

RESPONSIBILITY:

Burak Ali Göçer, CEO – Garanti BBVA Pension

For us, responsibility is making our customers say, after many years, 'I am glad to have worked with Garanti BBVA Pension'. Our products touch the foundation of human life. Our customers entrust either their future to us by opening an individual retirement account, or their loved ones when they leave this life by taking out life insurance. It is a relationship with customers that will last for years to come. Therefore, as Garanti BBVA Pension, we come to work every day with the awareness of this responsibility. We will continue to stand by our customers and add value in the future as well.

Mahmut Kaya, CEO - Garanti BBVA Asset Management

For us, responsibility, responsible investment, is integrating social, environmental and corporate governance criteria to all our investment processes. We believe that the importance we attribute to these criteria comes with two important benefits for our investors. First, we think this building awareness by companies is of critical importance for a better world, economy and financial system. Second, we see that these companies perform much better than their competitors, and they deliver higher returns on investment. As a result, the responsible investment approach allows us to combine financial return with moral, ethical and environmental priorities. As Garanti BBVA Asset Management, we will continue to create value for all our stakeholders with our responsible investment approach.

Hülya Türkmen, Director - Customer Experience and Satisfaction

For us, responsibility means working to ensure that each experience we create results in the satisfaction of our customers. A part of our responsibility is to get to know our customers closely, to understand their needs, to think of the issues that may be of importance to them, and to inform proactively without their asking. Our responsibility is to stand by our customers at every stage of their lives and to support them in making the right financial decisions.

Elif Güvenen, Director – Corporate Brand Management and Marketing Communication

For us, responsibility lies primarily in contributing to the financial health of the national economy, the real sector and our customers. It means undertaking a mission for the continuity of the economy. In this world that we are a part of, this awareness of responsibility always reminds us of what we need to do for the nature and the society. That is to create value in the fields of environmental protection, education, culture and arts, sports, entrepreneurship, and gender equality. It means to sustain the value we create, make it permanent and have it constantly grow. Because responsibility for us, is taking good care of the world and the future.

Zeynep Özer Yıldırım, Istanbul, Kozyatağı Commercial Branch Manager

For us, responsibility goes far beyond banking service. We cannot define the relationships we establish with customers as merely buying and selling of financial products. For our customers, we are their financial advisors and business partners. With our expertise and our care about our customers' well-being more so than they do for themselves, we offer them financial advisory, foreign trade and cash management services and aim to provide the most appropriate solutions in the most timely manner. With this sense of responsibility, we always stand by our customers through the good and the bad. For us, in the long-lasting relationships we establish, witnessing the profitable and sustainable growth of our customers' businesses, and growing with them is the greatest happiness.