## In its 2018 Integrated Report, Garanti centers its focus on its customers with its "empathy" culture

Placing its customers at the center of its focus and the customer experience as its strategic priority, **Garanti Bank** published its **2018 Integrated Annual Report** that is shaped by its empathy culture with the concept "True Stories". Garanti is the first and only bank in Turkey that discloses its value creation as an integrated annual report for its legal reporting, and furthermore recorded a first in its 2018 report by voicing its employees' experiences, true stories, in their own words. Garanti presented annual key performance indicators including its contribution to the country and the society with its responsible and sustainable development target, its most important distinction, that is the value it creates for its customers with its empathy culture, in an innovative and technological approach to all its stakeholders in a clear and transparent way. 2018 Integrated Annual Report shares these experiences Garanti employees lived with their customers all over Turkey through its website <a href="https://www.garantiannualreport.com">www.garantiannualreport.com</a> and presents for all its stakeholders to read and listen, voiced again by Garanti employees representing another first in its field.

Commenting on the topic, Garanti Bank's CEO Fuat Erbil stated that: "We work with all our strength in order to offer an excellent experience to our more than 16 million customers. To this end, as much as the rational solutions we offer at each touch point involving communication with our customers, the emotional experiences delivered are highly significant. The path goes through the ability to empathize. We put ourselves in the shoes of our customers, focus on correctly understanding their constantly evolving needs and expectations, offering them timesaving solutions to improve their lives, and while doing so, delivering a swift and smooth experience. In 2018, a year that was challenging for both our country and the global markets, Garanti's customer-centric approach founded on the empathy culture plays an important role as it is the key to our sustainable success. In this year's integrated annual report, we wanted to share with our stakeholders a few of the hundreds of the stories we live each day, in addition to the value we create for our country and the economy. To us, the secret underlying the success is to be able to stand by our customers through every moment, whether it is a good, bad, happy, sad, tough or pleasant one... Just as it has done in the past, Garanti will continue to make its customers feel that they are cared, they are precious, and that Garanti will continue to be by their side at all times...