

APPENDIX

APPENDIX A.I: REPORTING GUIDELINES FOR THE NON-FINANCIAL DISCLOSURES

This section is the guidelines applied for the indicators in scope of limited assurance as explained in the table below. The data reported for each indicator is for the year ended on December 31, 2018. The reporting covers Garanti Bank's operations in Turkey, including Garanti Payment Systems, Garanti Mortgage and Garanti Technology, unless specifically mentioned in the relevant indicator definition. The operational control approach was chosen for the reporting scope.

INDICATOR	GUIDANCE NOTES
Materiality Analysis	Our Materiality Analysis is based on two key criteria. First one is desk studies to review the trends, sector reports, report of global banks, and advice by international professional organizations such as GRI and SASB; and the second one is a comprehensive stakeholder analysis by reaching all stakeholder groups via online questionnaires, focus group meetings and phone calls to get their opinions. AA1000SE Stakeholder Engagement Standard was used as a reference to conduct the stakeholder engagement process. Each relevant topic was evaluated through a four-step assessment called "Four Factor Impact Analysis". For details, please see Our Material Matters section on pages 42-43.
Sustainability Governance	Sustainability Governance at Garanti is mentioned in the Risk Management section on pages 142. Sustainability Governance refers to the policies and mechanisms in place for decision-making on economic, environmental and social impacts. Sustainability Governance is reported following the guidance in GRI 102-18, 102-19, 102-20.
Total Yearly Energy Consumption by Source	Includes energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use, and purchased electricity by Garanti Bank's operations (Headquarters, service buildings, branches and ATMs) in Turkey. IPCC energy conversion factors are used to convert source data in cubic meters, litres and tonnes to MWh. Total Energy consumption is reported following the guidance in GRI 302-1 Energy consumption within the organization and can be found in Appendix A.4: Environmental Performance Data.
Total Yearly Water Consumption by Source	Includes total water consumption mainly coming from municipality by Garanti Bank's operations Turkey. Reported following the guidance in GRI 303-3 Total water withdrawal by source in the Appendix A.4: Environmental Performance Data.
Total Yearly Waste Generated	Hazardous recycled waste (i.e. cartridges and batteries), are collected centrally by TAP (Portable Battery Producers and Importers Association) and HP (Hewlett Packard Enterprise). The total weight of these are calculated based on the data received from these two organizations. Since there is no central collection system for the non-hazardous recycled waste (i.e. paper, plastic, etc.), we rely on an assumption based on waste generation from Bursa Service Building. In 2018, the total recycled non-hazardous waste of this Building was calculated as 4,260 kg based on waste delivery slips provided from Bursa Municipality. As there are 162 people (FTEs and external occupants) in Bursa Service Building, 26 kg of non-hazardous recycled waste were generated per person. The total yearly amount of non-hazardous recycled waste collected from all buildings in the scope was estimated as 560 tonnes by multiplying the unit waste production with the total number of employees present in all buildings. Please see Appendix A.4: Environmental Performance Data.

