

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

**SUBJECT: Announcement Regarding the Operating Permit from the Central Bank of the Republic of Türkiye for Garanti Ödeme ve Elektronik Para Hizmetleri Anonim Şirketi , a subsidiary of our bank**

**DATE: February 15, 2024**

Central Bank of the Republic of Türkiye , as per its decision published in the Official Gazette dated 15.02.2024, has granted Garanti Ödeme ve Elektronik Para Hizmetleri Anonim Şirketi, a subsidiary of our bank, with a permit to operate as a payment and electronic money institution to provide the payment services specified in subparagraphs (a), (b), (c), and (e) of the first paragraph of Article 12, as well as the electronic money issuance service specified in the second paragraph of Article 18 of Law on Payment and Securities Settlement Systems, Payment Services, and Electronic Money Institutions No. 6493.

*\*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 BBVA

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