

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Garanti Bank 2020 Integrated Annual Report
DATE: March 4, 2021

Our Bank's integrated annual report for the period of 01/01/2020-31/12/2020 in Turkish and English are attached hereto as PDF files. You can also access 2020 Integrated Annual Report on the Bank's web site and Garanti Investor Relations web site from the following link: www.garantibbvaannualreport.com

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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