Total Yearly GHG Emissions in tCO ₂ e reported under scope 1 and 2 of the GHG Protocol	Includes GHG emissions (CO ₂ , CH ₄ and N ₂ O and f-gases) from energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use and refrigerants for Scope 1, and purchased electricity by Garanti Bank's operations in Turkey (Headquarters, service buildings, branches and ATMs) for Scope 2. IPCC Fifth Assessment Report factors are used for global warming potentials and emission factors. Grid Emission Factor is calculated based on the most recent data available by TEİAŞ. GHG emissions are reported following the guidance in GRI 305-1 Direct greenhouse gas (GHG) emissions (Scope 1), GRI 305-2 Energy indirect greenhouse gas (GHG) emissions (Scope 2) and the GHG Protocol - Location-based and can be found in Appendix A.4: Environmental Performance Data.
Total Yearly GHG emissions from business air travel – Scope 3 & Air Travel in Kilometres	Scope 3 emissions related to business air travel by Garanti Bank employees is reported following the guidance in GRI 305-3 and the GHG Protocol. Average passenger DEFRA emission factors (without RF) are used for air travel emissions calculations. Flights are classified as Short Haul (less than 500 km), Medium Haul (between 500 km and 1,600 km), and Long Haul (over 1,600). Please see Appendix A.4: Environmental Performance Data.
GHG Emissions Intensity in the Reporting Period	Total Scope 1 and Scope 2 GHG emissions divided by total assets of the Bank as of calendar year end in billion TL terms. The total assets are based on the Bank's audited financial statements. Reported following the guidance in GRI 305-4 and can be found in Appendix A.4: Environmental Performance Data.
Annual percentage change in GHG Emission Intensity	The percentage change in the GHG Emissions Intensity compared to the previous year's GHG emissions intensity. The total assets are based on the Bank's audited financial statements. Reported following the guidance in GRI 305-4 and can be found in Appendix A.4: Environmental Performance Data.
Total Yearly Avoided Emissions due to operational renewable energy projects under loan from Garanti	Emissions avoided by the electricity generation based on the operational capacity of solar, wind and hydropower plants during the reporting period are calculated. The projects Garanti has participated in financing which were operational in the reporting period are taken into consideration for the calculations. Grid Emission Factor is calculated based on the most recent data available by TEİAŞ. Please see Responsible and Sustainable Development Section, pages 122-129.

E&S Impact Assessment Process related to projects financed by Garanti

- # of assessed projects in 2018
- # of rejected projects in 2018
- Risk rating of the assessed projects in 2018
- # of project site visits conducted in 2018

The Bank has an internal methodology based on international good practice for environmental and social risk assessment. Please see Risk Management section on page 154. Detailed information on the Environmental and Social Impact Assessment is available on Garanti Sustainability website. The project list includes both projects in and out of scope of the ESIAP. Out of scope projects are subjected to ESIAP voluntarily. The number of projects until 2017 has been re-stated due to the following two methodological changes.

- 1) The project list includes only financed projects, whereas all projects subjected to ESIAP were included in previous years.
- 2) The number of projects are calculated based on a new project definition. In this definition, some additional criteria such as sector, type of project (greenfield/brownfield), geographical location are taken into consideration. This change increases the number of projects, as previously several projects under the same agreement were considered as one whereas currently they are counted separately.

(<https://surdurulebilirlik.garanti.com.tr/garanti-sustainability-approach/material-issues/responsible-and-impact-oriented-finance/environmental-and-social-risk-management/>)

Renewable Energy Portfolio

- Amount of investments in renewable energy projects by type in the reporting period.
- Installed capacity of renewable energy projects by type in the reporting period.
- Garanti's market share of operational installed wind capacity in Turkey in the reporting period.

The loan amounts committed, the installed capacity of renewable energy projects that were signed by Garanti and Garanti's market share of operational installed wind capacity in Turkey in the reporting period.

For the market share of operational installed wind capacity calculations the total installed capacity of wind energy projects in Turkey are taken from the General Directorate of Energy Affairs website (<http://www.eigm.gov.tr/tr-TR/Sayfalar/Enerji-Yatirimlari>). Garanti's share in installed capacity in a project is calculated by multiplying Garanti's share in the committed loan amount with the total installed capacity of a project.

Cardless Transactions from Garanti ATMs

- Total number of cardless transaction from Garanti ATMs in the reporting period
- Total volume of cardless transactions from Garanti ATMs in the reporting period

For the number and the total volume of the cardless transactions from Garanti ATMs, Garanti's Northern Cyprus Turkish Republic operations are also included within the scope of disclosure. For the volume calculations, realtime TL equivalents of the transactions in foreign currencies are taken into consideration and the total volume of the cardless transactions is disclosed in TL.

Community Investments

- Total monetary amount of community investments in the reporting period

Community Investments refer to the total monetary amount contributed to programmes which create social impact and aligned with the bank's business strategy and the stakeholder's priorities. The programmes are based on a shared value principle by Garanti's internal 'Sponsorship and Corporate Responsibility Policy'. The total monetary amount contributed to these community investments in the reporting period is disclosed under this indicator. Please see the Responsible and Sustainable Development section, pages 122-129.

