

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Declaration of issuance approval - CMB Bulletin

DATE: April 02, 2026

Authorized Member Decision Date	15.01.2026
Issue Limit	15,000,000,000
Currency Unit	TRY
Issue Limit Security Type	Debt Securities- Tier 2 Notes
Sale Type	Sale To Qualified Investor
Domestic / Oversea	Domestic

As a result of our application to the Banking Regulation and Supervision Agency pursuant to our Board of Directors' resolution dated January 15,2026, with the letter of approval numbered E-20008792-101.02.01-186389 by the Banking Regulation and Supervision Agency, " The submission of the text of the final terms and conditions to our Institution within five working days following the date of issue, and in case of a difference between the provisions of the draft terms and conditions text and the provisions of the final terms and conditions text, provided that the written statement of your Bank's Board of Directors is submitted to our Institution, stating that these differences do not eliminate the debt instrument qualification to be included in the contribution capital calculation, it has been deemed appropriate to include the funds with the issuance of debt instruments up to 15 billion TL in the Tier-2 capital calculations as of the date of transfer to your Bank records." the approval is given as above.

**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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