12	Rank[4]
Mortgage	↑	13.7%	#1
Auto	↑	15.6%	#3
General Purpose[5]	↑	10.8%	#2
Retail[1]	↑	12.9%	#2

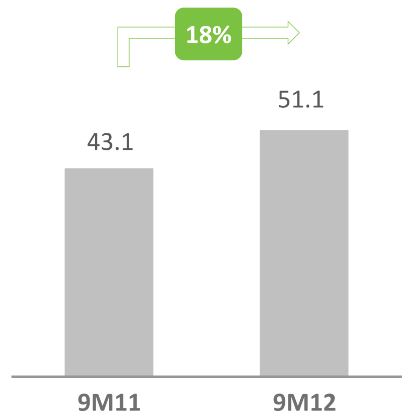
Note: Garanti figures are based on BRSA consolidated financials; Sector figures are based on bank-only BRSA weekly data, commercial banks only
1 Including consumer, commercial installment, overdraft accounts, credit cards and other
2 Including consumer and commercial installment loans
3 Sector figures are based on bank-only BRSA weekly data, commercial banks only 4 As of 1H12 among private banks 5 Including other loans and overdrafts

Solid market presence in credit cards -- good contibutor to sustainable revenues

Issuing Volume (TL billion)



Acquiring Volume (TL billion)



#1 in card business

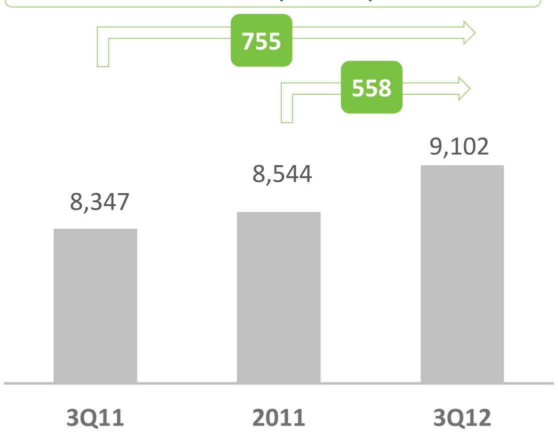
Per Debit Card Spending

~2.5x the sector

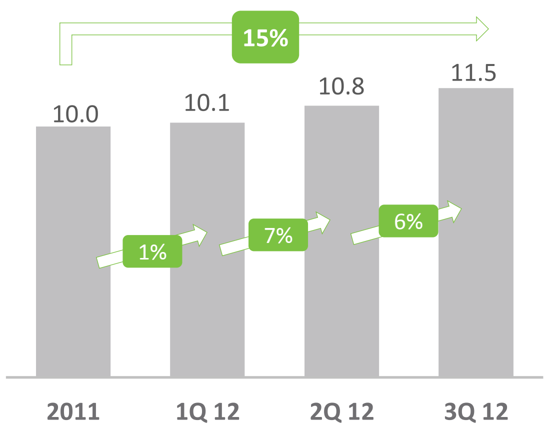
... with the ultimate aim of creating cashless society

Per Card Spending (TL, Sept'12[2])

No. of Credit Cards (thousand)



Credit Card Balances (TL billion)



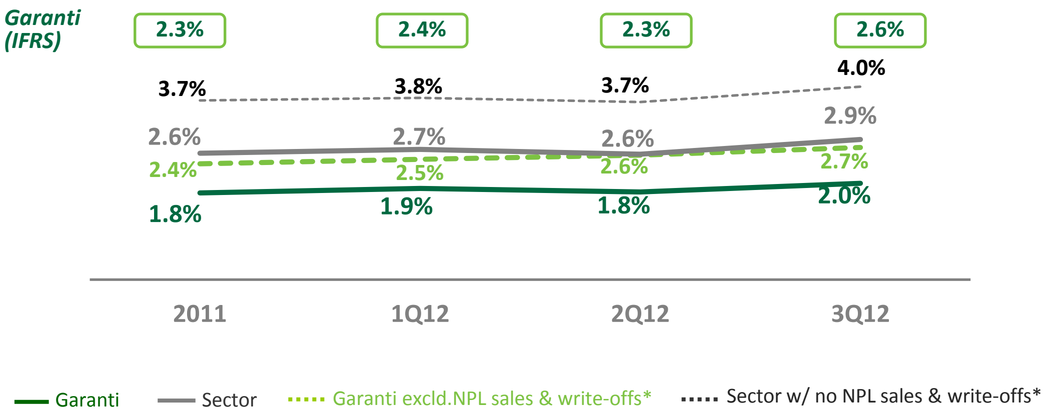
Market Shares

	YTD Δ	Sept' 12	Rank
Acquiring (Cumulative)	↓ -87 bps	19.1%	#1
Issuing (Cumulative)	↓ -88 bps	18.0%	#1
# of CCs	↑ +35 bps	17.0%	#1
POS[1]	↑ +123 bps	18.8%	#1
ATM	↓ -25 bps	9.8%	#3*

