

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Information regarding the results of Ordinary General Shareholders' Meeting

DATE: March 31, 2026

The Ordinary General Shareholders' Meeting of the Bank for 2025 accounting period was held on Thursday March 31st , 2026, at 10 a.m. at the address of Levent, Nispetiye Mahallesi, Aytar Caddesi No:2 34340 Beşiktaş, İSTANBUL and it is resolved that;

- The Board of Directors' Integrated Annual Activity Report be approved,
- The Financial Statements for the year 2025 be approved,
- The Board Members be released for their activities in the year 2025,
- From the after-tax profit of the Bank for the year 2025 in the amount of TL 110.604.633.236,86 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 22.120.926.647,37 be distributed to our Shareholders, dividend distribution be initiated on 07.04.2026, the Head Office be authorized to conduct any and all acts regarding the distribution of profit and 92.560.474,86 Turkish Liras which was recognized as income in prior periods' profit or loss account in 2025 due to Accounting Standards be transferred to the Extraordinary Reserves Account,
- The surplus amount of 9.997.134.861,77 Turkish Liras occurred as the result of the revaluation (calculated through the revaluation under paragraph "ç" of Repeated Article 298 of the Tax Procedure Law) of the Bank's immovable properties and other depreciable assets be transferred from Extraordinary Reserves Account to a special reserve account,
- Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (EY) be selected as the auditor of the Bank and the group for the year 2026 in accordance with Article 399 of the Turkish Commercial Code as well as for the sustainability audit in respect of the reports to be prepared in accordance with the Turkish Sustainability Reporting Standards issued by the Public Oversight, Accounting, and Auditing Standards Authority,
- An upper limit to be paid to the Board members until the ordinary general shareholders' meeting to be held in 2027 be determined,
- An upper limit for the charitable donations to be made in 2026 be determined in accordance with the Article 59 of the Banking Law No. 5411, as not to exceed four per thousand of equity of the Bank,
- The Board Members be authorized in accordance with Articles 395 and 396 of the Turkish Commercial Code, without prejudice to the provisions of the Banking Law.

Moreover, the Independent Auditor's Report for the year 2025 was read and the Bank's shareholders were informed on;

- The undistributed portion of the profit of the year 2025,
- The remuneration principles of the Board Members and directors having administrative responsibilities, in accordance with Article 4.6.2 of the Capital Markets Board's Corporate Governance Principles and the revised Compensation Policy,
- The charitable donations made to institutions and organizations in the amount of 146.489.333,53 Turkish Liras in 2025 which is the sum of tax deductible donations in the amount of 92.906.707,53 Turkish Liras and tax non-deductible donations in the amount of 53.582.626 Turkish Liras,
- The significant transactions executed in 2025 which may cause conflict of interest, in accordance with Article 1.3.6 of the Capital Markets Board's Corporate Governance Principles.

The meeting minutes, list of participants and the profit distribution table are attached hereto. (The meeting minutes and the profit distribution table are in Turkish and English, whereas the list of participants is in Turkish.)

**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

Contact Garanti BBVA Investor Relations:

