

**TO: Investment Community**  
**FROM : Garanti BBVA / Investor Relations**  
**SUBJECT: Bond, subordinated debts, that can be included in the equity calculation debt instrument issuance CMB Application**  
**DATE: May 18, 2026**

Reference: Public disclosure of Türkiye Garanti Bankası A.Ş. on 08.05.2026.

With the related public disclosure, it was announced that on its meeting held on 07.05.2026, the Board of Directors has authorized the Head Office, subject to market conditions, for the bond, subordinated debts and/or other form of debts, that can be included in the equity calculation debt instrument issuance (Including issuance of bonds can be included in the calculation of the equity and/or subordinated debts) transactions up to US\$6,000,000,000 in total or equivalent in TL or in any other foreign currency, with different series and maturities and fixed and/or floating interest rates to be determined at the time of issuance in accordance with market conditions, to be sold outside Turkey in one or more issuances without public offering. Within the context of the resolution mentioned above, the necessary application has been made to the Capital Markets Board.

*\*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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