1 Excluding shared POS
2 Annualized
*Among private banks
Note: Rankings are per September-end figures. All figures are bank-only except for credit card balances

NPL ratio remains strong with widening gap vs. sector

NPL Ratio[1]



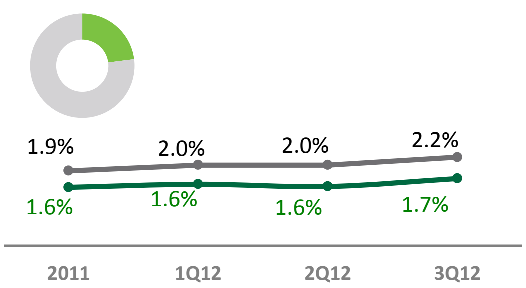
* Adjusted with write-offs in 2008,2009,2010,2011 & 9M12

NPL formations

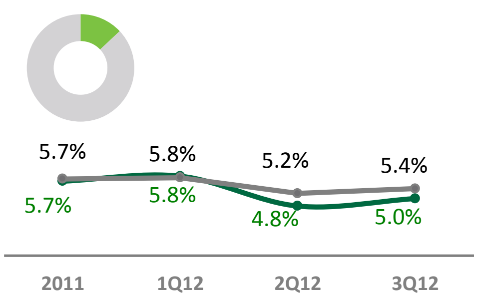
- As expected, in-line with sector trends
- Mainly stemming from unsecured consumer loans: GPLs & Credit Cards
  - -- *low ticket*
  - --*recoveries are strong*

NPL Categorisation[1]

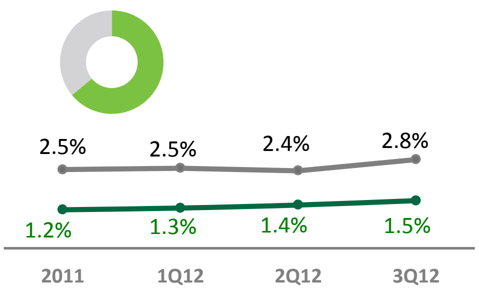
Retail Banking
(Consumer & SME Personal)
23% of total loans



Credit Cards
13% of total loans



Business Banking
(Including SME Business)
64% of total loans

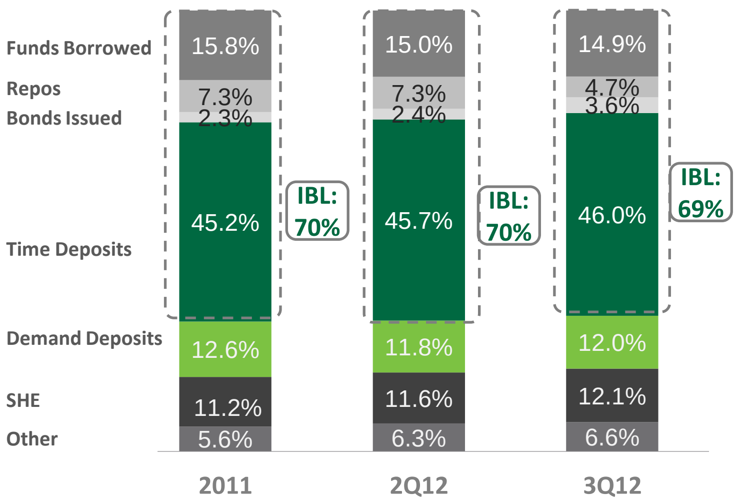


Garanti — Sector

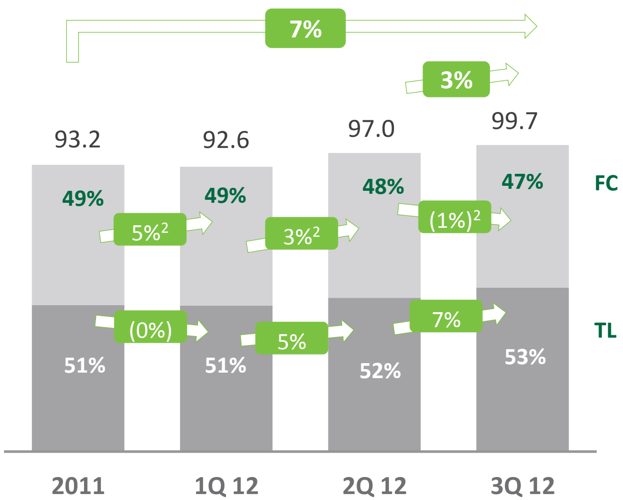
1 NPL ratio and NPL categorisation for Garanti and sector figures are per BRSA bank-only data for fair comparison
Source: BRSA, TBA & CBT

