

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Disclosure regarding Corporate Governance Information Form

DATE: March 04, 2026

Our Bank's 2025 Corporate Governance Information Form is included in the attached report.

**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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Corporate Governance Compliance Report

Garanti Bankası A.Ş. ("Garanti Bank" or "Garanti" or "the Bank" or "Garanti BBVA") complies with the corporate governance principles set out by the banking legislation, capital market legislation, the Turkish Commercial Code and ancillary regulations, and pays the utmost attention to implement these principles. Garanti BBVA accordingly updates its annual reports and website, making them available to its stakeholders. The shareholders can access comprehensive information, get information about the latest developments and activities from the regularly updated Garanti BBVA Investor Relations website, and can address their questions to the Investor Relations Department and to the Subsidiaries and Shareholders Service. In keeping with Garanti BBVA's commitment to corporate governance principles, information about the Bank's compliance with non-mandatory principles under the Corporate Governance Communiqué numbered II-17.1 is provided under the related headings of the Corporate Governance Principles Compliance Report. In addition, disclosures within the scope of Sustainability Principles Compliance Framework as per the Communiqué no: II.17.1, decision dated 23.06.2022 and numbered 34/977, are provided under the related headings. The Corporate

Governance Committee, responsible for overseeing compliance with corporate governance principles and for ensuring that relevant improvement efforts are carried out at the Bank, was established in February 2013, pursuant to the Regulation on the Banks' Corporate Governance Principles published by the Banking Regulation and Supervision Agency ("BRSA") and the Communiqué Serial: IV-56 on the Determination and Implementation of Corporate Governance Principles issued by the CMB, which was effective at the time. In 2025, the Committee held 5 meetings with full participation of its members. The Board of Directors deemed that the activities performed by the Corporate Governance Committee in 2025 were efficient, appropriate, adequate and compliant with the relevant legislation.

The activities of the Corporate Governance Committee are presented in detail on the Investor Relations website. On the other hand, Garanti BBVA, during 2025, achieved compliance with all of the mandatory principles of the Corporate Governance Communiqué No. II-17.1.

You may find the summary of the corporate governance principles compliance in the table below.

Corporate Governance Principles Compliance	Full Compliance	Partial Compliance	No Compliance	Exempted	Not Applicable
Shareholders	15	0	1	0	1
Public Disclosure and Transparency	5	0	0	0	0
Stakeholders	20	0	1	0	0
Board of Directors	22	1	1	0	1
Total	62	1	3	0	2

Corporate Governance Compliance Report	Compliance Status					Explanation
	Yes	Partially	No	Exempted	Not Applicable	
1.1. FACILITATING THE EXERCISE OF SHAREHOLDERS RIGHTS						
1.1.2 - Up-to-date information and disclosures which may affect the exercise of shareholder rights are available to investors on the corporate website.	X					
1.2. RIGHT TO OBTAIN AND REVIEW INFORMATION						
1.2.1- Management did not enter into any transaction that would complicate the conduct of special audit.	X					
1.3. GENERAL ASSEMBLY						
1.3.2 - The company ensures the clarity of the General Assembly agenda, and that an item on the agenda does not cover multiple topics.	X					
1.3.7 -Insiders with privileged information have informed the Board of Directors about transactions conducted on their behalf within the scope of the company's activities in order for these transactions to be presented at the General Shareholders' Meeting.					X	
1.3.8 - Members of the board of directors who are concerned with specific agenda items, auditors, and other related persons, as well as the officers who are responsible for the preparation of the financial statements were present at the General Shareholders' Meeting.	X					
1.3.10- The agenda of the General Shareholders' Meeting included a separate item detailing the amounts and beneficiaries of all donations and contributions.	X					
1.3.11 - The General Shareholders' Meeting was held open to the public, including the stakeholders, without having the right to speak.	X					

Compliance Status

Corporate Governance Compliance Report	Yes	Partially	No	Exempted	Not Applicable	Explanation
1.4. VOTING RIGHTS						
14.1 - There is no restriction preventing shareholders from exercising their shareholder rights.	X					
14.2- The company does not have shares that carry privileged voting rights.	X					
14.3 - The company withholds from exercising its voting rights at the General Assembly of any company with which it has cross-ownership, in case such cross-ownership provides management control.	X					
1.5. MINORITY RIGHTS						
1.5.1-The company pays maximum diligence to the exercise of minority rights.	X					
1.5.2- The Articles of Association extend the use of minority rights to those who own less than one twentieth of the outstanding shares, and expand the scope of minority rights.			X			<p>Contrary to what is suggested in the principle numbered 1.5.2, there is no provision in the Bank's Articles of Association to extend the use of minority rights to those who own less than one twentieth of the outstanding shares. Shareholders constituting at least one twentieth of the capital are entitled to request the Board of Directors to summon the general assembly for a meeting, by specifying the grounds therefor along with the agenda, which should both be put in writing, or if the general assembly is already scheduled to meet, then to request the addition of matters they wish to be decided to the agenda, under Article 411 of the Turkish Commercial Code No. 6102. As and when such a request is received, the Bank takes the utmost care for facilitating the exercise of minority rights. In-line with our Bank's proactive, transparent and consistent communication strategy, utmost care is given to ensure that information is delivered with equal opportunities for everyone at all times. Bilingual Investor Relations (IR) website offer constant and worldwide access to the relevant information by focusing on the needs of the whole investors. Garanti BBVA Investor Relations websites contains stock data, corporate information, periodically published financial statements and annual reports, information about corporate governance, sustainability and projects that add value to the society. This website also gives access to Material Event Disclosures pertaining to developments regarding Garanti BBVA, which are disclosed to the public via the Public Disclosure Platform. This website also responds to all sorts of user needs with the Investor Kit that contains basic, practical information and the Download Center function that covers all documents.</p>

