

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: March 16, 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 515.888.062,04 as of February 18, 2026, to Efes Varlık Yönetim A.Ş. for a total consideration of TL 76.000.000,00,
- in the total principal and contractual interest amount of TL 516.479.267,11 as of February 19, 2026, to Doğru Varlık Yönetim A.Ş. for a total consideration of TL 77.000.000,00,
- in the total principal and contractual interest amount of TL 516.257.871,08 as of February 20, 2026, to Emir Varlık Yönetim A.Ş. for a total consideration of TL 76.000.000,00,

in three separate portfolios for a total consideration of TL 229.000.000,00.

**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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