

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Announcement regarding Syndicated Loan Agreement

DATE: June 11, 2026

Our bank signed a multi-currency syndicated term loan facility from international markets: USD 32.5 million and EUR 23.5 million with 367 days maturity; USD 105.25 million and EUR 40 million with 24 months and 2 days maturity; USD 87.5 million and EUR 2 million with 36 months and 2 days maturity. Our syndicated loan deal consists of participants from 15 countries and 32 financial institutions. All in cost for the 367-day tranches are Sofr+1.25% p.a. and Euribor+1.10% p.a. respectively, Sofr+1.75% p.a. and Euribor+1.60% p.a. for the 24 months and 2 days tranches, respectively and Sofr+2.00% p.a. Euribor+1.80% p.a. for the 36 months and 2 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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