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KAMUYU AYDINLATMA PLATFORMU

GARANTİ FAKTORİNG A.Ş.
Notification Regarding Issue of Capital Market Instrument

Notification Regarding Issue of Capital Market Instrument

Summary Info	Completion of bond issuance
Update Notification Flag	No
Correction Notification Flag	No
Postponed Notification Flag	No
Subject of Notification	Completion of the Sale

Board Decision Date	26.03.2026

Related Issue Limit Info

Currency Unit	TRY
Limit	20.000.000.000
Issue Limit Security Type	Debt Securities
Sale Type	Sale To Qualified Investor
Domestic / Oversea	Domestic
Capital Market Board Approval Date	17.03.2026

Capital Market Instrument To Be Issued Info

Type	Bill
Maturity Date	05.05.2027
Maturity (Day)	183
Sale Type	Sale To Qualified Investor
Intended Nominal Amount	500.000.000
Intended Maximum Nominal Amount	500.000.000
The country where the issue takes place	Türkiye
Title Of Intermediary Brokerage House	GARANTİ YATIRIM MENKUL KIYMETLER A.Ş.
Central Securities Depository	Merkezi Kayıt Kuruluşu A.Ş.
Starting Date of Sale	02.11.2026
Ending Date of Sale	02.11.2026
Nominal Value of Capital Market Instrument Sold	500.000.000
Maturity Starting Date	03.11.2026
Issue Price	1

Interest Rate Type	Floating Rate
The Period That Rate Will Be Used	T-1
Floating Rate Reference	TLREF
Additional Return (%)	0,80
Traded in the Stock Exchange	Yes
Payment Type	TL Payment
ISIN Code	TRFGRFA52718
Coupon Number	1
Currency Unit	TRY
Coupon Payment Frequency	Single Coupon

Redemption Plan of Capital Market Instrument Sold

Coupon Number	Payment Date	Record Date	Payment Date	Interest Rate - Periodic (%)	Interest Rate - Yearly Simple (%)	Interest Rate - Yearly Compound (%)	Payment Amount	Exchange Rate	Was The Payment Made?
1	05.05.2027	04.05.2027	05.05.2027						
Principal/Maturity Date Payment Amount	05.05.2027	04.05.2027	05.05.2027						

Rating

Does the issuer have a rating note?	Yes

Issuer Rating Note

Rating Company	Rating Note	Rating Date	Is it Investment Grade?
Fitch Ratings Ltd	BB-	02.02.2026	Yes

Does the capital market instrument have a rating note?	No
Does the originator have a rating note?	No

Additional Explanations

A debt instrument has been issued by our company to be sold only to qualified investors without being offered to the public, with a book-building date of 02 November 2026, issue date 03 November 2026 and maturity date 05 May 2027 with a nominal value of 500.000.000-TL (Five Hundred Million Turkish Liras), with a maturity of 183 days. Regards

We proclaim that our above disclosure is in conformity with the principles set down in "Material Events Communiqué" of Capital Markets Board, and it fully reflects all information coming to our knowledge on the subject matter thereof, and it is in conformity with our books, records and documents, and all reasonable efforts have been shown by our Company in order to obtain all information fully and accurately about the subject matter thereof, and we're personally liable for the disclosures.