Tel: +90 212 318 2352

Fax: +90 212 216 5902

E-mail: investorrelations@garantibbva.com.tr

www.garantibbvainvestorrelations.com

TÜRKİYE GARANTİ BANKASI A.Ş.
31.03.2026 OLAĞAN GENEL KURUL HAZIR BULUNANLAR LİSTESİ

No	Pay Sahibi
1	BANCO BILBAO VIZCAYA ARGENTARIA
2	ALİ İHSAN GÜRCAN
3	KAZİM AYDOĞAN
4	MERHAN YERGÜN
5	MEHLİKA SİBEL DURUKAN
6	SEVİM AYDOĞAN
7	BAŞAT ALKAN
8	SAMIYE SEYHAN ÖKTEN
9	İMDAT ŞAŞ
10	FATMA SUNAY GİRİŞMEN
11	TUNÇDAL İŞİN
12	HASAN SOYDAN
13	GOLDMAN SACHS INTERNATIONAL
14	MUSTAFA CAN KAYA
15	HSBC INDEX TRACKER FTSE ALL-WORLD INDEX FUND
16	CONNOR CLARK AND LUNN UCITS ICAV
17	ARROWSTREET CAPITAL GLOBAL ALL COUNTRY ALPHA EXTENSION FUND (CAYMAN) LIMITED
18	CC L Q GLOBAL EQUITY UCITS FUND
19	HSBC ETFS PLC-HSBC EMERGING MARKET SCREENED EQUITY UCITS ETF
20	CARMIGNAC INVESTISSEMENT
21	BEST INVESTMENT CORPORATION
22	PUTM ACS SUSTAINABLE INDEX EMERGING MARKET EQUITY FUND
23	ARROWSTREET ACWI EX US ALPHA EXTENSION TRUST FUND U
24	CARMIGNAC PORTFOLIO PATRIMOINE
25	CARMIGNAC PATRIMOINE
26	CARMIGNAC PORTFOLIO INVESTISSEMENT
27	CARMIGNAC GLOBAL ACTIVE
28	DEE STREET GLOBAL EQUITY FUND
29	ARROWSTREET CAPITALGLOBAL EQUITY LONG/SHORT FUND LIMITED
30	CAMBRIA GLOBAL VALUEETF
31	SUNA KARTAL
32	ARROWSTREET CAPITAL NEWBURY FUND LIMITED
33	ARROWSTREET US GROUPTRUST
34	ARROWSTREET EMK ALPHA EXTENSION FUND L.P.
35	ARROWSTREET CAPITAL GLOBAL ALL COUNTRY ALPHA EXTENSION FUND (CAYMAN) LIMITED
36	VANGUARD FUNDS PUBLIC LIMITED COMPANY
37	VANGUARD INVESTMENT SERIES PLC-VANGUARD ESG EMERGING MARKETS ALL CAP EQUITY INDEX FUND
38	VANGUARD FUNDS PLC - VANGUARD ESG GLOBAL ALL CAP UCITS ETF
39	VANGUARD FUNDS PLC-VANGUARD ESG EMERGING MARKETS ALL CAP UCITS ETF
40	AB CAP FUNDINC.AB EMERGING MARKETS MULTI-ASSET PORTFOLIO
41	ARROWSTREET EMERGING MARKET ALPHA EXTENSION TRUST FUND
42	VANGUARD FUNDS PUBLIC LIMITED COMPANY
43	VANGUARD FUNDS PUBLIC LIMITED COMPANY
44	CPPIB MAP CAYMAN SPC
45	MAN NUMERIC EMERGING MARKETS ALPHA LP
46	SIHL INSTITUTIONAL FUND GLOBAL EMERGING MARKETS
47	İSA GÖRKEM GÜRDAL
48	HSBC PORTFÖY SÜRDÜRÜLEBİLİRLİK HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
49	GÜRSOY HAFIZOĞLU
50	GARANTİ PORTFÖY BİRİNCİ DEĞİŞKEN FON
51	GARANTİ PORTFÖY TEMİZ ENERJİ DEĞİŞKEN FON
52	GARANTİ PORTFÖY ÜÇÜNCÜ DEĞİŞKEN FON
53	GARANTİ PORTFÖY İKİNCİ DEĞİŞKEN FON
54	GARANTİ PORTFÖY BİST30 ENDEKSİ HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
55	GARANTİ PORTFÖY AGRESİF DEĞİŞKEN FON
56	GARANTİ PORTFÖY MUTLAK GETİRİ HEDEFLİ HİSSE SENEDİ SERBEST FON (HİSSE SENEDİ YOĞUN FON)
57	GARANTİ PORTFÖY TEMETTÜ ÖDEYEN ŞİRKETLER HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
58	GARANTİ PORTFÖY BANKACILIK SEKTÖRÜ HİSSE SENEDİ SERBEST FON (HİSSE SENEDİ YOĞUN FON)
59	GARANTİ PORTFÖY FİNANS SEKTÖRÜ DEĞİŞKEN FON
60	GARANTİ PORTFÖY MUTLAK GETİRİ HEDEFLİ DEĞİŞKEN FON