Human Resources

- Women employee ratio:
 - Senior+Middle Management
 - Total Women Employees
- # of maternity leaves
- # of paternity leaves
- Ratio of women employees returned to work after maternity leave
- # of employees registered to Gender Equality trainings in 2018
- # of employees attended the Female Leadership Trainings in 2018

In the calculations of women employee ratios monthly average values of the reporting period is taken into consideration. Senior management includes the CEO and the EVPs. Middle management includes Regional Manager, Credit Regional Manager, Director, Branch Manager and Manager.

The number of maternity leaves is defined as the female employees who took maternity leaves in the reporting period. The number of paternity leaves is defined as the male employees who took paternity leaves in the reporting period. The ratio of women employees returned to work after maternity leave is defined as the female employees who used maternity leave and are still working at Garanti after their maternity leaves and calculated & reported for the previous year instead of the reporting period in order to capture the most accurate data on returns.

Includes the Female Leadership Trainings developed in collaboration with UN Women, which was offered to women branch managers, regional managers, regional credit managers, SVPs, and managers and the Gender Equality Training Program that is compulsory for all Garanti employees. For further details please see Investing in Human Capital section on page 114.

Absentee Rate

The total lost working days collected on the basis of medical reports of sickness leave and injuries divided by total working days. For detail information, please see Investing in Human Capital section on page 114 and Social Performance Data stated in Garanti Investor Relations web site.

(<https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0>)

APPENDIX A.2: RELEVANT TOPIC LIST ASSESSED IN THE MATERIALITY PROCESS

- 🟢 Topics within the scope of responsible governance approach / within Garanti
- 🟡 Topics covered through products and services / outside Garanti

Responsible and sustainable Development (Page 122)

- 🟢🟢 Pioneering the development of sustainable banking¹

Our Material Matters (Page 42)

- 🟢🟢 Stakeholder dialogue²

Corporate Governance and Risk Management (Page 130)

- 🟢🟢 Transparency and reporting
- 🟢 Good corporate governance
- 🟢 Integrated management of financial and non-financial³ risk and crisis management
- 🟢 Preventing Money Laundering and Financing of Terrorism
- 🟢 Compliance
- 🟢🟢 Whistleblowing and reporting of breaches⁴
- 🟢 Audit
- 🟢 Board structure, election process, nomination, diversity, independency, transparency of the senior management remuneration
- 🟢🟢 Regaining trust in banking sector and reputation management
- 🟢 Preventing anti-competitive behavior
- 🟢 Tax policy

Customer Experience (Page 92)

- 🟢 Being customer-focused⁵ and increasing customer satisfaction
- 🟢 Financial health and supporting customers in making conscious financial decisions
- 🟢 Responsible lending⁶ and supporting customers experiencing financial difficulty
- 🟢 Pricing policies⁷
- 🟢 Financial inclusiveness, accessibility and purchasing power
- 🟢 Responsible communication and marketing of products and services

¹ Sustainability management at a global leadership level and leading the sustainable development of the financial sector (including investment firms and pension funds)

² Including development of products and services

³ Environmental, social and governance risks

⁴ Includes fight against corruption, bribery and any unethical behavior.

⁵ Includes meeting society's demand for loans

⁶ Preventing excessive debt etc.

⁷ Fair, profitable and transparent fees, products with good value for money

GRI 102-46

Digital Transformation (Page 102)

	Customer privacy and information security
	Digital transformation and technological advancement
	Innovation management

Responsible and Sustainable Development (Page 122)

	Financial performance & direct and indirect impacts on economy
	Financial education and capacity development
	Community investment programs
	Increasing employment and supporting SMEs
	Responsible supply chain ⁸

Investing in Human Capital (Page 114)

	Investing in employees ⁹
	Equality and diversity in human resources
	Fair wages

Responsible and Sustainable Development (Page 122)

	Human rights
	Responsible products and services ¹⁰
	Management of customer ESG risks ¹¹

Responsible and Sustainable Development (Page 122)

	Climate change and energy
	Environmental footprint of Garanti Bank ¹²
	Water risks and opportunities

⁸ Environmental, social and ethical standards in the supply chain

⁹ Talent management, employee satisfaction, employee rights, work-life balance, OHS etc.

