

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Regarding the Sale of Non-Performing Loans Portfolio

DATE: December 19, 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 1.301.868.490,80 as of October - 22-23-24-27, 2024, to Gelecek Varlık Yönetim A.Ş. for a total consideration of TL 319.200.000,00,
- in the total principal and contractual interest amount of TL 594.515.578,85 as of October - 25-29, 2024, to Ortak Varlık Yönetim A.Ş. for a total consideration of TL 151.800.000,00,
- in the total principal and contractual interest amount of TL 274.915.945,49 as of October 28, 2024, to Birikim Varlık Yönetim A.Ş. for a total consideration of TL 71.700.000,00,
- in the total principal and contractual interest amount of TL 325.305.333,07- as of October 26, 2024, to Dünya Varlık Yönetim A.Ş. for a total consideration of TL 81.600.000,00,
- in the total principal and contractual interest amount of TL 298.075.626,32- as of October 30, 2024, to Sümer Varlık Yönetim A.Ş. for a total consideration of TL 77.200.000,00,

in nine separate portfolios for a total consideration of TL 701.500.000,00.

**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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Sınıflandırma: **Açık**