

## **EXPERIENCE:**

### **Ergun Özen, Board Member**

For us, experience that is based on empirical knowledge has always been the key. How we capitalize on what we go through in our branches, call center, subsidiaries, regional offices and headquarters, has been the definition of experience itself. This experimental knowledge, either on customer experience or on risk management, we have utilized to the fullest, in my opinion. I honestly know of none that touches the customers' emotions better than us. Regarding the area of risk management, what we lived in 2001 crisis and the experience we gained overall, has been immensely important. We faced significant challenges, but we learned a lot. As for the crises in the following years, owing to these experiences, we went in comfortably and exited gaining market share. Moreover, in the eyes of the regulators, we have always been recognized as the bank with the best risk management. By listening, learning, internalizing our experience, we continuously show the ability to sustain our position at the top.

### **Selahattin Güldü, Executive Vice President – Commercial Banking**

For me, experience is the total accumulated information a person gains during a particular time frame or a life-time. When we apply this to Garanti BBVA, this means the sum of all the knowledge and experience since its foundation, hence represents the culture as a whole. And this is entirely sufficient for Garanti BBVA to be the pioneer of the sector, to steer the sector and to demonstrate leadership.

### **Erhan Zeyneloğlu, CEO – GarantiBank International**

For us, experience is to sustain a perfect representation of Garanti BBVA in the international markets. Experience builds over time, but as it gets blended with new knowledge and diligence, it finds a meaning. Therefore, to offer this experience to our customers under the spirit of one team is one of our most important goals. Likewise, through our experience as GarantiBank International, in the eyes of the European Central Bank and the Dutch Central Bank, we aim to build an environment of trust and be the point of reference for competition.

### **Fulya Göyenc, Director – Corporate Banking**

For us, experience in banking, just like in all other aspects of life, is the essential component of success, a sine qua non. Garanti BBVA's 30 years of corporate banking experience, is the reason behind its leadership in this segment, its pioneer position, and its success. Combining this vast experience with strong innovation and technology, we continue to support our customers throughout all of their cycles and to develop solutions. Here is to many more outstanding experiences with our stakeholders, employees and customers...

## **Öznur Metiner, Director – Talent and Culture Employee Experience**

For us, experience means happy and productive employees. The originators of the value we offer to our customers, community and to all stakeholders as Garanti BBVA, the most important actors that make us who we are, are our employees. We believe a good employee experience, not only builds a strong work culture, but it also provides an inspiring work environment for high performing teams who share common purpose and common values. Therefore, we design our employees' journeys benefiting again from our employees' insights and suggestions, by continuously improving our work environment and our business processes.