

## **PIONEER:**

### **Ebru Dildar Edin, Executive Vice President – Corporate, Investment Banking and Global Markets**

For us, the word pioneer, which we earned thanks to the innovations we have introduced in the sector, finds meaning in sustainable development focus. In line with the Principles of Responsible Banking and through our innovative perspective, we work tirelessly to ensure the transformation we need not only in our own sector, but also in all areas that contribute to the economy. Our mission is one that backs up and strengthens every step our country takes on the path towards sustainable development and regards development together with all stakeholders as a responsibility. We are aware of our responsibility to the world we live in, to the society, our customers and our employees. As Garanti BBVA, this is how we define value creation. We consider our contribution to the economy and our impact on all our stakeholders in terms of being a pioneer, shaping the transformation and creating long-lasting value. We work collectively to be a pioneer and remain as one, to increase our impact, and to create a sustainable world.

### **Çağrı Süzer, CEO – Garanti BBVA Payment Systems**

For us, pioneer means to lead the way by being a first in the sector, and to be a reference institution in payment technologies for more than 20 years. It is to break new grounds on a global scale through innovative initiatives. Pioneer means to constantly improve the world-renowned and most widely used credit card brands of Turkey to serve our customers. With this perspective, as Garanti BBVA Payment Systems, we will continue to be a pioneer not only today, but also tomorrow and introduce the most advanced payment technologies to our customers.

### **Murat Atay, CEO - Garanti BBVA Mortgage**

For us, the word pioneer defines the leadership of Garanti BBVA Mortgage since its establishment as a first in the sector. Behind our mortgage expertise lies our holistic approach to housing finance. Sustainability is undoubtedly an integral part of this approach. We contribute significantly to Turkey's urban transformation and raise awareness about energy efficiency and green buildings. We introduced Turkey's first Green Mortgage product supported by foreign funding. Through this product, we back Turkey's transition to a low-carbon economy by sustaining at least 40% energy efficiency in the houses we finance. We were the first bank and only the third country outside of the European Union to become a member of the Energy Efficient Mortgage Initiative backed by the European Union. Playing an active role in such initiatives, we work to raise awareness about energy efficiency in Turkey and to be part of the solution.

### **Utku Ergüder, CEO - Garanti BBVA Securities**

For us, pioneer is the one that determines the path everyone will follow, identifies the needs in advance and creates alternatives with the most innovative solutions. As Garanti BBVA Securities, we will continue to be a pioneer in the sector by understanding the expectations of

our investors and providing the most accurate advisory in corporate finance, domestic and international equity markets, and futures and options markets.

**Sibel Kaya, Director – Talent and Culture**

For us, pioneer is the success of the people that bring to life the firsts achieved by Garanti BBVA. At Garanti BBVA, employees are at the center of every step taken for its human resources. At the heart of our culture, which is developed and transformed with our contributions as employees, lies the value we give to human. This value means being able to express our ideas and opinions clearly, to steer the opportunities offered in accordance with our needs, and furthermore to be able to participate in decision-making mechanisms. On its road to success, Garanti BBVA will continue to introduce pioneering practices by focusing on human and recognizing human needs as a social being.,.