

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: March 26, 2024

Our Bank has sold its non-performing loan portfolio receivables in the amount of TL. 1.147.910.095,73 which is the sum of principal amount and accrued contractual interests arising from credit cards, general purpose loans, commercial loans, cheque accounts, overdraft loans and all other related receivables and expenses together with their accrued interests as of January 29, 2024 and February 12, 2024 in two separate portfolios to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 525.800.000,00.

**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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