

**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 the year-end Annual Report for the period 01.01.2020 - 31.12.2020, 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 reviewed by us;

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

- Within the framework of 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 the performance of the business and the financial position of the Bank together with the significant risks and the uncertainties faced.

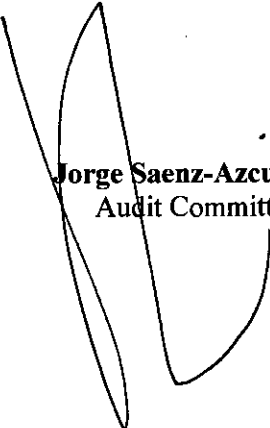
Sincerely,



Recep Baştuğ
General Manager



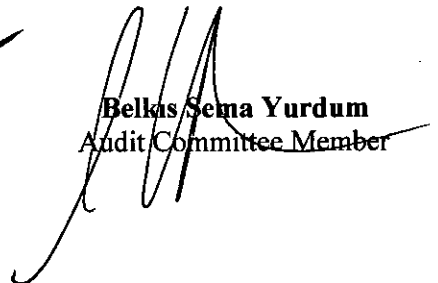
Aydın Güler
Executive Vice President



Jorge Saenz-Azcunaga Carranza
Audit Committee Member



Avni Aydın Düren
Audit Committee Member



Bellas Sema Yurdum
Audit Committee Member