

01.04.2020

Dear TurkishBank Family,

According to the information we have received so far, all of our colleagues and their families are in good health. We are also monitoring very closely, our colleagues and their families in high risk groups or with similar symptoms.

We are not aware of any customers or solution partners contacted, whose health has been affected.

This satisfactory result has been achieved through your diligent work and your strict adherence to instructions. I would like to thank each and every one of you for this. Furthermore, I would like to also thank the various Business Continuity Committees and Work Groups. Those groups formed well in advance of the crisis have worked tirelessly since the beginning. The coordination between the three countries is making sure that best practices are implemented across the Group ASAP. As increasing measures are taken by respective organisations, the numbers of colleagues working from home and operating hours are also simultaneously reviewed.

We will continue to take all measures in order to increase the precautions around our team's health.

Banking is one of the most essential sectors for society. Our customers have entrusted us with their most precious commodities after their health.

Successively; as part of our mission, we are working to ensure that customers who have entrusted us with their savings can access and manage them with equal ease, while not putting anyone's health into jeopardy.

We must never forget that in today's circumstances; it is more important than ever, that customers are able to access their savings, for their most basic needs.

Our Super Service Centre Projects that were completed recently is proof of our anticipation of the threat posed by this pandemic. This is also a clear reflection showing the strength of our technological infrastructure. As of today, 27.500 customers across the Group have been relocated to these centres, which have minimized the load on our branches.

Today, our customers are enjoying the privileges of working with us in these turbulent times. While they are mostly treated as just another 'number' in the sector, they are able to reach every level of our management directly with just a simple call. Customers are appreciating the extra efforts such as; special slots allocated to elderly customers, cash-to-home delivery services and similar. The requests of credit customers under strain are being dealt swiftly and with utmost care. Customers experiencing liquidity problems are equally supported by fresh cash injections.

I'm proud to say that during the entire 119 years of our history, our Group customers have always accessed our financial services even in the most challenging of times such as the Great Depression and World Wars. It is our simple duty to carry on this proud legacy.

Nevertheless, in line with our pedigree and culture we are heading into this crisis with record-high liquidity levels. This way, we believe we have prepared ourselves to the impact of this crisis that might continue for a longer period than initially anticipated.

Those of you who are devotedly working to deliver more than expected, are certainly preparing yourselves well for bright careers.

It is evident that there are hard times ahead of us; we will keep on increasing our measures and precautions as appropriate and will continue to be exemplary in our sector, under all conditions.

At this point in time, as expected from us; we should:

Keep our communication channels open at all times,

Be more attentive than ever to cybercrime and disinformation,

Be conscious of our duties and responsibilities,

Be understanding and compassionate towards others.

I have no doubt that each and every Group member will continue to work in a manner that is calm, disciplined and worthy of the trust placed with us.

I want to specially thank all of you; who are working very hard in this environment of uncertainty and anxiety, to deliver our services to the public without interruption.

Finally, I would like to thank your families for supporting you, in every step, through this difficult time.

Hakan Börteçene
Chairman