

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Announcement Regarding the Loan Agreement Signed with ICO

DATE: November 18, 2025

Our Bank has secured a loan from INSTITUTO DE CRÉDITO OFICIAL E.P.E. (ICO) with up to 10 years maturity in the amount of up to USD 100 million

**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