TO: Investment Community

FROM: Garanti Bank / Investor Relations

SUBJECT: BRSA Consolidated Earnings Presentation dated 31 March 2019

DATE: April 29, 2019

Please find BRSA Consolidated Earnings Presentation dated 31 March 2019 attached in Turkish and English. Please refer to Garanti Bank Investor Relations website at www.garantiinvestorrelations.com to access BRSA Unconsolidated Earnings Presentation dated 31 March 2019.

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

Contact Garanti Bank Investor Relations:

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

E-mail: <u>investorrelations@garanti.com.tr</u> www.garantiinvestorrelations.com