Getty Realty

CONVENIENCE AUTOMOTIVE RETAIL

CORPORATE PROFILE and
SUPPLEMENTAL INFORMATION

OCTOBER 2026

SAFE HARBOR STATEMENTS

Forward Looking Statements

Certain statements in this presentation constitute "forward-looking statements" within the meaning of the federal securities laws. Forward-looking statements are statements that relate to management's expectations or beliefs, future plans and strategies, future financial performance and similar expressions concerning matters that are not historical facts. In some cases, forward-looking statements can be identified by the use of forward-looking terminology such as "may," "will," "should," "expects," "intends," "plans," "anticipates," "believes," "estimates," "predicts," or "potential." Such forward-looking statements reflect current views with respect to the matters referred to and are based on certain assumptions and involve known and unknown risks, uncertainties and other important factors, many of which are beyond the Company's control, that could cause the actual results, performance, or achievements of the Company to differ materially from any future results, performance, or achievement implied by such forward-looking statements.

While forward-looking statements reflect the Company's good faith beliefs, assumptions and expectations, they are not guarantees of future performance. Unknown or unpredictable factors could have material adverse effects on the Company's business, financial condition, liquidity, results of operations and prospects. Except as required under the federal securities laws and the rules and regulations of the SEC, the Company does not undertake any obligation to release publicly any revisions to the forward-looking statements to reflect events or circumstances after the date of this presentation or to reflect the occurrence of unanticipated events. For a further discussion of factors that could cause the Company's future results to differ materially from any forward-looking statements, see the Company's Annual Report on Form 10-K for the year ended December 31, 2025 and the Company's other filings with the SEC, including, in particular, the section entitled "Risk Factors" contained therein. In light of these risks, uncertainties, assumptions and factors, there can be no assurance that the results and events contemplated by the forward-looking statements contained in this presentation will, in fact, transpire. Moreover, because the Company operates in a very competitive and rapidly changing environment, new risks are likely to emerge from time to time. Given these risks and uncertainties, potential investors are cautioned not to place undue reliance on these forward-looking statements as a prediction of future results.

Non-GAAP Financial Measures

This presentation includes non-GAAP financial measures Funds From Operations ("FFO") and Adjusted Funds From Operations ("AFFO"), which the Company uses as supplemental measures of its performance. Please refer to the Definitions and Reconciliations section of this presentation for additional information and complete reconciliations between each of these non-GAAP financial measures and the most directly comparable GAAP financial measure.

The Company believes that FFO and AFFO are helpful to investors in measuring its performance because both FFO and AFFO exclude various items included in GAAP net earnings that do not relate to, or are not indicative of, the Company's core operating performance. The Company pays particular attention to AFFO, a supplemental non-GAAP performance measure, as the Company believes it best represents its core operating performance and allows analysts and investors to better assess the Company's core operating performance. Further, the Company believes that AFFO is useful in comparing the sustainability of the Company's core operating performance with the sustainability of the core operating performance of other real estate companies.

Other

Certain information contained herein has been prepared from public and non-public sources believed to be reliable. However, the Company has not independently verified certain of the information contained herein and does not make any representation or warranty as to the accuracy or completeness of the information contained in this presentation.

Unless otherwise noted in this presentation, financial data is for the quarter ended September 30, 2026, and portfolio data is as of September 30, 2026.

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BUSINESS UPDATE:
RECORD INVESTMENTS DRIVE PORTFOLIO AND EARNINGS GROWTH

INVESTMENT ACTIVITY

- Invested $502.3 million at a 7.2% initial cash yield year to date
- Acquired 44 c-stores, 41 auto service centers, 24 drive-thru QSRs, and six express tunnel car washes
- More than $75 million of investments under contract

EARNINGS

- Q3 2026 AFFO ▲ 14.0% to $41.1 million | YTD AFFO ▲ 14.5% to $119.0 million
- Q3 2026 AFFO per share ▲ 3.2% to $0.64 | YTD AFFO per share ▲ 5.0% to $1.89
- Increased FY2026 AFFO guidance to $2.53- $2.54 per share from $2.52 - $2.54 per share [1]

BALANCE SHEET

- 5.2x net debt / EBITDA (5.0x pro forma for unsettled forward equity)
- More than $500M of total liquidity, including $52M forward equity and $450M Revolver capacity [2]
- No debt maturities until June 2028

PORTFOLIO

- 99.7% occupied
- 10.8 years WALT
- 2.5x tenant rent coverage [3]

1) *Includes completed transaction activity as of October 21, 2026, but does not include prospective acquisitions, dispositions, or capital markets activities (including the settlement of outstanding forward sale agreements).*
2) *Pro forma for closing of new $200M Term Loan on October 16, 2026, with proceeds used to repay $200M Revolver balance as of September 30, 2026.*
3) *Site-level rent coverage calculated one quarter in arrears based on trailing twelve month financial information provided by tenants. The Company does not independently verify financial information provided by tenants.*

Company



ONE OF THE NATION'S LARGEST OWNERS OF FREESTANDING CONVENIENCE AND AUTOMOTIVE RETAIL PROPERTIES

1,269
Properties

46
States

$254M
ABR

PROPERTY TYPES

Convenience Stores
Express Tunnel Car Washes
Auto Service Centers
Drive Thru QSRs

LOCATIONS

Nationwide
High Density Metro Areas
Strong Retail Corridors
Market Dominant Sites

TENANTS

Multi Store Operators
National and Regional Brands
Mature and Emerging Platforms
Institutional Credit Quality









Note: ABR = annualized base rent.

EXPERTS IN ORIGINATING, UNDERWRITING, AND EXECUTING REAL ESTATE TRANSACTIONS IN OUR TARGETED RETAIL SECTORS

INVESTMENT FOCUS

- Highly fragmented retail sectors
- Durable consumer business models
- Emphasis on convenience and service

★ Convenience & Automotive Retail Real Estate ★

TENANT RELATIONSHIPS

- Direct dialogue with growing retailers
- Align with tenant "buy & build" strategies
- Repeat and referral business

★ > 90% of transactions direct with tenants (1) ★

UNDERWRITING EXPERTISE

- Real estate attributes
- Site level financial analysis
- Tenant credit analysis

★ 99.7% occupancy 2.5x tenant rent coverage ★

LEASE STRUCTURING

- Unitary, triple net leases
- Site level financial reporting
- Annual rent escalations

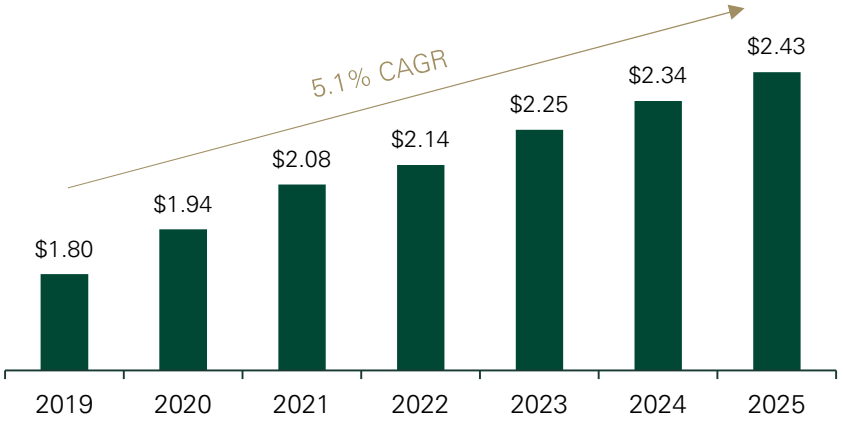
★ 85% of ABR derived from 71 unitary leases ★

Deep Sector Knowledge | **Proprietary Insights & Deal Flow** | **Superior Asset Performance**

