



Kuzey YMM ve Bağımsız
Denetim A.Ş.
Maslak Mahallesi Eski Büyükdere
Cad. Orjin Maslak Plaza No: 27
Kat: 1-3 Daire: 52-53-56
Sarıyer 34485
İstanbul - Turkey

Tel: +90 212 315 3000
Fax: +90 212 234 1067
ey.com
Trade Registry No : 479919
Mersis No: 0-6010-2772-0400010

Circular

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Subject: BITT rate calculated based on money received in favor for consumer loans has been increased to 15%.

According to Presidential Decree numbered 7345, a BITT rate of 15% shall be calculated instead of 10% based on money received in favor of consumer loans granted as of July 7, 2023.

Our explanations provided above include general information on the issue. No responsibility can be claimed against EY and Kuzey YMM ve Bağımsız Denetim A.Ş. due to the implications arising from the context of this document or emerging with respect to its context.

Best Regards,

KUZEY YMM VE BAĞIMSIZ DENETİM A.Ş.