



TO : INVESTMENT COMMUNITY
FROM : GARANTI BANK / Investor Relations
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SUBJECT : Announcement regarding issuance of bank debt instruments to qualified investors
DATE : January 28, 2016

It has been announced that our Bank has commenced operations for the issuance of discounted bond with a nominal value of TL 100.000.000 and a term of 368 days to qualified investors.

In this context; the issuance of the discounted bond with a nominal value of TL 100.000.000 and a term of 368 days to qualified investors has been realized as of today (28.01.2016).

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