

PRESS RELEASE

" Continuous support from Ziraat Bank to foreign trade and sustainable agriculture with a record amount of sustainability-linked syndicated loan "

Ziraat Bank successfully renewed its sustainability-linked syndicated loan facility in the amount of USD 1.7 billion (USD 742 million and EUR 884 million) with 132% roll-over ratio.

The syndication loan is renewed with strong demand from 70 banks in 32 countries, and became the largest and most widely participated one time and total sustainability-linked syndicated loan provided by a bank in Türkiye.

Related with the syndicated loan, Alpaslan Çakar, CEO of Ziraat Bank, has made the following statements:

"The disciplined monetary and fiscal policies being implemented in line with the Medium Term Program, the decisive steps taken in our economy and the developments in the increase in credibility have accelerated the fund flows to our country and increased external financing opportunities by positively affecting investor sentiment. We observe that the syndicated loan covers additional geographical diversity and cost advantages. We are glad to see the participation of 21 new banks and 7 new countries in the facility. In addition, the syndicated loan interest rates decreased by 175 basis points compared to the same period last year. We attribute this increased demand to our sound financial structure, qualified human resources, rising business volume in the international area, effectiveness in foreign trade and, above all, the confidence in the Turkish economy and our Bank.

This year, the performance criteria of our syndicated loan was determined as financing of sustainable agriculture. In this context, with the funding from the syndicated loan, we will continue to finance foreign trade while supporting sustainable agriculture in line with the main mission of our Bank. In the upcoming period, we intend to maintain our responsible banking approach and to extend our market share in foreign trade and deepen and diversify our external financing. I would like to thank all our correspondent banks and stakeholders, especially our coordinating banks, for supporting this sizeable financing."

Respectfully announced to the public.

ZIRAAT BANK

Headquarters

Adress : *Finanskent Mah. Finans Cad. No:44/A Blok Ümraniye- İstanbul*

Phone : *+90(216) 590 58 96 - +90(216) 590 35 14*

E-mail : investorrelations@ziraatbank.com.tr

Web: www.ziraatbank.com.tr