



**TO :** INVESTMENT COMMUNITY  
**FROM :** GARANTI BANK / Investor Relations  
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**SUBJECT:** Garanti won the tender for Turkish Airlines' Co-Branded Credit Card Program  
**DATE :** September 02, 2008

Dear Investment Community,

Tender for Co-Branded Credit Card program of Turkish Airlines' Frequent Flyer Program Miles&Smiles has been finalised on September 1st, 2008. Turkish Airlines officially announced that Garanti Bank has given the highest bid in the tender for issuing the Co-Branded Credit Card for members of Miles&Smiles and obtained the contract. After signing the contract, Garanti Bank will continue issuing Shop&Miles Credit Cards to Miles&Smiles members for 3 more years.

We hereby declare that our above statements conform with the principles included in the Board's Communiqué, Serial VIII Nr.39., that it reflects the information we received exactly; 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.

Regards,

Garanti Bank