Sustainably strong and well-managed funding structure

Composition of Liabilities

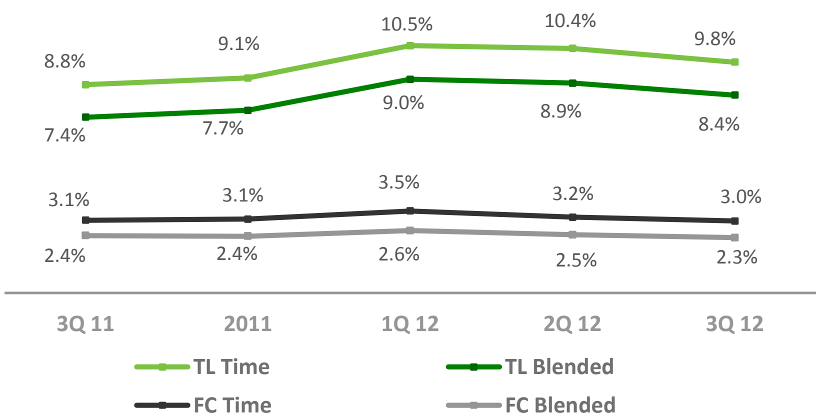


Total Deposits (TL billion)



	2011	1Q 12	2Q 12	3Q 12
Loans / Deposits	99.4%	100.5%	100.2%	99.8%
Loans / Deposits adj. w/ merchant payables[3]	96.0%	97.1%	96.5%	96.1%

Cost of Deposits[1] (Quarterly Averages)



Loans/Deposits

~60%

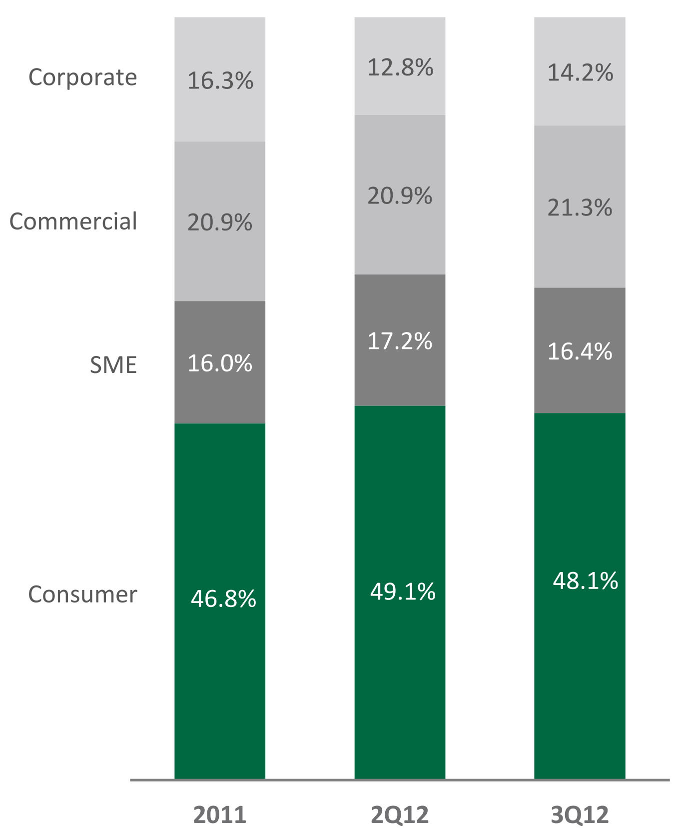
when loans* with maturity of >3yrs are excluded

- Focus on **sustainable and lower cost** deposits
- FX funding supported by **US$ 1.35bn Eurobond issuance**

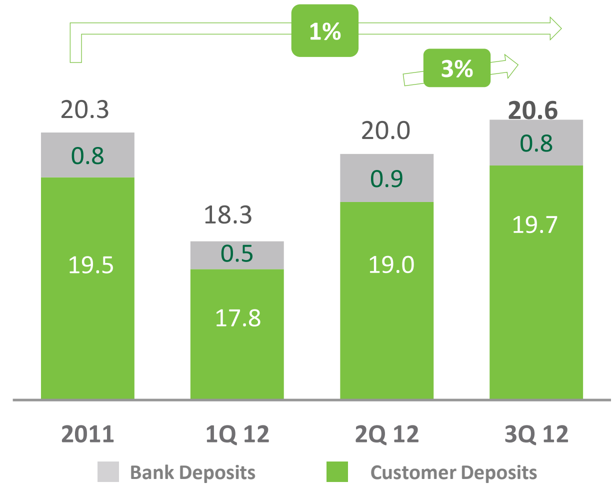
1 Based on bank-only MIS data
2 Growth in USD terms
3 Blocked accounts against expenditures of card holders. Please refer to footnote 21 miscellaneous payables as per IFRS financial report
*Defined as mortgages, project finance loans, investment loans and no export obligation loans

