

# 2020 Key Performance Indicators

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Focused on creating sustainable value for all its stakeholders, Garanti BBVA places its customers at the core of its operations with the aim of providing unrivaled customer experience. Garanti BBVA's customer-focused innovative business model enables Garanti BBVA to generate sustainable income and command a leading position in Turkish banking sector.

Blending technology and humanistic elements, Garanti BBVA aims to make life easier for its customers, pursue their financial health, help them make the right financial decisions, support them grow their businesses sustainably, and bring its financial services to everyone.

Garanti BBVA employees are one of its most important assets and one of the main pillars of its strategy. Garanti BBVA aims to provide a fair working environment that encourages full utilization of employees' skills, offering a wide range of opportunities and ensuring recognition and awarding of their accomplishments.

Moreover, Garanti BBVA creates shared value and drives positive change through lending based on impact investment, as well as strategic partnerships and community programs focusing on material issues for both Garanti BBVA and its stakeholders.

With its solid capital structure and focus on efficiency, Garanti BBVA preserves its sound financial structure through effective balance sheet management and sustains its contribution to the economy.

## FINANCIAL HEALTH

**LEADING NET PROMOTER SCORE**  
**HIGHEST IN SME**  
**2<sup>ND</sup> HIGHEST IN RETAIL**

Among peer group

**DISABLED FRIENDLY ATMS**  
**5,276**

99% of all ATMs

**CUSTOMERS THAT STARTED USING SAVING PRODUCTS**  
**898,212**

**CUSTOMERS INFORMED ABOUT THEIR FINANCIAL POSITIONS**  
**92%**

## SUSTAINABILITY

**CONTRIBUTION TO SUSTAINABLE DEVELOPMENT**  
**TL 51 BILLION**

(to date)

**SUSTAINABILITY INDICES IN WHICH GARANTI BBVA IS INCLUDED**  
**10**

**INVESTMENT IN COMMUNITY PROGRAMS**  
**TL 60 MILLION**

**% OF LOANS WITH ESG PROVISIONS IN LOAN AGREEMENTS**  
**100%**

### THE BEST AND MOST ENGAGED TEAM

EMPLOYEE  
ENGAGEMENT SCORE  
**71**

WOMEN EMPLOYEES  
IN DECISION MAKING  
POSITIONS  
**40%**

HIGH PERFORMER  
TURNOVER  
**1.6%**

**33,000** participants in  
**3,200** virtual training  
programs

### OPERATIONAL EXCELLENCE

RETURN ON AVERAGE  
ASSETS  
**1.3%**

COST / INCOME  
**36.5%**

RETURN ON AVERAGE  
EQUITY  
**11.0%**

SHARE OF DIGITAL  
SALES IN TOTAL SALES  
BASED ON PRODUCT  
RELATIVE VALUE  
**57%**

NON-PERFORMING  
LOANS RATIO  
**4.5%**

DIGITAL  
TRANSACTIONS IN  
NON-CASH FINANCIAL  
TRANSACTIONS  
**97.4%**

CAPITAL ADEQUACY  
RATIO  
**16.9%**

CUSTOMER CONTACT  
CENTER  
Leader in the sector with  
**96.8%** Call Response  
Rate and **76.8%** Service  
Level

COMMON EQUITY  
TIER 1 RATIO  
**14.3%**

### DATA AND TECHNOLOGY

PROGRAMS FOR  
RAISING AWARENESS  
OF CUSTOMER PRIVACY  
AND INFORMATION  
SECURITY  
**12**

VALUE-ADDED  
PROJECTS USING BIG  
DATA AND MACHINE  
LEARNING  
**41**

EMPLOYEES  
PARTICIPATING IN  
CYBERSECURITY  
TRAINING  
**99%**

NUMBER OF QUERIES  
ANSWERED BY  
CHATBOT BILGE  
(THE WISE)  
**321 THOUSAND**

NUMBER OF ROBOTIC  
PROCESS AUTOMATION  
IN PRODUCTION  
**44**

### REACHING MORE CUSTOMERS

GROWING CUSTOMER  
BASE EFFECTIVELY  
**18.8 MILLION**  
Customers chose Garanti  
BBVA, Active digital  
customers increased to  
**9.6 MILLION**

Yearly transactions  
performed through  
internet and mobile  
banking channels  
**580 MILLION**

AMOUNT OF CARDLESS  
TRANSACTIONS VIA  
GARANTI BBVA ATMS  
EXCEEDED  
**TL 50 BILLION**

SHARE OF ACTIVE  
CUSTOMERS  
USING DIGITAL  
BANKING  
**79.2%**