

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: April 13, 2026

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 179.110.414,16 as of March 11, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 37.000.000,00,

- in the total principal and contractual interest amount of TL 274.588.359,47 as of March 12, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 54.000.000,00,

- in the total principal and contractual interest amount of TL 473.923.170,89 as of March 13, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 56.000.000,00,

- in the total principal and contractual interest amount of TL 500.552.802,76 as of March 16, 2026, to Adil Varlık Yönetim A.Ş. for a total consideration of TL 50.000.000,00,

- in the total principal and contractual interest amount of TL 459.530.289,97 as of March 17, 2026, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 55.000.000,00,

in five separate portfolios for a total consideration of TL 252.000.000,00.

**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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