Customer-driven and expanding deposit base bolstered by the success in attracting demand deposits & relationship banking

Deposits by LOB[1] (Excluding bank deposits)



Demand Deposits (TL billion)



Demand Deposits/ Total Deposits

21%

19% vs. Sector's 17%
on a bank-only basis

Sizeable demand deposit level

Share of mass deposits in total «Consumer+SME»

up to **65%**

from **63%** at YE11

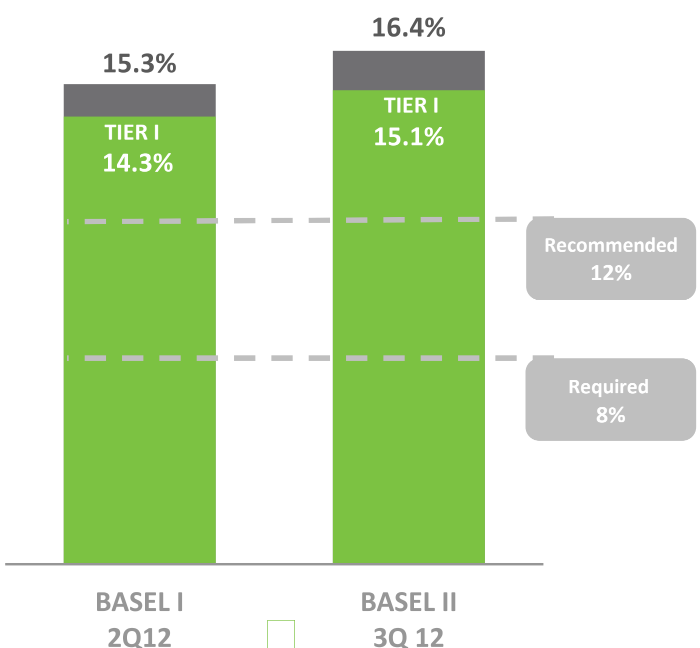
>14%

Customer demand deposits market share[2]

1 Based on bank-only MIS data
2 Sector data is based on BRSA weekly data for commercial banks only

High internal capital generation capability along with active management of B/S further strenghtened capital base

CAR & Tier I ratio[1]



Basel II impact on a consolidated basis is negligible

Strategic capital allocation for
- healthy,
- profitable &
- long-term sustainable growth

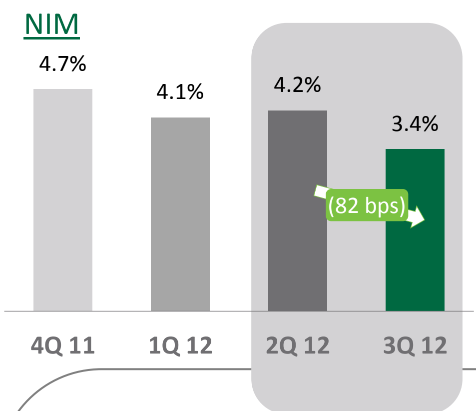
Comfortable level of free funds:
~1/5th of the assets are funded via free funds

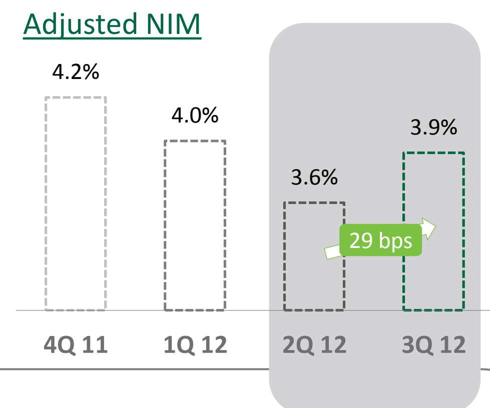
Leverage
7x

1 Based on BRSA Consolidated financials
Note: CAR and Tier I ratios are per Basel I for 2Q 12, and per Basel II for 3Q 12
Free Equity = SHE - (Net NPL+ Investment in Associates and Subsidiaries + Tangible and Intangible Assets+ AHR+ Reserve Requirements)
Free Funds = Free Equity + Deman d Deposits