¹⁰ Products and services which create environmental and social value

¹¹ ESG: Environmental, Social and Governance risks. Includes assessing ESG impacts of the project in loans.

¹² Carbon, waste and water management etc.

APPENDIX A.3: SCOPE AND BOUNDARIES OF THE MATERIALITY ANALYSIS

MATERIAL ISSUE	INTERNAL AND EXTERNAL IMPACTS	RELEVANT SECTION	PAGE
Risk and Crisis Management	Garanti's ability to manage its financial and non-financial and customer-related risks and crises that is important for both the Bank and external stakeholders.	Corporate Governance and Risk Management	130
Transparency and Reporting	Transparent reporting informs all stakeholders about Garanti, and is important for both Garanti's reputation and all stakeholders.	Corporate Governance and Risk Management	130
Good corporate governance	These points out that internal operations and management mechanisms work in an efficient, accountable and responsible way, and are efficient for Garanti and its external stakeholders.	Corporate Governance and Risk Management	130
Digital Transformation	Digitalization of internal processes and services offered to customers has importance for customers and Garanti.	Digital Transformation	102
Being Customer Focused	The approach to prioritize customers and their needs has an impact on customers and Garanti's financials and reputation.	Customer Experience	92
Management of customer ESG risks	This issue has an impact on Garanti and its customers according to their environmental, social and ethical risk levels and sizes.	Responsible and Sustainable Development	122
Pioneering the Development of Sustainable Banking	This points to Garanti's leadership in the sector and the transformation of the sector by Garanti, and has an impact on particularly Garanti and all sectoral stakeholders.	Responsible and Sustainable Development	122
Customer Privacy and Information Security	Customer information privacy is important for all customers. Security violations have financial and reputational impacts on Garanti.	Digital Transformation	102
Investing in Employees	Investing in employees and increase of engagement and well-being is important for Garanti's performance.	Investing in Human Capital	114
Climate change	This comprises the effects of climate change which occur both through Garanti's own and its customers' activities.	Responsible and Sustainable Development	122
Compliance	This issue includes Garanti's compliance with banking and financial sector regulations and other legal regulations to which Garanti is subjected.	Corporate Governance and Risk Management	130
Financial health and supporting customers in making conscious financial decisions	Customers' ability to take healthy financial decisions and make savings has an impact on Garanti and its customers.	Customer Experience	92
Stakeholder Dialogue	Stakeholder dialogue expresses Garanti's two-way communication and inclusion of these opinions into its decision-making mechanisms and processes, and is important for all stakeholders and Garanti.	Our Material Matters	42
Financial Performance and Direct and Indirect Impact on Economy	This has an impact on Garanti and persons and institutions that Garanti attributes economic value.	Financial Performance	80

APPENDIX A.4: ENVIRONMENTAL PERFORMANCE DATA

ENERGY CONSUMPTION WITHIN THE ORGANIZATION

ENERGY SOURCE	TOTAL CONSUMPTION (2016)	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)
Electricity (MWh)	116,502	114,479	107,182
Natural Gas for Heating (m ³)	2,810,199	3,396,123	3,918,686
Natural Gas for Heating (MWh)	26,945	32,563	37,574
Diesel for Heating (liter)	167,372	151,656	119,184
Diesel for Heating (MWh)	1,646	1,492	1,173
Coal for Heating (ton)	117	102	88
Coal for Heating (MWh)	409	354	307
Diesel Consumption in Generators (liter)	163,237	142,857	137,597
Diesel Consumption in Generators (MWh)	1,606	1,405	1,354
Fuel Oil (liter)	7,703	28,306	0
Fuel Oil (MWh)	82	300	0
Diesel Consumption in Vehicle Fleet* (liter)	1,123,289	1,110,128	1,110,982
Diesel Consumption in Vehicle Fleet* (MWh)	11,052	10,922	10,931
Gasoline Consumption in Vehicle Fleet (liter)	0	0	26,686
Gasoline Consumption in Vehicle Fleet (MWh)	0	0	237
Total Energy Consumption (MWh)	158,243	161,515	158,758

* Only in commercial use.

