

2 October 2013

TÜRKİYE GARANTİ BANKASI A.Ş.
under the U.S.\$2,500,000,000
Global Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 19 April 2013, each of the Supplements to it dated 13 May 2013, 16 August 2013 and 12 September 2013, respectively, and the Drawdown Prospectus dated 1 October 2013 (the **Drawdown Prospectus**) which, together in the manner described in the Drawdown Prospectus, constitute a prospectus for the purposes of the Prospectus Directive (the **Prospectus**). This document constitutes the Final Terms of the Notes described herein and must be read in conjunction with the Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus has been published on the Issuer's website (www.garanti.com.tr/en/our_company/investor_relations/financials_and_presentations.page?).

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| 1. | Issuer: | Türkiye Garanti Bankası A.Ş. |
| 2. | (a) Series Number: | 2013-55 |
| | (b) Tranche Number: | 1 |
| | (c) Date on which the Notes will be consolidated and form a single Series: | Not Applicable |
| 3. | Specified Currency or Currencies: | Czech Koruna (CZK) |
| 4. | Aggregate Nominal Amount: | |
| | (a) Series: | CZK 340,000,000 |
| | (b) Tranche: | CZK 340,000,000 |
| 5. | Issue Price: | 100.00 per cent. of the Aggregate Nominal Amount |
| 6. | (a) Specified Denominations: | CZK 3,000,000 and integral multiples of CZK 200,000 in excess thereof up to and including CZK 5,800,000. No Notes in definitive form will be issued with a denomination above CZK 5,800,000. |
| | (b) Calculation Amount: | CZK 200,000 |
| 7. | (a) Issue Date: | 3 October 2013 |
| | (b) Interest Commencement Date: | Issue Date |

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| 8. | Maturity Date: | Interest Payment Date falling in or nearest to October 2016. |
| 9. | Interest Basis: | 3-month-PRIBOR + 2.00 per cent. Floating Rate. For these purposes, PRIBOR means the Prague Interbank Offered Rate.

<i>(see paragraph 15 below)</i> |
| 10. | Redemption Basis: | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100.00 per cent. of their nominal amount. |
| 11. | Change of Interest Basis: | Not Applicable |
| 12. | Put/Call Options: | Not Applicable |
| 13. | (a) Status of the Notes: | Senior |
| | (b) Date Board approval for issuance of Notes obtained: | Not Applicable |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 14. | Fixed Rate Note Provisions | Not Applicable |
| 15. | Floating Rate Note Provisions | Applicable |
| | (a) Specified Period(s)/Specified Interest Payment Dates: | 3 January, 3 April, 3 July and 3 October in each year, commencing on 3 January 2014, save that the final Specified Interest Payment Date shall fall on 6 October 2016 and PROVIDED FURTHER that each Specified Interest Payment Date shall be subject to the Business Day Convention set out in subparagraph 15(b) below. |
| | (b) Business Day Convention: | Modified Following Business Day Convention |
| | (c) Additional Business Centre(s): | Not Applicable |
| | (d) Manner in which the Rate of Interest and Interest Amount is to be determined: | ISDA Determination |
| | (e) Party responsible for calculating the Rate of Interest and Interest Amount (if not the Agent): | Not Applicable |
| | (f) Screen Rate Determination: | Not Applicable |
| | (g) ISDA Determination: | Applicable |

- Floating Rate Option:	CZK-PRIBOR-PRBO
- Designated Maturity:	3 months
- Reset Date:	First day of each Interest Period
(h) Margin(s):	+ 2.00 per cent. per annum
(i) Minimum Rate of Interest:	Not Applicable
(j) Maximum Rate of Interest:	Not Applicable
(k) Day Count Fraction:	Actual/360
16. Zero Coupon Note Provisions	Not Applicable
PROVISIONS RELATING TO REDEMPTION	
17. Notice periods for Condition 8.2:	Minimum period: 15 days Maximum period: 30 days
18. Issuer Call:	Not Applicable
19. Investor Put:	Not Applicable
20. Final Redemption Amount:	CZK 200,000 per Calculation Amount
21. Early Redemption Amount payable on redemption for taxation reasons or on event of default:	CZK 200,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

22. Form of Notes:	
(a) Form:	<p>Bearer Notes:</p> <p>Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event</p> <p>Bearer Notes shall not be physically delivered (i) in Belgium, except to a clearing system, a depositary or other institution for the purpose of their immobilisation in accordance with article 4 of the Belgian Law of 14 December 2005, or (ii)</p>

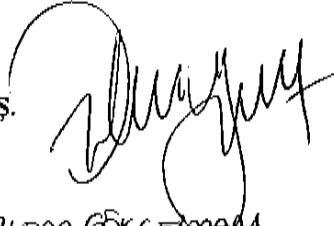
in the United States of America.