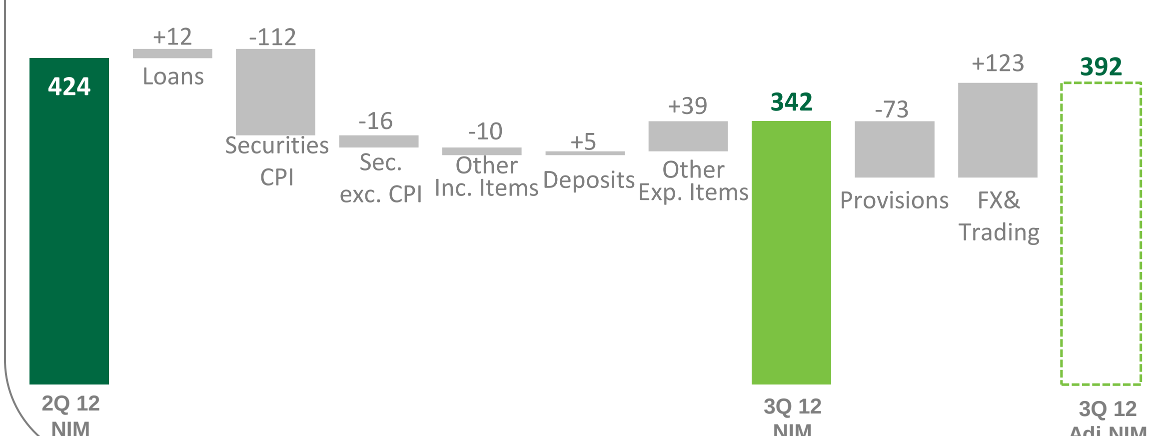
Margins are on the rise, up by +29bps q-o-q, excluding the quarterly volatility from CPI linkers

Quarterly NIM (Net Interest Income / Average IEAs)





Q-o-Q Evolution of Margin Components (in bps)



Margin expansion: 29bps qoq

when volatility from CPI linkers are excluded

On the back of;

Continuous improvement in LtD spread ~30bps

- **Lower deposit cost** is the main driver
  - Deposit pricing **dropped by >200bps** vs. June-end
  - Impact of the drop in deposit pricing will be more apparent in 4Q12
- **Loan yields** has started to **flatten**

Declining other funding costs

- Avg. cost of repo funding **reduced by ~300bps** qoq

Adj. NIM boosted by strong trading gains

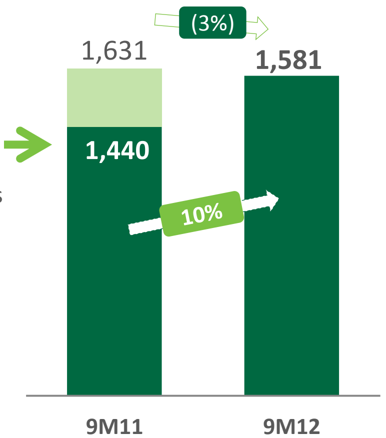
Source: BRSA Consolidated financials

Adjustments to NIM: Net Interest Income/ Average IEA adjusted by FX gain/loss, provision for loans and securities, and net trading income/loss

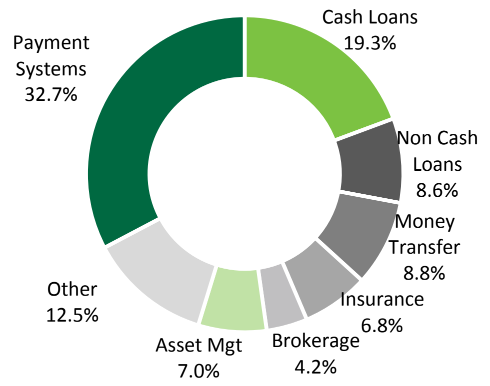
Highest ordinary banking income generation capacity feeds sustainably growing revenues

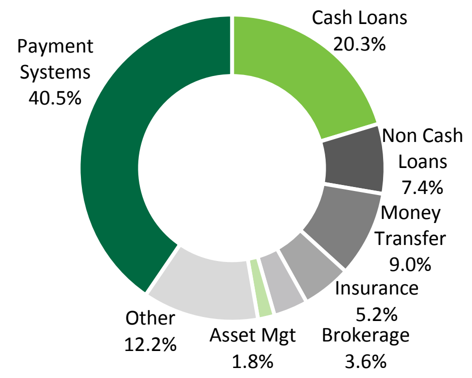
Net Fees & Commissions[1] (TL million)

Assuming that consumer loan origination fees for 2011 are accounted for on an accrual basis and the avg. cap applied on fund management fees for 2011 is at the same level as 2012



Net Fees & Commissions Breakdown [2,3]





- **Leader in Ordinary Banking Income generation** with the highest Net F&C market share[4]
- **Double digit momentum** in Net Fees & Comm. **sustained** on a comparable basis via **highly diversified fee sources**
  - **Leader in interbank money transfer**
    18% market share vs. the peer average of 10%
  - **Highest payment systems commissions per volume**
    1.5% vs. the peer average of 1.2%[5]
  - **#1 in bancassurance**[6]
  - **Strong presence in brokerage**
    6.6% market share

1 9M12 cash loan origination fees are accounted for on an accrual basis per methodology change
2 Breakdown is on a comparable basis to same period last year 3 Bank-only MIS data
4 Defined as; net interest income adjusted with provisions for loans and securities, net FX and trading gains + net fees and commissions; as of 1H12
5 Peer average as of 1H12 6 Among private banks as of August 2012

