

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.

PAYMENT SYSTEMS

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

DIGITAL BANKING

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 years¹

2nd Largest ATM network
among private peers with

10%

MARKET SHARE

1 MILLION PEOPLE

make cardless transactions via
QR code at ATMs

INTEGRATED SUBSIDIARIES



Asset Contribution: 5.61%



Asset Contribution: 3.93%



Asset Contribution: 0.51%



Asset Contribution: 1.16%



Asset Contribution: 0.51%



Asset Contribution: 0.18%



Asset Contribution: 0.03%

¹ Per "The Forrester Banking Wave™":
European Mobile Apps, Q2 2019", May 2019.