SUSTAINABILITY

Garanti BBVA's Position in the Business Areas

ARANTI BBVA

RETAIL BANKING

MAKING A DIFFERENCE OFFERING NEED-BASED INNOVATIVE SOLUTIONS

World Finance
"Best Retail Bank"

award in Türkiye

Multi-channel experience offering speed, convenience and satisfaction

Support focused on

Financial Health

via personalized and proactive offers

32% share of consumer loans in TL Loans

SME BANKING

PREFFERED BANK
OF SMEs

Global Finance "Best SME Bank" award in Türkiye

#1 among peers in SME customers' Net Promoter Score

22% share of SME loans in TL Loans per BRSA definition

Contribution to sustainable and inclusive growth

Women Entreprenurship Program on its 15th year

Total financing exceeded TL 11 billion

Education to over **3,500** women enterpreneurs

Women Entrepreneur Meetings supported to

empower **over 10 thousand women**

Women Entrepreneur Competition reached 42 thousand applications

Garanti BBVA Partners Entrepreneurship Acceleration
Program on its 7th year

50 enterpreneurs supported in the program

Total financing received exceeded TL 30 million

COMMERCIAL & CORPORATE BANKING

PRIMARY BUSINESS PARTNER OF CUSTOMERS

Effective customer relationship management and solution-oriented approach

4

Corporate Branches

28

Commercial Branches

Contribution to sustainable development

60 billion TL

Energy efficiency consultancy

1st Corporate Green
Auto Loan in Türkiye

PAYMENT SYSTEMS

PIONEERING INNOVATION IN PAYMENT SYSTEMS

BonusFlas ranked #1
in the Net Promoter Score
among peers

Highest YoY increase

among peers in Acquiring volume - **56%**

11 million Credit Cards

>700 thousand PoS

>430 thousand Merchants

2x YoY increase in contactless transactions

4 million transactions via cardless payment tool GarantiPay, YoY turnover increase 70%

DIGITAL BANKING

LEADING DIGITAL TRANSFORMATION

11 million digital banking customers

10.6 million mobile banking customers

>5400 ATMs

>500 set of functions on mobile

Digital channels' share in non-cash financial transactions **97.2%**

19% share in mobile financial transactions in Türkiye

>80% share of digital channels in total unit sales

* As of September 2021

28 Garanti BBVA Integrated Annual Report 2021 Garanti BBVA Integrated Annual Report 2021 29