



2020 PERFORMANCE EVALUATION

ORDINARY GENERAL MEETING OF SHAREHOLDERS
31 March 2021

2020 PERFORMANCE INDICATORS (I/II)

Financial Health

LEADING NET PROMOTER SCORE

Highest in SME
2nd Highest in Retail

Among peer group

Sustainability

CONTRIBUTION TO SUSTAINABLE
DEVELOPMENT

TL 51 billion
(to date)

The Best and Most Engaged Team

EMPLOYEE ENGAGEMENT
SCORE

71

HIGH PERFORMER TURNOVER

1.6%

WOMEN EMPLOYEES IN
DECISION MAKING POSITIONS

40%

Reaching More Customers

GROWING CUSTOMER BASE
EFFECTIVELY

18.8 million

Customers chose Garanti BBVA, active
digital customers increased to **9.6**

million

SHARE OF ACTIVE CUSTOMERS
USING DIGITAL BANKING

79.2%

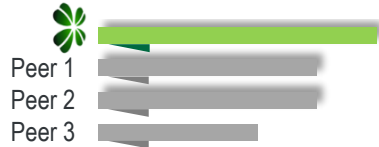
Data and Technology

NUMBER OF ROBOTIC PROCESS
AUTOMATION IN PRODUCTION

44

2020 PERFORMANCE INDICATORS – OPERATIONAL EXCELLENCE (II/II)

Highest ROAA
(adjusted with free provisions)



Highest ROAE
(adjusted with free provisions)



Highest Share of Demand Deposits in Total



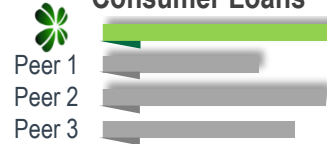
Second Highest CET-I



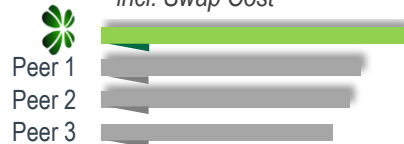
Highest Net Fees & Commissions / IEA & Non-cash Loans



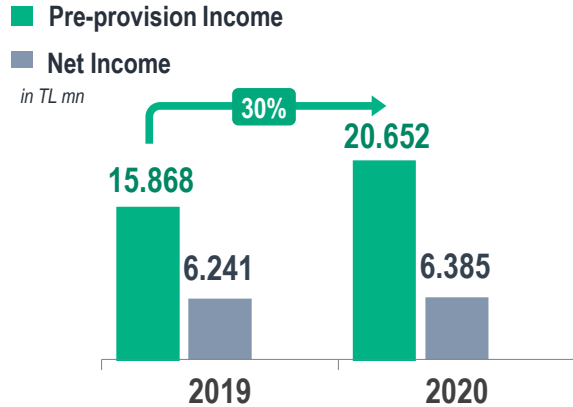
Highest Market Share in Consumer Loans



Highest NIM
incl. Swap Cost



ROBUST PRE-PROVISION INCOME GENERATION CAPABILITY ENSURES SUSTAINABLE EARNINGS GROWTH POTENTIAL



- ▶ With additional free provisions of TL 2,150 mn set aside in 2020, **free provisions** in the balance sheet reached **TL 4,650 mn**

