

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

**SUBJECT: Announcement regarding Syndicated Loan Agreement**

**DATE: December 04, 2025**

Our bank signed a multi-currency sustainability syndicated term loan facility from international markets: USD 97.75 million and EUR 61 million with 367 days maturity; USD 157 million and EUR 28 million with 736 days maturity; USD 75 million with 1103 days maturity which in total makes around 433.4 million USD. Our syndicated loan deal consists of participants from 22 countries and 49 financial institutions. The total costs for the 367-day tranches are Sofr+1.50% p.a. and Euribor+1.25% p.a. respectively, Sofr+1.90% p.a. and Euribor+1.65% p.a. for the 736 days tranches, respectively and Sofr+2.15% p.a. for the 1103 days tranches.

*\*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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