TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio
DATE: October 23, 2026

Ref: Material Event Disclosure dated October 19, 2026

Regarding the portfolio specified in the Material Event Disclosure referred to above, consisting of non-performing loan portfolio receivables, together with the related interest amount, arising from loans, credit cards, general purpose loans, cheque accounts, commercial loans, overdraft loans, as well as all other related receivables and expenses, with a total principal and contractual interest balance of TRY 548,984,638.80 as of September 24, 2026, which was planned to be assigned to Birikim Varlık Yönetim A.Ş. for a consideration of TRY 56,000,000.00, it has been resolved, in accordance with the decision taken by our Bank, to assign the aforementioned portfolio to Gelecek Varlık Yönetimi A.Ş. for a consideration of TRY 54,000,000.00.

**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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Sınıflandırma: **Açık**