61	GARANTİ PORTFÖY GARANTİ BBVA İKLİM ENDEKSİ HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
62	GARANTİ PORTFÖY SÜRDÜRÜLEBİLİRLİK HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
63	GARANTİ PORTFÖY BİRİNCİ HİSSE SENEDİ SERBEST FON (HİSSE SENEDİ YOĞUN FON)
64	GARANTİ PORTFÖY HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
65	GARANTİ PORTFÖY KAR PAYI ÖDEYEN HİSSE SENEDİ (TL) FONU (HİSSE SENEDİ YOĞUN FON)
66	GARANTİ PORTFÖY BLOCKCHAIN TEKNOLOJİLERİ DEĞİŞKEN FON
67	BNP PARIBAS FUNDS TURKEY EQUITY
68	FRIENDS LIFE LIMITED
69	REASSURE LIMITED
70	HSBC GLOBAL INVESTMENT FUNDS
71	AI CONTINENTAL EUROPEAN EQUITY INDEX (CUSTOM SCREENED) FUND
72	MERCER UNHEDGED OVERSEAS SHARES TRUST
73	UNIVERSAL-INVESTMENT-GESELLSCHAFT MBH FOR UI-ZW-FONDS
74	UNIVERSAL INVESTMENT GESELLSCHAFT MBH FOR UI-BA-FONDS
75	İBRAHİM ZAFER KORKMAZ
76	KORHAN TURGUT
77	MULTI STYLE MULTI MANAGER FUNDS PLC
78	LEGAL AND GENERAL GLOBAL EQUITYINDEX FUND
79	ARROWSTREET CAPITAL NEWBURY FUND LIMITED
80	STATE TEACHERS RETIREMENT SYSTEM OF OHIO
81	WEST VIRGINIA INVESTMENT MANAGEMENT BOARD
82	EMERGING MARKETS ALPHA TILTS FUND B
83	MISSOURI EDUCATION PENSION TRUST
84	STICHTING SHEEL PENS
85	RUSSEL INVESTMENT COMPANY EMERGING MARKETS FUND
86	AVIVA LIFE AND PENSIONS UK LTD
87	MONETARY AUTHORITY OF SINGAPORE
88	MERCER EMERGING MARKETS SHARES FUND
89	AVIVA INVESTORS INVES.FUNDS ICVC AV.INVES.INTER.IN.TRA.FUND
90	MERCER EMERGING MARKETS FUND
91	OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM
92	UI-FONDS BAV RBI AKTIEN
93	ISHARES EMERGING MARKETS FUNDAMENTAL INDEX ETF
94	INTERNATIONAL EQUITIES B UNIT TRUST
95	VANGUARD EMRG MKT STOCK INDEX
96	ISHARES GLOBAL EQUITY FACTOR ETF
97	CONNOR CLARK AND LUNN COLLECTIVE INVESTMENT TRUST
98	ALLIANZGI FONDS DSPT
99	ARROWSTREET EMERGING MARKET TRUST FUND
100	VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND
101	SCOTIA DIVERSIFIED BALANCED FUND
102	PENSION PROTECTION FUND
103	JNL EMERGING MARKETS INDEX FUND
104	BUREAU OF LABOR FUNDS-LABOR RETIREMENT FUND
105	STRATEGIC INTERNATIONAL EQUITY FUND
106	GOVERNMENT OF NORWAY
107	GENERAL PENSION AND SOCIAL SECURITY AUTHORITY
108	ONEMARKETS FUND
109	BLACKROCK FUNDS I ICAV
110	FEDEX CORPORATION EMPLOYEES PENSION TRUST
111	ARROWSTREET INTERNATIONAL EQUITY ACWI EX US TRUST FUND
112	ARROWSTREET (DELAWARE) L/SFUND L.P.
113	LEGAL AND GENERAL ASSURANCE PENSION MANAGEMENT
114	COLONIAL FIRST STATE EMERGING MARKETS FUND 6
115	QUILTER INVESTORS EMERGING MARKETS EQUITY GROWTH FUND
116	LEGAL AND GENERAL EUROPEAN INDEX TRUST
117	GOVERNMENT PENSION FUND
118	STICHTING PENSIOENFONDS ZORG EN WELZIJN
119	LEGAL AND GENERAL GLOBAL EMERGING MARKETS INDEX FUND
120	VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET INDEX TRUST
121	ISHARES III PUBLIC LIMITED COMPANY
122	LOCKHEED MARTIN CORPORATION DEFINED CONTRIBUTION PLANS MASTER TRUST
123	JPMORGAN DIVERSIFIED RETURN EMERGING MARKETS EQUITYETF
124	MERCER UCITS COMMON CONTRACTUAL FUND