Compliance Status

Corporate Governance Compliance Report	Yes	Partially	No	Exempted	Not Applicable	Explanation
1.6. DIVIDEND RIGHT						
1.6.1 - The dividend policy approved by the General Assembly is posted on the company website.	X					
1.6.2 -The dividend policy comprises the minimum information to ensure that the shareholders can have an opinion on the procedure and principles of dividend distributions in the future.	X					
1.6.3 - The reasons for retaining earnings, and their allocations, are stated in the relevant agenda item.	X					
1.6.4 -The Board reviewed whether the dividend policy balances the benefits of the shareholders and those of the company.	X					
1.7. TRANSFER OF SHARES						
1.7.1 - There are no restrictions preventing shares from being transferred.	X					
2.1. CORPORATE WEBSITE						
2.1.1 -The company website includes all elements listed in Corporate Governance Principle 2.1.1.	X					
2.1.2- The shareholding structure (names, privileges, number and ratio of shares, and beneficial owners of more than 5% of the issued share capital) is updated on the website at least every 6 months.	X					
2.1.4 - The company website is prepared in other selected foreign languages, in a way to present exactly the same information with the Turkish content.	X					
2.2. ANNUAL REPORT						
2.2.1 - The board of directors ensures that the annual report represents a true and complete view of the company's activities.	X					
2.2.2 - The annual report includes all elements listed in Corporate Governance Principle 2.2.2.	X					

Compliance Status

Corporate Governance Compliance Report	Yes	Partially	No	Exempted	Not Applicable	Explanation
3.1. CORPORATION'S POLICY ON STAKEHOLDERS						
3.1.1- The rights of the stakeholders are protected pursuant to the relevant regulations, contracts and within the framework of bona fides principles.	X					
3.1.3 - Policies or procedures addressing stakeholders' rights are published on the company's website.	X					
3.1.4 - A whistleblowing program is in place for reporting legal and ethical issues.	X					
3.1.5 - The company addresses conflicts of interest among stakeholders in a balanced manner.	X					
3.2. SUPPORTING THE PARTICIPATION OF THE STAKEHOLDERS IN THE CORPORATION'S MANAGEMENT						
3.2.1 - The Articles of Association, or the internal regulations (terms of reference/manuals) regulate the participation of employees in management.			X			Contrary to what is suggested in the principle numbered 3.2.1, there are no written internal regulations in the the participation of employees in Management. However, employees are provided with the opportunity to comment on all projects and activities carried out in line with the Bank's strategic priorities, ensuring their involvement in decisions. Senior and middle-level managers participate in decision-making mechanisms via 19 committees.
3.2.2 - Surveys/other research techniques, consultation, interviews, observation method etc. were conducted to obtain opinions from stakeholders on decisions that significantly affect them.	X					
3.3. HUMAN RESOURCES POLICY						
3.3.1 - The company has adopted an employment policy ensuring equal opportunities, and a succession plan for all key managerial positions.	X					
3.3.2 - Recruitment criteria are documented.	X					
3.3.3 - The company has a policy on human resources development, and organizes trainings for employees.	X					
3.3.4 - Meetings have been organized to inform employees on the financial status of the company, remuneration, career planning, education and health.	X					

Compliance Status

Corporate Governance Compliance Report	Yes	Partially	No	Exempted	Not Applicable	Explanation
3.3.5 - Employees, or their representatives, were notified of decisions impacting them. The opinion of the related trade unions was also taken.	X					
3.3.6 - Job descriptions and performance criteria have been prepared for all employees, announced to them, and taken into account to determine employee remuneration.	X					
3.3.7 - Measures (procedures, trainings, raising awareness, goals, monitoring, complaint mechanisms) have been taken to prevent discrimination, and to protect employees against any physical, mental, and emotional mistreatment.	X					
3.3.8 - The company ensures freedom of association and supports the right for collective bargaining.	X					
3.3.9 - A safe working environment for employees is maintained.	X					
3.4. RELATIONS WITH CUSTOMERS AND SUPPLIERS						
3.4.1- The company measured its customer satisfaction, and operated to ensure full customer satisfaction.	X					
3.4.2 - Customers are notified of any delays in handling their requests.	X					
3.4.3 -The company complied with the quality standards with respect to its products and services.	X					
3.4.4 - The company has in place adequate controls to protect the confidentiality of sensitive information and business secrets of its customers and suppliers.	X					
3.5. ETHICAL RULES AND SOCIAL RESPONSIBILITY						
3.5.1 - The board of the corporation has adopted a code of ethics, disclosed on the corporate website.	X					
3.5.2- The company has been mindful of its social responsibility and has adopted measures to prevent corruption and bribery.	X					

