

**MATERIAL EVENT DISCLOSURE FORM REGARDING INSIDE INFORMATION**  
**Material Event Disclosure (General)**

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<b>Telephone and Fax Numbers of the Unit of Shareholder Relations</b>	:	212 - 3355138 / 212 - 3355670
<b>Is the Explanation Made an update?</b>	:	Yes
<b>Is the Explanation Made a revision?</b>	:	No
<b>Is the Explanation Made a Deferred Explanation?</b>	:	No
<b>Previous Material Event Disclosures About The Subject</b>	:	24.12.2018, 28.12.2018
<b>Summary Info</b>	:	About Subordinated Loan Utilized from main shareholder Industrial and Commercial Bank Of China Limited

**EXPLANATION:**

Our bank's application to BRSA on 28.12.2018 for the loan provided from Industrial and Commercial Bank of China Limited in the amount of USD 300,000,000 for a term of 10 years which enables a repayment at the end of the 5<sup>th</sup> year as of the utilization date to be accepted as subordinated loan was approved by BRSA's letter dated 03.01.2019 and 32521522-101.02.01[48]-E.42 numbered. The loan has been transferred to our bank's secondary capital accounts.

We do declare that our explanations above are in compliance with the principles in the applicable Communiqué on Special Conditions of Capital Markets Board, that they reflect information received by us on this/these matters completely, that information are in compliance with our books, records and documents, that we have made the best effort to obtain information on this subject completely and accurately and that we are responsible from these explanations.

**ICBC TURKEY BANK A.Ş.**  
**07.01.2019 Hour 17:42**