125	JPMORGAN EMERGING MARKETS EQUITY FUND
126	FIRST SENTIER INVESTORS GLOBAL UMBRELLA FUND PLC-RQI GLOBAL VALUE FUND
127	GOVERNMENT OF NORWAY
128	STICHTING PHILIPS PENSIOENFONDS
129	FLEXSHARES MORNINGSTAR EMERGING MARKETSFACOR TILT INDEX FU
130	VANGUARD TOTAL WORLDSTOCK INDEX FUND
131	VANGUARD ESG INTERNATIONAL STOCK ETF
132	COLONIAL FIRST STATE GLOBAL SHARE FUND 22
133	SCHWAB EMERGING MARKETS EQUITY ETF
134	RUSSEL INVESTMENT COMPANY PUBLIC LIMITED COMPANY
135	ARROWSTREET CAPITAL GLOBAL ALL COUNTRY ALPHA EXTENSION FUND (CAYMAN) LIMITED
136	VALIC COMPANY I EMERGING ECONOMIES FUND
137	VENERABLE EMERGING MARKETS EQUITY FUND
138	JPMORGAN EMERGING ACTIVEBUILDERS EMERGING MARKETS EQUITY ETF
139	CC AND L Q EMERGING MARKETS EQUITY FUND LP
140	ARROWSTREET GLOBAL EQUITY ACWI TRUST FUND
141	LEGAL GENERAL INTERNATIONAL INDEX TRUST
142	STICHTING PENSIOENFONDS VOOR DE WONINGCORPORATIES
143	ARROWSTREET (CANADA)GLOBAL ALL-COUNTRY FUND II
144	SPDR S AND P EMERGING MARKETS CARBON AWARE ETF
145	MAN SYSTEMATIC EMERGING MARKETS EX CHINA ALPHA (CAYMAN)
146	SCOTTISH WIDOWS INVESTMENT SOLUTIONS FUNDS ICVC?EMERGING MARKETS TILTED EQUITY TRACKER FUND
147	WS WALES PP EMERGING MARKETS EQUITY FUND
148	ARROWSTREET CAPITAL COPLEY FUND LIMITED
149	METIS EQUITY TRUST
150	JP MORGAN FUND ICVC JPM EMERGING MARKETS FUND
151	SUPERANNUATION FUNDS MANAGEMENT CORPORATION OF SOUTH AUSTRALIA
152	THE ARROWSTREET COMMON CONTRACTUAL FUND
153	CONSTRUCTION AND BUILDING SUPERANNUATION
154	CUSTODY BANK OF JAPAN LTD. RE STB DAIWA EMERGING EQUITY FUNDAMENTAL INDEX MOTHER FUND
155	WILLIAM BLAIR EMERGING MARKETS SMALL CAP GROWTH FUND
156	THE MASTER TRUST BANK OF JAPAN LTD. AS TRUSTEE FOR GOVERNMENT PENSION INV.
157	QIC INTERNATIONAL EQUITIES FUND
158	ARROWSTREET GLOBAL EQUITY FUND
159	WILLIAM BLAIR COLLECTIVE INVESTMENT TRUST
160	ARROWSTREET CAPITALGLOBAL EQUITY LONG/SHORT FUND LIMITED
161	SPDR S AND P EMERGING MARKETS EX-CHINA ETF
162	MANAGED PENSION FUNDS LIMITED
163	DFA INVESTMENT DIMENSIONS GROUP, INC.-EMERGING MARKETS EX CHINA CORE EQUITY PORTFOLIO
164	CC AND L Q GLOBAL EQUITY FUND LP
165	BRIGHTHOUSE FUNDS TRUST I-SSGA EMERGING MARKETS ENHANCED INDEX PORTFOLIO
166	RUSSELL INVESTMENTS TRUST COMPANY COMMINGLED EMPLOYEEBENEFIT FUNDS TRUST
167	AB SICAV I-ALL MARKET INCOME PORTFOLIO
168	ALL COUNTRY EX US EQUITY MARKET SUBTRUST OF DFA GROUP TRUST
169	CAMBRIDGE UNIVERSITY ALL WORLD EQUITY FUND
170	FIDELITY FUNDS SICAV
171	FACTORY MUTUAL INSURANCE COMPANY
172	RUSSELL INVESTMENTS TAX EFFECTIVE GLOBAL SHARES FUND
173	JPMORGAN BETABUILDERS EMERGING MARKETS EQUITY ETF
174	ARROWSTREET CAPITALGLOBAL EQUITY LONG/SHORT FUND LIMITED
175	THE BOEING COMPANY EMPLOYEE SAVINGS PLANS MASTER TRUST
176	AB SICAV I - EMERGING MARKETS MULTI ASSET PORTFOLIO
177	TEACHER'S RETIREMENT SYSTEM OF THE CITY OF NEW YORK
178	THE PEOPLE'S BANK OF CHINA
179	BORDER TO COAST GLOBAL MULTI FACTOR EQUITY INDEX FUND
180	ARROWSTREET CAPITAL NEWBURY FUND LIMITED
181	MANAGED PENSION FUNDS LIMITED
182	FIREFIGHTERS' PENSION INVESTMENT FUND
183	RUSSELL INVESTMENTS EMERGING MARKETS EQUITY POOL
184	HSBC BANK PLC STATE STREET AUT EMERGING MARKET TILTED INDEX EQUITY FUND
185	CC AND L Q EMERGING MARKETS EQUITY EXTENSION MASTER FUND LTD.
186	COMMINGLED PENSION TRUST FUND (ACTIVEBUILDERS EMERGING MARKETS EQUITY) OF JPMORGAN CHASE BANK N.A.
187	SPDR PORTFOLIO EMERGING MARKETS ETF
188	QIC LISTED EQUITIES FUND

189	UTAH STATE RETIREMENT FUND
190	STICHTING JURIDISCH EIGENAAR ACHMEA IM LIQUID ASSET FUNDS
191	LEGAL AND GENERAL FUTURE WORLD GLOBAL MULTI?FACTOR ESG TILTED AND OPTIMISED INDEX FUND
192	CC AND L Q INTERNATIONAL EQUITY FUND LP
193	DIMENSIONAL ETF TRUST-DIMENSIONAL EMERGING CORE EQUITY MARKET ETF
194	STATE STREET IRELAND UNIT TRUST
195	CATERPILLAR INVESTMENT TRUST
196	JP MORGAN FUNDS
197	AMUNDI FUNDS
198	EMA FONDS
199	JPMORGAN ACTIVE DEVELOPING MARKETS EQUITY ETF
200	IBM DIVERSIFIED GLOBAL EQUITY FUND
201	COLONIAL FIRST STATE GLOBAL SHARE FUND 23
202	DIMENSIONAL EMERGING MARKETS EX CHINA CORE EQUITY ETF - DIMENSIONAL ETF TRUST
203	IOOF INVESTMENT SERVICES LIMITED ?WHOLESALE SRI INTERNATIONAL CORE EQUITIES
204	ARROWSTREET CLARENDON TRUST FUND
205	LGPS CENTRAL GLOBAL EX UK PASSIVE EQUITY FUND
206	VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET INDEX TRUST II
207	THE PEOPLE'S BANK OF CHINA
208	RUSSELL INVESTMENT COMPANY RUSSELL TAX MANAGED INTERNATIONAL EQUITY FUND
209	JPMORGAN BANK IRELAND PLC AS TRUSTEE FOR BLACKROCK UCITS FUNDS
210	FIDELITY UCITS ICAV ? FIDELITY EMERGING MARKETS EQUITY RESEARCH ENHANCED UCITS ETF
211	BLACKROCK EMERGING MARKETS LONG/SHORT EQUITY FUND OF BLACKROCK FUNDS
212	STICHTING BEDRIJFSTAKPENSIOENFONDS VOOR DE DETAILHANDEL
213	SCOTTISH WIDOWS INVESTMENT SOL.FUN.ICVCFUN.IN.EM.MAR.EQ.FUN
214	CC AND L Q EMERGINGMARKETS EQUITY FUND
215	VANGUARD INVESTMENTS FUNDS ICVC-VANGUARD FTSE GLOBAL ALL CAP INDEX FUND
216	DIVERSIFIED EQUITY MASTER PORTFOLIO OF MASTER INVESTMENT PORTFOLIO
217	VANGUARD EMERGING MARKETS EX-CHINA ETF
218	GLOBAL EX US ALPHA TILTS FUND B
219	CUSTODY BANK OF JAPAN, LTD. AS TRUSTEE FOR SMTB GMAS EQUITY MOTHER FUND
220	BUREAU OF LABOR FUNDS-LABOR PENSION FUND
221	MGI FUNDS PLC
222	STICHTING PENSIOENFONDS ING
223	LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATIO
224	BLACKROCK INST.TRUSTCOMP.N.A.INV.FUN.FO.EMPLO.BENEFIT TRUSTS
225	CARESUPER
226	ISHARES EMERGING MARKETS EQUITY FACTOR ETF
227	LOS ANGELES CITY EMPLOYEES RETIREMENT SYSTEM
228	RUSSELL INSTITUTIONAL FUNDS LLC RUSSELLEMERGING MAR EQ PL F
229	STATE OF ALASKA RETIREMENT AND BENEFITS PLANS