Compliance Status

Corporate Governance Compliance Report	Yes	Partially	No	Exempted	Not Applicable	Explanation
4.1. ROLE OF THE BOARD OF DIRECTORS						
4.1.1- The board of directors has ensured strategy and risks do not threaten the long-term interests of the company, and that effective risk management is in place.	X					
4.1.2- The agenda and minutes of board meetings indicate that the board of directors discussed and approved strategy, ensured resources were adequately allocated, and monitored company and management performance.	X					
4.2. ACTIVITIES OF THE BOARD OF DIRECTORS						
4.2.1- The board of directors documented its meetings and reported its activities to the shareholders.	X					
4.2.2- Duties and authorities of the members of the board of directors are disclosed in the annual report.	X					
4.2.3 - The board has ensured the company has an internal control framework adequate for its activities, size and complexity.	X					
4.2.4- Information on the functioning and effectiveness of the internal control system is provided in the annual report.	X					
4.2.5 - The roles of the Chairman and Chief Executive Officer are separated and defined.	X					
4.2.7- The board of directors ensures that the Investor Relations Department and the corporate governance committee work effectively. The Board works closely with them when communicating and settling disputes with shareholders.	X					
4.2.8 - The company has subscribed to a Directors and Officers Liability insurance covering more than 25% of the capital.	X					There is no public disclosure (PDP). The Bank's paid-in capital is TL 4.2 billion ; and it has subscribed to a Directors and Officers Liability cover with a limit of Eur 100 million (BBVA and Garanti BBVA included) for the individual liabilities of executives and Board members arising from their improper conduct.
4.3. STRUCTURE OF THE BOARD OF DIRECTORS						
4.3.9-The board of directors has approved the policy on its own composition, setting a minimal target of 25% for female directors. The Board annually evaluates its composition and nominates directors so as to be compliant with the policy.	X					
4.3.10 - At least one member of the audit committee has 5 years of experience in audit/accounting and finance.	X					

Compliance Status

Corporate Governance Compliance Report	Yes	Partially	No	Exempted	Not Applicable	Explanation
4.4. BOARD MEETING PROCEDURES						
4.4.1 - Each board member attended the majority of the board meetings in person.	X					
4.4.2 - The board has formally approved a minimum time by which information and documents relevant to the agenda items should be supplied to all board members.	X					
4.4.3 - The opinions of board members that could not attend the meeting, but did submit their opinion in written format, were presented to other members.	X					
4.4.4 - Each member of the board has one vote.	X					
4.4.5 - The board has a charter/written internal rules defining the meeting procedures of the board.	X					
4.4.6 - Board minutes document that all items on the agenda are discussed, and board resolutions include director's dissenting opinions, if any.	X					
4.4.7 - There are limits to external commitments of board members. Shareholders are informed of board members' external commitments at the General Shareholders' Meeting.	X					Board members' external commitments are presented for the information of shareholders at the General Meeting. The Bank's Board members comply with the banking legislation and Garanti BBVA Board of Directors Suitability and Diversity Policy regarding the external entities they can serve.
4.5. BOARD COMMITTEES						
4.5.5 - Board members serve in only one of the Board's committees.			X			When the number of members of the Board of Directors and the number of members of the committees are taken into consideration, a member of the Board of Directors may take part in more than one committee. On the other hand, the only committee established according to the Corporate Governance Principles is the Corporate Governance Committee (with the functions of the Nominating Committee). There are three BoD members in the Corporate Governance Committee. Other board committees (Risk, Credit, Audit and Remuneration) were established in accordance with the Banking Law No. 5411
4.5.6- Committees have invited persons to the meetings as deemed necessary to obtain their views.	X					

Compliance Status

Corporate Governance Compliance Report	Compliance Status					Explanation
	Yes	Partially	No	Exempted	Not Applicable	
4.5.7 - If external consultancy services are used, the independence of the provider is stated in the annual report.	X					
4.5.8 - Minutes of all committee meetings are kept and reported to board members.	X					
4.6. FINANCIAL RIGHTS						
4.6.1 - The board of directors has conducted a Board performance evaluation to review whether it has discharged all its responsibilities effectively.	X					
4.6.4 - The company did not extend any loans to its board directors or executives, nor extended their lending period or enhanced the amount of those loans, or improve conditions thereon, and did not extend loans under a personal credit title by third parties or provided guarantees such as surety in favor of them.					X	Since one of the main activities of the Bank is extending loans, Board Members and executives with administrative responsibilities may also be granted with loans or credit cards, in accordance with the limits determined under the relevant banking legislation and the Bank's internal policies
4.6.5 - The individual remuneration of board members and executives is disclosed in the annual report.		X				The benefits provided to the Board of Directors members and senior executives are shown in the Financial Statements, and the upper limit of total remuneration to be paid during any given year to Board members undertaking a specific role at the Bank and to independent Board members are submitted for approval and determined at the General Meeting of Shareholders. As of 31 December 2025, the net payment provided or to be provided to the key managers of the Bank, including the members of the Board of Directors, including compensations paid to key management personnel who left their position during the year, amounted to TL 1,214,538 thousand. As the public disclosures regarding the remunerations and benefits provided to key managers including Board members are subject the BRSA's regulations on the banks' qualitative and quantitative disclosures with regard to the remuneration policies, such remunerations and benefits are disclosed cumulatively