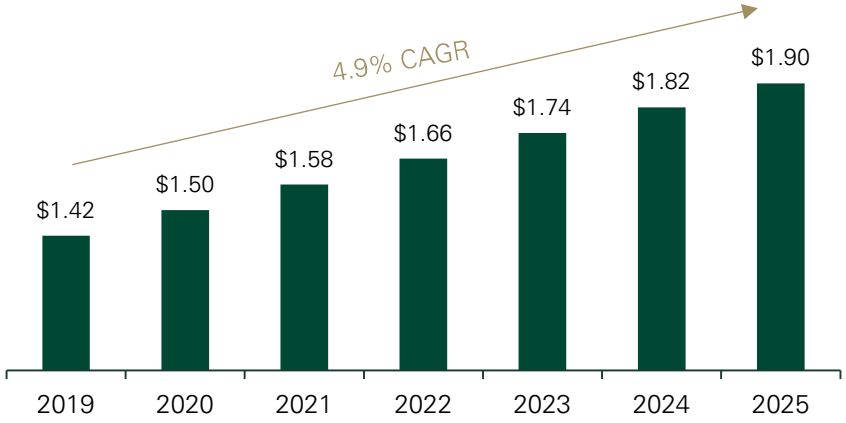
1) *Reflects transactions whereby Getty negotiated new leases directly with tenants vs. acquiring existing, in-place leases from a third party.*

GROWING EARNINGS AND DIVIDENDS PER SHARE, WHILE MAINTAINING PORTFOLIO STABILITY…

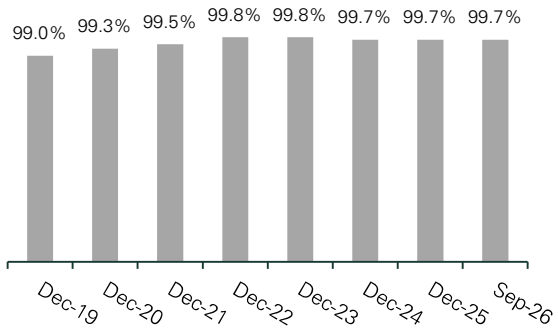
AFFO PER SHARE



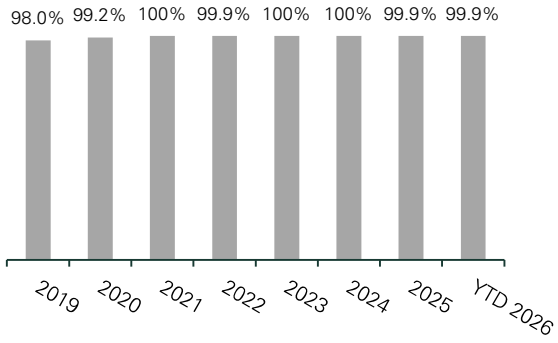
DIVIDENDS PER SHARE



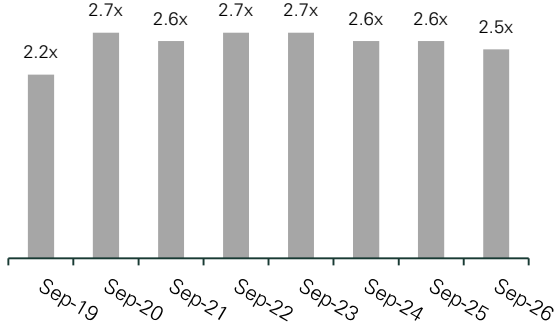
OCCUPANCY



RENT COLLECTIONS



TENANT RENT COVERAGE [1]

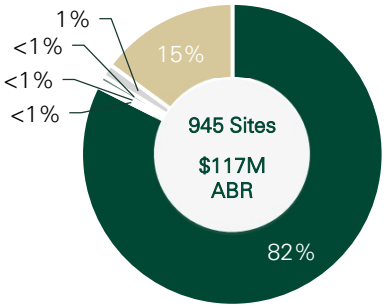


1) *Site-level rent coverage is calculated one quarter in arrears based on trailing twelve month financial information provided by tenants. The Company does not independently verify financial information provided by tenants.*

…AND DIVERSIFYING ACROSS PROPERTY TYPE, GEOGRAPHY AND TENANT

PROPERTY TYPE (% ABR)

December 31, 2019

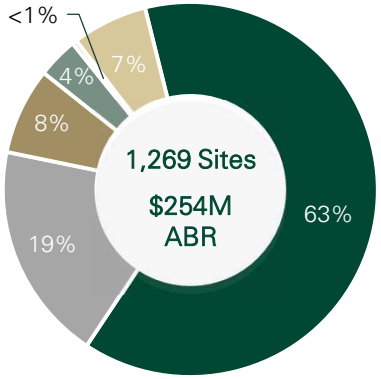


+ Car Wash in 2019

+ Auto Service in 2021

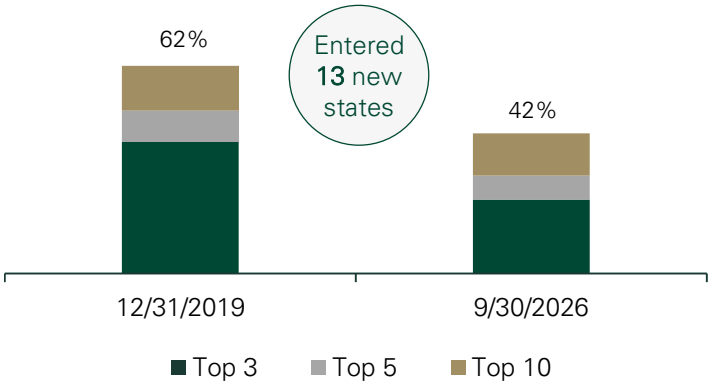
+ Drive Thru QSR in 2023

September 30, 2026

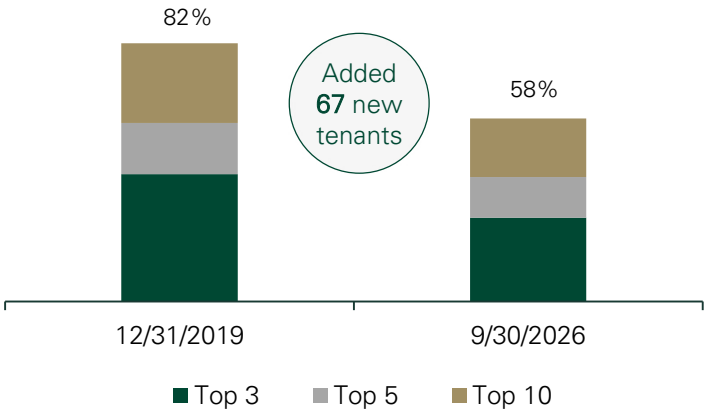


- Convenience Stores
- Express Tunnel Car Washes
- Auto Service Centers
- Drive Thru QSRs
- Auto Parts & Other
- Legacy Gas & Repair

TOP 10 MARKETS (% ABR)

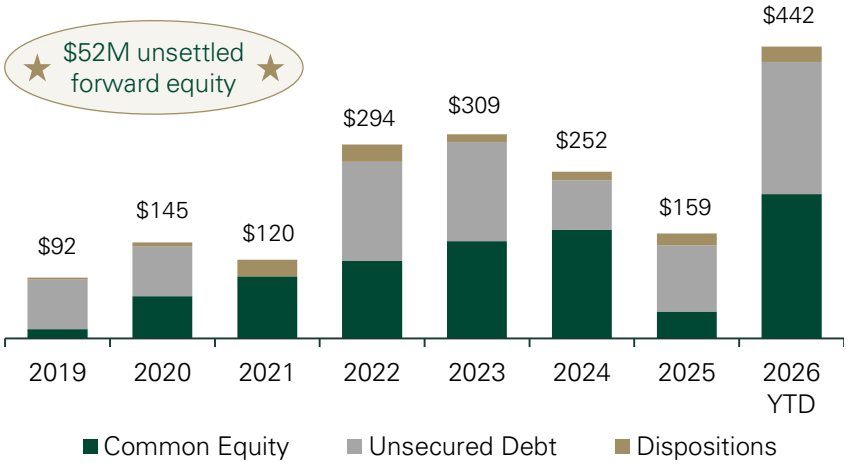


TOP 10 TENANTS (% ABR)