Şirketin Sermayesi	4.200.000.000,00
Asgari Toplantı Nisabı	
Asaleten Hazır Bulunan Pay Tutarı	22.174,93
Tevdi Eden Temsilcileri Tarafından Temsil Edilen Pay Tutarı	145.520.065,00
Diğer Temsilciler Tarafından Temsil Edilen Pay Tutarı	3.615.886.708,19
Mevcut Toplantı Nisabı	3.761.428.948,12

**MINUTES OF THE ORDINARY GENERAL SHAREHOLDERS' MEETING OF
T. GARANTI BANKASI A.Ş. HELD ON MARCH 31st, 2026**

The Ordinary General Shareholders' Meeting of T. Garanti Bankası A.Ş. for the year 2025 was held on March 31st, 2026 at 10 a.m. at the address of Levent, Nispetiye Mahallesi, Aytar Caddesi No: 2 Beşiktaş, İstanbul, under the supervision of the representative of the Ministry of Trade Huriye Aksoy authorized by The Republic of Türkiye, İstanbul Governorship Provincial Office for Trade's letter dated 30/03/2026 and numbered E-90726394-431.03-00120479787

The invitation to the meeting, including the agenda, was announced three weeks prior to the meeting date calculated by excluding the announcement and meeting dates in accordance with the relevant legislation and the Articles of Association, in the Turkish Trade Registry Gazette dated 09/03/2026, numbered 11538 and, in Sabah and Akşam Newspapers dated 09/03/2026, on the Bank's websites at www.garantibbva.com.tr and www.garantibbvainvestorrelations.com, on the Public Disclosure Platform and on the Electronic General Assembly System and e-Company Information Portal of the Central Registry Agency on the date of 04/03/2026

Pursuant to paragraphs 5 and 6 of Article 1527 of the Turkish Commercial Code, the Bank's preparations for its Electronic General Shareholders' Meeting were carried out in compliance with the regulations, and the General Shareholders' Meeting started simultaneously on physical and electronic platforms. Ceyda Akınç was assigned to the task of handling the Electronic General Assembly System.

Damla Harman, the representative of the Bank's auditor and group auditor Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (EY) was present at the meeting.

Upon examination of the Attendance List, it was concluded that out of the 420,000,000,000 shares equivalent to the Bank's issued capital of TRY 4,200,000,000; a total of shares corresponding to TRY 3,761,428,948.120 were present in the meeting with shares corresponding to TRY 22,174.931 being represented in person and shares corresponding to TRY 3,761,406,773.189 being represented by proxy whereas shares corresponding to TRY 145,520,065 were represented by the representatives of the depositors. Therefore the minimum meeting quorum set forth in the legislation and the Articles of Association was met.

The Meeting was opened by Board Member/CEO Mahmut Akten in accordance with Article 34 of the Bank's Articles of Association and the Internal Directive for the Working Methods and Principles of the General Assembly.

1) In order to establish the Board of Presidency, the proposal given by Silay Dilşah Gürses Erulutekin, the representative of Banco Bilbao Vizcaya Argentaria S.A., was read and voted.

Upon the proposal that was submitted, by the majority of the votes, with dissenting votes of shares corresponding to TRY 3 versus affirmative votes of shares corresponding to TRY 3,761,428,945.120; it was resolved that Avni Aydın Düren be elected as the President of the Meeting.

The President of the meeting assigned Silay Dilşah Gürses Erulutekin as the vote collecting clerk and Gizem Duygu Selvi as the secretary for writing the minutes of the meeting.

2) The next agenda item was reading and discussing the Board of Directors' Integrated Annual Report for 2025. Since the report has been announced on the Bank's website, on the Public Disclosure Platform and on the Electronic General Assembly System and e-Company Information Portal of the Central Registry Agency three weeks prior to the General Shareholders' meeting for the examination of the shareholders, Silay Dilşah Gürses Erulutekin as the representative of Banco Bilbao Vizcaya Argentaria S.A., submitted a proposal to assume the Integrated Annual Report as read. Following the voting, the proposal was accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 6,548 versus affirmative votes of shares corresponding to TRY 3,761,422,400.120.

