

TO : INVESTMENT COMMUNITY

FROM : GARANTI BANK / Investor Relations

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SUBJECT: Announcement regarding the 2013 Annual Report

DATE : March 6, 2014

Our Bank's annual report for the period of 01/01/2013-31/12/2013 is attached hereto as a PDF file. The English version of the report can be reached at <a href="https://www.garantiannualreport.com">www.garantiannualreport.com</a>

Sincerely,

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