CORPORATE GOVERNANCE COMPLIANCE REPORT

1. SHAREHOLDERS

Remarks / Related Links

1.1. Facilitating the Exercise of Shareholders Rights

The number of investor meetings (conference, seminar/etc.) organized by the company during the year

The Bank participated in a total of 6 investor conferences and roadshows, held either in person or virtually. Meetings were conducted with 152 investors from Asia, the United States, Canada, the Middle East, Europe and Türkiye. An average of 110 analysts and investors attended each of the quarterly financial results conference calls and the annual operating plan presentation sessions.

1.2. Right to Obtain and Review Information

The number of special audit request(s)

None. The appointment of a special auditor has not been set forth as an individual right in the Articles of Association of the Bank. However, pursuant to Article 438 of the Turkish Commercial Code No. 6102, shareholders have the right to request a special audit from the General Assembly of Shareholders, whether included in the agenda or not, in order to clarify certain aspects within the frame of exercising shareholders' rights, provided that shareholders making such request have previously exercised the right to obtain or review information as stipulated in the Turkish Commercial Code. So far, Garanti BBVA has not received any request for the appointment of a special auditor. If such a request is received, then the Bank will tak.

The number of special audit requests that were accepted at the General Shareholders' Meeting

None

1.3. General Assembly

Link to the PDP announcement that demonstrates the information requested by Principle 1.3.1 (ad)

<https://www.kap.org.tr/tr/Bildirim/1396895>

Whether the company provides materials for the General Shareholders' Meeting in English and Turkish at the same time

Available. The link to the related website: English: <https://www.garantibbvainvestorrelations.com/en/corporate-governance/Ordinary-General-Shareholders-Meetings/Annual-General-Meeting/102/0/0>

The links to the PDP announcements associated with the transactions that are not approved by the majority of independent directors or by unanimous votes of present board members in the context of Principle 1.3.9

None

The links to the PDP announcements associated with related party transactions in the context of Article 9 of the Communiqué on Corporate Governance (II-17.1)

None

The links to the PDP announcements associated with common and continuous transactions in the context of Article 10 of the Communiqué on Corporate Governance (II-17.1)

None

The name of the section on the corporate website that demonstrates the donation policy of the company

<https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Donation-and-Contribution-Policy/99/410/0>

The relevant link to the PDP with minute of the General Shareholders' Meeting where the donation policy has been approved

<https://www.kap.org.tr/en/Bildirim/265119>

The number of the provision(s) of the articles of association that discuss the participation of stakeholders to the General Shareholders' Meeting

While the Articles of Association does not contain any provisions to that effect, the Bank invites all stakeholders to the General Meetings of Shareholders, who will be voiceless during such meetings. Hence, such invitation is explicitly stated in the invitation to the General Shareholders Meeting.

Identified stakeholder groups that participated in the General Meeting of Shareholders, if any

General Meeting minutes are available to shareholders in media and locations stipulated by applicable legislation. The members of the media did not attend the General Meeting convened in 2025. The Bank invites all stakeholders to the General Meetings of Shareholders, who will be voiceless during such meetings.

