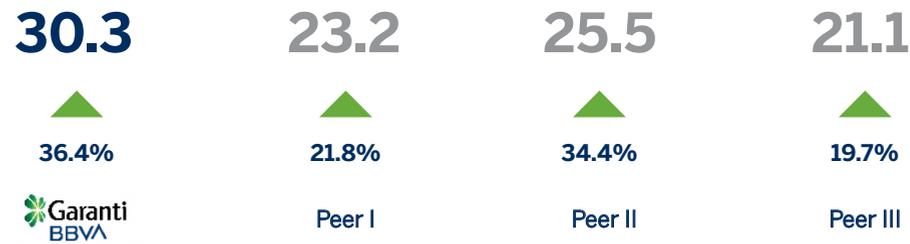


Garanti BBVA's Position in the Sector

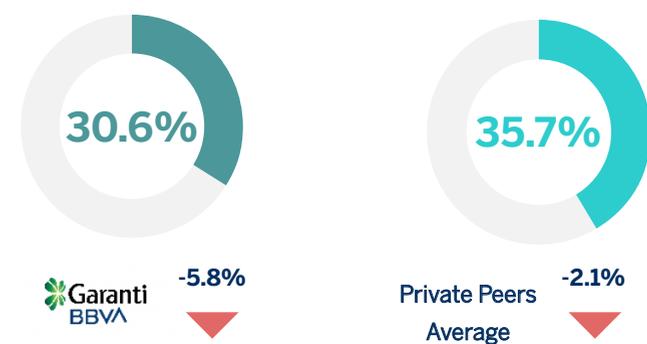
SIGNIFICANTLY HIGHEST BANKING REVENUE (2021, TL BN & 2 YEAR GROWTH)



HIGHEST BANKING REVENUE PER BRANCH (2021, TL MN)



HIGHEST IMPROVEMENT IN COST / INCOME (2021, 2 YEAR ▲)



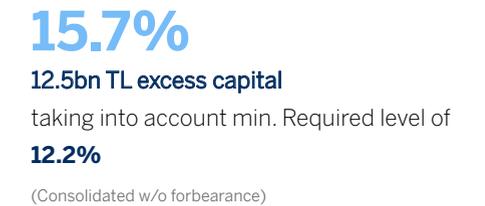
HIGHEST ROE



HIGHEST ROA



STRONG CAPITAL BUFFERS ABOVE THE LEGAL LIMITS



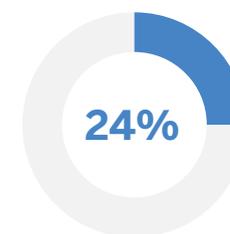
HIGHEST NET INCOME (TL BN)



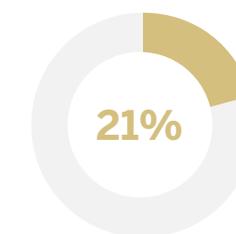
HIGHEST FEES & COMMISSIONS INCOME (TL BN)



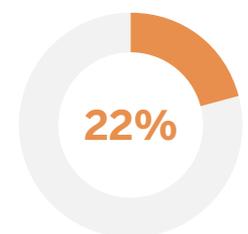
HIGHEST NET INTEREST MARGIN



Net Income Market Share
(When adjusted with Garanti BBVA's free provision)



Fees & Commissions Income Market Share



Net Interest Income Market Share

Note: Banking Revenues = NII – Swap Cost + Net Fees & Commissions
Income defined as NII inc. Swaps + Net F&C + Dividend Income + Subsidiary Income + Net Trading Income (excludes swaps & currency hedge) + Other income (net of prov. Reversals)
Note: Per bank-only financials for fair comparison.

LEADERSHIP IN CONSUMER LENDING MARKET SHARE GAIN ACROSS THE BOARD

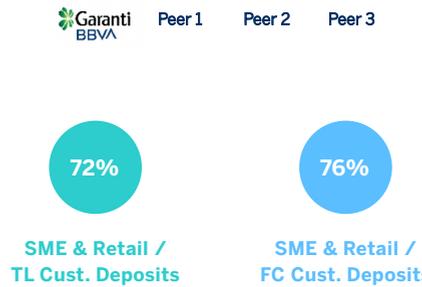
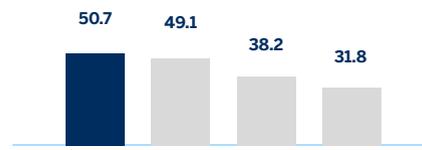
	Share in TL perf. loans	Market Share	Y-t-D bps	Rank
CONSUMER LOANS	32%	21%	-11	#1
MORTGAGE	10%	28%	+82	#1
GENERAL PURPOSE	22%	19%	+5	#2
AUTO	1%	35%	+18	#1
CREDIT CARD BALANCE	18%	22%	+15	#2
TL BUSINESS	49%	18%	+3	#2

TL LOANS MARKET SHARE

#2
19%
TL 266 BN

Second Largest Private Bank in TL Lending

HIGHEST DEMAND DEPOSIT (TL BN)



TL CUSTOMER DEPOSIT MARKET SHARE

#1
20%
TL 180 BN

Highest TL Customer Deposit Portfolio

HIGHEST EVER MARKET SHARES IN BOTH ISSUING & ACQUIRING

Retail Issuing Volume MS% (2021)



Acquiring Volume MS% (2021)

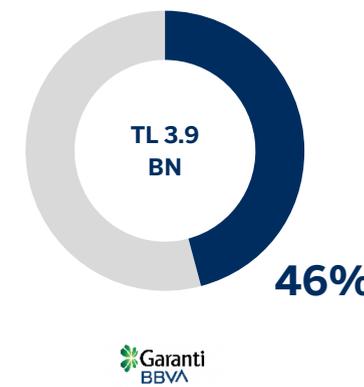


Number Of Credit Card Customers (2021)



HIGHEST COMMISSION CONTRIBUTION

Net Payments System Commissions & Share in Total F&C (2021, TL bn)



Note: Market shares among private banks based on bank-only BRSA data and Interbank Card Center data as of 2021