

**TO: Investment Community**  
**FROM : Garanti Bank / Investor Relations**  
**SUBJECT: Debt Instrument Issuance Application**  
**DATE: November 23, 2018**

<b>Authorized Member Decision Date</b>	04.10.2018
<b>Issue Limit</b>	20,000,000,000
<b>Currency Unit</b>	TRY
<b>Issue Limit Security Type</b>	Debt Securities- Structured Debt Securities
<b>Sale Type</b>	Public Offering- Private Placement-Sale To Qualified Investor
<b>Domestic / Oversea</b>	Domestic
<b>Capital Market Board Application Date</b>	22.11.2018

Pursuant to the authority given Head Office of Bank by The Board of Directors of the Bank's resolution dated Oct 04, 2018, our application to issue debt instruments including fixed or floating rate bonds, debentures to be sold domestically by public offering, but not limited to fixed or floating rate bonds, debentures and/or credit linked notes and other structured debt instruments to be sold to qualified investors or by private placement; up to the aggregate amount of TL 20,000,000,000.- (Twenty Billion Turkish Lira) in Turkish Lira currency with different types and maturity dates, in one or more issuances was made to the Banking Regulation and Supervision Agency and Capital Markets Board.

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 Bank

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