

**From:** DenizBank Investor Relations and Financial Communication Department

**Subject:** The foreign debt instrument issue (EMTN Programme) Update

**Date:** 18.07.2025

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**Ref:** Our disclosures dated 28 March 2025, 22 January 2025 and 16 January 2025

With our related disclosures, regarding the issuance of bonds or other capital market instruments in the form of debt instruments planned to be realized by our Bank to be sold abroad, the update of the EMTN (Euro Medium Term Notes) program, which was established in 2020 with an amount of USD 3 billion, to a total amount of USD 5 billion to be used in conventional debt instrument issuances up to USD 3 billion or equivalent foreign currency or Turkish Lira and USD 2 billion in green/sustainable bonds or debt instrument issuances, was completed on July 17, 2025.

We proclaim that our above disclosure is in conformity with the principles set down in “Material Events Communiqué” of Capital Markets Board, and it fully reflects all information coming to our knowledge on the subject matter thereof, and it is in conformity with our books, records and documents, and all reasonable efforts have been shown by our Company in order to obtain all information fully and accurately about the subject matter thereof, and we’re personally liable for the disclosures.

Sincerely yours,  
Denizbank A.Ş.