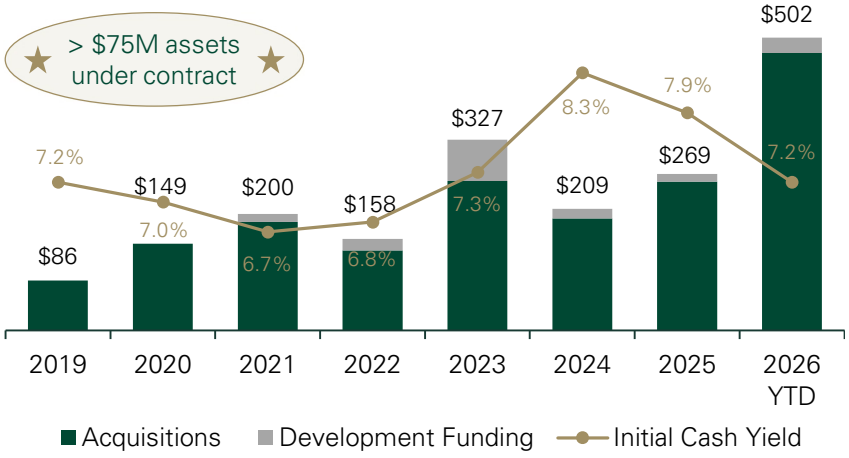


DEMONSTRATED CAPITAL ALLOCATION AND BALANCE SHEET MANAGEMENT CAPABILITIES

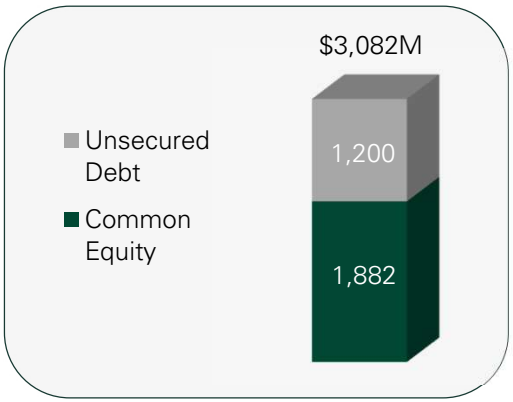
CAPITAL RAISED ($M) (1)(2)



CAPITAL DEPLOYED ($M)



CAPITAL STRUCTURE SUMMARY



BBB-

FITCH RATED

5.2x	NET DEBT TO EBITDA
37%	DEBT TO TOTAL ASSET VALUE
39%	DEBT TO TOTAL CAPITALIZATION
4.1x	FIXED CHARGE COVERAGE

Note: Summary Capital Structure and Debt to Total Capitalization are based on market value of common equity as of October 19, 2026.

1) *For forward equity and delayed draw debt, reflects period in which transaction closed, not period in which transaction was settled and proceeds were funded.*
2) *Debt capital shown is net of any maturing debt that was refinanced with a portion of the proceeds raised.*

Portfolio



FREESTANDING RETAIL PROPERTIES OFFERING ESSENTIAL GOODS AND SERVICES

CONVENIENCE & AUTOMOTIVE RETAIL REAL ESTATE

PROPERTY TYPES

- Convenience Stores
- Express Tunnel Car Washes
- Auto Service Centers
  - Collision Repair
  - Oil & Maintenance
  - Tire & Battery
- Drive Thru QSRs

PROPERTY ATTRIBUTES

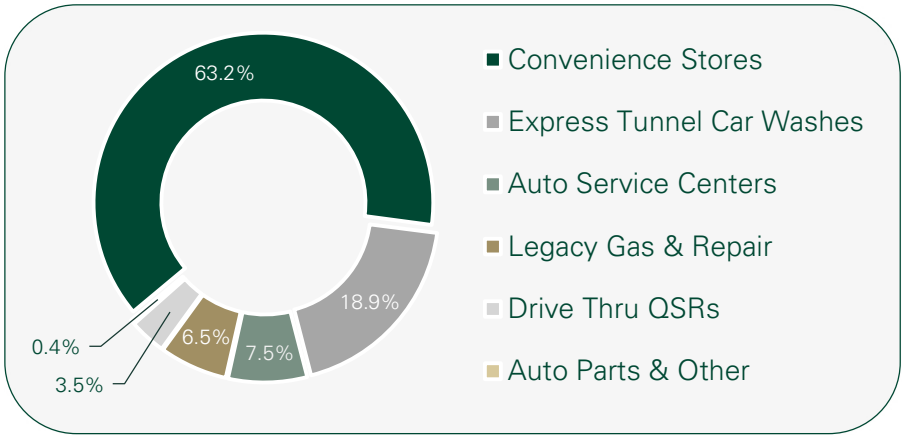
- New builds / latest prototypes
- Easy access
- High visibility
- Strong traffic counts
- Complimentary retail
- Market dominant sites
- Alternate use potential





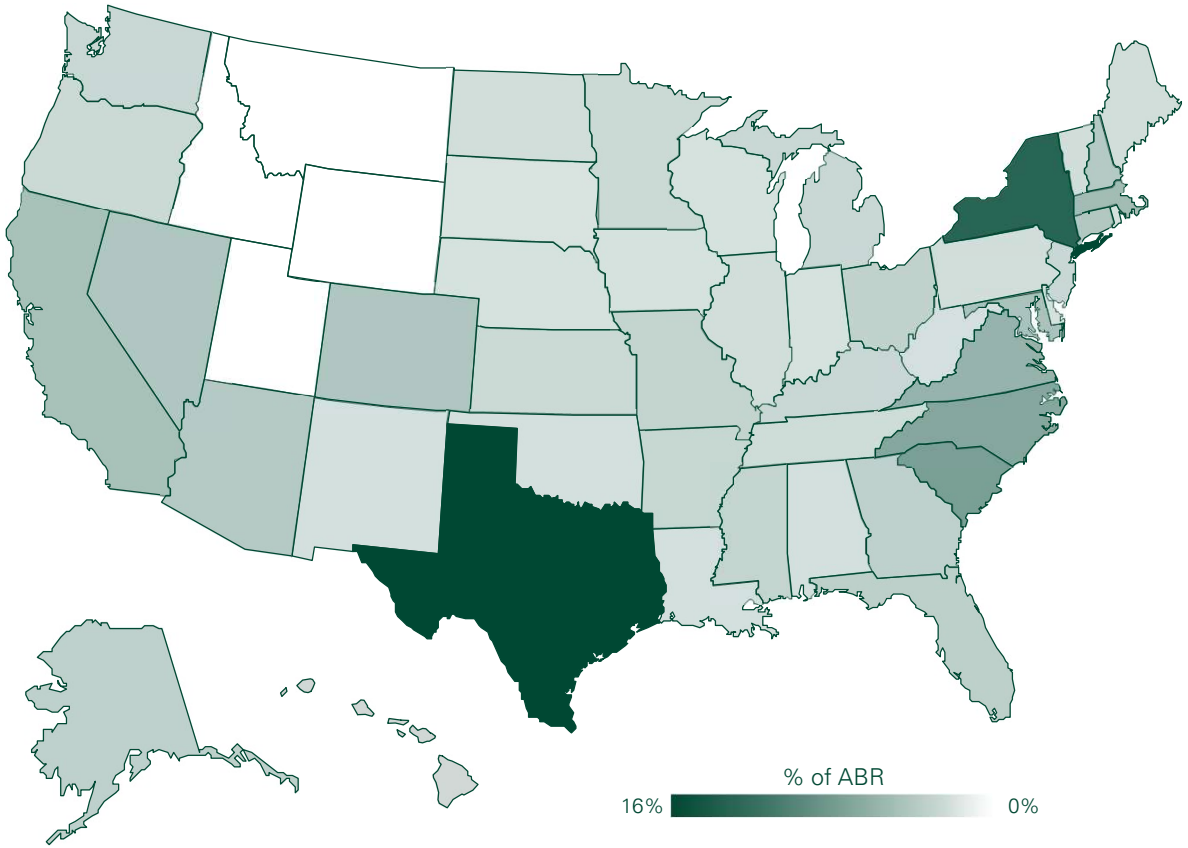


PORTFOLIO COMPOSITION (% ABR)



NATIONAL FOOTPRINT WITH CONCENTRATIONS IN HIGH DENSITY METROPOLITAN AREAS

1,269	46	58%	68%
FREESTANDING PROPERTIES	STATES	TOP 50 MSAs	CORNER LOCATIONS



MARKET SPOTLIGHT: RALEIGH (NC)

MSA Rank: 40 Population: 1.6 million

2020-25 Population Growth: 12.5% (1)

GTY ABR (1.6% of total)

$3.5M	$0.3M	$0.2M
C-Store	Car Wash	Auto Service

MARKET SPOTLIGHT: DALLAS (TX)

MSA Rank: 4 Population: 8.5 million

2020-25 Population Growth: 11.0% (1)

GTY ABR (1.5% of total)

$2.4M	$0.9M	$0.4M
C-Store	Car Wash	Auto Service

1) *Estimated population growth from April 1, 2020 to July 1, 2025 per the U.S. Census Bureau. The total United States population grew 3.1% over the same period.*

GROWING CONVENIENCE RETAILERS AND AUTOMOTIVE SERVICE PROVIDERS

- $254 MILLION ABR
- 99.7% OCCUPIED
- 10.8 YEARS WALT
- 85% UNITARY LEASES (1)
- 1.8% ANNUAL RENT ESCALATIONS
- 77% SITE LEVEL REPORTING (1)
- 2.5x TENANT RENT COVERAGE (2)

TENANT PROFILE

MULTI-STORE OPERATORS
- Scale and purchasing power
- Strong credit profiles
- Growth orientation

NATIONAL AND REGIONAL BRANDS
- Market brand recognition
- Loyalty or membership programs
- Concentrated store networks

MATURE AND EMERGING PLATFORMS
- Experienced management teams
- Technology and data strategies
- Founder and/or institutional ownership

CREDIT ENHANCEMENTS

SECTOR SELECTION
- Essential retail businesses
- E-commerce and recession resistant
- Emphasis on convenience and service

SITE SELECTION
- Store level profitability
- Strong real estate attributes
- Favorable market dynamics

LEASE STRUCTURE
- Unitary leases
- Financial reporting requirements
- Environmental indemnification

Note: WALT = weighted average remaining lease term.

