

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: October 20, 2025

Our Bank has sold its non-performing loan portfolio receivables in the amount of TL 249.638.594,72 which is the sum of principal amount and accrued contractual interest arising from loans, credit cards, general purpose loans, cheque accounts, commercial loans, overdraft loans and all other related receivables and expenses together with their accrued interest as of October 1, 2025, to Galata Varlık Yönetim A.Ş. for a total consideration of TL 38.000.000,00.

**In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.*

We declare that our above statements are in conformity with the principles included in the Board's Communiqué, Serial II Nr.15.1, that it exactly reflects the information we received; that the information complies with our records, books and documents; that we did our best to obtain the correct and complete information relative to this subject and that we are responsible for the declarations made in this regard.

Yours sincerely,

Garanti BBVA

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