

SUSTAINABILITY:

Cemal Onaran, Executive Vice President - SME Banking

For us, sustainability can be achieved with individuals who have equal opportunities in society. Accordingly, I believe, the most important step to take is ensuring greater and more effective presence of women in business life. To this end, it is very important that all stakeholders in the ecosystem support and encourage women entrepreneurs. As Garanti BBVA, we have been supporting women entrepreneurs uninterruptedly for twelve years and we will continue to do so.

Mahmut Akten, Executive Vice President - Retail Banking

For us, sustainability is responsible banking. First and foremost, communication with customers is essential for responsible banking, especially in retail banking. Furthermore, the second issue, one in which we will support our customers the most, is to stand by them regarding climate change. We achieve this in two ways. First, we provide cheap and more affordable loans to our retail customers in terms of financing leading issues in the field, such as thermal insulation and solar panels. The second is to facilitate our retail customers to invest in leading companies that will drive innovation on this front, through funds.

Emre Hatem, Director - Investment Banking and Finance

For us, sustainability is the most essential part of our business. To date, our contribution to sustainable development has reached TL 50 billion. We are the only company from Turkey to qualify for the Dow Jones Sustainability Index for six consecutive years. Likewise, we are the only bank from Turkey included in the 2020 CDP Climate Change Program. We are proud to lead the industry with our pioneering practices.

Mustafa Sağlık, Director - Medium and Large Enterprises

For us, sustainability means growing together with our SME customers. We believe that SMEs that are environmentally conscious, act with social awareness and that are ready for the future, form the basis of sustainable development. With the solutions we offer to the financial needs of SMEs, we support them in making high value-added production. In this context, the use of renewable energy is also an area where we provide increasing support. As Garanti BBVA, we will continue to stand by SMEs at all times, support them in achieving robust management structures with high environmental and social awareness.

Tolga Eren, Regional Office Manager, Ankara 1

For us, sustainability means being a solution partner for our customers at every stage of their life cycle. In so doing, our purpose and priority is to provide our customers a personalized service experience. In this context, we know that providing them an experience based on trust

and empathy that exceeds their expectations will lead us to sustainable customer loyalty. To achieve this, we work vigorously at every service point.