

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Loan obtained from The Export-Import Bank of China

DATE: December 25 2019

Loan obtained from The Export-Import Bank of China

Our Bank has obtained a loan from the Export-Import Bank of China in the amount of USD300 million with a maturity of 3 years.

**In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.*

Yours sincerely,

Garanti BBVA

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