From: DenizBank Investor Relations and Financial Analysis Department

Subject: Regarding the Loan Agreements Signed with the European Bank for Reconstruction and Development (EBRD)

Date: 12.11.2026

Our Bank has signed loan agreements with the European Bank for Reconstruction and Development (EBRD) totalling EUR 175 million, all with a 5-year maturity, comprising EUR 50 million under the Türkiye Women in Business (TURWIB-II) program to support women-led SMEs, EUR 50 million under the Türkiye Youth in Business (TURYIB) program to support youth-led SMEs under the age of 35, and EUR 75 million under the Türkiye Green Economy Financing Facility (GEFF III) program to support green transition investments.

We hereby declare that the above statement conforms to the principles set forth in the Regulation on Public Disclosures of the Capital Markets Board, that it reflects all information we received in connection with this matter, that the information is in accordance with our books and records, that we spent all efforts to obtain accurate and complete information about this matter and that we are responsible for the declarations made in these regards.

Sincerely yours,
Denizbank A.Ş.