GARANTI BBVA’S POSITION IN THE BUSINESS AREAS

RETAIL BANKING

INNOVATIVE BANKING EXPERIENCE THAT MAKES A DIFFERENCE

17.1 MILLION RETAIL CUSTOMERS (based on Garanti BBVA’s definition)

Acquisition of 1.2 MILLION NEW CUSTOMERS compared to 2018

13.1% CONSUMER LOAN MARKET SHARE (#1 in consumer loans among private peers)

10.6% MORTGAGE MARKET SHARE (524 thousand people became homeowners with Garanti BBVA)

10.5% CUSTOMER DEPOSIT MARKET SHARE (Demand deposits share in customer deposits: 30% vs. sector: 24%)

SME BANKING

INFORMATION AND ADVISORY SERVICES SUPPORTING CUSTOMERS’ DEVELOPMENT

8.4% BUSINESS BANKING LOANS MARKET SHARE

25% SHARE OF SME LOANS IN TL LOANS (based on BRSA definition)

COMMERCIAL & CORPORATE BANKING

PRIMARY BUSINESS PARTNER OF CUSTOMERS

9.6% FC LOANS MARKET SHARE

28 COMMERCIAL BRANCHES

4 CORPORATE BRANCHES

Note: Market shares are calculated based on BRSA Unconsolidated Financials as of December 31, 2019. BRSA weekly data of December 27, 2019 were used for sector data.

Garanti BBVA Integrated Annual Report 2019
LEADER OF TRANSFORMATION IN THE SECTOR, THE LARGEST CREDIT CARD PLATFORM WITH 15 MILLION BONUS CARD USERS

18.7% ISSUING MARKET SHARE
Leader

18.1% ACQUIRING MARKET SHARE

7 MILLION CREDIT CARD CUSTOMERS
Leader

652 THOUSAND POS

FOCUS ON FINANCIAL HEALTH, ADVISORY AND FACILITATING CUSTOMERS’ LIVES

8.4 MILLION DIGITAL BANKING CUSTOMERS
73% of our active customers use digital banking

96% DIGITAL TRANSACTIONS IN NON-CASH FINANCIAL TRANSACTIONS

93% SHARE OF MOBILE CUSTOMERS IN DIGITAL CUSTOMERS
Garanti BBVA Mobile named 2nd Best in Europe for 2 consecutive years

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

1 MILLION PEOPLE make cardless transactions via QR code at ATMs

INTEGRATED SUBSIDIARIES

Garanti BBVA International
Asset Contribution: 5.61%

Garanti BBVA Romania
Asset Contribution: 3.93%

Garanti BBVA Pension
Asset Contribution: 0.51%

Garanti BBVA Leasing
Asset Contribution: 1.16%

Garanti BBVA Factoring
Asset Contribution: 0.51%

Garanti BBVA Securities
Asset Contribution: 0.18%

Garanti BBVA Asset Management
Asset Contribution: 0.03%

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