

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

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

**DATE: September 25, 2023**

Our Bank has sold its non-performing loan portfolio receivables arising from credit cards, general purpose loans, commercial loans, cheque accounts, overdraft loans and all other related receivables and expenses together with the interest amount;

in the total principal and contractual interest amount of TL. 531.114.815,54 as of July 12, 2023 to Ortak Varlık Yönetim A.Ş. for a total consideration of TL 210.700.000,00.

in the total principal and contractual interest amount of TL. 530.949.087,28 as of July 13, 2023 to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 216.300.001,00.

in the total principal and contractual interest amount of TL. 231.284.711,40 as of July 14, 2023 to Sümer Varlık Yönetim A.Ş. for a total consideration of TL 64.800.000,00.

*\*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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