

ALLOCATION AND IMPACT REPORT

To: EMIRATES NBD BANK (P.J.S.C.), as agent on its own behalf and for and on behalf of the Joint Arrangers and the Banks referred to in the Facilities Agreement (as defined below)

From: Türkiye Garanti Bankası A.Ş.

Dated: 09.10.2026

Türkiye Garanti Bankası A.Ş. – Multi-Tranche and Dual Currency Term Loan Agreement dated 03.12.2025 (the Agreement)

We refer to a Sustainability Term Loan Facilities Agreement ("**Facilities Agreement**") dated **03.12.2025** and made between **Türkiye Garanti Bankası A.Ş.** as borrower, **EMIRATES NBD BANK (P.J.S.C.),** as agent, the financial institutions defined therein as arrangers and the financial institutions defined therein as Banks.

1. This is an Allocation and Impact Report. Terms defined in the Facilities Agreement have the same meaning when used in this Allocation and Impact Report unless given a different meaning in this Allocation and Impact Report.

2. We confirm that:

- all Sustainability Loan Proceeds have been applied in accordance with Clause 2.2 (Purpose and Application) of the Facilities Agreement;
- the Sustainability Loan Proceeds have been tracked by portfolio basis complying with BBVA Sustainable Debt Finance Framework 2024;
- the policies and procedures relating to the evaluation and selection of Eligible Sustainability Projects comply with BBVA Sustainable Debt Finance Framework 2024;
- the Verification Report attached to this Allocation and Impact Report is a correct and complete copy of the original and has not been amended or superseded as at the date of this Allocation and Impact Report; and

3. Following the execution of the Loan Agreement, no changes have been made to the Bank's Sustainable Debt Financing Framework dated December 2024.

4. The net proceeds of the Loans allocated by the Borrower to date is at least TRY 20,901,538,416.25 (the "**Total Allocation**").

Total amount outstanding under the Facility	As of the agreement date, the total amount outstanding under the Facility consisted of US\$329,750,000 €89,000,000 corresponding to an aggregate equivalent of TRY 18,364,693,550 based on the prevailing exchange rates at that date.			
Allocation of proceeds in each Eligible Sustainability Project Category and alignment to applicable SDGs	Eligible Sustainability Project Category	Allocation of Proceeds	Currency	Related SDGs
	Financial Services, banking penetration and financial inclusion	20,901,538,416.25	TRY	SDG 1 – 8 - 10
Share of proceeds used for financing or refinancing purposes	%100 Financing			

Distribution by geography and vintage of selected assets	Turkey		
Balance of unallocated proceeds	0%		
Expected environmental and/or social impact of the relevant Eligible Sustainability Projects (to be provided on a best effort basis)	Eligible Sustainability Project Category	Impact Indicator	Impact Metrics
	Financial Services, banking penetration and financial inclusion	Number of people provided with access to financial services	160,246
		Number of loans to SMEs in low-income areas and/or microenterprises	4,742
Information relating to the calculation methodologies applied for the calculation of the environmental and social impacts (to be provided on a best effort basis)	Eligible Sustainability Project Category	Impact Indicator	Calculation Methodology
	Financial Services, banking penetration and financial inclusion	Number of people provided with access to financial services	The indicator has been calculated based on the number of individuals from low-income segments who have been provided with access to financial services through the Facility. The reported figure reflects the total number of unique beneficiaries reached via eligible transactions during the reporting period, as evidenced by the documentation and client information collected for each financing operation.
		Number of loans to SMEs in low-income areas and/or microenterprises	The indicator has been calculated based on the number of loans provided to SMEs operating in low-income areas and/or to microenterprises through the Facility. The reported figure reflects the total number of eligible loans extended during the reporting period, as evidenced by the documentation and client information collected for each financing operation.