	Remarks / Related Links
1.4. Voting Rights	
Whether the shares of the company have differential voting rights	No
In case that there are voting privileges, indicate the owner and percentage of the voting majority of shares	There are no voting privileges
The percentage of ownership of the largest shareholder	85,97%
1.5. Minority Rights	
Whether the scope of minority rights enlarged (in terms of content or the ratio) in the articles of association	No
If yes, specify the relevant provision of the articles of association	None.
1.6. Dividend Right	
The name of the section on the corporate website that describes the dividend distribution policy	https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Dividend-Distribution-Policy/96/407/0
Minutes of the relevant agenda item in case the board of directors proposed to the general assembly not to distribute dividends, the reason for such proposal and information as to use of the dividend	The Board of Directors' proposal for the distribution of the Bank's 2024 Balance Sheet Profit was laid down for approval at the General Meeting of Shareholders held on 27 March 2025 and approved with majority of votes. It is resolved that, from the after-tax profit of the Bank for the year 2024 in the amount of TL 92,174,994,065.89 in accordance with Article 45 of the Articles of Association of our Bank titled as the "Distribution of the Profit"; the gross cash dividend in the amount of TL 18,434,998,813.18 be distributed to our Shareholders, dividend distribution be initiated on 28.03.2025, the Head Office be authorized to conduct any and all acts regarding the distribution of profit and TL 36,294,456.47 which was recognized as income in prior periods' profit or loss account in 2024 due to Accounting Standards be transferred to the Extraordinary Reserves Account.The information provided to our Shareholders regarding the subject is stated in article 6 of the document whose link follows: https://www.garantibbvainvestorrelations.com/en/images/pdf/20250327-General-Assembly-Meeting-Minutes.pdf
PDP link to the related general meeting minutes in case the board of directors proposed to the General Assembly not to distribute dividends	https://www.kap.org.tr/en/Bildirim/1400997
General Meeting Date	27.03.2025
The number of information requests received by the company regarding the clarification of the agenda of the General Shareholders' Meeting	0
Shareholder participation rate in the General Shareholders' Meeting	90.21%
Percentage of shares directly present at the GSM	0.001%
Percentage of shares represented by proxy	99.999%
Specify the name of the page of the corporate website that contains the General Shareholders' Meeting minutes, and also indicates for each resolution the number of votes for or against	Garanti BBVA Investor Relations Website Main Page > Environment, Social And Governance > Governance > Annual General Meeting https://www.garantibbvainvestorrelations.com/en/environment-social-governance/Ordinary-General-Shareholders-Meetings/Annual-General-Meeting/102/0/0
Specify the name of the page of the corporate website that contains all questions asked in the general assembly meeting and all responses to them	Garanti BBVA Investor Relations Website Main Page > Environment, Social And Governance > Governance > Annual General Meeting https://www.garantibbvainvestorrelations.com/en/environment-social-governance/Ordinary-General-Shareholders-Meetings/Annual-General-Meeting/102/0/0
The number of the relevant item or paragraph of the General Shareholders' Meeting minutes in relation to related party transactions	https://www.garantibbvainvestorrelations.com/en/environment-social-governance/Ordinary-General-Shareholders-Meetings/Annual-General-Meeting/102/0/0
The number of declarations by insiders received by the board of directors	759
The link to the related PDP general shareholder meeting notification	https://www.kap.org.tr/en/Bildirim/1413069

2. PUBLIC DISCLOSURE AND TRANSPARENCY**Remarks / Related Links****2.1. Corporate Website**

Specify the names of the sections of the website providing the information requested by the Principle 2.1.1.	Trade registry information: Garanti BBVA Investor Relations website Home > Contact > Garanti BBVA Latest shareholding and management structure: Garanti BBVA Investor Relations website Home > About Garanti BBVA > Shareholding Structure Detailed information on preference shares: There are no preference shares. The latest version of the Articles of Association: Garanti BBVA Investor Relations website Home > Environment, Social and, Governance > Articles of Association Disclosures: Garanti BBVA Investor Relations website Home > News > Disclosures Financial Reports and Annual Reports: Garanti BBVA Investor Relations website Home > Library Prospectuses and other public disclosure documents: Garanti BBVA Investor Relations website Home > News > Disclosures General meeting documents: Garanti BBVA Investor Relations website Home > Environment, Social and, Governance > Annual General Meetings Dividend distribution policy: Garanti BBVA Investor Relations website Home > Environment, Social and, Governance > Policies > Dividend Distribution Policy Disclosure policy: Garanti BBVA Investor Relations website Home > Environment, Social and, Governance > Policies > Disclosure Policy Ethical rules created by the company: Garanti BBVA Investor Relations website Home > Environment, Social and, Governance > Policies > Code of Conduct Frequently asked questions: Garanti BBVA Investor Relations website Home > FAQ
If applicable, specify the name of the sections of the website providing the list of shareholders (ultimate beneficiaries) who directly or indirectly own more than 5% of the shares	https://www.garantibbvainvestorrelations.com/en/about-garanti/detail/Shareholding-Structure/7/16/0
List of languages for which the website is available	Garanti BBVA has two different websites prepared in Turkish and English languages. These can be accessed as follows: The website in Turkish www.garantibbva.com.tr The website in English www.garantibbva.com.tr/en Garanti BBVA Investor Relations website provides detailed information, both in Turkish and English, about data that are required to be covered in websites as per the Corporate Governance Principles and all other information about Garanti BBVA and share in line with stakeholders' needs. Investor Relations website in Turkish: www.garantibbvayatirimciliskileri.com Investor Relations website in English: www.garantibbvainvestorrelations.com

2.2. Annual Report**The page numbers and/or names of the sections in the Annual Report that demonstrate the information requested by Principle 2.2.2.**

a) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the external of the members of the board of directors and executives conducted out of the company and declarations on independence of board members	Section: Board of Directors, page 206
b) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on committees formed within the board structure	Committees and Policies, page 234
c) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the number of board meetings in a year and the attendance of the members to these meetings	Organizational Structure, page 209
ç) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on amendments in legislation which may significantly affect the activities of the corporation	Section:Main developments regarding 2025 Operations, page 46
d) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on significant lawsuits filed against the corporation and the possible results thereof	Section: Main developments regarding 2025 Operations, Page 46

