

TO : Investment Community

FROM : Garanti Bank / Investor Relations

SUBJECT: Lawsuit abroad to which the Bank is a party

DATE : January 22, 2018

With the public disclosures dated 14.08.2015, 12.10.2015, 11.12.2015, 11.02.2016, 11.04.2016, 10.06.2016, 10.08.2016, 10.10.2016, 12.12.2016, 13.02.2017, 13.04.2017, 14.06.2017, 14.08.2017, 20.09.2017 and 20.11.2017.

With the public disclosure referenced above, it was announced that the Grande Tribunal of Paris handling financial crimes rendered its decision in a litigation matter where our Bank is listed as one of the defendants, decided to impose a judicial fine to our Bank and our Bank intends to file an appeal. The decision of the court has been appealed and the developments will be disclosed to the public, if any.

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 Bank

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