

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Redemption of the debt instrument at abroad within the Medium Term Note (MTN) program
DATE: September 21, 2026

Ref: Our public disclosure dated 16.09.2025.

The debt instrument issued pursuant to MTN program by our Bank at abroad on 16.09.2025 in the amount of 25.000.000 EUR was redeemed.

**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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