

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

**SUBJECT: Access interruptions in our digital channels**

**DATE: October 28, 2019**

There is an attack named DDOS (Distributed Denial of Service) aiming to slow down or block access to the services in our digital channels. This is a situation experienced in different countries and institutions from time to time. Such attacks increase the internet traffic incoming to such institutions and temporarily block access to digital services. We are currently working on finding a solution with the internet service providers of our bank with respect to this interruption occurring in the internet service provider level. While the precautions and actions taken so far by these service providers have largely resolved the interruption in the domestic access, we still experience difficulties responding to requests coming from certain foreign regions from time to time. We would like to inform you that the necessary operations are underway to resolve these as soon as possible.

There are no risks regarding confidentiality of the customer information and financial security. We are happy to serve our customers through our branches, customer communications centers and ATMs, should they experience any access problems.

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 BBVA

**Contact Garanti BBVA Investor Relations:**

**Tel: +90 212 318 2352**

**Fax: +90 212 216 5902**

**E-mail: [investorrelations@garantibbva.com.tr](mailto:investorrelations@garantibbva.com.tr)**

**[www.garantibbvainvestorrelations.com](http://www.garantibbvainvestorrelations.com)**