

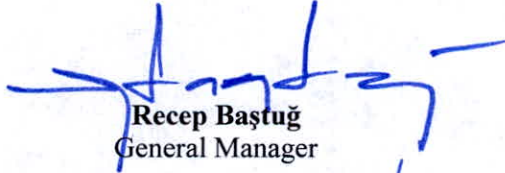
**STATEMENT OF RESPONSIBILITY
IN ACCORDANCE WITH ARTICLE 9 OF THE COMMUNIQUÉ ON PRINCIPLES
OF FINANCIAL REPORTING IN CAPITAL MARKETS (II-14.1) ISSUED BY THE
CAPITAL MARKETS BOARD**

T. Garanti Bankası A.Ş.'s year-end Annual Report for the period 01.01.2019 - 31.12.2019, prepared in accordance with the Communiqué On Principles of Financial Reporting in Capital Markets (II-14.1) issued by the Capital Markets Board, has been examined by us;

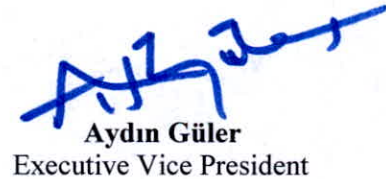
-Based on our duties and responsibilities in the Bank and the information we have, we declare that the year-end Annual Report does not contain any untrue statement on material events or any deficiency which may make them misleading as of the date of statement,

-Based on our duties and responsibilities in the Bank and the information we have, we declare that the year-end Annual Report honestly reflects the progress and performance of the business and the Bank's financial position with significant risks and uncertainties.


Sincerely,




Recep Baştuğ
General Manager



Aydın Güler
Executive Vice President



Jorge Saenz-Azcunaga Carranza
Audit Committee Member



Ricardo Gomez Barredo
Audit Committee Member



Belkis Sema Yurdum
Audit Committee Member