1) *Percentage of total ABR.*
2) *Site-level rent coverage calculated one quarter in arrears based on trailing twelve month financial information provided by tenants. The Company does not independently verify financial information provided by tenants.*

REPRESENTATIVE INVESTMENT: CONVENIENCE STORES

INVESTMENT SUMMARY

Transaction Type:	Sale Leaseback
# of Properties:	41
Transaction Value:	$260.9 million
Location:	SC, NC, TX, MS
Lease Term:	20.0 years
Rent Escalation:	10% / 5 years
UW Rent Coverage [1]:	2.3x



INVESTMENT HIGHLIGHTS

- Scaled portfolio with store networks in several growth markets across four states
- Modern, large-format convenience stores averaging nearly 5,000 SF and 2.5 acres per site
- Significant food offerings, including grab-and-go snacks, proprietary hot food service and/or branded QSRs
- Four new unitary net leases with site level financial reporting

TENANT PROFILE

Refuel is one of the largest regional convenience retail platforms in the country operating more than 250 locations under the Refuel and Double Quick brands across the Southeastern U.S.

Year Founded:	2008
Store Count:	250+
Locations:	SC, NC, TX, MS, AR

1) *Reflects underwritten site level EBITDAR divided by year 1 rent.*

REPRESENTATIVE INVESTMENT: EXPRESS TUNNEL CAR WASHES

INVESTMENT SUMMARY

Transaction Type:	Sale Leaseback
# of Properties:	6
Transaction Value:	$49.4 million
Location:	Anchorage (AK)
Lease Term:	20.0 years
Rent Escalation:	2.0% annual
UW Rent Coverage [1]:	2.8x



INVESTMENT HIGHLIGHTS

- Dominant express tunnel car wash operation in optimal market for car washes
- Cohesive network of large, highly-visible sites, averaging 1.7 acres and 163' tunnel lengths
- Two locations include large format convenience stores operated by a leading convenience retailer in Alaska
- New unitary lease with site-level financial reporting

TENANT PROFILE

Sudzy Salmon is Alaska's premier express tunnel car wash, operating six high-performing locations across the Anchorage metro area with a seventh development ready site. The company combines modern design with operational excellence and a deep local presence.

Year Founded:	2023
Store Count:	6
Locations:	Anchorage

1) *Reflects underwritten site level EBITDAR divided by year 1 rent.*

REPRESENTATIVE INVESTMENT:
AUTO SERVICE CENTERS

INVESTMENT SUMMARY

Transaction Type:	Development Funding
# of Properties:	Up to 11
Transaction Value:	Up to $82.5 million
Location:	Various
Lease Term:	15.0 years
Rent Escalation:	2.0% annual
UW Rent Coverage [1]:	2.5x



INVESTMENT HIGHLIGHTS

- New construction, state-of-the-art facilities developed as infill locations in top 100 markets
- Minimum 20K SF buildings and 2 acre parcels with service capacity for 22 vehicles or more
- New relationship with premier, high growth operator
- New unitary lease with site level financial reporting

TENANT PROFILE

Crash Champions is the third-largest operator of collision repair centers in the U.S., with a nationwide network of locations providing professional vehicle repair services using standardized processes and modern technology.

Year Founded:	1999
Store Count:	650+
Locations:	38 states

CRASH CHAMPIONS
COLLISION REPAIR TEAM

1) *Reflects underwritten site level EBITDAR divided by year 1 rent.*

REPRESENTATIVE INVESTMENT:
DRIVE THRU QUICK SERVICE RESTAURANTS

INVESTMENT SUMMARY

Transaction Type:	Sale Leaseback
# of Properties:	14
Transaction Value:	$17.7 million
Location:	Georgia, South Carolina
Lease Term:	20.0 years
Rent Escalations:	10% / 5 years
UW Rent Coverage [1]:	2.2x



INVESTMENT HIGHLIGHTS

- Sites located in major retail corridors with leading national brands in immediate vicinity
- All top 100 markets, including 40% in dense Atlanta metro area, 6th largest MSA
- Drive-thru only sites with dual lanes and pick-up windows align with modern mobile consumer
- New unitary net lease with site level financial reporting

BRAND PROFILE [2]

Checkers Drive-In Restaurants is an American fast food double drive thru chain. The company operates Checkers and Rally's restaurants which specialize in hamburgers, hot dogs, french fries, and milkshakes.

Year Founded:	1986
Store Count:	~800
Locations:	28 states

Checkers
CRAZY GOOD FOOD

1) *Reflects underwritten site level EBITDAR divided by year 1 rent.*
2) *The Company's tenant is All American QSR LLC, a multi-unit Checkers and Rally's franchisee.*

COMPLETED 35 REDEVELOPMENT PROJECTS TOTALING $25.0 MILLION AT 15% INCREMENTAL YIELDS

PROPERTY TYPE:	Auto Service
DEVELOPMENT TYPE:	Ground Lease
TOTAL INVESTMENT:	$0.4 million
INCREMENTAL YIELD:	17.9%
LOCATION:	NYC Metro



PROPERTY TYPE:	Auto Service
DEVELOPMENT TYPE:	Ground Lease
TOTAL INVESTMENT:	$1.2 million
INCREMENTAL YIELD:	11.5%
LOCATION:	Philadelphia (PA)



CURRENT PIPELINE INCLUDES FOUR PROJECTS TOTALING ~$2.2 MILLION OF NEW INVESTMENT WITH ESTIMATED COMPLETIONS SCHEDULED FOR 2026-29

Balance Sheet and Other



AMPLE LIQUIDITY AND FLEXIBLE CAPITAL STRUCTURE SUPPORT PORTFOLIO GROWTH OBJECTIVES

ACCESS TO CAPITAL

- $9 million cash
- $52 million unsettled forward equity
- $450 million Revolver capacity (1)

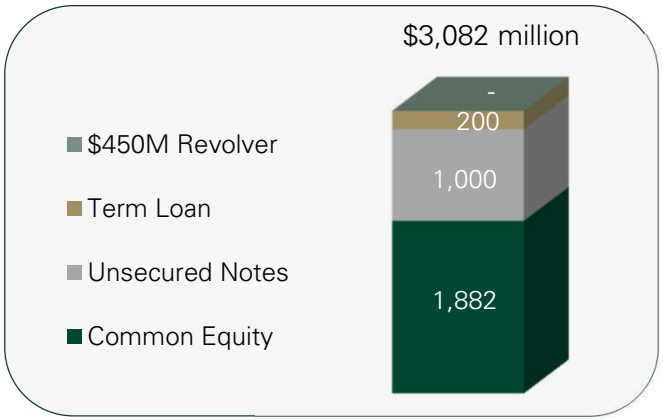
CAPITAL STRUCTURE

- Low to moderate leverage
- 100% unencumbered assets
- Long-term, fixed-rate debt
- Well-laddered debt maturities

