Garanti BBVA's Position in the Business Areas

RETAIL BANKING

INNOVATIVE BANKING EXPERIENCE THAT MAKES A DIFFERENCE

18.2 MILLION RETAIL CUSTOMERS

(based on Garanti BBVA's definition)

ACQUISITION OF

1.1 MILLION

NEW CUSTOMERS

compared to 2019

11.7%

CONSUMER LOAN MARKET SHARE

(#1 in consumer loans among private peers)

10.2%

CUSTOMER DEPOSIT MARKET SHARE

(Demand deposits share in customer deposits: 42% vs. sector 31%)

SME BANKING

INFORMATION AND ADVISORY SERVICES SUPPORTING CUSTOMERS' DEVELOPMENT

8.3%

BUSINESS BANKING LOANS
MARKET SHARE

25%

SHARE OF SME LOANS
IN TL LOANS

(based on BRSA definition)

COMMERCIAL & CORPORATE BANKING

PRIMARY BUSINESS PARTNER OF CUSTOMER

9.6%

FC LOANS MARKET SHARE

28

COMMERCIAL BRANCHES

4

CORPORATE BRANCHES

PAYMENT SYSTEMS

LEADER OF TRANSFORMATION
IN THE SECTOR, THE LARGEST
CREDIT CARD PLATFORM
WITH 15 MILLION
BONUS CARD USERS

17.6%

ISSUING MARKET SHARE

Leader

16.9%

ACQUIRING MARKET SHARE

7.3 MILLION

CREDIT CARD

CUSTOMERS

Leader

685 THOUSAND POS

DIGITAL BANKING

FOCUS ON FINANCIAL HEALTH, ADVISORY AND FACILITATING CUSTOMERS' LIVES

9.6 MILLION

DIGITAL BANKING CUSTOMERS

79% of our active customers use digital banking

97%

DIGITAL TRANSACTIONS
IN NON-CASH FINANCIAL
TRANSACTIONS

95%

SHARE OF MOBILE CUSTOMERS IN DIGITAL CUSTOMERS

Garanti BBVA Mobile named Best by World Finance for 4 consecutive years

2nd Largest ATM network among private peers with 10% MARKET SHARE

1.4 MILLION PEOPLE

make cardless transactions via QR code at ATMs

INTEGRATED SUBSIDIARIES



Asset Contribution: 5.74%



Asset Contribution: 4.06%



Asset Contribution: 0.53%



Asset Contribution: 1.08%



Asset Contribution: 0.54%



Asset Contribution: 0.31%



Asset Contribution: 0.04%