



INVESTOR RELATIONS

## INTERVIEW WITH MR. TEOMAN ALPONAT, SVP, RETAIL COLLECTIONS DEPARTMENT

< Teoman Alponat >: As Retail Collections, we are responsible for the whole retail collection process. Our responsibility starts with the first delinquency, (and continues) until the end of the debt sale process. As a team, we are positioning ourselves not only just for pure collection. We serve our customers who are in payment difficulties. Behind the scene of the collections there is a running business like a factory. Data is the backbone of our whole process. We have a dedicated analytics team and our collection strategies are based on behavior-risk models. We are continuously investing on new technologies. Technology makes the difference. We have recently implemented speech analytics to our systems. With this system, we are analyzing the customer and agent calls, and transferring these calls into meaningful data. Through this, we are increasing our customers' satisfaction and making call route analysis to support our underwriting team. We have a holistic approach and strong cooperation between risk and collections. In order to optimize our capacity management, we are using outsourcing. Outsourcing is used for delinquency "buckets" and also used for our legal account management. We have a performance-based incentive model. We have a special team who are responsible for visiting these outsource companies and law offices on a regular basis. Other than maximizing their performances they are also giving them advisory and create synergy between the bank and the outsourcing companies. Continuous collaboration increases our efficiency and effectiveness. As Retail Collections, we always look for new opportunities. We continue to invest in people and technology. Our aim is determining the right collection action for the right customer within the right time.