<u>1 July 2014- Loan Agreement with KfW</u>

A loan agreement with an amount of EUR 150 million has been signed between Ziraat Bank and KfW Development Bank to provide financing to SME's in rural areas and in agricultural value chain. The loan facility has a 10 year maturity.

This document includes the translation of public disclosures made by Ziraat Bank through Public Disclosure Platform (www.kap.gov.tr). According to the Communiqué on Material Events, Ziraat Bank's official public disclosures are made in Turkish in the following link

(www.ziraatbank.com.tr/tr/Yatirimcilliskileri/OzelDurumAciklamalari/Sayfalar/OzelDurumAciklamalari.aspx). This translation is prepared to facilitate following of important announcements Ziraat Bank makes for the international community. It is for information purposes only and only the Turkish version is considered as official. Ziraat Bank does not guarantee the correctness or the completeness of the translation. It cannot be used as evidence and Ziraat Bank cannot be held responsible for any misguidance led by the use of this translation.