The Board of Directors' Integrated Annual Report for 2025 was accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 6,547 versus affirmative votes of shares corresponding to TRY 3,761,422,401.120.

Shareholder Mustafa Can Kaya, who attended the General Assembly electronically, raised questions regarding the current status of how the risk exposure assessment of the credit portfolio in sectors covered under the Carbon Border Adjustment Mechanism (CBAM)—namely iron and steel, cement, electricity, fertilizers, aluminum, and hydrogen—is reflected in operations; as well as inquiries about digital transformation, innovation and artificial intelligence initiatives, efforts related to customer information security, and activities concerning employee engagement and satisfaction.

The President of the Meeting stated that, in accordance with Principle 1.3.5 of the Corporate Governance Communiqué of the Capital Markets Board, the shareholder's questions will be responded to in writing by the Investor Relations Department within 15 days at the latest.

3) The next agenda item was reading the Independent Auditor's Report for 2025. Since the report has been announced on the Bank's website, on the Public Disclosure Platform and on the Electronic General Assembly System and e-Company Information Portal of the Central Registry Agency three weeks prior to the General Shareholders' meeting for the examination of the shareholders, Silay Dilşah Gürses Erulutekin as the representative of Banco Bilbao Vizcaya Argentaria S.A., submitted a proposal to read only the "Summary Opinion" part of the Independent Auditor's Report. Following the voting, the proposal was accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 112,823,060.090 versus affirmative votes of shares corresponding to TRY 3,648,605,888.030 The Summary Opinion part of the Independent Auditor's Report for the year 2025 was read to inform the shareholders.

Shareholder Mustafa Can Kaya, who attended the General Assembly electronically, raised questions regarding the amount of international funding, capital adequacy ratios, assets and liabilities breakdown and market shares, as well as renewable energy financing provided in 2025.

The President of the Meeting stated that, in accordance with Principle 1.3.5 of the Corporate Governance Communiqué of the Capital Markets Board, the shareholder's questions will be responded to in writing by the Investor Relations Department within 15 days at the latest.

4) The Assembly moved on to the next agenda item on reading, discussion and approval of the financial statements for 2025. As the Financial Statements have been announced on the Bank's website, on the Public Disclosure Platform and on the Electronic General Assembly System and e-Company Information Portal of the Central Registry Agency within the legally prescribed time limit

of three weeks prior to the general shareholders' meeting for the examination of the shareholders, Silay Dilşah Gürses Erulutekin as the representative of Banco Bilbao Vizcaya Argentaria S.A. submitted a proposal to assume the financial statements as read. Following the voting, the proposal was accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 16,466.090 versus affirmative votes of shares corresponding to TRY 3,761,412,482.030 The President had the summary of the financial statements read. Subsequently, the Assembly deliberated on the reports and they were put to vote.

The Financial Statements for the year 2025 were approved by the majority of the votes, with dissenting votes of shares corresponding to TRY 16,465.090 versus affirmative votes of shares corresponding to TRY 3,761,412,483.030.

5) Release of the Board Members, with respect to their duties in the year 2025 and release of Sema Yurdum who had resigned from her position as Board Member with respect to the duties during her term of office in the year 2025 were submitted to the approval of the shareholders. The Board Members were released from liability by the majority of the votes, with dissenting votes of shares corresponding to TRY 197,895.090 versus affirmative votes of shares corresponding to TRY 3,761,231,053.030.

Shareholder Ali İhsan Gürçan stated that he had requested the addition of an agenda item regarding his candidacy for membership of the Board of Directors. The President of the Meeting reminded that, pursuant to Article 413/2 of the Turkish Commercial Code, the principle of adherence to the agenda applies, and further stated that, as the statutory requirements set forth under the exceptions in Article 25 of the Regulation on the Procedures and Principles of General Assembly Meetings of Joint Stock Companies and the Ministry Representatives to Attend Such Meetings were not met, it was not possible to accept the request to add an item to the agenda.

6) The proposal prepared by the Board of Directors for profit distribution for the accounting year 2025 was presented to the General Assembly for approval. The distribution of TRY after-tax profit 110,604,633,236.86 for 2025, in accordance with article 45 of the Bank's Articles of Association, as follows and starting of the distribution of gross cash dividend of TRY 22,120,926,647.37 on 7 April 2026 , the authorization of the Head Office to conduct any and all acts in this regard and the transfer of TRY 92,560,474.86 which was recognized as income in prior periods' profit or loss account in 2025 due to Accounting Standards to the Extraordinary Reserves Account were presented to the approval of the General Assembly.

