

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding Shares Not Dematerialized Within the Prescribed Period

DATE: June 09, 2026

In accordance with the provisions of the Regulation on the Procedures and Principles Regarding Payments to Investors by the Investor Compensation Center Following the Partial Annulment of the Fourth Paragraph of Article 13 of the Capital Markets Law No. 6362, dated 7 September 2016 (the "Regulation"), the Investor Compensation Center (Yatırımcı Tazmin Merkezi – "YTM") makes refunds/payments to eligible beneficiaries in respect of the Bank's shares whose ownership was transferred to YTM pursuant to the fourth paragraph of Article 13 of the Capital Markets Law No. 6362 as a result of the failure to dematerialize such shares within the prescribed period.

The application process consists of two stages. In the first stage, the original physical share certificates of our Bank held by the shareholder must be delivered to our Bank against a receipt. In the second stage, an application must be submitted to YTM together with a copy of the relevant delivery receipt and the other required documents required under the Regulation.

Under the Regulation, the deadline for rightful owners to apply to YTM with the required documents is 6 September 2026.

Accordingly, beneficiaries holding physical share certificates of the Bank that have not been dematerialized are required to complete and submit their applications in full and within the prescribed time limits in order to exercise their rights under the Regulation and to avoid any potential loss of rights.

It is hereby announced to the public.

**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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