GHG EMISSIONS (TONNES OF CO₂ EQUIVALENT)

YEAR	SCOPE 1 (TCO ₂ E)	SCOPE 2* (TCO ₂ E)	SCOPE 3** (TCO ₂ E)	TOTAL TCO ₂ E (SCOPE 1 & 2)	GHG EMISSIONS INTENSITY*** (TCO ₂ E / TOTAL ASSETS)	% CHANGE IN GHG EMISSIONS INTENSITY
2018	12,933	61,260	3,111	74,193	186	-6%
2017	11,835	58,628	2,494	70,463	198	-9%
2016	10,924	57,259	3,181	68,183	218	-20%
2015	11,763	63,874	3,571	75,637	271	-0.4%
2014	8,698	57,378	3,709	66,077	274	-22%

WATER CONSUMPTION ¹³

	TOTAL CONSUMPTION (2016)	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)
Water (1,000 m ³)	264	287	284

WASTE MANAGEMENT ¹⁴

TYPE	AMOUNT (2017)	AMOUNT (2018)
Domestic ¹⁵ (ton)	704	N/A
Hazardous ¹⁶ (ton)	11	7
Recycled (ton)	709	560

PAPER CONSUMPTION

	TOTAL CONSUMPTION (2016)	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)
Paper (1,000 ton)	1.8	1.5	1.1

* Location-based

** Stated Scope 3 emissions are due to business flights. Total flight distance in 2018 is 27,829,517 km.

*** Scope 3 is not included in the intensity calculations.

¹³ 99.7% of Garanti Bank offices in Turkey use the water supplied by the municipality.

¹⁴ Disclosure of waste indicators began as of 2017.

¹⁵ Only consists of office supplies.

¹⁶ Only consists of hazardous recycled waste (i.e. cartridges and batteries).

APPENDIX A.5: ENVIRONMENTAL & SOCIAL IMPACT ASSESSMENT PROCESS INDICATORS IN 2018

BREAKDOWN OF PROJECTS WHICH WERE SUBJECTED TO ESIAP IN 2018

	LOAN LIMIT (USD, MILLION)	NUMBER OF PROJECTS
Projects rejected as per the ESLPs	-	-
Loan requested within ESIAM's scope and applied to ESIAM	281	8
Loan requests approved with conditions added to the loan contract and applied to ESIAM despite being out of ESIAM's scope	181	5

RISK ASSESSMENT BREAKDOWN OF PROJECTS WHICH WERE SUBJECTED TO ESIAP IN 2018

ASSESSMENT RESULT BREAKDOWN		LOAN REQUESTETS WITHIN ESIAM'S SCOPE AND APPLIED TO ESIAM		LOAN REQUESTS APPROVED WITH CONDITIONS ADDED TO THE LOAN CONTRACT AND APPLIED TO ESIAM DESPITE BEING OUT OF ESIAM'S SCOPE	
		LOAN LIMIT (USD, MILLION)	NUMBER OF PROJECTS	LOAN LIMIT (USD, MILLION)	NUMBER OF PROJECTS
Category	Category A	254	6	28	2
	Category B	27	2	-	-
	Category C	-	-	153	3
Risk Rating	R1	143	1	92	1
	R2	67	5	-	-
	R3	71	2	89	4
	R4	-	-	-	-
Final Grade	1	195	5	-	-
	2	74	2	120	3
	3	12	1	61	2

