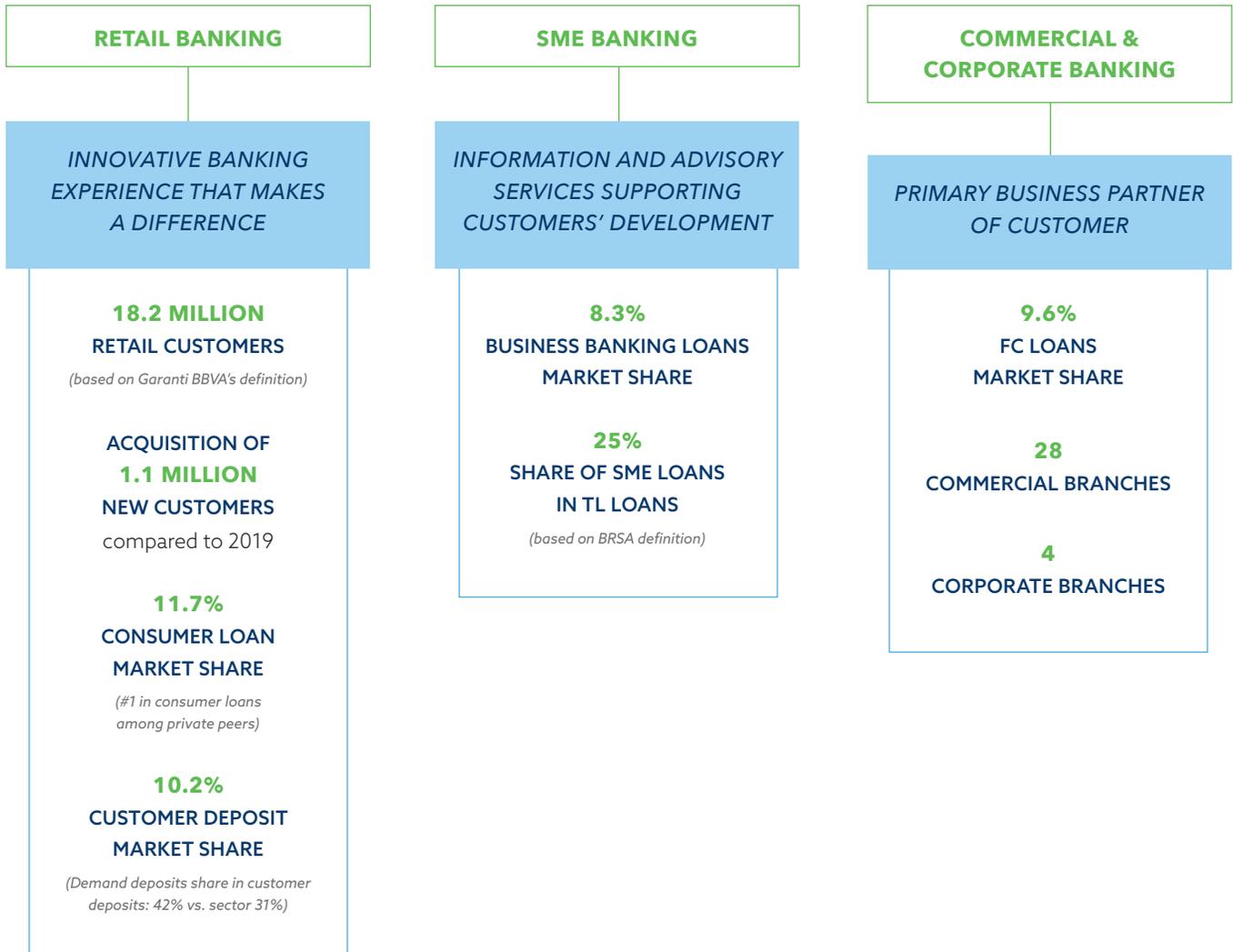


Garanti BBVA's Position in the Business Areas



Note: Market shares are calculated based on BRSA Unconsolidated Financials as of December 31, 2020 and BRSA weekly data of December 31, 2020 for commercial banks.

PAYMENT SYSTEMS

*LEADER OF TRANSFORMATION
IN THE SECTOR, THE LARGEST
CREDIT CARD PLATFORM
WITH 15 MILLION
BONUS CARD USERS*

17.6%
ISSUING MARKET SHARE
Leader

16.9%
ACQUIRING MARKET SHARE

7.3 MILLION
CREDIT CARD
CUSTOMERS
Leader

685 THOUSAND
POS

DIGITAL BANKING

*FOCUS ON FINANCIAL HEALTH,
ADVISORY AND FACILITATING
CUSTOMERS' LIVES*

9.6 MILLION
DIGITAL BANKING
CUSTOMERS

79% of our active customers
use digital banking

97%
DIGITAL TRANSACTIONS
IN NON-CASH FINANCIAL
TRANSACTIONS

95%
SHARE OF MOBILE
CUSTOMERS IN
DIGITAL CUSTOMERS

Garanti BBVA Mobile named
Best by World Finance for
4 consecutive years

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

1.4 MILLION PEOPLE
make cardless transactions
via QR code at ATMs

INTEGRATED SUBSIDIARIES



Asset Contribution: **5.74%**



Asset Contribution: **4.06%**



Asset Contribution: **0.53%**



Asset Contribution: **1.08%**



Asset Contribution: **0.54%**



Asset Contribution: **0.31%**



Asset Contribution: **0.04%**