

TO: Investment Community
FROM : Garanti BBVA / Investor Relations
SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: June 30, 2022

Our Bank has sold its non-performing loan portfolio receivables arising from credit cards, general purpose loans, overdraft loans and expenses;

in the total principal amount of 217.306.778,21 -TL - as of April 25, 2022, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 50.100.001,00-TL

in the total principal amount of 216.175.077,64 -TL as of April 26, 2022 to Birikim Varlık Yönetim A.Ş. for a total consideration of TL 50.300.000,00-TL.

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

www.garantibbvainvestorrelations.com