

Garanti BBVA in Numbers

	2016	2017	2018	2019	2020
 BRANCHES	971	948	936	914	894
 POS**	635,865	670,259	669,435	651,860	684,896
 ATMs	4,825	5,003	5,258	5,260	5,309
 TOTAL CUSTOMERS	14,615,584	15,143,274	16,378,165	17,639,895	18,779,492
 MOBILE BANKING CUSTOMERS*	3,683,684	5,087,521	6,460,538	7,731,683	9,074,914
 DIGITAL BANKING CUSTOMERS*	4,879,155	5,957,966	7,174,066	8,352,034	9,571,289
 NUMBER OF EMPLOYEES	19,689	18,851	18,338	18,784	18,656
 DEBIT CARDS	8,930,780	9,796,696	10,885,643	12,309,813	14,156,702
 CREDIT CARDS	9,792,199	10,213,151	10,141,008	10,131,725	10,308,368

* Active customers on - min. 1 login per quarter.

** Includes shared and virtual POS.

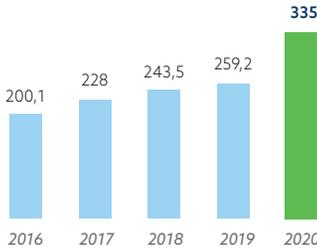
ASSETS

(TL billion)



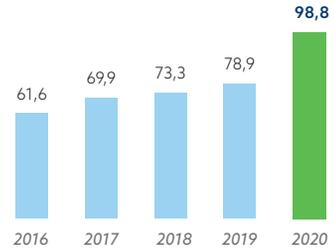
PERFORMING CASH LOANS

(TL billion)



CONSUMER LOANS***

(TL billion)



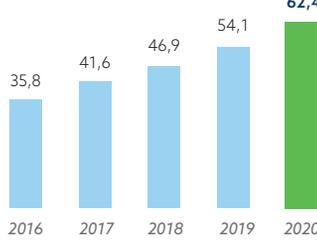
DEPOSITS

(TL billion)



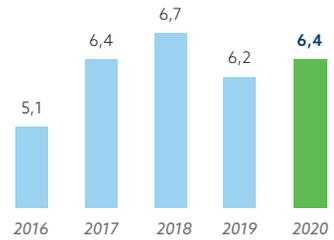
SHAREHOLDERS EQUITY

(TL billion)



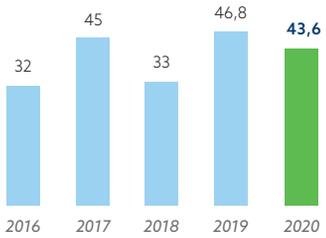
NET INCOME

(TL billion)



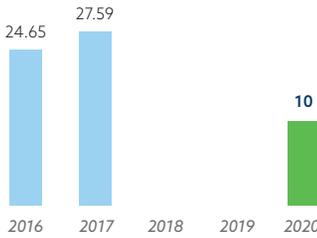
MARKET CAPITALIZATION

(TL billion)



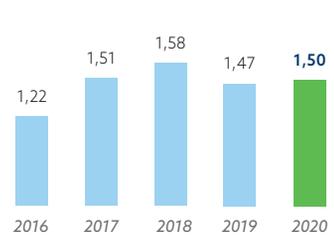
DIVIDEND PAYOUT RATIO

(%)



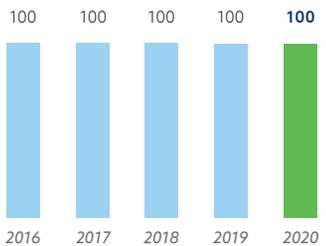
EARNINGS PER SHARE

(TL)



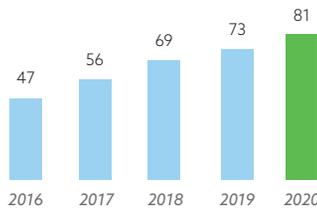
% OF RENEWABLES IN ENERGY PRODUCTION PORTFOLIO

(in new PF greenfield commitments)



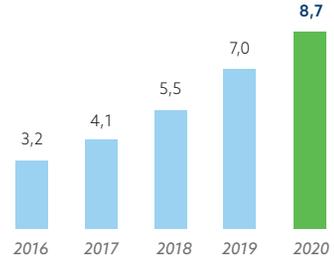
NUMBER OF PROJECTS SUBJECTED TO ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT SYSTEM

(Cumulative)****



TOTAL LOANS GRANTED TO WOMAN ENTREPRENEURS

(Cumulative, TL billion)



*** Including consumer credit cards.

**** Numbers also include projects (i) that are not included in the scope of ESIAP but are assessed voluntarily, (ii) are in financial evaluation stage, and (iii) are assessed but not-funded projects.

Note: Per December 2020 BRSA Consolidated Financials.