

то	:	Investment Community
FROM	:	Garanti Bank / Investor Relations
SUBJECT	:	Garanti Bankası and Türk Hava Yolları A.O., Miles&Smiles Credit Card
agreement		
DATE	:	September 13, 2018

Our Bank and Türk Hava Yolları A.O. ("THY") have executed a new agreement in order to extend the term of their on-going collaboration until April 1st, 2023 with respect to providing Miles&Smiles Credit Cards to THY Frequent Flyer Program subscribers.

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 **Contact Garanti Bank Investor Relations:** Tel: +90 212 318 2352 Fax: +90 212 216 5902 E-mail: <u>investorrelations@garanti.com.tr</u> <u>www.garantiinvestorrelations.com</u>