

From: DenizBank Investor Relations and Financial Communication Department

Subject: CMB and BRSA Application regarding the foreign debt instrument issue limit
(EMTN Programme)

Date: 13.02.2026

Ref: Our disclosure dated 12 February 2026

Within the scope of our Bank's Board of Directors' decision dated February 09, 2026 as announced with our reference disclosure, the issuance of bonds or similar debt instruments up to a total amount of USD 3 billion or equivalent foreign currency or Turkish Lira, to be sold abroad without being subject to any domestic sale or offering in Turkey, under the EMTN (Euro Medium Term Note) Programme or to be separately issued out of the EMTN Programme, in accordance with the relevant legislation in force, but not limited to, the necessary application for the issuance of debt instruments or similar types of debt instruments was sent to the CMB on 13 February 2026 and to BRSA on 12 February 2026.

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.