

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Summary Info Issuance of Blue Biodiversity Bond Abroad

DATE: October 27, 2025

Reference: Public disclosure dated 27.12.2024

Our bank issued an amount of USD 20,215,000, 1100-day Blue Biodiversity Bond to Institutional Investors resident abroad. An application has been submitted to the Capital Markets Board (CMB) and the issuance will be completed on November 3, 2025.

**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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