Remarks / Related Links	
e) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the conflicts of interest of the corporation among the institutions that it purchases services on matters such as investment consulting and rating and the measures taken by the corporation in order to avoid from these conflicts of interest	Section: Support Services Providers, page 318
f) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the cross ownership subsidiaries that the direct contribution to the capital exceeds 5%	BRSA Consolidated Financial Statements As of and For the Year Ended 31 December 2025, 5.1.10. Financial report can be reached at Garanti BBVA Investor Relations website > Library section
g) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on social rights and professional training of the employees and activities of corporate social responsibility in respect of the corporate activities that arises social and environmental results	Strengthen Our Empathy, Succeed as a Winning Team (page 161), Boost Sustainability As a Growth Engine (page 119), Radical Client Perspective (page 97), Governance (page 203)

3. STAKEHOLDERS

3.1. Corporation's Policy on Stakeholders

The name of the section on the corporate website that demonstrates the employee remedy or severance policy	Garanti BBVA Investor Relations website Home > Environment, Social and Governance > Governance > Policies > Remuneration Policy
The number of definitive convictions the company was subject to in relation to breach of employee rights	In 2025, a total of 134 court decisions were rendered against the Bank in lawsuits filed due to employee rights claims.
The position of the person responsible for the alert mechanism (i.e. whistleblowing channel)	Garanti BBVA Compliance Department (related committee: Ethics and Integrity Committee)
The contact detail of the company alert mechanism	"Garanti BBVA Whistleblowing Channel" etikbildirim@garantibbva.com.tr 0 216 662 5156

3.2. Supporting the Participation of the Stakeholders in the Corporation's Management

Name of the section on the corporate website that demonstrates the internal regulation addressing the participation of employees on management bodies.	While there are no written internal regulations, employees are provided with the opportunity to comment on all projects and activities carried out in line with the Bank's strategic priorities, ensuring their involvement in decisions.
Corporate bodies where employees are actually represented	While there are no written internal regulations, employees are provided with the opportunity to comment on all projects and activities carried out in line with the Bank's strategic priorities, ensuring their involvement in decisions.

3.3. Human Resources Policy

The role of the Board on developing and ensuring that the company has a succession plan for the key management positions	Succession plans are in place for key executive positions and are regularly reviewed on an annual basis by the Executive Board Member / Chief Executive Officer.
The name of the section on the corporate website that demonstrates the human resource policy covering equal opportunities and hiring principles. Also provide a summary of relevant parts of the human resource policy	Declaration of human rights and human resources policy are posted on the Investor Relations website. Related links are as follows: https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Declaration-of-Human-Rights/584/1866/0 https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Human-Resources-Policy/97/408/0
Whether the company provides an employee stock ownership program	Within the scope of Identified Staff, a remuneration plan is in place and is set out in the Remuneration Policy. As of the end of 2025, the number of Identified Staff employed by the Bank is 29. In the variable remuneration of Identified Staff, the principles set out in the Guidelines on Sound Remuneration Practices in Banks are taken as a basis. Accordingly, it has been adopted that at least 40% of the variable remuneration is deferred for a minimum period of 3 years, and at least 50% is paid through non-cash instruments. In line with the principles of the Guidelines on Sound Remuneration Practices in Banks, variable remuneration for Identified Staff is paid through a combination of both cash and non-cash (equity-linked) instruments. Within the scope of the variable remuneration for the year 2025, the non-cash instrument-based payments will be made based on the shares of Banco Bilbao Vizcaya Argentaria S.A. Remuneration Policy link: https://www.garantibbvainvestorrelations.com/tr/kurumsal-yonetim/compensation-policy/Ucretlendirme-Politikasi/450/1563/0

Remarks / Related Links	
The name of the section on the corporate website that demonstrates the human resources policy covering discrimination and mistreatments and the measures to prevent them. Also provide a summary of relevant parts of the human resource policy	Sexual Harrassment, Assault and Discrimination Policy and Code of Conduct are posted on the Investor Relations website. Related links are as follows: https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Sexual-Harassment-Assault-and-Discrimination-Policy/2251/9748/0 https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Code-of-Conduct/94/405/0
The number of definitive convictions the company is subject to in relation to health and safety measures	There were no finalized adverse court decisions in 2025 related to occupational accidents or occupational diseases.

3.5. Ethical Rules and Social Responsibility

The name of the section on the corporate website that demonstrates the code of ethics	Garanti BBVA Investors Relations website Homepage > Environment, Social And Governance > Governance > Policies > Code Of Conduct https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Code-of-Conduct/94/405/0
The name of the section on the company website that demonstrates the corporate social responsibility report. If such a report does not exist, provide information about any measures taken on environmental, social and corporate governance issues.	Garanti BBVA publishes integrated annual reports; hence, the Bank does not release a separate sustainability or corporate social responsibility report. The Bank discloses its entire value creation, both financial and non-financial, within the frame of materiality analysis, its strategic priorities, and its performance in these aspects. Addressed in a comprehensive scope extending from customer experience to employee satisfaction, from digital transformation to responsible and sustainable development, these topics, along with the information on risk management and corporate governance can be found in the integrated annual report. Garanti BBVA Investor Relations website Home > Library > Integrated Annual Reports
Any measures combating any kind of corruption including embezzlement and bribery	Garanti BBVA's Anti-Corruption Policy sets out the actions that need to be taken to prevent and determine across the Bank cases posing corruption risk, and to encourage reporting thereof. Detailed information can be found on page 247 of Garanti BBVA 2025 Integrated Annual Report.

