



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding the sale of non-performing loan portfolio
DATE : June 17, 2013

T. Garanti Bankası A.Ş. has sold its non-performing loan portfolio of credit cards, consumer loans and overdraft loans in the total amount of TL 314,157,760 to LBT Varlık Yönetim A.Ş. for a total consideration of TL 58,400,000.

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