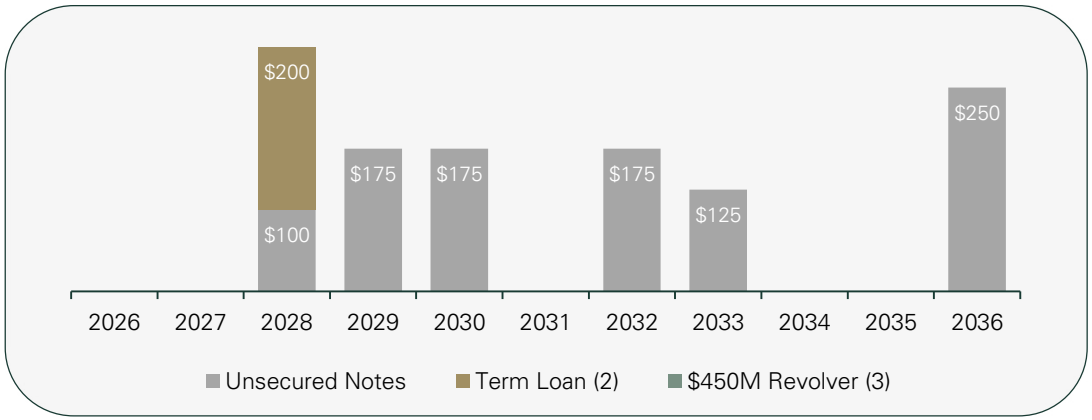
BBB-	5.2x	37%	39%
FITCH RATED	NET DEBT TO EBITDA	DEBT TO TOTAL ASSET VALUE	DEBT TO TOTAL CAPITALIZATION

4.1x	4.6%	4.9 years
FIXED CHARGE COVERAGE	WTD. AVG. DEBT COST (1)	WTD. AVG. DEBT MATURITY (1)

CAPITAL STRUCTURE (1)



DEBT MATURITY SCHEDULE ($M) (1)



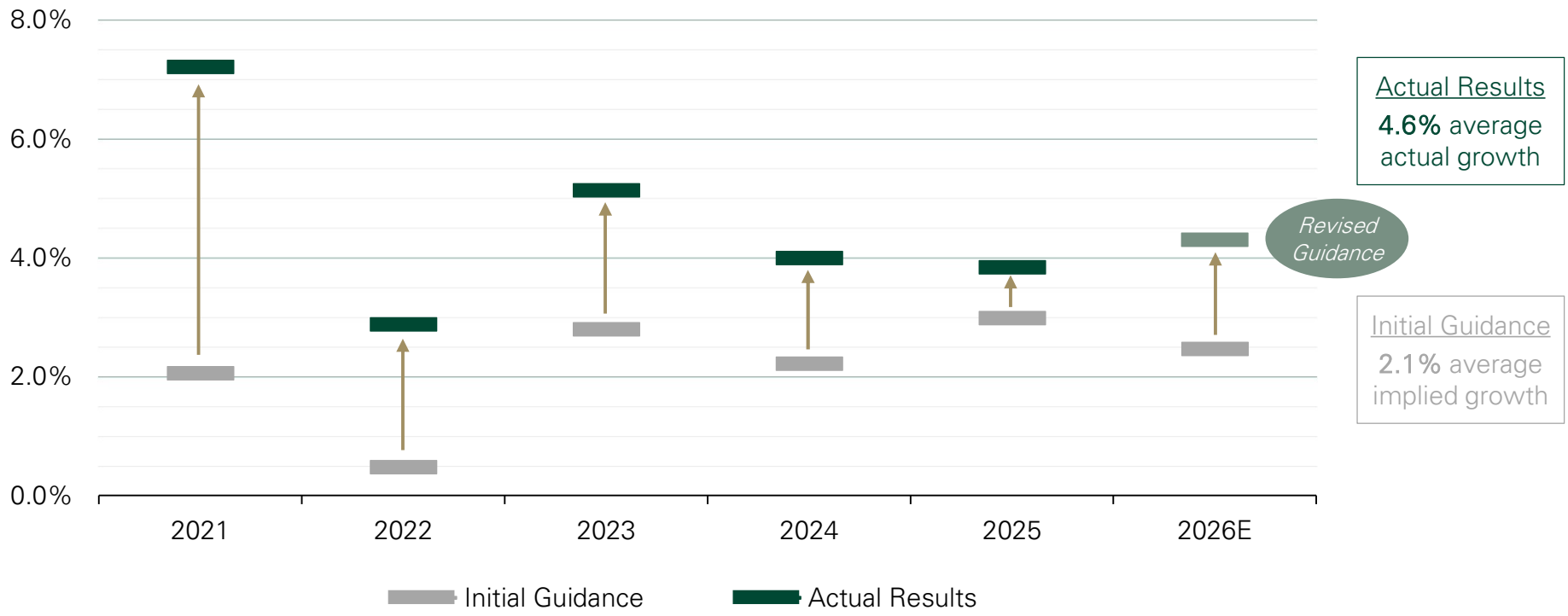
Note: Debt to Total Capitalization and Capital Structure are based on market value of common equity as of October 19, 2026.

1) *Pro forma for closing of new $200M Term Loan on October 16, 2026, with proceeds used to repay $200M Revolver balance as of September 30, 2026.*
2) *The Term Loan matures in October 2028; the Company has the option to extend the Term Loan for three twelve-month periods to October 2031.*
3) *The Revolver matures in January 2029; the Company has the option to extend the Revolver for two six-month periods to January 2029.*

ACCRETIVE INVESTMENT ACTIVITY DRIVES EARNINGS GROWTH THROUGHOUT THE YEAR

- Getty provides earnings guidance excluding prospective investment activity
- Earnings guidance typically increases throughout the year as capital is deployed and transactions close
- Since 2021, annual AFFO per share growth has averaged 4.6% vs. 2.1% implied by initial guidance

AFFO PER SHARE GROWTH: INITIAL GUIDANCE VS. ACTUAL RESULTS



Note: All figures are shown as and calculated against the midpoint of earnings guidance ranges.

1) *The Company updated its definition of AFFO beginning in 2022 to better conform to market practice. 2021 data has been restated to reflect this update.*

COMMITMENT TO GOOD CORPORATE CITIZENSHIP AND BUSINESS PRACTICES THAT SERVE ALL STAKEHOLDERS



ENVIRONMENTAL STEWARDSHIP

- We place a high priority on the protection of our assets and the environment
- Our team includes environmental experts who conduct extensive due diligence
- We perform climate-related risk assessments of prospective and existing investments to identify the physical risk profile of our properties
- Our tenants are responsible for the environmental impact of their operations, and are required to maintain insurance and comply with applicable regulations
- We conduct annual outreach surveys to understand how our tenants respond to environmental compliance, sustainability initiatives, and plans to address climate-related risks



SOCIAL RESPONSIBILITY

- We believe that our people are the foundation of our success
- We aim to foster an inclusive work environment
- Our employee benefits include robust healthcare, commuter, profit sharing and wellness programs
- Our headquarters adheres to health and safety best practices
- We promote and fund professional development opportunities
- Our Getty Gives program facilitates charitable giving and volunteerism
- We maintain a Culture Committee to enhance our team experience and create opportunities for team engagement



CORPORATE GOVERNANCE

- We are dedicated to maintaining high standards for corporate governance predicated on integrity and transparency
- Our Board is comprised of 83% independent directors, including an independent Chairman
- We are committed to maintaining a diversity of backgrounds and perspectives on our Board
- We hold annual elections for all directors
- Our Board maintains a significant equity investment in our Company
- We have implemented a cybersecurity risk management program intended to protect the confidentiality, integrity, and availability of our critical systems and information

SEE OUR LATEST CORPORATE RESPONSIBILITY REPORT AT WWW.GETTYREALTY.COM/CORPORATE-RESPONSIBILITY

Getty Realty

CONVENIENCE AUTOMOTIVE RETAIL

DEFINITIONS

NON-GAAP FINANCIAL MEASURES

Funds from Operations (FFO) and Adjusted Funds from Operations (AFFO). In addition to measurements defined by accounting principles generally accepted in the United States of America ("GAAP"), the Company also focuses on Funds From Operations ("FFO") and Adjusted Funds From Operations ("AFFO") to measure its performance.

FFO and AFFO are generally considered by analysts and investors to be appropriate supplemental non-GAAP measures of the performance of REITs. FFO and AFFO are not in accordance with, or a substitute for, measures prepared in accordance with GAAP. In addition, FFO and AFFO are not based on any comprehensive set of accounting rules or principles. Neither FFO nor AFFO represent cash generated from operating activities calculated in accordance with GAAP and therefore these measures should not be considered an alternative for GAAP net earnings or as a measure of liquidity. These measures should only be used to evaluate the Company's performance in conjunction with corresponding GAAP measures.

