

Garanti BBVA's Position in Business Areas

CORPORATE & INVESTMENT BANKING

2022 Key Data

TL 28,3bn
Contribution to sustainable finance (+201% YoY)

TL 4,6bn
Green financing to corporate customers (+194% YoY)

100%
Share of renewable energy projects in new project finance business

82 companies
Offered sustainability and sustainable finance advisory (+95% YoY)

25.3%
Market share of WPP by installed power financed by the Bank

COMMERCIAL BANKING

2022 Key Data

#1 in Commercial Banking NPS
Once again according to 3Q22 results

"Sustainable Future in Exports"
Sustainable Growth and Financial Health events

TL 10 bn
TL 5,5 bn Green Loans & **TL 4,5 bn** Social Loans under Sustainable Finance support (+219% YoY)

Specific service model
For multinationals

2023 Strategic Priorities

- Keep delivering customized banking solutions enabled by our broad product range and continue to deepen in customer relations through effective risk management
- Keep providing financing to our customers for their Sustainable Growth
- Continue with on-lending of the funds secured under cooperations with governmental financial institutions to our customers

SME BANKING

2022 Key Data

>TL 14bn
Financing to women-owned businesses

#1 in SME NPS
Once again in 2022

20.5%**
Market share in SME loans (+285bps YoY)

TL 63mn
Total investment to **56 startups**

29.8%
share of SME loans in TL Loans per BRSA definition

>4,000
Women entrepreneurs received training

**SME loans per BRSA definition, market share among private banks

2023 Strategic Priorities

- Continue to work for helping SMEs, the backbone of the national economy, attain sustainable growth and financial health, in addition to the financial support provided
- Expand the set of products and transactions offered digitally to SME customers
- Keep expanding the collaborations with the best-in-class companies for the needs of our SME customers
- Supporting the development of more women entrepreneurs, to promote their success and to facilitate their access to new markets and opportunities for their sustainability
- Be the solution partner bank in the lifecycles of startups
- Meet with the customers regarding the "Green Deal" to pave the way for sustainable investments

RETAIL BANKING

2022 Key Data

19.9%*
Market share leader in consumer loans

22.2%**
Micro enterprises TL Cash Loan market share (+582 bps YoY)

Leader in TL Time (**18.1%***) and TL Demand (**24.8%***) savings deposits

8th consecutive year as Türkiye's (World Finance), 5th consecutive year as Europe's Best Retail Bank (European CEO Awards)

9.8%***
Mutual Funds market share (+118 bps YoY)

2023 Strategic Priorities

- Strengthen our leadership in retail banking by continuing to acquire new profitable customers.
- Ensure sustainable customer relations by deepening our existing customer base and becoming the leader in customer satisfaction.
- Add value to the investments of our customers and to be with our customers in need of financing; to produce personalized and proactive suggestions by using the data of our customers in the most effective way, to improve their financial health and to contribute to their readiness for unexpected situations.
- Provide the best customer-oriented service and financial advice to all our individual and micro-business customers with different service models, both from our branches and from our non-branch channels.
- Enable young people and women to meet banking with the awareness and responsibility of increasing access to financial services.

PAYMENT SYSTEMS

2022 Key Data

778 k
POS devices (+11% YoY)

455 k
Member merchants (+5.3% YoY)

12,893,009
Credit cards (+17.3% YoY)

3,6 mn
Cardless e-com check out solution GarantiPay transaction volume (+81% YoY)

244 k
Digital slips

2023 Strategic Priorities

- Consolidate the leadership in payment systems with our innovative approach, digital capabilities, powerful brands and operational strength
- Replace the physical wallets with the payment solutions offered by BonusFlaş
- Expand the product line to offer need-based solutions by supporting member merchants' digital transformation
- Carry on with investments in environment-friendly and sustainable fintech solutions that will eliminate the need for plastic cards and physical POS devices
- Solidify the leadership in the fast-growing e-commerce payments through introduction of new technologies

DIGITAL BANKING

2022 Key Data

13,4 mn
Digital active customers (+21% YoY)

13,0 mn
Mobile active customers (+22% YoY)

37%
QR transactions market share (+82 bps YoY)

118,7 mn
Cardless transactions via ATMs (+44% YoY)

20%
Mobile financial transactions share (+71bps YoY)

2023 Strategic Priorities

- Further strengthen the leadership in digital banking through continued expansion of the mobile customer base
- Support the Bank's growth through increased share of digital onboarding
- Position mobile banking as the primary channel of interaction with customers; cater to all their needs via smart assistant Ugi and live support assistants when necessary
- Increase the number of end-to-end digital solutions/products and boost digital channel contribution to sales and transactions
- Keep enhancing customers' experience with advisory and financial health suggestions offered via mobile channels
- Make customers' lives easier through effective use of open banking opportunities and new partnerships

*Market share calculations is calculated with unconsolidated balance sheet figures as of 31.12.2022 and BRSA weekly data dated 30.12.2022 for private/foreign banks.

** Micro enterprises are according to BRSA definition, calculated using BRSA monthly data.

***Prepared according to Rasyonet data.