ROAA

1.3%

1.8%

when adj. with free provisions set aside during the year

ROAE

11.0%

14.4%

when adj. with free provisions set aside during the year

LEVERAGE

7.7x

CAR

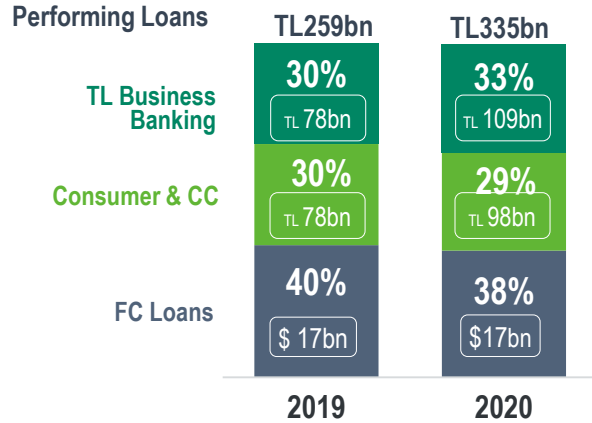
16.9%

17.4%

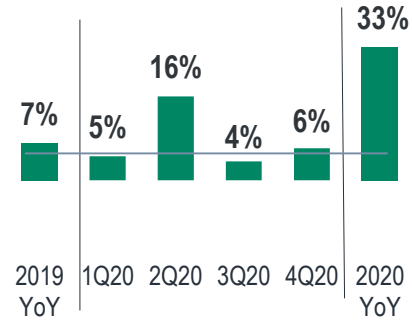
calculated with BRSA's forbearance

TL BUSINESS BANKING DRIVEN STRONG & HEALTHY LOAN GROWTH

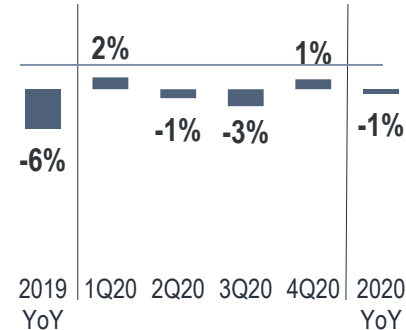
PERFORMING LOAN PORTFOLIO (62% of Total Assets)



TL PERFORMING LOANS (Growth, %)



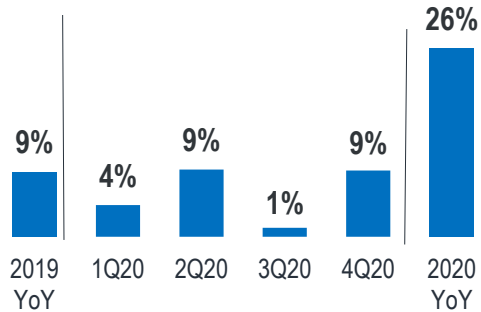
FC PERFORMING LOANS (Growth in US\$ terms, %)



STRONG DEPOSIT BASE SHOWS CUSTOMERS' PREFERENCE AS THEIR MAIN BANK

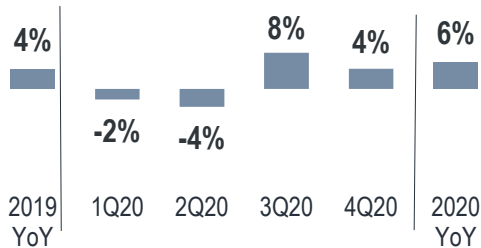
TL DEPOSITS

(40% of total deposits)



FC DEPOSITS

(60% of total deposits, in US\$)



HIGH SHARE OF DEMAND DEPOSITS

+76% Ytd Growth in demand deposits **on top of 41% growth in 2019**

DEMAND DEPOSITS / TOTAL DEPOSITS: **44%** **+12pp** increase Ytd vs. **+7pp** Ytd increase in the sector

TL DEMAND DEPOSITS / TL DEPOSITS:

25% vs. Sector: 21%

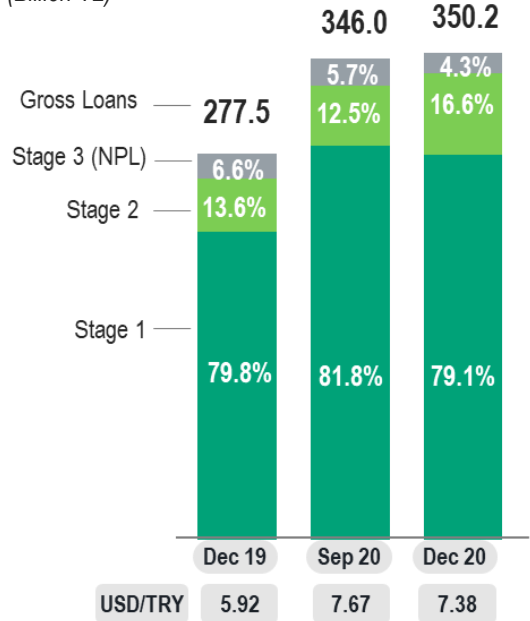
FC DEMAND DEPOSITS / FC DEPOSITS:

56% vs. Sector: 40%

COVERAGES FURTHER STRENGTHENED WITH MAINTAINED PRUDENT APPROACH

LOAN PORTFOLIO BREAKDOWN¹

(Billion TL)



