

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Board of Directors Resolution Regarding the Issuance of Asset-Backed Securities

DATE: October 02, 2025

In line with the decision of our Bank's Board of Directors dated October 2, 2025 and numbered 2535, it was resolved that, for the purposes of disclosure in the application to be submitted to the Capital Markets Board regarding the issuance of Asset-Backed Securities (ABS/VDMK) within the scope of the Communiqué on Asset-Backed or Mortgage-Backed Securities No. III-58.1, to be carried out by the "TMKŞ Garanti BBVA Birinci Varlık Finansmanı Fonu " established by Birleşik İpotek Finansmanı A.Ş. (Türkiye Securitization Company-Türkiye Menkul Kıymetleştirme Şirketi), the issuance ceiling of the ABS's (VDMK) be determined as TL 50.000.000.000. The related issuances are subject to the approval of the Capital Markets Board.

**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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