

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio
DATE: May 15, 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 304.492.823,48 as of May 01, 2026, to Adil Varlık Yönetim A.Ş. for a total consideration of TL 84.000.000,00,
- in the total principal and contractual interest amount of TL 355.786.939,51 as of April 30, 2026, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 91.000.000,00,
- in the total principal and contractual interest amount of TL 440.116.228,65 as of April 29, 2026, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 86.000.000,00,
- in the total principal and contractual interest amount of TL 434.840.712,57 as of April 28, 2026, to Emir Varlık Yönetim A.Ş. for a total consideration of TL 52.500.000,00,
- in the total principal and contractual interest amount of TL 492.193.241,73 as of April 27, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 40.000.000,00,

in five separate portfolios for a total consideration of TL 353.500.000,00.

**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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