

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

**SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio**

**DATE: February 19, 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 617.171.368,71 as of January 24, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 47.000.000,00,
- in the total principal and contractual interest amount of TL 718.265.044,88 as of January 25, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 100.000.000,00,
- in the total principal and contractual interest amount of TL 718.020.384,73 as of January 26, 2026, to Gelecek Varlık Yönetimi A.Ş. for a total consideration of TL 99.000.000,00,
- in the total principal and contractual interest amount of TL 717.873.512,16 as of January 27, 2026, to Emir Varlık Yönetim A.Ş. for a total consideration of TL 97.000.000,00,
- in the total principal and contractual interest amount of TL 718.230.775,06 as of January 28, 2026, to Birikim Varlık Yönetim A.Ş. for a total consideration of TL 97.000.000,00,

in five separate portfolios for a total consideration of TL 440.000.000,00.

*\*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

**Contact Garanti BBVA Investor Relations:**

**Tel: +90 212 318 2352**

**Fax: +90 212 216 5902**

**E-mail: [investorrelations@garantibbva.com.tr](mailto:investorrelations@garantibbva.com.tr)**

**[www.garantibbvainvestorrelations.com](http://www.garantibbvainvestorrelations.com)**