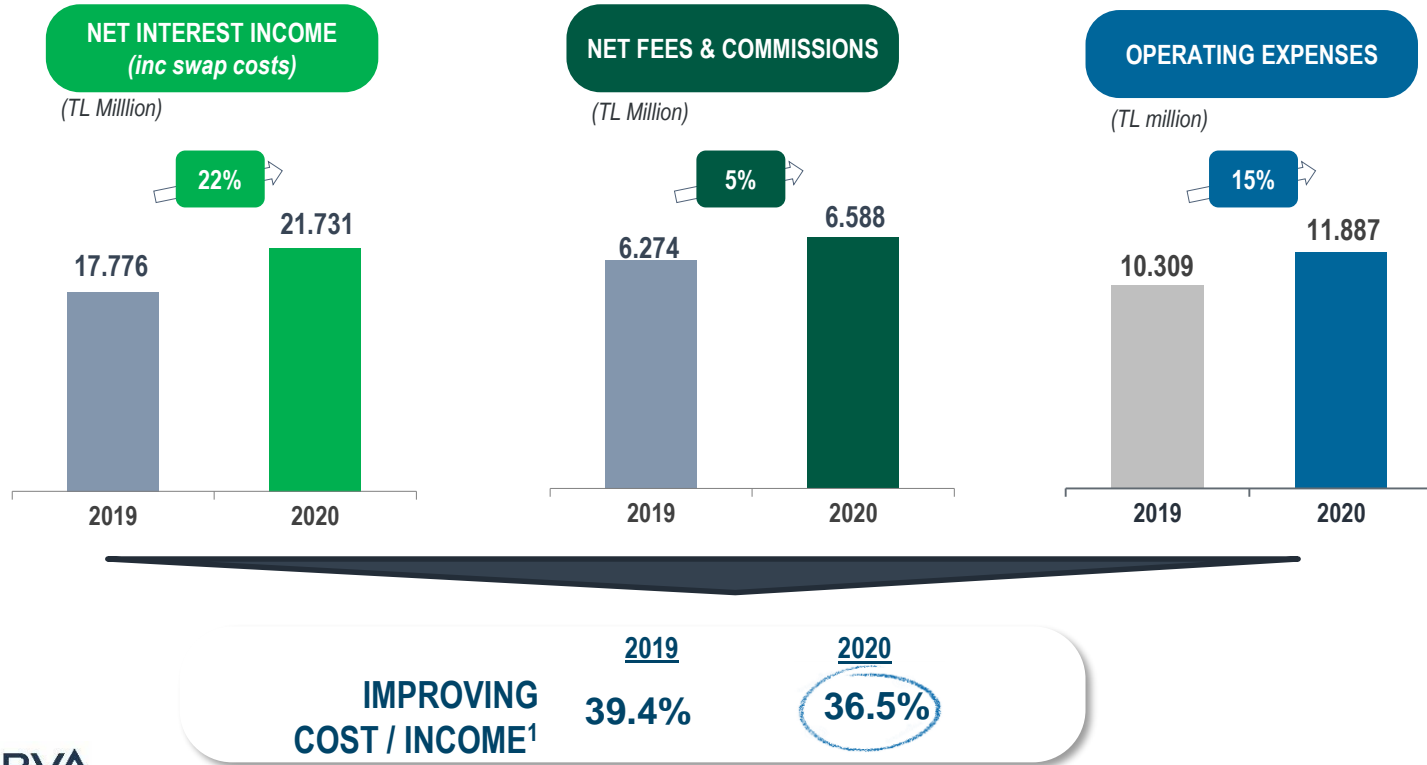
NPL Ratio 4.5%

Net Cost of Risk (excl. Currency impact- bps) 231



¹ Excludes Leasing and Factoring Receivables

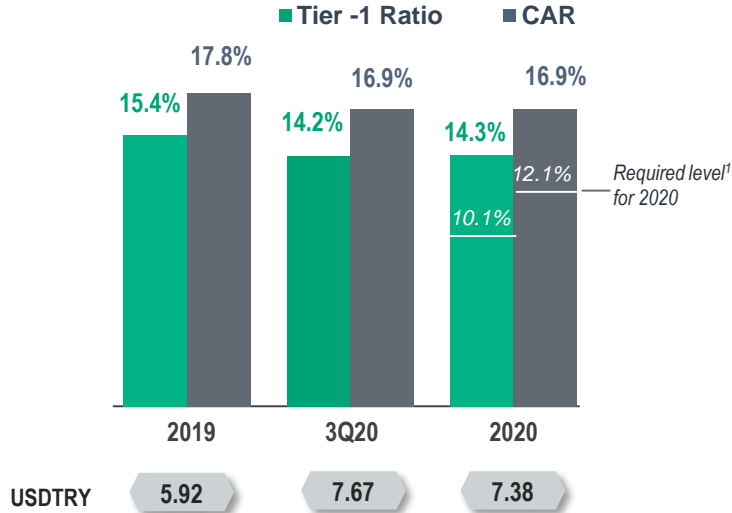
DESPITE REGULATORY PRESSURES & COVID-19 IMPACT, INCOME IS HIGHER THAN COST



SUSTAINED CAPITAL INCREASE WITH ROBUST GROWTH

SOLVENCY RATIOS

without BRSA's currency forbearance



TL
4.65bn

Free Provisions

TL21bn

Excess Capital

taking into account minimum required level of 12.1% for 2020



THANK YOU

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