APPENDIX A.6: TCFD DISCLOSURE TABLE

THEMATIC AREA	RECOMMENDED DISCLOSURES	REFERENCE LINKS
Governance	Describe the board's oversight of climate-related risks and opportunities	Sustainability Committee, Committees section page 142 2018 CDP Climate Change Report, page 5
	Describe management's role assessing and managing climate-related risks and opportunities	Sustainability Committee, Committees section page 142 2018 CDP Climate Change Report, page 14 Garanti Bank Sustainability Governance
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	Risks and Opportunities section, pages 52 2018 CDP Climate Change Report, page 9 2018 CDP Water Report
	Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning	Risks and Opportunities section, pages 122-129 2018 CDP Climate Change Report, pages 24 and 26 2018 CDP Water Report, pages 17
	Describe the resilience of the organization's strategy, taking into consideration different scenarios, including a 2°C or lower scenario	Responsible and Sustainable Development section, pages 122-129 2018 CDP Climate Change Report, pages 29 2018 CDP Water Report, pages 48 Garanti Bank Climate Change Action Plan Science Based Target Commitment 2016-2017 Carbon Pricing Leadership Report, page 31 Garanti Bank Case Study
	Describe the organization's processes for identifying and assessing climate-related risks	Garanti Bank Environmental & Social Loan Policies Garanti Bank Environmental & Social Risk Management 2018 CDP Climate Change Report, page 10 2018 CDP Water Report, pages 14 and 18 Sustainable Finance Declaration
Risk Management	Describe the organization's processes for managing climate-related risks	Garanti Bank Environmental & Social Loan Policies Garanti Bank Environmental & Social Risk Management Garanti Bank Climate Change Action Plan 2018 CDP Climate Change Report, page 14 2018 CDP Water Report, pages 18, 26 and 47 Sustainable Finance Declaration
	Describe how processes for identifying, assessing, and managing these risks are integrated into the organization's overall risk management	Environmental&Social Risk Management System Implementation Scope, page 155 Garanti Bank Environmental & Social Risk Management 2018 CDP Climate Change Report, pages 9 and 14 2018 CDP Water Report, pages 18 Sustainable Finance Declaration
Metrics and Targets	Disclose the metrics used to assess climate-related risks and opportunities in line with its strategy and risk management process	Appendix A.4: Environmental Performance Data, pages 607-608 Appendix A.5: Environmental & Social Impact Assessment Process Indicators, pages 609 2018 CDP Climate Change Report, pages 24 and 26 2018 CDP Water Report, pages 49-50 and 57
	Disclose Scope 1, Scope 2, and if appropriate Scope 3 greenhouse gas (GHG) emissions	Appendix A.4: Environmental Performance Data, pages 607-608 2018 CDP Climate Change Report, page 35
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Risks and Opportunities section, pages 52 Responsible and Sustainable Development section, pages 122-129 2018 CDP Climate Change Report, page 29 2018 CDP Water Report, pages 49-51

APPENDIX A.7: UNGC AND WEP_s PRINCIPLES ANALYSIS ACCORDING TO GRI STANDARDS CONTENT

A. UN GLOBAL COMPACT PRINCIPLES

UNGC REQUIREMENTS – ACTIVE LEVEL	GRI STANDARDS DISCLOSURES	PAGE REFERENCES
High Level Commitment and Strategy	GRI 102-14	Messages from the Chairman and CEO, page 7-11
Governance	GRI 102-14, GRI 102-18, GRI 102-19, GRI 102-20	Messages from the Chairman and CEO, pages 7-11; Corporate Governance and Risk Management, pages 30-39, 131-193
Stakeholder Engagement	GRI 102-40, GRI 102-42, GRI 102-43, GRI 102-44	Stakeholder Engagement, pages 44-51
Describe Practical Actions	GRI 103 Management Approach (DMA) 2016	GRI Standards Content Index, pages 614-621
Disclose Results and Outcomes	GRI Standards Content Index	GRI Standards Content Index, pages 612-621
UNGC FOUR ISSUE AREA	GRI STANDARDS DISCLOSURES	PAGE REFERENCES
Human Rights	GRI 412-1; GRI 412-2; GRI 412-3; GRI 410-1; GRI 103-2; GRI 413-1; GRI 413-2	GRI Standards Content Index, pages 612-621; Investing in Human Capital, pages 114-121; Responsible and Sustainable Development, pages 122-129
Labor	GRI 102-8; GRI 102-41; GRI 202-1; GRI 202-2; GRI 401-1; GRI 401-3; GRI 402-1; GRI 404-1; GRI 404-3; GRI 405-1; GRI 405-2; GRI 406-1; GRI 407-1	GRI Standards Content Index, pages 612-621; Investing in Human Capital, page 114-121
Environment	GRI 301-2; GRI 301-3; GRI 302-1; GRI 302-2; GRI 302-4; GRI 302-5; GRI 303-3; GRI 305-1; GRI 305-2; GRI 305-3; GRI 305-4; GRI 305-5; GRI 305-6; GRI 305-7; GRI 307-1	Responsible and Sustainable Development, pages 122-129; Environmental Performance Data, Appendix A.4-A.5, pages 607-609
Anti-Corruption	GRI 102-16; GRI 102-17; GRI 205-1; GRI 205-2; GRI 205-3	GRI Standards Content Index, page 612-621; About Garanti, pages 68-72; Corporate Governance & Risk Management, pages 130-201

