

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Postponement of our Bank's Ordinary General Meeting of Shareholders due to the COVID-19 (Coronavirus) outbreak in our country

DATE: March 30, 2020

On March 2nd, 2020, it was announced that our Bank's Ordinary General Meeting of Shareholders will be held on April 2nd, 2020 Thursday at 10:00am at Levent, Nispetiye Mahallesi, Aytar Caddesi No:2, Besiktas, Istanbul.

This time, the Board of Directors resolved to postpone our Bank's Ordinary General Meeting of Shareholders and to authorize the Head Office to conduct any and all acts in this regard in light of the recommendations regarding the measures to prevent the COVID-19 (Coronavirus) outbreak in our country.

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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