

AGILITY:

İlker Kuruöz, Executive Vice President – Engineering and Data

For us, agility is the swift adaptation of institutions to changing conditions, the ability to develop new product and services under those circumstances and sustain business continuity. As Garanti BBVA, we have been utilizing agile methodologies as a pioneer in the sector and investing in organizational adaptation for a very long time. In 2020, along with the progress of pandemic, in an ever-changing context, our more than 20 thousand employees had to adopt to rapidly varying environmental circumstances. Throughout this process, we very quickly experienced the benefits of the transformation we started long ago. We delivered both the adaptation of the processes, as well as the introduction of the needed services under these circumstances in a very prompt manner. Looking ahead, adding to the already started initiatives the experiences we learned and gained throughout this process, we will continue to improve our agility.

Osman Bahri Turgut, Head of Internal Audit

For me, agility is a management approach that enables us to execute complex tasks more quickly and in higher quality and attain happy employees. Within this context, instead of lengthy planning, we divide tasks to small components, plan dynamically, complete in two week periods, and as we complete these components, by continuously learning, we focus on creating maximum value to the audited counterpart and to all other stakeholders. Agile methodology strengthens team spirit by promoting inclusiveness and has been growing into an important tool for us to increase employee loyalty.

Tolga Haliler, Director – Organization and Process Development

For us, agility is the ability to change direction by adapting to a constantly and increasingly changing world. We aimed to create the agile business model of Garanti BBVA within the framework of this approach. This is a model whereby we put all our efforts into more value creating tasks, act with the feeling of one team, and through which employees capture the opportunity to develop their skills. Through strengthened communication and collaboration, this structure provides a much more dynamic working environment, where leadership at all levels is encouraged; an ecosystem is formed, supported by teams that can organize themselves and learn by trial. Thus, while the decision-making times are shortened, the production of products and services gets accelerated, and we aim a higher level in customer and stakeholder satisfaction.

Hande Tunaboylu, Agile Coach

For us, agility is a road that we agile coaches and Garanti BBVA employees walk shoulder to shoulder; a journey that constantly evolves and improves through our experiences. Our Bank's strategies can be reduced to team levels; agility is a value-oriented work style that supports the right tasks to be executed by the right people at the right time. In fact, beyond a style of

working; it is based on trust, transparency, collaboration, balance and respect; a mindset that encourages leadership at all levels, embraces continuous learning and change.

Eren Yardım, Balıkesir Branch Manager

For us, agility is offering effective services to our customers through processes and tools suitable for today's needs. We are teams that manage ourselves. We are experts that take responsibility. Our customers are our most important players who create value for our team. Working with collective collaboration is our priority. The key to our success is our groundbreaking corporate culture.