B. WEP_s REPORTING ON PROGRESS

WEP _s	GRI STANDARDS DISCLOSURES
Principle 1 - Leadership Promotes Gender Equality	GRI 405-1, GRI 405-2
Principle 2 - Equal Opportunity, Inclusion & Non-discrimination	GRI 202-1; GRI 401-1; GRI 401-3; GRI 405-1; GRI 405-2; GRI 406-1
Principle 3 - Health, Safety and Freedom from Violence	GRI 406-1; GRI 403-9
Principle 4 - Education and Training	GRI 404-1; GRI 404-3
Principle 5 - Enterprise Development, Supply Chain and Marketing Practices	GRI 204-1; GRI 103-1; GRI 103-2; GRI 103-3
Principle 6 - Community Leadership and Engagement	GRI 413-1
Principle 7 - Measure and publicly report on gender equality	GRI 405-1; GRI 405-2; GRI 103-1; GRI 103-2; GRI 103-3

GRI STANDARDS	DISCLOSURES	REFERENCES	OMISSIONS
GRI 101: FOUNDATION 2016			
	ORGANIZATIONAL PROFILE		
	102-1	T.C. Garanti Bankası A.Ş.	
GRI 102: GENERAL DISCLOSURES 2016	102-2	18; 20-23; 26-29/ https://www.garantiinvestorrelations.com/en/about-garanti/detay/Corporate-Profile/3/13/0 https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0	
	102-3	Nispetiye Mah. Aydar Cad. No: 2, 34340 Levent/İstanbul/Türkiye	
	102-4	18; 19; 28-29/ https://www.garantiinvestorrelations.com/en/about-garanti/detay/Garantis-Integrated-Subsidiaries/18/27/0	
	102-5	18; 19; 28-29/ https://www.garantiinvestorrelations.com/en/about-garanti/detay/Shareholding-Structure/7/16/0	
	102-6	18-21; 28-29/ https://www.garantiinvestorrelations.com/en/about-garanti/detay/Corporate-Profile/3/13/0	
	102-7	20-23; 26-29; 80-91; 114,115; 195	
	102-8	https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0	
	102-9	69-73/ https://www.garantiinvestorrelations.com/en/images/pdf/GARANTI_SUSTAINABILITY_2015_web.pdf p:101,102 https://www.garantiinvestorrelations.com/en/images/pdf/garanti_sustainability2016_en.pdf p: 127	
	102-10	There has not been any in the shareholder structure of the Company.	
	102-11	131-163/ https://www.garantiinvestorrelations.com/en/sustainability/detay/Environmental-and-Social-Risk-Assessment-Process/902/3733/4182	
	102-12	https://www.garantiinvestorrelations.com/en/sustainability/detay/Supported-Initiatives/880/3744/0	
	102-13	https://www.garantiinvestorrelations.com/en/sustainability/detay/Supported-Initiatives/880/3744/0	

For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102-40 to 102-49 align with appropriate sections in the body of the report. The service was performed in the English version of the report.

