

**STATEMENT OF RESPONSIBILITY  
IN ACCORDANCE WITH ARTICLE 9 OF THE COMMUNIQUÉ ON PRINCIPLES  
OF FINANCIAL REPORTING IN CAPITAL MARKETS (II-14.1) ISSUED BY THE  
CAPITAL MARKETS BOARD**

T. Garanti Bankası A.Ş.'s year-end Annual Report for the period 01.01.2018 - 31.12.2018, prepared in accordance with the Communiqué On Principles of Financial Reporting in Capital Markets (II-14.1) issued by the Capital Markets Board, has been examined by us;

-Based on our duties and responsibilities in the Bank and the information we have, we declare that the year-end Annual Report does not contain any untrue statement on material events or any deficiency which may make them misleading as of the date of statement,

-Based on our duties and responsibilities in the Bank and the information we have, we declare that the year-end Annual Report honestly reflects the progress and performance of the business and the Bank's financial position with significant risks and uncertainties.


Sincerely,

  
**Ali Fuat Erbil**  
General Manager

  
**Aydın Güler**  
Executive Vice President

  
**Jorge Saenz-Azcunaga Carranza**  
Audit Committee Member

  
**Ricardo Gomez Barredo**  
Audit Committee Member

  
**Belkis Sema Yurdum**  
Audit Committee Member