

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

**SUBJECT: Announcement regarding Fitch Ratings**

**DATE: May 6, 2021**

International rating agency Fitch Ratings has affirmed all the credit ratings and outlooks of T.Garanti Bankası A.Ş. on May 4, 2021. The Bank's recent credit ratings are presented in the table below.

<b>Fitch Ratings ( 04 May 2021 )</b>	<b>Current Ratings</b>
Long Term FC IDR	B+ / Stable Outlook
Short Term FC IDR	B
Long Term TL IDR	BB-/ Stable Outlook
Short Term TL IDR	B
Viability Rating	b+
Support	4
National Long-term Rating	AA(tur)
National Long-term Rating Outlook	Stable
Long Term Senior unsecured notes	B+
Short Term Senior unsecured notes	B
Subordinated notes	B

*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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