TO: Investment Community

FROM: Garanti BBVA / Investor Relations

SUBJECT: Regarding the Annual Report State of Responsibility

DATE: March 02 2020

The responsibility statement regarding the year-end annual report of our Bank for the period between 01.01.2019 - 31.12.2019, which has been prepared in accordance with the Communiqué on Principles of Financial Reporting in Capital Markets issued by Capital Markets Board of Turkey, is attached herewith.

*In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.

Yours sincerely,

Garanti BBVA

Contact Garanti BBVA Investor Relations:

Tel: +90 212 318 2352 Fax: +90 212 216 5902

E-mail: <u>investorrelations@garantibbva.com.tr</u> www.garantibbvainvestorrelations.com