- (b) New Global Note: No
- 23. Additional Financial Centre(s): Not Applicable
- 24. Talons for future Coupons to be attached to Definitive Notes: No

Signed on behalf of **TÜRKİYE GARANTİ BANKASI A.Ş.**


 By: GENÇAY GEDİK.....

Duly authorised


 By: ÖZLEM GÖKÇETİM.....

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

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| (a) | Listing and Admission to trading: | Application has been made by the Issuer (or on its behalf) for the Notes to be listed on the Official List and admitted to trading on the Main Securities Market of the Irish Stock Exchange plc with effect from 3 October 2013; <i>however</i> , no assurance can be given that such application will be accepted. |
| (b) | Estimate of total expenses related to admission to trading: | €2,690 |

2. RATINGS

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| Ratings: | The Notes to be issued are expected to be rated Baa2 by Moody's Investor Services Ltd. (Moody's). Moody's is established in the European Union and is registered under Regulation (EC) No. 1060/2009 (as amended). |
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3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business

4. HISTORIC INTEREST RATES

Details of historic PRIBOR rates can be obtained from Reuters pages PRBO.

5. OPERATIONAL INFORMATION

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| (a) | ISIN Code: | XS0973067290 |
| (b) | Common Code: | 097306729 |
| (c) | CUSIP: | Not Applicable |
| (d) | Any clearing system(s) other than DTC, Euroclear Bank SA/NV and Clearstream Banking, <i>soci t  anonyme</i> and the relevant identification number(s): | Not Applicable |
| (e) | Delivery: | Delivery against payment |

- (f) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (g) Deemed delivery of clearing system notices for the purposes of Condition 15: Any notice delivered to Noteholders through the clearing systems will be deemed to have been given on the business day after the day on which it was given to Euroclear and Clearstream, Luxembourg.
- (h) Intended to be held in a manner which would allow Eurosystem eligibility: No.
 Whilst the designation is specified as "no" at the date of these issue-specific terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

6. DISTRIBUTION

- (a) Method of distribution: Non-syndicated
- (b) If syndicated, names of Managers: Not Applicable
- (c) Date of Subscription Agreement: Not Applicable
- (d) Stabilising Manager(s) (if any): Not Applicable
- (e) If non-syndicated, name of relevant Dealer: Commerzbank Aktiengesellschaft
 Kaiserstraße 16 (Kaiserplatz)
 60311 Frankfurt am Main (Germany)
- (f) U.S. Selling Restrictions: Reg. S Compliance Category 2. Rules identical to those provided in TEFRA D
- (g) Czech Republic Selling: The Prospectus has not been and will not be

Restrictions:

approved by the Czech National Bank. No action has been taken (including the obtaining of the prospectus approval from the Czech National Bank and the admission to trading on a regulated market (as defined in section 55 of the Act of the Czech Republic No. 256/2004 Coll., on Conducting Business in the Capital Market, as amended (the **Capital Market Act**)) for the purposes of the Notes to qualify as securities admitted to trading on the European regulated market within the meaning of the Capital Market Act.

The Dealer has agreed that it has not offered or sold, and will not offer or sell, any Notes in the Czech Republic through a public offering, being - subject to several exemptions set out in the Capital Market Act - any communication to a broader circle of persons containing information on the Notes being offered and the terms under which they may acquire the Notes and which are sufficient for the investor to make a decision to subscribe for, or purchase, such Notes.

The Dealer will be required to represent and agree with the Issuer that it has complied with and will comply with all the requirements of the Capital Market Act and has not taken, and will not take, any action which would result in the Notes being deemed to have been issued pursuant to Czech law or in the Czech Republic, the issue of the Notes being classed as "accepting of deposits from the public" by the Issuer in the Czech Republic under Section 2(2)(a) of the Act of the Czech Republic No. 21/1992 Coll., on Banks, as amended (the **Banking Act**) or requiring a permit, registration, filing or notification to the Czech National Bank or other authorities in the Czech Republic in respect of the Notes in accordance with the Capital Market Act, the Banking Act or the practice of the Czech National Bank.

The Dealer will be required to represent and agree with the Issuer that it has complied with and will comply with all the laws of the Czech Republic applicable to the conduct of business in the Czech Republic (including the laws applicable to the provision of investment services (within the meaning of the Capital Market Act) in the Czech Republic) in respect of the Notes.