



TO : **INVESTMENT COMMUNITY**
FROM : **GARANTI BANK / Investor Relations**
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SUBJECT : **Announcement regarding sale of Non-Performing Loan Portfolio**
DATE : **September 15, 2014**

T. Garanti Bankası A.Ş. has sold its non-performing loan portfolio receivables originating from credit cards, general purpose loans and overdraft loans in the total principal amount of TL 106,598,905.00, to İstanbul Varlık Yönetim A.Ş. for a price of TL 18,700,000.00

In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.

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