Differentiated business model -- reflected, once again, in strong results

(TL Million)	9M11	9M12	∆ YoY
(+) NII- excl .income on CPI linkers	2,779	3,378	22%
(+) Net fees and comm.[1]	1,440	1,581	10%
(-) Net Loan Loss Prov. - exc. one-offs on specific prov.	-141	-560	n.m
= CORE BANKING REVENUES	**4,078**	**4,399**	**8%**
(+) Income on CPI linkers	739	969	31%
(-) One-off effects on spec. prov.	0	-52	n.m.
(+) Trading & FX gains	249	615	148%
(+) Other income -before one-offs	344	374	9%
(-) OPEX	-2,589	-2,965	14%
(-) Taxation and other provisions	-700	-764	9%
(-) Free Provision	*-90*	*-82*	*n.m.*
= NET INCOME -- on a comparable basis	**2,120**	**2,575**	**22%**
One-offs (post -tax)	357	25	n.m.
(+) Regulatory effect on net F&C[1]	*152*	*0*	*n.m.*
(+) NPL sale	*43*	*25*	*n.m.*
(+) Eureko, Mastercard & Visa stake sale	*161*	*0*	*n.m.*
= NET INCOME	**2,476**	**2,600**	**5%**

Double-digit growth in Net Fees & Commissions sustained on a comparable basis*

Normalizing NPL formations & collections

Low OPEX base in the first half of 2011, due to larger implementation of the efficiency improvement project hitting the period

OPEX/Avg. Assets
2.4%
maintained flat Y-o-Y

Sustained high level of Fees/OPEX
53%

Cost/Income
46%

1 Assuming that consumer loan origination fees for 2011 are accounted for on an accrual basis and the avg. cap applied on fund management fees for 2011 is at the same level as 2012

Appendix

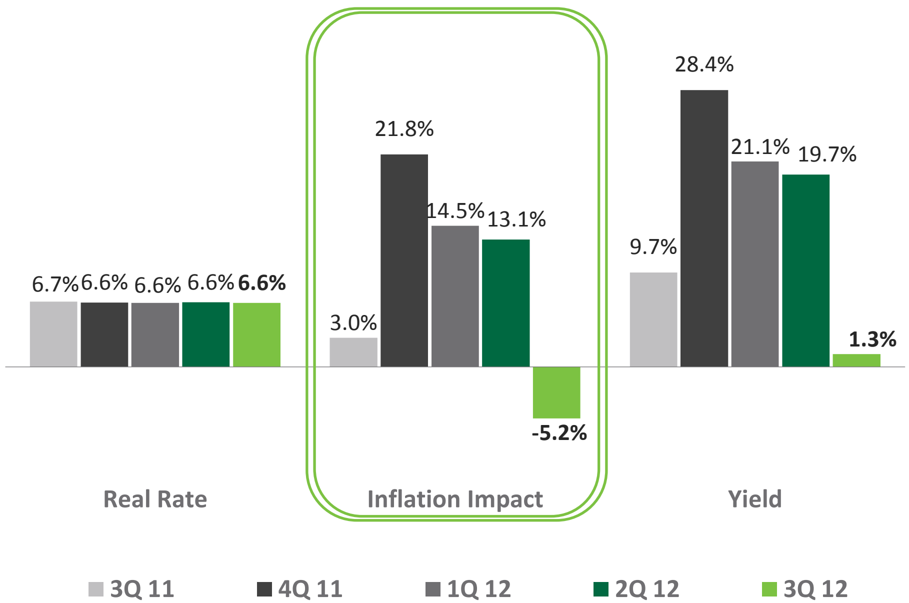
Balance Sheet - Summary

	(TL million)	Dec-11	Mar-12	Jun-12	Sep-12	YTD Change
Assets	Cash &Banks	18,663	16,068	14,885	13,269	-29%
	Securities	36,361	40,189	40,765	39,406	8%
	Loans to Customers	92,654	93,113	97,268	99,508	7%
	Tangible Assets	1,711	1,633	1,618	1,532	-10%
	Other	12,012	12,457	14,305	18,206	52%
	TOTAL ASSETS	**161,401**	**163,460**	**168,841**	**171,921**	**7%**
Liabilities&SHE	Deposits from Customers	90,139	88,995	91,418	94,955	5%
	Deposits from Banks	3,097	3,611	5,612	4,765	54%
	Repo Obligations	11,738	13,173	12,245	8,094	-31%
	Bonds Payable	3,742	3,751	4,005	6,160	65%
	Funds Borrowed	25,448	24,993	25,382	25,700	1%
	Other	9,087	9,512	10,643	11,366	25%
	SHE	18,150	19,424	19,536	20,881	15%
	TOTAL LIABILITIES & SHE	**161,401**	**163,460**	**168,841**	**171,921**	**7%**

