Dear Shareholders,

As you know, the fundamental and one of the most important legal rights of shareholders is to attend and vote at the AGM’s of their investments. This right grants you to have a say on the company, to raise your voice and share your opinion with regards to the activities of the company in the previous year, as well as on its future plans.

Within this context, as Garanti, we would like to invite you to participate in our AGM which will be held on the 29th of March at 10 am, at our Headquarters in Istanbul. You may join us and vote physically or alternatively you may vote via the Electronic General Meeting System which is also recognized as a legal mean for using your shareholder’s right to vote according to the Turkish Legal System.

We consider our AGM as a reunion of a big family, where all members, from shareholders to management, supervisors to auditors, gather and share information every year.

Our shareholders are spread to 40 countries around the world. This year also, we hope to achieve a high attendance rate by our shareholders and break another record among companies listed on Borsa Istanbul.

The agenda of the AGM, our first integrated annual report, the information document including the dividend distribution proposal for this year, have already been published on Garanti Investor Relations website and the Public Disclosure Platform.

Committed to continuously improve our practices for best corporate governance, this year we are also glad to share, that our Depository Receipt holders will be able to vote through our depositary bank which is Bank of New York Mellon.

As it has been for many years, this year again, we are so excited and we look forward for your participation at our AGM. Thank you.