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GARANTI BBVA INTRODUCED 2019 INTEGRATED ANNUAL REPORT WITH TURKEY'S FIRST AI-BASED DIGITAL REPORT ASSISTANT

As a leader in applying technological advances and digital transformation on its products and services, Garanti BBVA issued its **Integrated Annual Report 2019** with the concept “**The Next Decade**”. Continuing to disclose its value creation for the economy and society as an integrated annual report for its legal reporting as the first and only bank in Turkey, Garanti BBVA broke new ground with its AI-based Integrated Annual Report, a first in Turkey.

Readers of 2019 online report at “www.garantibbvaannualreport.com” are able to quickly access the report contents through the Digital Report Assistant, a dialogue-based AI solution. The Digital Report Assistant responds to visitors’ questions both in English and Turkish, and enhances the overall report experience by providing links to the Report content. Furthermore, the 2030 Outlook podcasts of Garanti BBVA Management, where they share the mega trends, how these shape the business model and the impact on their respective lines of business, represent another first in Turkey.

Commenting on the topic, **Garanti BBVA’s CEO Recep Baştuğ** said, “Over the last decade, as technology rapidly transformed our lives and evolved customer habits, needs and expectations, we continuously integrated this change into our business model as well as to our products and services. In the next decade, this high-speed change will accelerate and so will the risks and opportunities of the business world. Environmental risks due to climate change ranks at the top of the ten major risks in terms of both impact and likelihood in the Global Risks Report of the World Economic Forum. Moreover, artificial intelligence, augmented reality and virtual reality will all become inconspicuous routines in our daily lives. Evolving customer needs and expectations, the urge for easy and constant access to products and services anywhere and anytime, will drive the rise of personalized user experience. As Garanti BBVA, in line with our purpose of “bringing the age of opportunities to everyone”, we are aware of these transforming expectations and competitive dynamics, and carry the responsibility of finance sector’s critical role for a more sustainable world. For sustainable development, we view technology and human to be inseparable, and pursue a long-lasting and solid strategy. We aim to make our customers’ lives easier, look after their financial well-being, help them make the right financial decisions, and advise them to grow their businesses sustainably. We approach our annual reporting with this particular integrated thinking mindset and differentiate each year recording many firsts. While disclosing Garanti BBVA’s value creation in a transparent manner in our 2019 Integrated Annual Report, we aimed to present a glance at how we mold our business model in the light of mega trends, how we execute the transformation and how all of these contribute to our stakeholders’ journeys.”