

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

DATE: October 6, 2026

Ref: Our public disclosure dated 30.09.2025.

The debt instrument issued pursuant to MTN program by our Bank at abroad on 30.09.2025 in the amount of 15.000.000 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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