

Dear stakeholders,

We are a bank that internalizes value creation, pioneers in several areas in Türkiye, is trustworthy and robust with our offerings to our stakeholders which all set us apart in the sector.

So, what are the actions that differentiate us?

In my opinion, these actions are, under the guidance of our strategic priorities;

turning statements into action,

executing what is not yet accomplished,

constantly developing business acumen for the better,

implementing all actions for the benefit of our stakeholders,

while doing these, prioritizing societal interests,

giving inspiration.

Our bank pioneered the sector by implementing numerous firsts.

It has set an example with its bold and ground-breaking commitments for a sustainable world; it inspired all its stakeholders and the sector.

It has stood behind its every pledge, delivered on time and put into action.

We are the first and only bank from Türkiye to be a signatory to the United Nations Net-Zero Banking Association.

As the first back to commit not to finance coal and coal-related new investments, we move forward ambitiously.

Not limiting our responsibilities to banking alone, we uninterruptedly continue our social investments. In 2021, implemented focusing on social impact, we allocated TL 43.6 million to social investment programs.

The impact we create, is solidified further with digital transformation leadership role we have assumed. By guiding our customers to right tools at the right time, supporting them in better managing their financial health, we become their reliable partner. Today, being the choice of 11 million digital customers, we feel proud to have the largest digital and mobile customer base.

Behind all our accomplishments, beyond any doubt, lies Garanti BBVA family working as "One Team". Our colleagues form the backbone of the bank.

Our goal is crystal clear: To bring the age of opportunity to everyone.

We will continue to create value for all our stakeholders and differentiate in the sector.