

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Coupon payment of Subordinated Debt Securities to Qualified Investors

DATE: July 19, 2023

On January 12, 2023, T. Garanti Bankası A.Ş. Board of Directors authorized the Head Office to take the necessary actions for the yearly renewal of the GMTN program. The Capital Markets Board's approval was granted on March 02, 2023 and the renewal has been completed as of July 18, 2023 with a limit of USD 6.000.000.000.

**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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