

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: June 11, 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 304.633.852,97 as of April 15, 2024, to Ortak Varlık Yönetim A.Ş. for a total consideration of TL 116.100.000,00,
- in the total principal and contractual interest amount of TL 261.655.365,01 as of April 24, 2024, to Ortak Varlık Yönetim A.Ş. for a total consideration of TL 110.600.000,00,
- in the total principal and contractual interest amount of TL 301.884.005,91 as of April 16, 2024, to Emir Varlık Yönetim A.Ş. for a total consideration of TL 110.600.000,00,
- in the total principal and contractual interest amount of TL 260.366.149,62 - as of April 23, 2024, to Gelecek Varlık Yönetim A.Ş. for a total consideration of TL 110.200.000,00,
- in the total principal and contractual interest amount of TL 303.983.940,32 as of April 17, 2024, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 110.300.000,00,
- in the total principal and contractual interest amount of TL 303.457.454,29 as of April 18, 2024, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 108.900.000,00,
- in the total principal and contractual interest amount of TL 281.294.492,73 as of April 19, 2024, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 116.000.000,00,
- in the total principal and contractual interest amount of TL 281.106.531,30 as of April 22, 2024, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 114.900.000,00,

in eight separate portfolios for a total consideration of TL 897.600.000,00.

**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

www.garantibbvainvestorrelations.com

Sınıflandırma: **Açık**