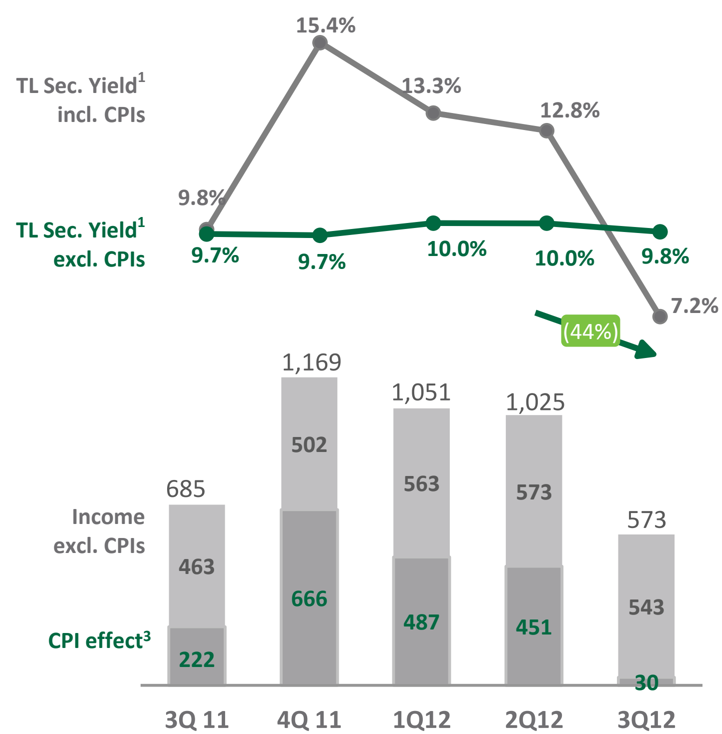
* Securities = Financial assets at fair value through profit or loss+Investment securities

Long-term strategy of investing in CPI linkers as a hedge for expected reversal in market indicators

Drivers of the Yields on CPI Linkers[1] (% average per annum)



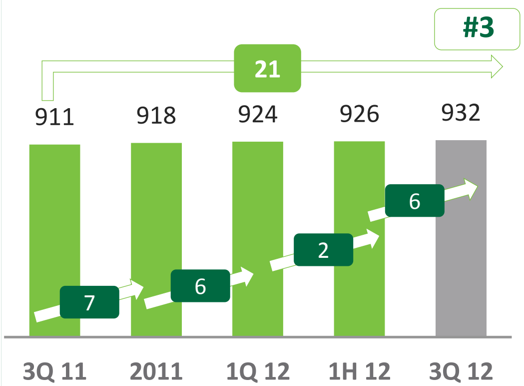
Interest Income[2] & Yields on TL Securities (TL billion)



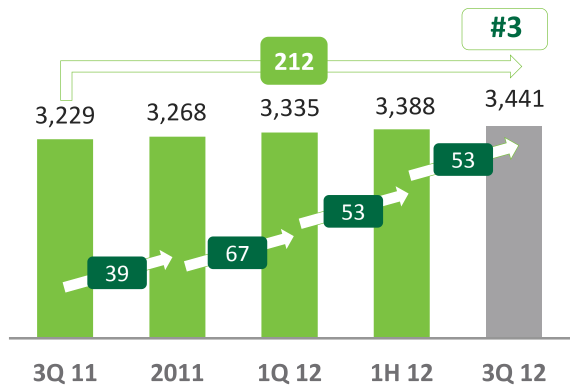
1 Based on bank-only MIS data
2 Based on bank-only financials
3 Per valuation method based on actual monthly inflation readings

Further strengthening of retail network...

