

**TO: Investment Community**  
**FROM : Garanti BBVA / Investor Relations**  
**SUBJECT: Prospectus – Issuer Information Document**  
**DATE: November 21, 2019**

It has been announced on November 15, 2019 that application to issue all kinds of debt instruments including fixed or floating rate bonds, debentures to be sold domestically by public offering, but not limited to fixed or floating rate bonds, debentures and/or credit linked notes and other structured debt instruments to be sold to qualified investors or by private placement; in one or more issuance was made to the Banking Regulation and Supervision Agency and Capital Markets Board.

Accordingly, the “Draft Issuer Information Document”, which has been submitted for the approval of the Capital Markets Board, regarding the issuance of bank bonds and/or debentures up to the aggregate amount of TL 25,000,000,000 within 1-year period, is enclosed herewith.

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

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