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

**Subject:** Fitch Ratings Notes

**Date:** 28.01.2026

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International credit rating agency Fitch Ratings revised Türkiye's sovereign credit outlook from Stable to Positive on 23 January 2026, while affirming the sovereign credit rating at "BB-" level. Following this decision, on 28 January 2026, Fitch Ratings affirmed DenizBank's Long-Term Foreign Currency and Long-Term Turkish Lira ratings at "BB-" level, and revised the outlook from Stable to Positive.

The English translation of this disclosure has been simultaneously disclosed to the public. In case of any discrepancy between the Turkish and English versions, the Turkish version shall prevail.

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.