

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Announcement about the issuance of subordinated eurobond abroad
DATE: October 07, 2025

Our Bank has mandated Banco Bilbao Vizcaya Argentaria, S.A, Merrill Lynch International, Citigroup Global Markets Limited, Societe Generale, Abu Dhabi Commercial Bank PJSC, Mashreqbank psc, ING Bank N.V and SMBC Bank International plc for an issuance of U.S. dollar-denominated subordinated notes (Basel III compliant) to be sold abroad. The fixed rate notes with nominal amount of USD 700 million, 10.5NC5.5 maturity, redemption date of 15 April 2036 and the coupon rate of 7,625%.

**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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