2025 DISTRIBUTION OF THE PROFIT TABLE - Turkish Liras	
NET PROFIT	110,604,633,236.86
A - 5 % for the 1st Legal Reserve Fund (TCC 519/1)	0.00
B - First dividend corresponding to the 5 % of the paid up capital	210,000,000.00
C - 5 % Extraordinary Reserve Fund	5,519,731,661.84
D - Second Dividend To Ordinary Shareholders	21,910,926,647.37
2nd Legal Reserve Fund (TCC 519/2)	2,191,092,664.74
The other funds have to be kept in the Bank (CIT 5/1/e)	25,574,327.21
D - Extraordinary Reserve Fund	80,747,307,935.70

The proposal to distribute the profit for 2025 as shown above, to start the distribution of gross cash dividend of TRY 22,120,926,647.37 on 7 April 2026 and to transfer of TRY 92,560,474.86 which was recognized as income in prior periods' profit or loss account in 2025 due to Accounting Standards to the Extraordinary Reserves Account were accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 9,920.090 versus affirmative votes of shares corresponding to TRY 3,761,419,028.030.

Furthermore, the shareholders were also informed on the undistributed portion of the profit of 2025 as follows:

“In accordance with the Regulation on Capital Conservation and Countercyclical Capital Buffers issued by the Banking Regulation and Supervision Agency (BRSA), the limits on the banks' profit distribution are determined by the BRSA. Therefore, for the distribution of the profit for 2025, the BRSA approval was obtained. Following the set aside of the legal reserves and the funds which have to be saved by the Bank and the distribution of the profit in accordance with the approval of the BRSA, the remaining net profit amount, which has not been distributed to the shareholders, is transferred to the Extraordinary Reserve Account to sustain the Bank's strong equity, to preserve the Bank's solid capitalization and continuous improvement, to maintain the Bank's capacity to uninterruptedly distribute profit, to assure higher and consistent profit distribution in the long term and to be used for the expenses related to Bank's operational and management activities.”

7) The proposal prepared by the Board of Directors for the transfer from Extraordinary Reserves Account to a special reserve account, the surplus amount of 9,997,134,861.77 Turkish Liras occurred as the result of the revaluation (calculated through the revaluation under paragraph “ç” of Repeated Article 298 of the Tax Procedure Law) of the Bank's immovable properties and other depreciable assets, was submitted for the approval of the General Assembly. The proposal was approved by the majority of the votes, with dissenting votes of shares corresponding to 9,920.090 versus affirmative votes of shares corresponding to TRY 3,761,419,028.030.

8) Election of the Independent Auditor, the selection of Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (EY) (which is located at the address of Maslak Mahallesi Eski Büyükdere Cad. Orjin Plaza No: 27 Kat: 2-3 Daire: 54-57-59 34485 Sarıyer / İstanbul – Türkiye, registered at the Istanbul Trade Registry with the number of 479920, the tax payer of Boğaziçi Kurumlar Tax Office with the number of 4350303260 and which has a central registration system number of 0-4350-3032-6000017) as the independent audit firm of the Bank and the group for the year 2026 in accordance with Article 399 of Turkish Commercial Code, as well as for the sustainability audit in respect of the reports to be prepared in accordance with the Turkish Sustainability Reporting Standards issued by the Public Oversight, Accounting, and Auditing Standards Authority, were submitted for the approval of the General Assembly. The election was approved by the majority of the votes, with dissenting votes of shares corresponding to TRY 10,744.090 versus affirmative votes of shares corresponding to TRY 3,761,418,204.030.

9) In accordance with principle no. 4.6.2 of the Corporate Governance Principles issued by the Capital Markets Board, our shareholders were informed as follows in relation to the principles of remuneration of the Board members and executives with administrative responsibilities.

A remuneration policy applicable to all of our employees has been constructed and announced by our Bank in accordance with the legislation. A just and performance and success oriented

remuneration policy has been created. Our Bank's Remuneration Policy has been implemented just as it was approved. It is being periodically reviewed. In addition to the remuneration policy applicable to the entire employees of our Bank, the Remuneration Committee has continued to apply the policies, which are not merely profit-oriented, as per the legislation in relation to the remunerations and premiums payable to the Board of Directors members charged with administrative duties and the Top Level Executives, and has reviewed these periodically. The policy, developed in parallel with the national legislation and international practices, has continued to be applied.

The portion of 11.51 % in the total personnel cost figure given in the financial statements in relation to the benefits provided in 2025 to the Bank employees including the Board of Directors members and the top level executives results from the payments of premiums and variable remunerations made to all employees on the basis of their performance.

Furthermore, the shareholders were informed regarding the Compensation Policy, which is revised by the Board of Directors through the inclusion of the provision regarding the effect of the sustainability indicators to long-term incentive calculations, by taking into consideration the Banking Regulation and Supervision Agency Guideline on Management of Climate-Related Financial Risks and Guideline on Good Compensation in Banks. The revised Compensation Policy has been submitted for the review of the shareholders on the Bank's internet addresses at www.garantibbva.com.tr, www.garantibbvainvestorrelations.com.

10) During the deliberations on the agenda, Silay Dilşah Gürses Erulutekin, the representative of Banco Bilbao Vizcaya Argentaria S.A. presented a proposal. In accordance with this proposal, it was submitted for the shareholders' approval that in case the Board Members to be assigned for another duty in the Bank, the payments to these members and to independent members be determined by the Remuneration Committee to be authorized by the Board of Directors as per the Corporate Governance Principles, that an upper limit of TRY 145,000,000 net amount be set for the total fees to be paid until the ordinary general shareholders' meeting to be held in 2027. The proposal was accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 123,593,648.090 versus affirmative votes of shares corresponding to TRY 3,637,835,300.030.

