

**MATERIAL EVENT DISCLOSURE FORM
REGARDING INSIDE INFORMATION**

Address of the Partnership	:	Maslak Mah., Dereboyu/2 Cad., No:13, 34398 Sarıyer-İstanbul
Telephone and Fax Numbers	:	212 - 3355335 / 212 - 3281328
E-mail address	:	info@icbc.com.tr
Telephone and Fax Numbers of the Unit of Shareholder Relations	:	212 - 3355138 / 212 - 3355670
Is the Explanation Made an update?	:	No
Is the Explanation Made a revision?	:	No
Is the Explanation Made a Deferred Explanation?	:	No
The related inside information disclosure made previously	:	-
Summary Info	:	About NPL Sale

EXPLANATION:

Receivables of nonperforming corporate/commercial, consumer credit and credit card portfolio of our Bank in the amount of 18.196.546,75.-TL as of 30/11/2019, sold to **EMİR VARLIK YÖNETİM A.Ş.** on 30.12.2019.

We do declare that our explanations above are in compliance with the principles in the applicable Communiqué on Special Conditions of Capital Markets Board, that they reflect information received by us on this/these matters completely, that information are in compliance with our books, records and documents, that we have made the best effort to obtain information on this subject completely and accurately and that we are responsible from these explanations.

**ICBC TURKEY BANK A.Ş.
31 December 2019 Time 08:52**