4. BOARD OF DIRECTORS - I

Remarks / Related Links

4.2. Activity of the Board of Directors

Date of the last board evaluation conducted	In its meeting on 7 May 2025, the Corporate Governance Committee that also functions as the Nomination Committee in line with the applicable legislation evaluated the composition and activities of the Board of Directors to be adequate and compliant with the legislation. The Board of Directors has been informed on the issue during the Board of Directors meeting held on 4 June 2025.
Whether the board evaluation was externally facilitated	No
Whether all board members released from their duties at the GSM	Yes
Name(s) of the board member(s) with specific delegated duties and authorities, and descriptions of such duties	In accordance with the legislation regarding the decision of the Board of Directors dated March 31, 2021, it has been decided to transfer the duties and responsibilities within the internal systems to the Audit Committee, except for the "Risk Management" duties delegated to the Risk Committee, based on the opinions, recommendations, evaluations, and similar transactions of the Audit Committee. Additionally, it has been decided with the Board of Directors decision dated 27 March 2024, in accordance with the relevant legislation, to appoint Mr. Avni Aydın Düren, one of our Board Members, to be responsible for the functions of the Compliance Unit. Furthermore, in accordance with the legislation regarding the decision of the Board of Directors dated June 3, 2021, it has been decided to appoint Mr. Aydın Düren, one of our Board Members, to assume the position of the Internal Systems Responsible for the KKTCC Country Directorate, effective as of May 31, 2021, in place of Mr. M. Cüneyt Sezgin, who resigned from his position on May 31, 2021
Number of reports submitted by the internal control unit to the audit committee or other relevant committees	40 in 2025
Specify the name of the section or page number of the annual report that provides the summary of the review of the effectiveness of internal controls	Section: Internal Systems Governance, Page 241
Name of the Chairman	Süleyman Sözen
Name of the CEO	Mahmut Akten
If the CEO and Chair functions are combined, provide the link to the relevant PDP announcement providing the rationale for such combined roles	The roles of the Chairman and CEO are undertaken by different individuals.
Link to the PDP notification stating that any damage that may be caused by the members of the Board of Directors during the discharge of their duties is insured for an amount exceeding 25% of the company's capital	PDP disclosure is not available. The Bank's paid-in capital is TL 4.2 billion, and a Directors and Officers Liability cover for 100 million Euro has been obtained for the individual liabilities of Executives and Board directors associated with improper performance of their duties.
The name of the section on the corporate website that demonstrates current diversity policy targeting women directors	The relevant Policy can be accessed at Garanti BBVA Investor Relations Home Page > Environmental, Social and Governance > Governance > Policies > Board of Directors Diversity and Suitability Policy.
The number and ratio of female directors within the Board of Directors	There are 2 women members representing 18% of the full number of members.

Name/Surname of Board Member	Whether Executive Director or Not	Whether Independent Director or Not	The First Election Date to Board	Link to PDP Notification that Includes the Independency Declaration	Whether the Independent Director Considered by the Nomination Committee
Süleyman Sözen	No	No	29.05.1997		
Jorge Sáenz-Azcúnaga Carranza	No	No	24.03.2016		
Ergun Özen	No	No	14.05.2003		
Halil Hüsnü Erel*	No	Yes	27.03.2025	https://www.kap.org.tr/en/sirket-bilgileri/ozet/2422-turkiye-garanti-bankasi-a-s	Yes
Jaime Saenz De Tejada Pulido	No	No	2.10.2014		
Pablo Alfonso Pastor Muñoz	No	Yes	31.03.2021		
Mahmut Akten	Yes	No	23.08.2024		
Rafael Salinas Martinez de Lecea	No	No	8.05.2017		
Aydın Düren	Yes	No	17.06.2020		
Mevhibe Canan Özsoy*	No	No	4.04.2019		
Ebru Oğan Knottnerus	No	Yes	27.03.2024	https://www.kap.org.tr/en/sirket-bilgileri/ozet/2422-turkiye-garanti-bankasi-a-s	Yes

* As the Independent Board Membership of Mevhibe Canan Özsoy, who had been elected as an Independent Member of the Board of Directors for a period of one year which is the remaining term of office sets forth under the independency criteria, has expired, it was resolved at the Ordinary General Shareholders' Meeting of our Bank dated 27.03.2025 that Halil Hüsnü Erel be elected as an Independent Member of the Board of Directors to fill the vacant Independent Board Membership position for the remaining terms of office of the other Board Members, and that Mevhibe Canan Özsoy be elected as a real person Board Member to the Board Membership position which was vacated as a result of the resignation of Belkıs Sema Yurdum to fill the remaining term of office of other Board Members.

