

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio
DATE: September 14, 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 314.359.592,01 as of August 17, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 66.000.000,00,
- in the total principal and contractual interest amount of TL 344.509.348,85 as of August 18, 2026, to Novatra Varlık Yönetim A.Ş. for a total consideration of TL 70.000.000,00,
- in the total principal and contractual interest amount of TL 748.223.570,12 as of August 19, 2026, to Novatra Varlık Yönetim A.Ş. for a total consideration of TL 74.000.000,00,
- in the total principal and contractual interest amount of TL 406.601.349,30 as of August 20, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 78.000.000,00,
- in the total principal and contractual interest amount of TL 684.400.823,17 as of August 21, 2026, to Birikim Varlık Yönetim A.Ş. for a total consideration of TL 93.000.000,00,
- in the total principal and contractual interest amount of TL 516.082.160,32 as of August 24, 2026, to İstanbul Varlık Yönetim A.Ş. for a total consideration of TL 68.000.000,00,

in six separate portfolios for a total consideration of TL 449.000.000,00.

**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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