

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Coupon payment of Bank Bonds to Qualified Investors

DATE: February 19, 2020

The second coupon rate of the bank bonds in the nominal value of TRY 750,000,000 with a maturity of 122 days with one month coupon payments indexed to BIST TLREF index; is determined as % 0,9279 .

Board Decision Date	04.10.2018	
Related Issue Limit Info		
Currency Unit	TRY	TRY
Limit	20,000,000,000	20.0
Issue Limit Security Type	Debt Securities- Structured Debt Securities	Debt
Sale Type	Public Offering- Private Placement-Sale To Qualified Investors	Publ
Domestic / Oversea	Domestic	Dom
Capital Market Instrument To Be Issued Info		
Type	Bill	
Maturity Date	20.04.2020	
Maturity (Day)	122	
Interest Rate Type	FRN	
Sale Type	Sale To Qualified Investors	
ISIN Code	TRFGRAN42010	
Starting Date of Sale	19.12.2019	
Ending Date of Sale	19.12.2019	
Maturity Starting Date	20.12.2019	
Nominal Value of Capital Market Instrument Sold	750.000.000	
Coupon Number	4	
Redemption Date	20.04.2020	
Payment Date	20.04.2020	
Was The Payment Made?	No	

Redemption Plan of Capital Market Instrument Sold

Coupon Number	Payment Date	Record Date	Payment Date	Interest Rate (%)	Interest Rate - Yearly Simple (%)	Interest Rate - Yearly Compound (%)	Payment Amount	Exchange Rate	Was The Payment Made?
1	20.01.2020	17.01.2020	20.01.2020	0,9688			7,265,999.97		Yes
2	20.02.2020	19.02.2020	20.02.2020	0,9279					
3	20.03.2020	19.03.2020	20.03.2020						
4	20.04.2020	17.04.2020	20.04.2020						
Principal/Maturity Date Payment Amount	20.04.2020	17.04.2020	20.04.2020				750.000.000		

**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 II Nr.15.1, 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 BBVA

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