

APPLICABLE FINAL TERMS

29 October 2013

TÜRKİYE GARANTİ BANKASI A.Ş.

Issue of EUR 20,000,000 1.95% Notes due October 2014 (the Notes) 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 and the supplements to it dated 13 May 2013, 16 August 2013, 12 September 2013 and 25 October 2013 which together constitute a base prospectus for the purposes of the Prospectus Directive (the **Base Prospectus**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Base 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 Base Prospectus. The Base Prospectus has been published on the Issuer's website (www.garanti.com.tr/en/our_company/investor_relations/financials_and_presentations/annual_and_interim_reports.page).

1. Issuer: Türkiye Garanti Bankası A.Ş.
2. (a) Series Number: 2013-62
(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: Euro (EUR)
4. Aggregate Nominal Amount:
 - (a) Series: EUR 20,000,000
 - (b) Tranche: EUR 20,000,000
5. Issue Price: 99.95074 per cent. of the Aggregate Nominal Amount
6. (a) Specified Denominations: €100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Notes in definitive form will be issued with a denomination above €199,000
(b) Calculation Amount: EUR 1,000
7. (a) Issue Date: 30 October 2013
(b) Interest Commencement Date: Issue Date

8.	Maturity Date:	30 October 2014
9.	Interest Basis:	1.95 per cent. Fixed Rate <i>(see paragraph 14 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 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

14.	Fixed Rate Note Provisions	Applicable
	(a) Rate(s) of Interest:	1.95 per cent. per annum payable in arrear on each Interest Payment Date
	(b) Interest Payment Date(s):	30 April and 30 October in each year, from and including 30 April 2014, up to and including the Maturity Date
	(c) Fixed Coupon Amount(s):	Not Applicable
	(d) Broken Amount(s):	Not Applicable
	(e) Day Count Fraction:	30/360
	(f) Determination Date(s):	Not Applicable
15.	Floating Rate Note Provisions	Not Applicable
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:	EUR 1,000 per Calculation Amount

21. Early Redemption Amount payable on redemption for taxation reasons or on event of default: EUR 1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

22. Form of Notes:
- (a) Form: Bearer Notes:
Permanent Global Note exchangeable for Definitive Notes only upon an Exchange Event
- (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: 

Duly authorised

GENCAY GEDİK

By: 

Duly authorised

BATUHAN TUFAN

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (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 the Issue Date
- (b) Estimate of total expenses related to admission to trading: EUR 500

2. RATINGS

Ratings: The following ratings reflect ratings assigned to Notes of this type issued under the Programme generally:

BBB by Fitch Ratings Ltd. (**Fitch**); and

Baa2 by Moody's Investors Service Limited (**Moody's**)

Each of Fitch and Moody's is established in the European Union and is regulated under Regulation (EC) No. 1060/2009 (as amended)

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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. YIELD

Indication of yield: 2.00 per cent. per annum

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

- (a) ISIN Code: XS0987180956
- (b) Common Code: 098718095
- (c) CUSIP: Not Applicable

Any clearing system(s) other than DTC Euroclear Bank SA/NV and Clearstream Banking, société anonyme and the relevant identification number(s):	Not Applicable
Delivery:	Delivery against payment
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
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.
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 Final 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:	Banco Bilbao Vizcaya Argentaria, S.A.
(f) U.S. Selling Restrictions:	Reg. S Compliance Category 2; Rules identical to those provided in TEFRA D are not applicable