

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: BRSA Consolidated Earnings Presentation dated 30 June 2020

DATE: July 29, 2020

Please find BRSA Consolidated Earnings Presentation dated 30 June 2020 attached in Turkish and English. Please refer to Garanti BBVA Investor Relations website at www.garantibbvainvestorrelations.com to access BRSA Unconsolidated Earnings Presentation dated 30 June 2020.

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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