FFO is defined by the National Association of Real Estate Investment Trusts ("NAREIT") as GAAP net earnings before (i) depreciation and amortization of real estate assets, (ii) gains or losses on dispositions of real estate assets, (iii) impairment charges, and (iv) the cumulative effect of accounting changes.

The Company defines AFFO as FFO excluding (i) certain revenue recognition adjustments (defined below), (ii) certain environmental adjustments (defined below), (iii) stock-based compensation, (iv) amortization of debt issuance costs, and (v) other non-cash and/or unusual items that are not reflective of the Company's core operating performance.

Other REITs may use definitions of FFO and/or AFFO that are different than the Company's and, accordingly, may not be comparable.

The Company believes that FFO and AFFO are helpful to analysts and investors in measuring the Company's performance because both FFO and AFFO exclude various items included in GAAP net earnings that do not relate to, or are not indicative of, the core operating performance of the Company's portfolio. Specifically, FFO excludes items such as depreciation and amortizations of real estate assets, gains or losses on dispositions of real estate assets, and impairment charges. With respect to AFFO, the Company further excludes the impact of (i) deferred rental revenue (straight-line rent), the net amortization of above-market and below-market leases, adjustments recorded for the recognition of rental income from direct financing leases, and the amortization of deferred lease incentives (collectively, "Revenue Recognition Adjustments"), (ii) environmental accretion expenses, environmental litigation accruals, insurance reimbursements, legal settlements and judgments, and changes in environmental remediation estimates (collectively, "Environmental Adjustments"), (iii) stock-based compensation expense; (iv) amortization of debt issuance costs and (v) other items, which may include allowances for credit losses on notes and mortgages receivable and direct financing leases, losses on extinguishment of debt, retirement and severance costs, and other items that do not impact the Company's recurring cash flow and which are not indicative of its core operating performance.

The Company pays particular attention to AFFO which it believes provides the most useful depiction of the core operating performance of its portfolio. By providing AFFO, the Company believes it is presenting information that assists analysts and investors in their assessment of the Company's core operating performance, as well as the sustainability of its core operating performance with the sustainability of the core operating performance of other real estate companies. For a tabular reconciliation of FFO and AFFO to GAAP net earnings, see the table captioned "Reconciliation of Net Earnings to Funds From Operations and Adjusted Funds From Operations" included herein.

OTHER METRICS AND DEFINITIONS

Annual Base Rent (ABR). Contractually specified annual base rent in effect for all leases that have commenced as of the date noted, including those accounted for as direct financing leases.

Annual Rent Escalations. Weighted average contractual rent increases per year under the terms of in-place leases, weighted by ABR.

Credit Agreements. Refers to (i) the amended and restated credit agreement governing the Revolver and (ii) the amended and restated note purchase and guarantee agreements governing the Company's senior unsecured notes.

Debt to Total Asset Value. The ratio of (a) Consolidated Total Indebtedness to (b) Total Asset Value, each as defined in the Credit Agreements.

Debt to Total Capitalization. The ratio of (a) total outstanding debt, including unsecured notes and amounts drawn on the Revolver, to (b) the sum of total outstanding debt and the market value of the Company's common stock as of the date noted.

Fixed Charge Coverage. The ratio of (a) EBITDAR to (b) fixed charges, as defined and described, respectively, in the Credit Agreements.

Incremental Yield. For redevelopment projects, the amount of incremental rent generated by the redeveloped property divided by the capital investment required to complete the project.

Net Debt to EBITDA. The ratio of (a) total outstanding debt, including unsecured notes and amounts drawn on the Revolver, minus cash and equivalents, to (b) EBITDA, as defined in the Credit Agreements.

MSAs. Core Based Statistical Areas as defined by United States Office of Management and Budget. The Company uses MSAs to define the geographic markets in which it operates.

Revolver. The Company's $450M unsecured revolving credit facility. The Revolver has an initial maturity in January 2029 and two six-month extensions at the Company's option.

Term Loan. The Company's $200M unsecured term loan facility. The Term Loan has an initial maturity in October 2028 and three twelve-month extensions at the Company's option.

Tenant Rent Coverage. Site-level rent coverage calculated one quarter in arrears based on trailing twelve month financial information provided by tenants. The Company does not independently verify financial information provided by tenants.

Weighted Average Lease Term (WALT). The remaining lease term of all in-place leases as of the date noted, weighted by ABR.

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SUPPLEMENTAL INFORMATION

TOP TENANTS

TOP 20 TENANTS

#	Tenant	Sector	$ ABR	% of ABR
1	ARKO	C-Store	$ 25.8	10.2%
2	Global Partners	C-Store	22.8	9.0%
3	Refuel	C-Store	19.6	7.7%
4	United Pacific	C-Store	17.6	6.9%
5	GO Car Wash	Car Wash	15.3	6.0%
6	CPD Energy	C-Store	12.4	4.9%
7	Tidal Wave Auto Spa	Car Wash	10.3	4.1%
8	Nouria Energy	C-Store	9.8	3.9%
9	Now & Forever	C-Store	7.8	3.0%
10	Applegreen	C-Store	7.3	2.9%
	TOTAL TOP 10		**$ 148.7**	**58.6%**

#	Tenant	Sector	$ ABR	% of ABR
11	CrossAmerica	C-Store	$ 7.2	2.8%
12	Casey's General Stores	C-Store	6.2	2.4%
13	Main Street Auto	Auto Service	5.0	2.0%
14	LV Petroleum	C-Store	4.9	1.9%
15	Splash Car Wash	Car Wash	4.6	1.8%
16	Diamond Jubilee	C-Store	4.4	1.7%
17	Sunoco	C-Store	4.1	1.6%
18	Capitol Petroleum	C-Store	4.0	1.6%
19	Sudzy Salmon	Car Wash	3.6	1.4%
20	BP	C-Store	3.0	1.2%
	TOTAL TOP 20		**$ 195.7**	**77.0%**

TOP MARKETS

TOP 20 METRO AREAS

#	Metro Area	$ ABR	% of ABR
1	New York / New Jersey	$ 28.2	11.9%
2	Houston	14.4	6.2%
3	Washington D.C.	13.7	5.8%
4	Boston	9.6	4.1%
5	Columbia (SC)	8.3	3.3%
6	Las Vegas	7.5	3.2%
7	San Antonio	7.4	2.5%
8	Austin	6.0	2.1%
9	Kansas City	5.6	2.4%
10	Phoenix	5.5	2.3%
11	Denver	5.3	2.3%
12	Anchorage	5.0	2.1%
13	Poughkeepsie (NY)	4.3	1.8%
14	Raleigh	4.0	1.8%
15	Dallas	3.7	1.6%
16	Richmond (VA)	3.7	1.6%
17	Worcester (MA)	3.6	1.5%
18	Charlotte	3.1	1.3%
19	Charleston (SC)	2.6	1.0%
20	Los Angeles	2.5	1.0%
	TOTAL	$ 144.0	59.8%

