

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Announcement regarding JCR Credit Rating
DATE: September 30, 2026

JCR Eurasia Rating has evaluated the consolidated structure of “Türkiye Garanti Bankası A.Ş.” (the “Bank”) in the investment grade category with the highest credit quality and affirmed the Long-Term National Issuer Credit Rating at ‘AAA (tr)’ and the Short-Term National Issuer Credit Rating at ‘J1+ (tr)’, with ‘Stable’ outlooks, on 30 September 2026. On the other hand, the Long-Term International Foreign and Local Currency Issuer Credit Ratings and outlooks have been affirmed at ‘BBB-’ and ‘BBB’, respectively, with ‘Stable’ outlooks, positioned above the country ceiling. The Bank’s current ratings are as follows:

	Current Rating	Prior
Long-Term National Issuer Credit Rating	AAA (tr) / Stable Outlook	AAA (tr) / Stable Outlook
Short-Term National Issuer Credit Rating	J1+ (tr) / Stable Outlook	J1+ (tr) / Stable Outlook
Long-Term International Foreign Currency Issuer Credit Rating	BBB- / Stable Outlook	BBB- / Stable Outlook
Long-Term International Local Currency Issuer Credit Rating	BBB / Stable Outlook	BBB / Stable Outlook

**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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