Garanti BBVA's Position in Business Areas

<table>
<thead>
<tr>
<th>CORPORATE &amp; INVESTMENT BANKING</th>
<th>2022 Key Data</th>
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</thead>
<tbody>
<tr>
<td>TL 28.3bn</td>
<td>Contribution to sustainable finance (+201% YoY)</td>
<td>TL 4.46bn</td>
<td>Green financing to corporate customers (+596% YoY)</td>
<td>#1 in Commercial Banking NPS</td>
</tr>
<tr>
<td>100%</td>
<td>Share of renewable energy projects in new project finance business</td>
<td>82 companies</td>
<td>Offered sustainability and sustainable finance advisory (+95% YoY)</td>
<td>&quot;Sustainable Future in Exports&quot;</td>
</tr>
<tr>
<td>2023 Strategic Priorities</td>
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<tr>
<td>• Continue innovating with new products in renewable energy financing and carbon markets</td>
<td>• Keep delivering customized banking solutions enabled by our broad product range and continue to deepen in customer relations through effective risk management</td>
<td>• Continue to work for helping SMEs, the backbone of the national economy, attain sustainable growth and financial health in addition to the financial support provided</td>
<td>• Strengthen our leadership in retail banking by continuing to acquire new profitable customers</td>
<td></td>
</tr>
<tr>
<td>• Avoid our corporate customers in transitioning to a low carbon economy through leading sustainability know-how and advisory</td>
<td>• Keep providing financing to our customers for their Sustainable Growth</td>
<td>• Expand the set of products and transactions offered digitally to SME customers</td>
<td>• Ensure sustainable customer relations by deepening our existing customer base and becoming the leader in customer satisfaction</td>
<td></td>
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<tr>
<td>• Continue to increase our contribution to sustainable finance</td>
<td>• Continue with on-lending of the funds secured under cooperations with governmental financial institutions to our customers</td>
<td>• Expand the collaborations with the best-in-class companies for the needs of our SME customers</td>
<td>• Add value to the investments of our customers and be to our customers in need of financing, to produce personalized and proactive suggestions by using the data of our customers in the most effective way, to improve their financial health and to contribute to their freedom for unexpected situations</td>
<td></td>
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<tr>
<td>• Continue to serve as primary business partner of corporate customers sustaining their pioneering and leading positions on the back of effective customer relationship management and solution-oriented approach</td>
<td>• Supporting the development of more women entrepreneurs, to promote their success and to facilitate their access to new markets and opportunities for their sustainability</td>
<td>• Supporting the development of more women entrepreneurs, to promote their success and to facilitate their access to new markets and opportunities for their sustainability</td>
<td>• Provide the best customer-oriented service and financial advice to all our individual and micro-business customers with different service models, both from our branches and from non-branch channels</td>
<td></td>
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<tr>
<td>• Be the solution partner bank in the lifecycles of startups</td>
<td>• Meet with the customers regarding the &quot;Green Deal&quot; to pave the way for sustainable investments</td>
<td>• Be the solution partner bank in the lifecycles of startups</td>
<td>• Make customers' lives easier through effective use of open banking opportunities and new partnerships</td>
<td></td>
</tr>
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<tr>
<th>COMMERCIAL BANKING</th>
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<tr>
<td>TL 14bn</td>
<td>Financing to women-owned businesses</td>
<td>TL 1.6bn</td>
<td>Financing to women-owned businesses</td>
<td>#1 in SME NPS</td>
</tr>
<tr>
<td>20.5%**</td>
<td>Market share in SME loans (+194% YoY)</td>
<td>TL 63mn</td>
<td>Total investment to 56 startups</td>
<td>9.8%***</td>
</tr>
<tr>
<td>29.8%</td>
<td>Share of SME loans in TL Loans per BRSA definition</td>
<td>&gt;4,000</td>
<td>Women entrepreneurs received training</td>
<td>**SME loans per BRSA definition, market share among private banks</td>
</tr>
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<th>SME BANKING</th>
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<tr>
<td>19.9%*</td>
<td>Market share leader in consumer loans</td>
<td>22.2%**</td>
<td>Micro enterprises TL Cash Loan market share (+582 bps YoY)</td>
<td>88% consecutive year as Türkiye’s Best Retail Bank (European CEO Awards)</td>
</tr>
<tr>
<td>778 k POS devices (+12% YoY)</td>
<td>Member merchants (+5.3% YoY)</td>
<td>12,893,009 Credit cards (+17.2% YoY)</td>
<td>37% QR transactions market share (+62 bps YoY)</td>
<td></td>
</tr>
<tr>
<td>455 k</td>
<td>Digital active customers (+23% YoY)</td>
<td>3,6 mn</td>
<td>Cardless e-com check out solution GarantiPay transaction volume (+81% YoY)</td>
<td>20% Mobile financial transactions share (+7% YoY)</td>
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<tr>
<th>RETAIL BANKING</th>
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<tr>
<td>12.2%</td>
<td>Mutual Funds market share (+68 bps YoY)</td>
<td>244 k</td>
<td>Digital slips</td>
<td>**Micro enterprises are according to BRSA definition, calculated using BRSA monthly data.</td>
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<th>PAYMENT SYSTEMS</th>
<th>2022 Key Data</th>
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<tbody>
<tr>
<td>10.5 mn</td>
<td>Check out solution Cardless e-com (+11% YoY)</td>
<td>118,7 mn</td>
<td>Digital slips (+12% YoY)</td>
<td></td>
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<thead>
<tr>
<th>DIGITAL BANKING</th>
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<tr>
<td>13.4 mn</td>
<td>Digital active customers (+23% YoY)</td>
<td>37% QR transactions market share (+62 bps YoY)</td>
<td>118,7 mn</td>
<td>Cardless transactions via ATMs (+44% YoY)</td>
</tr>
</tbody>
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**Micro enterprises are according to BRSA definition, calculated using BRSA monthly data.
***Prepared according to Rapport data.