



TO : **INVESTMENT COMMUNITY**
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SUBJECT : **Announcement regarding syndicated loan**
DATE : **November 21, 2014**

Our Bank has signed a 1 year syndicated loan agreement in the amount of USD 1,3 billion, comprising of two separate tranches in the amount of € 785 million and US\$ 318,75 million on 21st November 2014. The loan which will be used for trade finance purposes has been executed with commitments received from 39 banks from 18 countries. The all-in cost has been realized as Euribor+0,90% and Libor+0,90% respectively.

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

Yours sincerely.

Garanti Bank