

TO : INVESTMENT COMMUNITY

FROM : GARANTI BANK / Investor Relations

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SUBJECT : Announcement Regarding the Draft Summary

DATE : December 13, 2013

It was announced on December 10, 2013 that our Bank has applied to issue Bonds and Debentures domestically in Turkish Lira currency with different maturity dates, up to the aggregate amount of TL 12,000,000,000 (twelve billion Turkish Lira) within 1 year time period.

Within this context, the "Draft Summary" regarding the debt instruments that can be issued up to the aggregate amount of TL 12,000,000,000 (twelve billion Turkish Lira) within 1 year time period, which is submitted to the approval of the Capital Markets Board, is issued.

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