

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Completing the sale of issuance of subordinated notes issued at abroad by our Bank

DATE: October 15, 2025

Ref: Our public disclosure dated 07.10.2025

The sale of the issuance of subordinated notes (XS3205715611- US900148AJ60) with the nominal value of USD 700 million, has been completed and receipt of the funds has been realized.

**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