GARANTI BBVA INTEGRATED ANNUAL REPORT 2019

NEXT DECADE

Ilker Yavaş, Director of Operation Center - Abacus, talks about implementation of RPA and E2E solutions for operational excellence. Operational excellence is and will be a top priority for corporates in the next decade. Garanti BBVA's strategic priority is to continue to automatize processes; deliver transaction convenience and innovative solutions. We are the first bank to centralize all its operations. Operational offloading paves the way, enabling our branches to free up more time for advisory.

Today, we are in the process of taking centralization to the next level. There are three dimensions involved:

Firstly, we aim to take over of all the time consuming processes and leave no manual operations at branch level at all.

Secondly, we currently answer all incoming customer calls directly from the Operations Center and resolve all operational issues by fulfilling customers' needs. We only direct the calls to branches related to sales activities or pricing which is only 7% of the incoming calls. In addition to that, we now have access to the incoming transactions queues of our branches and execute directly.

This project is exclusive for SME customers currently but the results are very promising and we consider to expand to other segments.

Thirdly, we started to take over operations from Headquarters and subsidiaries. This is a giant step to reach overall efficiency on a consolidated level.

The outlook of the next decade definitely includes the use of new technologies. This has always been a leverage in our journey to operational excellence. We use Robotic Process Automation (RPA), Optical Character Recognition (OCR), Big Data and Machine Learning intensively and take over more responsibilities without increasing the workforce while minimizing error ratios.

Flawless capacity planning and resource efficiency are the most significant and tangible outcomes of Big Data and Predictive Modeling.

In the next decade we will continue to utilize new Technologies, reduce costs and increase efficiency.

Our motto is: reorganize, simplify, automate and centralize.