4.4. MEETING PROCEDURES OF THE BOARD OF DIRECTORS

Number of physical board meetings in the reporting period (meetings in person)	The Board held 11 physical meetings in 2025.
Director average attendance rate at board meetings	93.78%
Whether the board uses an electronic portal to support its work or not	Yes
Number of minimum days ahead of the board meeting to provide information to directors, as per the board charter	4-5 days on average.
The name of the section on the corporate website that provides information about the board charter	Garanti BBVA Investor Relations website Home >> Environment, Social And Governance > Governance > Policies > Working Principles And Procedures Of The Board https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Working-Principles-and-Procedures-of-the-BoD/1590/7516/0
Number of maximum external commitments for board members as per the policy covering the number of external duties held by directors	The limits set by the banking legislation and Garanti BBVA Board of Directors Suitability and Diversity Policy are complied with.

4.5. BOARD COMMITTEES

Page numbers or section names of the annual report where information about the board committees are presented	Section: Committees and Policies, page 234
Link(s) to the PDP announcement(s) with the board committee charters	While a PDP disclosure link is unavailable for the announcement pertaining to operating principles, the responsibilities of the committees can be found at Garanti BBVA Investor Relations web site > Environment, Social and Governance > Committees https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Corporate-Governance-Committee/84/397/0

Names of the Board Committees	Name of Committees Defined as "Other" in the First Column	Name-Surname of Committee Members	Whether Committee Chair or Not	Whether Board Member or Not
Corporate Governance Committee (including the functions of Nomination Committee)		Hüsnü Erel, Aydın Düren, Jorge Saenz Azcunaga Carranza, Ceyda Akinç	Hüsnü Erel	Except for Ceyda Akinç, all members are members of the Board of Directors.

4. BOARD OF DIRECTORS - II

Remarks / Related Links

4.4. Meeting Procedures of the Board of Directors

Specify where the activities of the Audit Committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Audit-Committee/778/3219/0
Specify where the activities of the corporate governance committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Corporate-Governance-Committee/84/397/0
Specify where the activities of the nomination committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Corporate-Governance-Committee/84/397/0
Specify where the activities of the early detection of risk committee are presented in your annual report or website (Page number or section name in the annual report/website)	For information on Credit and Risk Committees within the frame of banking legislation: https://www.garantibbvainvestorrelations.com/en/environment-socialgovernance/committees-list/Committees/80/0/0
Specify where the activities of the remuneration committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Remuneration-Committee/83/396/0

4.6. Financial Rights

Specify where the operational and financial targets and their achievement are presented in your annual report (Page number or section name in the annual report)	Section:2025 Financial Results, page 60
Specify the section of the website where remuneration policy for executive and non-executive directors are presented	The Compensation Policy has been published within the policies under "Environment, Social and Governance" section on Investor Relations website. Related link: https://www.garantibbvainvestorrelations.com/en/corporate-governance/Compensation-Policy/Compensation-Policy/100/411/0
Specify where the individual remuneration for board members and senior executives are presented in your annual report (Page number or section name in the annual report)	Section: Remuneration and Financial Rights, page 263

Names of the Board Committees	Name of Committees Defined as "Other" in the First Column	The Percentage of Independent Directors in the Committee	The Number of Committee Meetings Held in Person	Number of Reports Presented to the Board of Directors on the Committee's Activities
Corporate Governance Committee (including the functions of Nomination Committee)		75%	5	5

Sustainability Compliance Report

No	Principal	Compliance				Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
		Yes	No	Partial	Not applicable		
A. General							
A1. Strategy, Policy and Targets							
A1.1	The prioritised environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the Company's Board of Directors.	X				Within the scope of the Integrated Annual Report, a double materiality analysis model is included. The key outputs of the analysis conducted in accordance with TSRS are presented in the TSRS-Compliant Sustainability Report.	2025 Integrated Annual Report pages 88-91 TSRS Compliant Sustainability Report
	The ESG policies (Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the Company's Board of Directors.	X				Garanti BBVA's policies are made available to the public on the corporate website.	Corporate website - https://www.garantibbvainvestorrelations.com/en/corporate-governance/policies-list/Policies/92/6477/0
A1.2	The short and long-term targets set within the scope of ESG policies have been disclosed to the public.	X				Garanti BBVA publicly discloses its short- and long-term goals in accordance with its ESG policies.	2025 Integrated Annual Report pages 149-159 TSRS Compliant Sustainability Report
A2. Implementation/Monitoring							
A2.1	The responsible committees and/or business units for the implementation of ESG policies and the senior officials related to ESG issues in the Company and their duties have been identified and disclosed to the public.	X				Sustainability and Responsible Banking Committee members and the committee's responsibilities are publicly disclosed on the corporate website. The Bank's sustainability governance and organizational structure is publicly shared through the Integrated Annual Report.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Responsible-Banking-and-Sustainability-Committee/1093/5366/0
	The activities carried out within the scope of policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X				Sustainability and Responsible Banking Committee is responsible for providing information to the Board of Directors on the Committees activities when needed. CEO, who is also a member of the board of directors, is also a member of the Sustainability and Responsible Banking Committee.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Responsible-Banking-and-Sustainability-Committee/1093/5366/0
A2.2	In line with the ESG targets, the implementation and action plans have been formed and disclosed to the public.	X				ESG-related commitments are publicly disclosed on the corporate website. Progress on commitments is publicly disclosed through annual reports.	Corporate website- https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Commitments/2025/9228/0