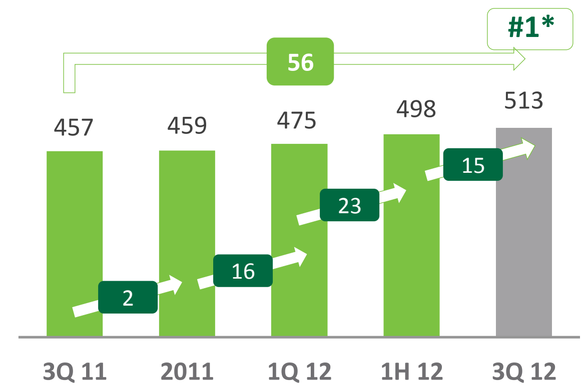
Number of Branches



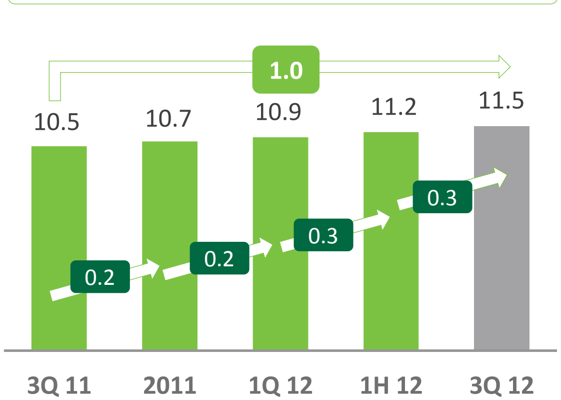
Number of ATMs



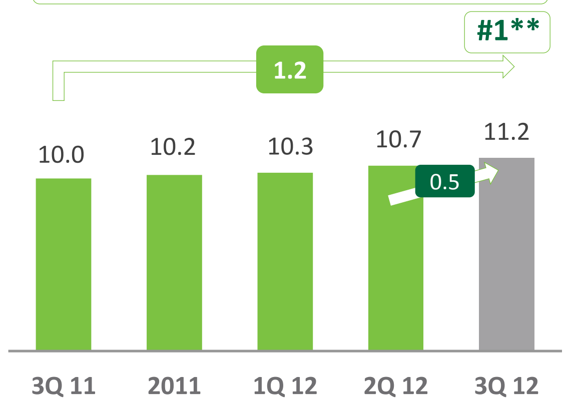
Number of POS (thousand)



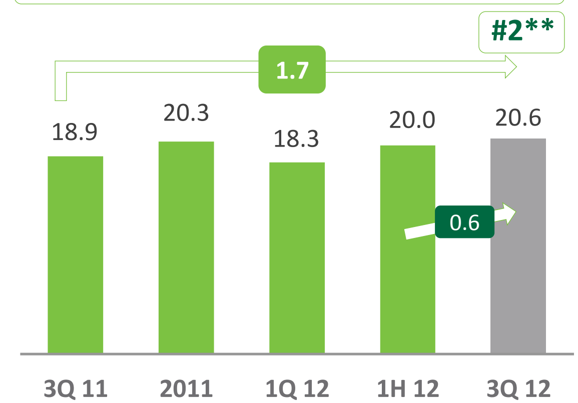
Number of Customers (million)



Mortgages[1] (TL billion)



Demand Deposits[1] (customer+bank) (TL billion)



1Based on BRSA consolidated financials
*Including shared POS terminals
**Mortgage and demand deposit ranks are as of 1H12, based on bank-only financials
Note:Ranks are among private banks

Details of select items in funding base (I/II)

Bonds issued

April 2011, Eurobond issuances

- US$ 500mn 10-year fixed-rate notes with a maturity date of 20 April 2021 and coupon rate of 6.25%,
- US$ 300 mn 5-year floating-rate notes with a maturity date of 20 April 2016 and a coupon rate of 3-month libor + 2.50%

TL bond issuances (face value as of 3Q 12)

- TL 481 million bond with 179 days maturity, at a cost of 10.07% (issuance date: April 2012; maturity date: October 2012)
- TL 574 million bond with 179 days maturity, at a cost of 10.33% (issuance date: May 2012; maturity date: November 2012)
- TL 475 million bond with 77 days maturity, at a cost of 8.62% (issuance date: July 2012; maturity date: October 2012)
- TL 211 million bond with 178 days maturity, at a cost of 8.73% (issuance date: July 2012; maturity date: January 2013)
- TL 366 million bond with 88 days maturity, at a cost of 7.86% (issuance date: August 2012; maturity date: November 2012)
- TL 66 million bond with 179 days maturity, at a cost of 8.17% (issuance date: August 2012; maturity date: February 2013)

September 2012, Eurobond issuances

- US$750 million 10 year fixed rate notes with a maturity date of 13 September 2022 and a coupon rate of 5.25%
- US$600 million 5 year fixed rate notes with a maturity date of 13 September 2017 and a coupon rate of 4.00%

Details of select items in funding base (II/II)

Funds borrowed

2Q 11:

- Secured € 1 billion 1 year syndicated loan, comprising two separate tranches in the amount of € 782.5 million and US$ 304.5 million. The all-in cost has been realized as EURIBOR+1.1% and LIBOR+1.1%, respectively.
- Borrowed € 50 million and US$ 225 million with 5 year maturity under Diversified Payment Rights securitization program

4Q 11:

- Secured US$ 1 billion 1 year syndicated loan, comprising two separate tranches in the amount of US$ 233.6 million and €576.2 million. The all-in cost has been realized as LIBOR+1% and EURIBOR+1%, respectively.

2Q 12:

- Secured EUR 1 billion 1 year syndicated loan, comprising two separate tranches in the amount of US$ 307.3 million and €768.1 million. The all-in cost has been realized as LIBOR+1.45% and EURIBOR+1.45%, respectively (Roll-over)

3Q 12:

- Borrowed US$ 400 million 14- year securitized loan from Overseas Private Investment Corporation (OPIC) under DPR future flow securitization program

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