TO: Investment Community

FROM: Garanti BBVA / Investor Relations

SUBJECT: Announcement Regarding the Capital Increase of Garanti Bank International N.V.,

subsidiary of Our Bank
DATE: October 27, 2025

It was resolved by our Bank's Board of Directors that the existing capital of Garanti Bank International N.V., established in the Netherlands and a fully owned subsidiary of our Bank, be increased with an amount of EUR 250,000,000 and the Head Office be authorized to conduct necessary acts in this regard. Consequently, the capital increase payment has been made.

*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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