

US\$7,500,000,000 Global Medium Term Note Programme

This supplement (this "Supplement") is supplemental to, and must be read in conjunction with, the Base Prospectus dated 22 May 2025 (the "Original Base Prospectus, and as supplemented on 1 September 2025, the "Base Prospectus" which also serves as the "Listing Particulars") prepared by Türkiye Garanti Bankası A.Ş. (the "Issuer" or the "Bank") under the Issuer's global medium term note programme. Capitalised terms used but not otherwise defined herein shall have the meaning ascribed thereto in the Base Prospectus. Application has been made to the Irish Stock Exchange plc trading as Euronext Dublin ("Euronext Dublin") for the approval of this Supplement as a supplement to the Listing Particulars (this "Listing Particulars Supplement"). Except where expressly provided or the context otherwise requires, where Notes with a maturity of less than one year are to be admitted to trading on the regulated market of Euronext Dublin, references herein to this "Supplement" shall be construed also to be references to this "Listing Particulars Supplement" and references herein to the "Base Prospectus" shall be construed also to be references to the "Listing Particulars."

This Supplement has been approved by the Central Bank of Ireland as competent authority under Regulation (EU) No. 2017/1129 (as amended, the "*Prospectus Regulation*"). The Central Bank of Ireland only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation and such approval should not be considered as an endorsement of the Issuer or the quality of the Notes and investors should make their own assessment as to the suitability of investing in the Notes. This document constitutes a supplement for the purposes of Article 23(1) of the Prospectus Regulation and has been prepared and published for the purposes of increasing the Programme Size from US\$6,000,000,000 to US\$7,500,000,000. As a result, modifications to the Base Prospectus are hereby being made.

Statements contained herein shall, to the extent applicable and whether expressly, by implication or otherwise, modify or supersede statements set out in, or previously incorporated by reference into, the Base Prospectus. Any statement so modified or superseded shall not, except as so modified or superseded, constitute a part of the Base Prospectus. Where there is any inconsistency between the information contained in (or incorporated by reference into) the Base Prospectus and the information contained herein (or incorporated by reference into the Base Prospectus by means of this Supplement), the information contained herein (or incorporated by reference into the Base Prospectus by means of this Supplement) shall prevail.

Other than to the extent described in "Risk Factors—Risks Relating to Türkiye" and "Risk Factors—Risks Relating to the Group and its Business" in the Base Prospectus (as supplemented hereby), there has been: (a) no material adverse change in the prospects of the Issuer since 31 December 2024, (b) no significant change in the financial performance of the Group since 30 September 2025 and (c) no significant change in the financial position of the Group since 30 September 2025.

The Issuer accepts responsibility for the information contained in this Supplement or incorporated by reference into the Base Prospectus by means of this Supplement. To the best of the knowledge of the Issuer, the information in (including incorporated by reference into) the Base Prospectus (as supplemented hereby) is in accordance with the facts and makes no omission likely to affect the import of such information.

To the full extent permitted by law, none of the Dealers, the Arrangers, the Agents or any of their respective affiliates accept any responsibility for the information contained in this Supplement or incorporated by reference into the Base Prospectus by means of this Supplement.

AMENDMENTS

The purpose of this Supplement is to increase the Programme Size from US\$6,000,000,000 to US\$7,500,000,000.

All references in the Base Prospectus to a Programme Size of US\$6,000,000,000 shall be deemed to be amended to US\$7,500,000,000, including (but not limited to) the following amendments:

COVER PAGE

The last sentence of the second paragraph on the cover page of the Base Prospectus is hereby amended to read as follows:

As of the time of each issuance of Notes, the maximum aggregate nominal amount of all Notes outstanding under the Programme will not exceed US\$7,500,000,000 (or its equivalent in other currencies calculated as described in the Programme Agreement described herein), subject to increase as described herein.

GENERAL INFORMATION

The first sentence of the sub-section titled "*Programme Size*" in the section titled "*The Programme*" starting on page 5 of the Base Prospectus is hereby amended to read as follows:

Up to US\$7,500,000,000 (or its equivalent in other currencies calculated as described in the Programme Agreement) outstanding as of the time of each issuance of Notes.