

то	:	INVESTMENT COMMUNITY
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SUBJECT	:	Announcement regarding redemption of bank bonds
DATE	:	January 12, 2015

The 473-day maturity floating-rate note which was issued upon the approval of the Capital Markets Board dated September 18, 2013 by public offering on September 26, 2013 with bookbuilding on September 23-24-25, 2013 with TRSGRAN11513 ISIN code, and 2,887,000 TL nominal value, is redeemed today (on 12/01/2015).

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