

# GARANTI'S POSITION IN THE BUSINESS AREAS

## RETAIL BANKING

**BUILDING LONG-LIVED RELATIONSHIPS WITH OUR CUSTOMERS**

**15.9 million**

Retail customers  
(based on Garanti's definition)

**518 thousand**

people became homeowners with Garanti

**1.6 million**

customers saved with Garanti

**14%**

Consumer Loan Market Share  
(#1 in consumer loans among private peers)

**12%**

Mortgage Market Share  
(Mortgages / GDP: 6%  
- Huge growth potential)  
(NPL ratio: 0.8%)

**11%**

Customer Deposit Market Share  
(Demand deposits share in customer deposits: 25%)  
(vs. sector: 21%)

## SME BANKING

**WE OFFER INFORMATION AND ADVISORY SERVICES TO SUPPORT THEIR DEVELOPMENT**

**9%**

TL Business Banking Loans Market Share

**24%**

Share of SME loans in TL loans  
(based on BRSA definition)

## COMMERCIAL & CORPORATE BANKING

**WE POSITION OURSELVES AS THE PRIMARY BUSINESS PARTNER OF OUR CUSTOMERS**

**10%**

FC Loans Market Share

**29**

Commercial Branches

**4**

Corporate Branches

Note: Market shares are calculated based on BRSA Unconsolidated Financials as of December 31, 2018

PAYMENT SYSTEMS

**STRONG PRESENCE IN THE CREDIT CARD BUSINESS. LICENSE TURKEY'S LOVEMARK BONUS CARD TO 10 OTHER BANKS**

**19%**

Acquiring & Issuing Market Share

**7 million**

Leader in credit card customers

**690 thousand**

16% market share in POS

DIGITAL BANKING

**WE HAVE BEEN INVESTING IN DIGITAL FOR MORE THAN 20 YEARS TO OFFER OUR CUSTOMERS SEAMLESS OMNI-CHANNEL EXPERIENCE**

**MOBILE**

Best in class in Europe<sup>1</sup>  
**63%** of non-cash financial transactions

**INTERNET**

**>500** types of transactions  
**23%** of non-cash financial transactions

**ATM**

Cash deposits/withdrawals: **102%**  
 Serving non-bank customers through cardless transactions

**SOCIAL MEDIA**

One of the most followed financial institutions in Turkey and in Europe, with over **5 million** followers

**CALL CENTER**

**73.4 million** customer contacts  
**32 sec.** average response time (sector 81 sec)

INTEGRATED SUBSIDIARIES

 **GarantiBank NV**  
 BBVA Group

Asset Contribution: **6.11%**

 **Garanti | Romania**  
 BBVA Group

Asset Contribution: **3.36%**

 **Garanti | Pension**  
 BBVA Group

Asset Contribution: **0.63%**

 **Garanti | Leasing**  
 BBVA Group

Asset Contribution: **1.56%**

 **Garanti | Factoring**  
 BBVA Group

Asset Contribution: **0.72%**

 **Garanti | Securities**  
 BBVA Group

Asset Contribution: **0.08%**

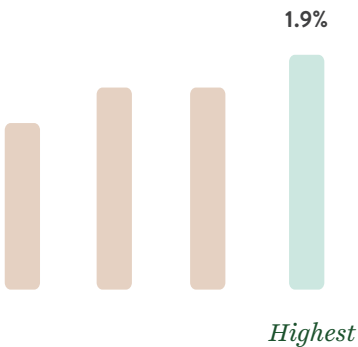
 **Garanti | Asset Management**  
 BBVA Group

Asset Contribution: **0.02%**

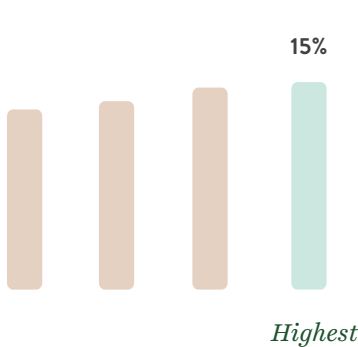
<sup>1</sup> In customer user experience per Forrester's Global Mobile Banking Functionality Benchmark Study, 2018

# GARANTI'S POSITION IN THE SECTOR

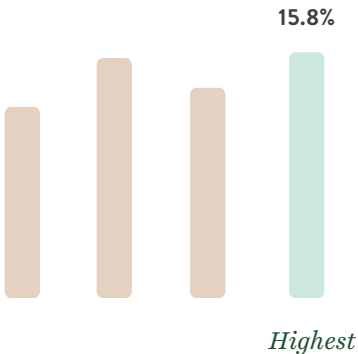
ROAA



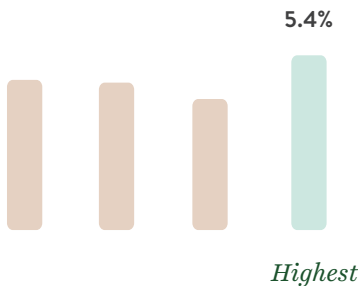
ROAE



CET-I



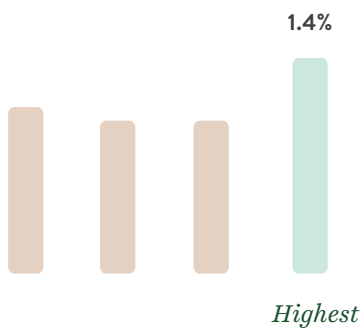
NIM INCL. SWAP COST



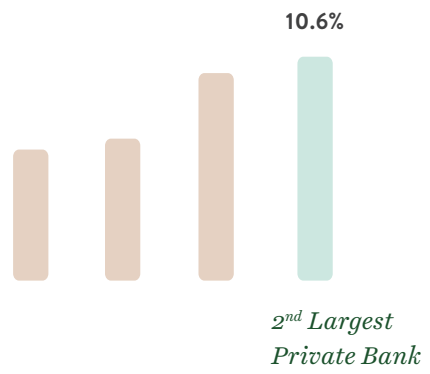
Peers Garanti

Note: For fair comparison with the peers, latest available bank-only financials (31.12.2018) were used. Rankings are among private peers.

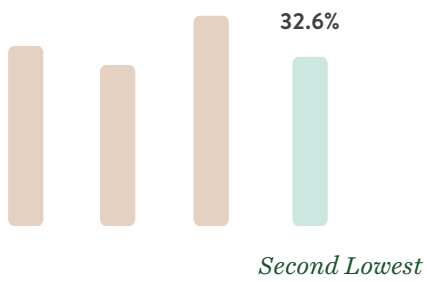
NET FEES & COMMISSIONS / IEA & NON-CASH LOANS



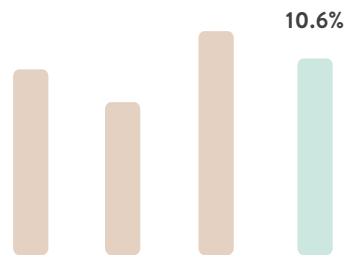
ASSET MARKET SHARE



COST/INCOME<sup>1</sup>



LOANS MARKET SHARE



<sup>1</sup> Income defined as NII + Net F&C + Trading gains/losses excluding FX provision hedges + Other income excluding provisions reversals + Income from subsidiaries.