11) Shareholders were informed regarding the donation of TRY 146,489,333.53 which is the sum of tax deductible donation of TRY 92,906,707.53 and tax non-deductible donation of 53,582,626 made by the Bank to entities and institutions within the year 2025.

Furthermore, a proposal submitted by the representative of Banco Bilbao Vizcaya Argentaria S.A., Silay Dilşah Gürses Erulutekin in relation to setting of an upper limit for the donations to be made in the year 2026 within the framework of the Banking Legislation and Capital Markets Board regulations was put to vote. As a result of the voting, as proposed, setting of an upper limit within the framework of the procedures and principles set out in Article 59 of the Banking Law no. 5411 and in a manner not exceeding four per thousand of the Bank's equity capital was accepted by the majority of the votes, with dissenting votes of shares corresponding to TRY 1,256,227.090 versus affirmative votes of shares corresponding to TRY 3,760,172,721.030.

12) The issue of granting permission to the Board of Directors members in accordance with articles 395 and 396 of the Turkish Commercial Code, without prejudice to the provisions of the Banking Law, was put to vote. As a result of the voting, the issue was accepted by the majority of the votes,

with dissenting votes of shares corresponding to TRY 9,920.090 versus affirmative votes of shares corresponding to TRY 3,761,419,028.030.

13) Within the scope of principle no. 1.3.6 of the Corporate Governance Principle issued by the Capital Markets Board, our shareholders were informed that shareholders controlling the management, board of directors members, executives with administrative responsibilities and their spouses and relatives by blood and marriage up to the second degree have not entered into any significant transaction that may give rise to a conflict of interest with our Bank or its subsidiaries and that they have not realized any transaction of a commercial nature falling within the field of operation of our Bank or its subsidiaries either in their own name or in the name of others, and they have not become a partner with unlimited liability in another partnership engaged in a similar commercial business.

As there were no other items to be discussed in the agenda, the President of the Meeting declared the end of the meeting after thanking the General Assembly.

The dissenting opinions for the relevant items provided herein by Shareholder Ali İhsan GÜRCAN, who casted dissenting votes in decisions and submitted a written dissenting opinion to the Presidency of the Meeting, were annexed to the minutes.

These Minutes of the General Assembly Meeting were issued and signed by us at the place of meeting.

31.03.2026

REPRESENTATIVE OF THE MINISTRY

HURİYE AKSOY

MEETING PRESIDENT

AVNİ AYDIN DÜREN

VOTE COLLECTING OFFICER

BBVA S.A. Representative
SİLAY DİLŞAH GÜRSES ERULUTEKİN

SECRETARY OF MINUTES

GİZEM DUYGU SELVİ

DISSENTING VOTES

ALİ İHSAN GÜRCAN

PROFIT DISTRIBUTION STATEMENT OF T. GARANTİ BANKASI A.Ş. FOR THE YEAR 2025 (TL)

1. Paid-in/issued capital		4,200,000,000.00
2. Total legal reserves (according to statutory records)		5,584,599,685.54
Information regarding the privilege in profit distribution, if any, granted pursuant to the articles of association		
		According to Statutory Records (SR)
3.	Profit for the period	142,771,808,821.92
4.	Taxes to be paid (-)	32,167,175,585.06
5.	NET PROFIT FOR THE YEAR (=)	110,604,633,236.86
6.	Losses related previous years (-)	-
7.	First legal reserves (-)	-
8.	NET DISTRIBUTABLE PROFIT FOR THE PERIOD (=)	110,604,633,236.86
9.	Donations made during the year (+)	
10.	Net distributable profit for the period (donations are included), according to which the first dividend is calculated	
11.	First dividend to shareholders	210,000,000.00
	Cash -	210,000,000.00
	Bonus issue -	-
	Total -	210,000,000.00
12.	Dividend distributed to privileged shareholders	-
13.	Dividend distributed to board members, employees, etc.	-
14.	Dividend distributed to holders of jouissance shares	-
15.	Second dividend to shareholders	21,910,926,647.37
16.	Second legal reserves	2,191,092,664.74
17.	Statutory reserves	-
18.	Other funds to be kept in Bank statutorily (amount of CIT 5/1/e)	25,574,327.21
19.	EXTRAORDINARY RESERVES	86,267,039,597.54
20.	Other distributable funds	
	Profit of the previous year	
	Extraordinary reserves	
	Other distributable reserves pursuant to the legal requirements and Articles of Association	

INFORMATION ON DIVIDEND PAYOUT RATIO

	GROUP	TOTAL DIVIDEND AMOUNT		TOTAL DIVIDEND / NET DISTRIBUTABLE PROFIT	DIVIDEND PER SHARE (NOMINAL VALUE :TL1)	
		CASH (TL)	BONUS SHARE (TL)	RATIO (%)	AMOUNT(TL)	RATIO(%)
GROSS(*)	-	22,120,926,647.37	-	20.00	5.26689	526.68873
NET	-	18,802,787,650.27	-	17.00	4.47685	447.68542

(*) Tax withholding in the rate of 15% shall not be deducted from the cash dividend payments made to full taxpayer institutions and limited taxpayer institutions that generate income in Turkey via off ices or permanent representatives.