

**TO: Investment Community**

**FROM : Garanti BBVA / Investor Relations**

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

**DATE: September 23, 2024**

Our Bank has sold its non-performing loan portfolio receivables arising from 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 986.749.125,14 as of July 21-22-24, 2024, to Gelecek Varlık Yönetim A.Ş. for a total consideration of TL 234.000.000,00,
- in the total principal and contractual interest amount of TL 331.697.937,33 as of July 23, 2024, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 82.500.000,00,
- in the total principal and contractual interest amount of TL 346.259.891,60 as of July 25, 2024, to Arsan Varlık Yönetim A.Ş. for a total consideration of TL 86.000.000,00,
- in the total principal and contractual interest amount of TL 270.618.601,52- as of July 31, 2024, to Sümer Varlık Yönetim A.Ş. for a total consideration of TL 42.800.000,00,

in six separate portfolios for a total consideration of TL 445.300.000,00.

*\*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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