

TO: Investment Community

FROM : Garanti Bank / Investor Relations

SUBJECT: Announcement regarding financing within the international borrowing program

DATE: March 11, 2019

T. Garanti Bankası A.Ş., within the framework of its international borrowing program, has secured a financing in the total amount of USD 150.000.000 with a maturity of 5 years through a future flow transaction under its "diversified payment rights" program together with the treasury financing transaction and executed all the necessary documents in this regard.

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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