

TO : INVESTMENT COMMUNITY

FROM : GARANTI BANK / Investor Relations

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SUBJECT : Garanti Bank's Forward Looking Statements Regarding The Expectations

for the Year 2016

DATE : January 08, 2016

As per the Article 10 of the "Communiqué on Material Events Disclosure" (II-15.1) of Capital Markets Board, T. Garanti Bankası A.Ş has announced its forward looking statements regarding the expectations for the year 2016. Attached please find the related presentation. For more information, please visit <u>Garanti Investor Relations website</u>.

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