

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Declaration of issuance approval - CMB Bulletin
DATE: April 20, 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 Capital Markets Board pursuant to our Board of Directors' resolution dated January 15,2026, the registration of our Tier 2 notes, amounting up to TL 15.000.000.000 (Fifteen Billion Turkish Liras) in Turkish Lira currency with different types and maturity dates, in accordance with Article 8 of the Regulation on the Equities of Banks, published in the Official Gazette numbered 28756 and dated 5 September 2013 to be sold domestically was published in the Capital Markets Board's weekly bulletin numbered 2026/25.

Accordingly, the Issuance Certificate and Application Form, which has been approved by the Capital Markets Board, regarding the issuance of Tier 2 notes up to the aggregate amount of TRY 15,000,000,000 within 1-year period, is enclosed herewith.

**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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