TOP 20 STATES

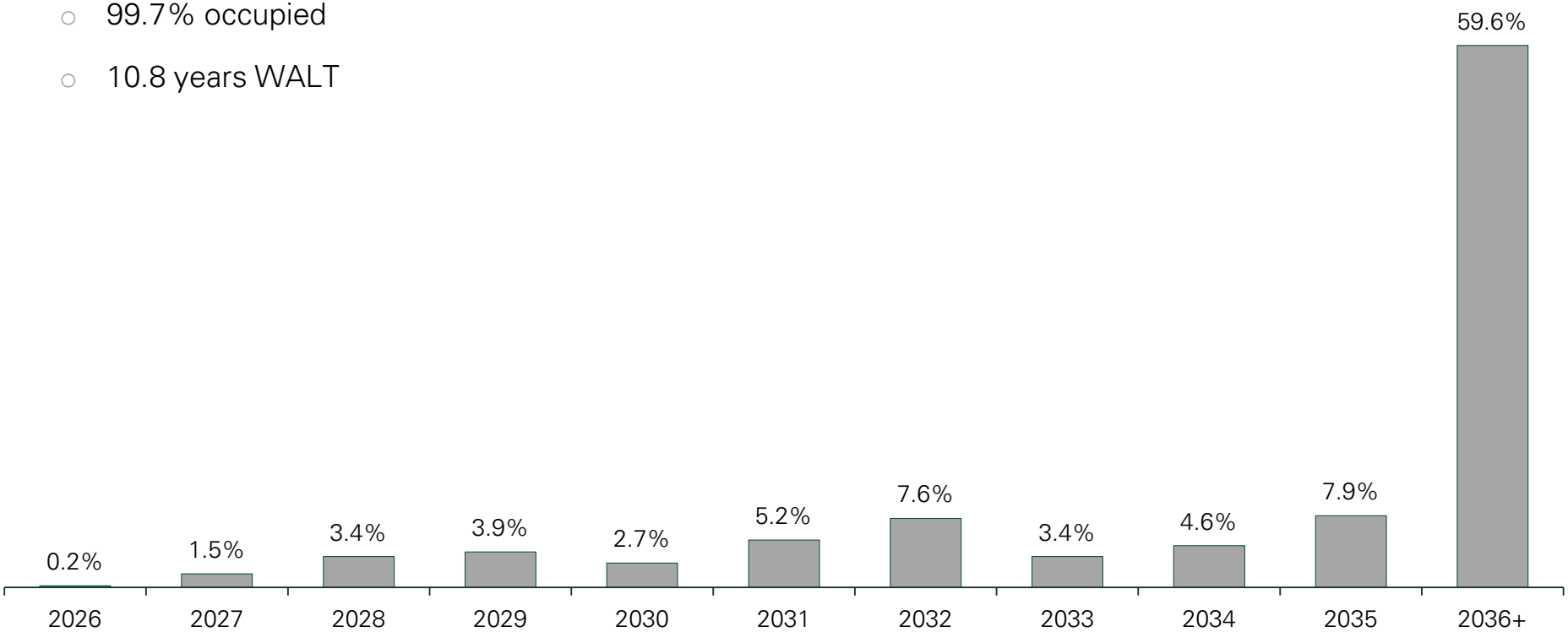
#	State	$ ABR	% of ABR
1	Texas	$ 41.4	16.3%
2	New York	33.5	13.2%
3	South Carolina	18.0	7.1%
4	North Carolina	16.1	6.3%
5	Virginia	12.5	4.9%
6	Massachusetts	10.5	4.1%
7	California	9.4	3.7%
8	Maryland	9.0	3.5%
9	Nevada	7.6	3.0%
10	Colorado	7.6	3.0%
11	Connecticut	7.5	2.9%
12	Arizona	6.9	2.7%
13	New Hampshire	6.5	2.6%
14	Florida	5.6	2.2%
15	Alaska	5.0	2.0%
16	Georgia	4.7	1.9%
17	Ohio	4.6	1.8%
18	Missouri	4.1	1.6%
17	Mississippi	3.9	1.5%
18	Arkansas	3.7	1.4%
	TOTAL	$ 218.1	85.7%

Note: highlighted markets are top 50 MSAs.

LEASE EXPIRATIONS

LEASE EXPIRATION SCHEDULE (% of ABR)

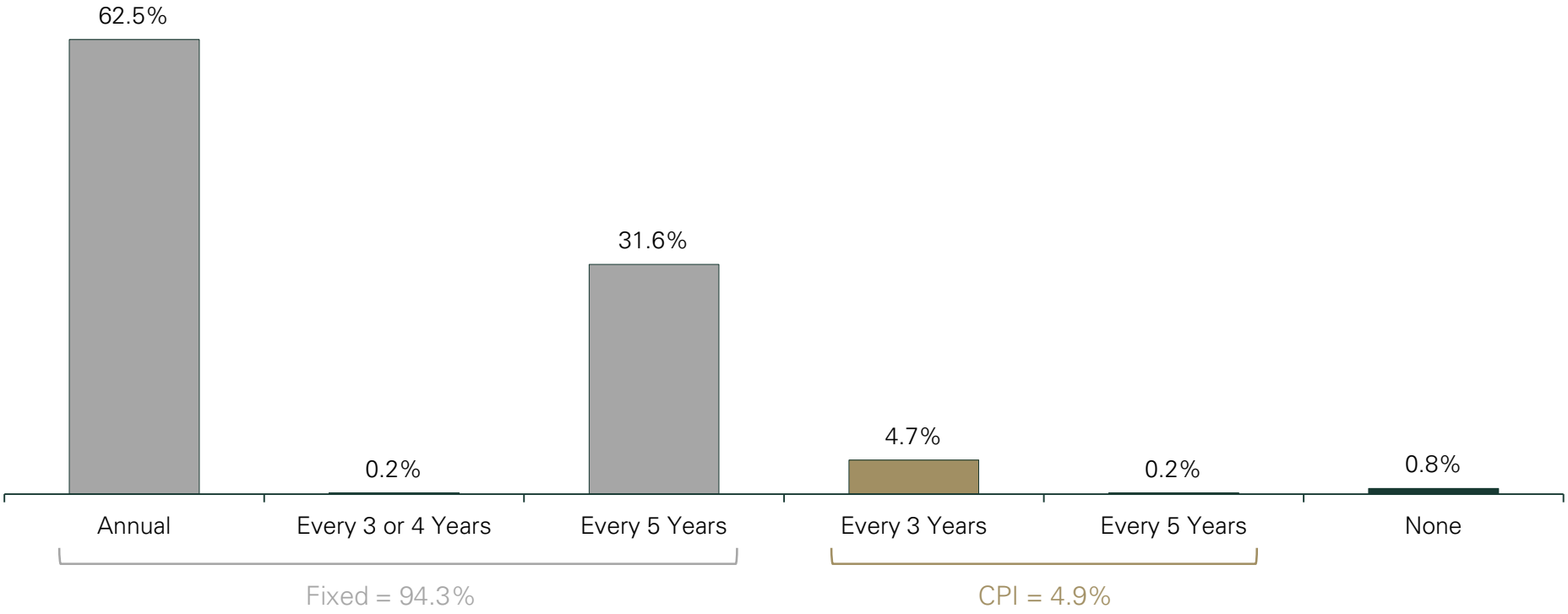
- 99.7% occupied
- 10.8 years WALT



RENT ESCALATIONS

RENT ESCALATIONS (% of ABR)

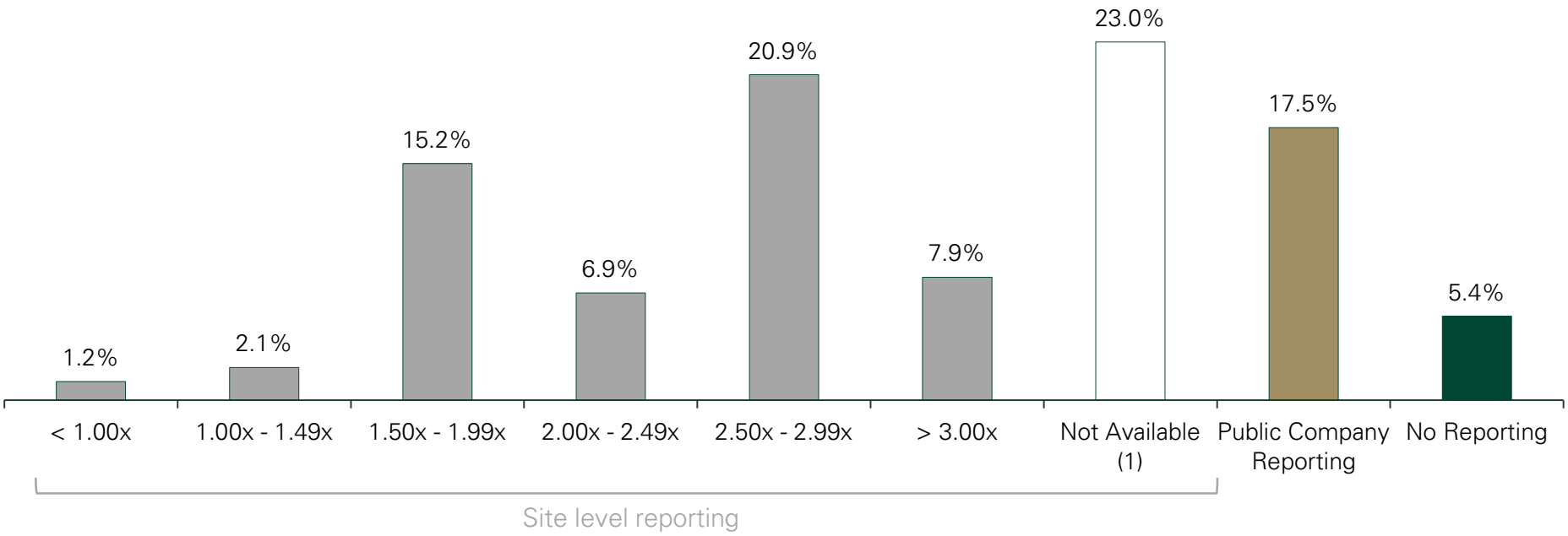
- 99.2% subject to rent escalation
- 1.8% annualized rent escalation rate



RENT COVERAGE

RENT COVERAGE (% of ABR)

- 77% site level reporting requirements
- 2.5x TTM rent coverage



Note: Site level rent coverage is calculated one quarter in arrears based on trailing twelve month financial information provided by tenants.

