



**TO** : INVESTMENT COMMUNITY  
**FROM** : GARANTI BANK / Investor Relations  
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**SUBJECT** : Loan agreement with European Bank For Reconstruction and  
Development (EBRD)  
**DATE** : November 09, 2012

T. Garanti Bankası A.Ş. signed a loan agreement in the amount of USD60 million with 5 years maturity with European Bank For Reconstruction and Development (EBRD). The proceedings of the loan will be on-lent to women entrepreneurs.

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