

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: November 18, 2025

Our Bank has sold its non-performing loan portfolio receivables arising from loans, credit cards, general purpose loans, cheque accounts, commercial loans, overdraft loans and all other related receivables and expenses together with the interest amount;

- in the total principal and contractual interest amount of TL 544.149.217,26 as of October 20, 2025, to Ortak Varlık Yönetim A.Ş. for a total consideration of TL 91.000.000,00,

- in the total principal and contractual interest amount of TL 545.126.430,04 as of October 21, 2025, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 91.000.000,00,

- in the total principal and contractual interest amount of TL 546.748.645,13 as of October 22, 2025, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 90.000.000,00, in three separate portfolios for a total consideration of TL 272.000.000,00.

**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

Contact Garanti BBVA Investor Relations:

Tel: +90 212 318 2352

Fax: +90 212 216 5902

E-mail: investorrelations@garantibbva.com.tr

www.garantibbvainvestorrelations.com