1) *Tenants subject to site level reporting requirements, but TTM financial information is not available due to hold period, operating period (in the case of new-to-industry properties), tenant non-compliance, or some other reason.*

REDEVELOPMENT ACTIVITY

IN-PROGRESS REDEVELOPMENTS ($000s)

Market	Property Type	Anticipated Total Investment [1]	Investment as of 9/30/2026	Expected Completion
Waco, TX	QSR	$ 525	$ 187	2026
New York/New Jersey	Auto Service	454	81	2027
New York/New Jersey	Auto Service	579	165	2027
New York/New Jersey	Auto Service	603	59	2029
	Total Active Projects	**$ 2,161**	**$ 492**	

RECENT RENT COMMENCEMENTS ($000s)

Market	Property Type	Total Investment [1]	Incremental Rental Income	Rent Commencement
New York/New Jersey	Auto Service	$ 383	$ 68	Q2 2026
Philadelphia, PA	Auto Service	1,169	135	Q3 2025
Providence, RI	QSR	2,106	136	Q3 2024
Brooklyn, NY	Auto Parts	1,162	108	Q4 2023
	Total Rent Commencements	**$ 4,820**	**$ 447**	

Note: There can be no assurance that redevelopment projects will be completed according to the anticipated investment amounts or timeframes presented, or at all.

1) Total investment includes development costs, termination/recapture fees, leasing commissions and other costs, as applicable.

DEBT AND CREDIT METRICS

UNSECURED CREDIT FACILITIES [1]

	Term Loan	Revolver
Capacity / drawn	$200.0 / $200.0	$450.0 / $0.0
Pricing	SOFR + 115 bps	SOFR + 125 bps
Maturity	October 2028	January 2029
Extensions	Three 12-month	Two 6-month

UNSECURED NOTES

Maturity	Amount	Fixed Rate
June 2028	$ 100.0	5.47%
September 2029	175.0	4.09%
November 2030	175.0	3.43%
February 2032	175.0	4.41%
January 2033	125.0	3.65%
January 2036	250.0	5.76%
Wtd. Avg. / Total	$ 1,000.0	4.53%

CREDIT AGREEMENT METRICS & COVENANTS

Total Asset Value	$ 3,389.2
Total Consolidated Indebtedness	1,245.4
EBITDA	227.5

	Covenant	Actual
Maximum Consolidated Leverage	60%	37%
Minimum Fixed Charge Coverage	1.5x	4.1x

CAPITALIZATION AND LEVERAGE

Market value of common equity	$ 1,882.0
Total debt outstanding	1,200.0
Total capitalization	$ 3,082.0
Less: cash	(8.8)
Enterprise value	$ 3,073.3
Total debt to enterprise value	39%
Net debt / EBITDA	5.2x

EBITDA RECONCILIATION

Net earnings	$ 25.6
Interest expense	13.4
Income taxes	0.1
Depreciation and amortization of real estate assets	18.3
Gain on dispositions of real estate	(5.4)
Impairments	0.4
EBITDAre	$ 52.5
Revenue recognition adjustments	(1.5)
Adjustment for current quarter acquisitions	4.2
Retirement and severance cost adjustment	1.7
EBITDA	$ 56.9
	x 4
Annualized EBITDA	$ 227.5

Note: Dollars in millions. Market value of common equity as of October 19, 2026.

1) Pro forma for closing of new $200M Term Loan on October 16, 2026, with proceeds used to repay $200M Revolver balance as of September 30, 2026.

REVENUES FROM RENTAL PROPERTIES AND PROPERTY COSTS

REVENUES FROM RENTAL PROPERTIES

$ in thousands	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
Rental Income				
Base rent (1)	$ 59,318	$ 52,068	$ 171,729	$ 151,668
Additional rent (2)	30	193	309	637
Deferred rental revenue (straight-line rent)	3,068	2,557	7,414	6,906
Amortization of intangible market lease assets and liabilities	59	85	178	253
Amortization of investments in direct financing leases	(1,407)	(1,190)	(4,066)	(3,436)
Amortization of lease incentives	(261)	(236)	(1,053)	(644)
Total rental income	$ 60,807	$ 53,477	$ 174,511	$ 155,384
Tenant reimbursement income	1,458	1,682	3,698	4,205
Total revenue from rental properties	**$ 62,265**	**$ 55,159**	**$ 178,209**	**$ 159,589**

PROPERTY COSTS

$ in thousands	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
Property Operating Expenses				
Reimbusable expenses	$ 1,458	$ 1,682	$ 3,698	$ 4,205
Rent expense	489	509	1,363	1,551
Other non-reimbursable expenses	224	60	749	605
Total property operating expenses	$ 2,171	$ 2,251	$ 5,810	$ 6,361
Leasing and Redvelopment Expenses				
Professional fees	$ 41	$ 124	$ 369	$ 409
Demolition costs	12	10	76	10
Project write-offs	-	21	-	51
Total leasing and redevelopment expenses	$ 53	$ 155	$ 445	$ 470
Total property costs	**$ 2,224**	**$ 2,406**	**$ 6,255**	**$ 6,831**

1) *Includes minimum base rental payments due under operating and direct financing leases.*
2) *Includes variable rental payments from percentage rents, fuel volume, and other ancillary sources, as applicable.*

FFO AND AFFO RECONCILIATION

RECONCILIATION OF NET EARNINGS TO FFO AND AFFO

$ in thousands, except per share amounts	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
Net earnings	$ 25,606	$ 23,348	$ 74,820	$ 52,148
Depreciation and amortization of real estate assets	18,319	15,040	51,352	45,998
Gain on dispositions of real estate	(5,433)	(338)	(11,883)	(2,224)
Impairments	373	647	4,350	2,271
Funds from operations (FFO)	$ 38,865	$ 38,697	$ 118,639	$ 98,193
Non-Cash Revenue Recognition Adjustments				
Deferred rental revenue (straight-line rent)	(3,068)	(2,557)	(7,413)	(6,906)
Amortization of intangible market lease assets and liabilities	(59)	(85)	(178)	(253)
Amortization of investments in direct financing leases	1,407	1,190	4,066	3,436
Amortization of lease incentives	261	236	1,053	644
Total revenue recognition adjustments	(1,459)	(1,216)	(2,472)	(3,079)
Non-Cash and/or Non-Recurring Environmental Adjustments				
Accretion expense	67	74	223	238
Changes in environmental estimates	(30)	(4,155)	(7,757)	(4,382)
Environmental litigation accruals	-	550	(25)	5,616
Insurance reimbursements	(80)	-	(86)	(43)
Total environmental adjustments	(43)	(3,531)	(7,645)	1,429
Other Non-Cash and/or Non-Recurring Adjustments				
Stock-based compensation expense	1,529	1,789	4,256	5,192
Amortization of debt issuance costs	407	363	1,206	2,131
Retirement and severance costs	1,850	-	4,994	-
Adjusted funds from operations (AFFO)	$ 41,149	$ 36,102	$ 118,978	$ 103,866
Diluted Per Share Amounts				
Net earnings	$ 0.40	$ 0.40	$ 1.18	$ 0.89
FFO (1)	0.61	0.66	1.89	1.70
AFFO (1)	0.64	0.62	1.89	1.80
Diluted weighted average common shares outstanding	62,569	56,757	61,129	55,906

1) *Dividends paid and undistributed earnings allocated, if any, to unvested restricted stockholders are deducted from FFO and AFFO for the computation of per share amounts. See the Company's earnings release 8-K filed on October 21, 2026 for additional information.*

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CONVENIENCE AUTOMOTIVE RETAIL

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