

TO : INVESTMENT COMMUNITY

FROM : GARANTI BANK / Investor Relations

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SUBJECT: Announcement regarding Summary Prospectus

DATE : August 14, 2015

The "Summary" approved by the Capital Markets Board of Turkey on Aug 14, 2015, regarding to public offering of bank bonds in the nominal amount of TL 350,000,000 with a maturity of 94 days, and in the nominal amount of TL 100,000,000 with a maturity of 175 days and discounted bonds in the nominal amount of TL 300,000,000 with a maturity of 370 days is enclosed herewith.

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