

SUCCESS

Didem Dinçer Başer, Executive Vice President - Talent and Culture

For us, the indispensable element of success is human. The driving force behind Garanti BBVA's success is more than 20,000 talents acting as one team. This great team who thinks big, can bring ideas to life, enjoys their job, develops personally, and acts with a common purpose, will always carry Garanti BBVA to new heights. Therefore, our top priority will always be our employees.

Aydın Güler, Executive Vice President - Finance and Treasury

For us, success is strengthened by sustainable financial performance. We successfully manage risks and opportunities with our solid balance sheet structure. Success is being able to stand behind our words at all times under any circumstances. Behind our leadership in the sector lies our dynamic, flexible and swift business model. Our management structure, empowered with information throughout our decision-making, is the guarantee of success, not only today but also tomorrow.

Ufuk Tandoğan, CEO - Garanti BBVA Romania

For us, success is how we started in Romania 15 years ago and created one of the leading banks in the country with its size, customer base, and profitability out of nothing. After 2007, we grew completely organic, quadrupled our market share and became one of the 10 largest banks in Romania. Today, we serve more than 430 thousand customers in all business lines with 75 branches spread across the country. For us, success is our conversion to a global operation through the transfer of our own technological infrastructure and know-how of banking operations in Turkey. We have moved the power of our Bonus brand in payment systems to Romania and moved up to 6th place in the country. We have been recognized as Romania's best digital bank for 12 years by Global Finance. For us, the meaning of success lies in sustainable growth. With our strong capital structure, asset quality, high liquidity and profitable business model, we are ready to be the leading financial group in the future as we are today.

Ünal Gökmen, CEO - Garanti BBVA Leasing

In our 30th year, for us, success is contributing to our sector, pioneering innovations, maintaining our reputation in every setting, adding value to our customers, and making our employees happy. When you do these, financial success will follow naturally. As Garanti BBVA Leasing, we wholeheartedly believe that by embracing these values even more, we will remain to be very successful in the future as well.

Devrim Özdemir, Bodrum Branch Manager

For us, success is based on customer satisfaction. We strive to create value for our customers, to be a part of their lives, to walk together towards future, and most importantly, to convey them these emotions. For us, success means being the first bank that comes to our customers' minds. For us, success is to make our customers say 'if it can be done, it is Garanti BBVA who will do it'.