GRI 102: GENERAL DISCLOSURES 2016	STRATEGY	
	102-14	7-11
	102-15	14-17; 38-39; 42-61; 64-73; 76-77; 81; 93, 103, 115, 123; 154-163; 169-171
	ETHICS AND INTEGRITY	
	102-16	64; 65; 118; 143; 147; 152; 153; 182; 188/ https://www.garantiinvestorrelations.com/en/images/pdf/Garanti_Bank_Ethical_Principles.pdf
	102-17	118; 143; 170; 182; 187; 188
	GOVERNANCE	
	102-18	31-37
	102-19	31-39; 142; 172-177
	102-20	31-39; 142; 172-177
	STAKEHOLDER ENGAGEMENT	
	102-40	44
	102-41	613 / Garanti Bank respects the constitutional right to become a union member and for collective bargaining. All employees are free to act of their own free will with respect to union membership.
	102-42	44
	102-43	44-51 / https://www.garantiinvestorrelations.com/en/images/pdf/Sustainability_Report_2014.pdf s.140-146
	102-44	45-51
	REPORTING PRACTICE	
	102-45	2; 3
	102-46	42-44; 52-61; 70-73; 600-606
	102-47	42; 43; 606

GRI 102: GENERAL DISCLOSURES 2016	102-48	614/ There is not any restatement of information.
	102-49	614/ There is not any change in the scope and aspect boundaries for non-financial information.
	102-50	2; 3
	102-51	01.01.2017-31.12.2017 https://www.garantiinvestorrelations.com/en/integrated-annual-report/
	102-52	2 / Annual
	102-53	3
	102-54	2
	102-55	612-621
	102-56	2, 198-200; 203-208; 397-402; 600-603
GRI 200: ECONOMIC PERFORMANCE SERIES 2016		
ECONOMIC PERFORMANCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	69-73; 77; 80-91; 195; 606
	103-2	55; 77; 80-91;195
	103-3	194; 196-201; 204-208
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	72; 77; 80-91;195; 168-428
	201-2	610/ https://surdurulebilirlik.garanti.com.tr/media/1031/cdp-climate-change-2017.pdf
	201-3	80-91
	201-4	Garanti Bank did not receive any financial assistance from government during the reporting period.
MARKET PRESENCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	114-121; 606
	103-2	114-121
	103-3	114-121
GRI 202: MARKET PRESENCE 2016	202-1	All Garanti Bank employees are paid above the minimum wage.
	202-2	The senior management, including the CEO, EVPs and Coordinators, is Turkish. By doing this the Bank is better able to understand and serve an increasingly wide range of customers across Turkey. In Garanti's overseas operations, local talent is also hired at various levels of the organizations.

INDIRECT ECONOMIC IMPACTS	
GRI 103: MANAGEMENT APPROACH 2016	103-1 69-73; 122-129; 606
	103-2 55; 122-129
	103-3 122-129
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203-1 72, 73; 122-129
	203-2 72, 73; 122-129
PROCUREMENT PRACTICES	
GRI 103: MANAGEMENT APPROACH 2016	103-1 https://www.garantiinvestorrelations.com/en/sustainability/detay/Supply-Chain-Management/896/3761/0
	103-2 https://www.garantiinvestorrelations.com/en/sustainability/detay/Supply-Chain-Management/896/3761/0
	103-3 https://www.garantiinvestorrelations.com/en/sustainability/detay/Supply-Chain-Management/896/3761/0
GRI 204 PROCUREMENT PRACTICES 2016	204-1 https://www.garantiinvestorrelations.com/tr/images/pdf/Garanti_Surdurulebilirlik_Raporu_2015.pdf p:101, 102
	https://www.garantiinvestorrelations.com/tr/images/pdf/garanti_surdurulebilirlik2016_tr.pdf p: 127
ANTI-CORRUPTION	
GRI 103: MANAGEMENT APPROACH 2016	103-1 30; 139; 606
	103-2 38; 59; 78;111-113; 130;131; 136; 139; 162; 181; 182; 187; 189/ https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Code-of-Conduct/94/405/0
	103-3 144; 152; 156; 169; 206
GRI 205: ANTI-CORRUPTION 2016	205-1 181; 182/ https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Code-of-Conduct/94/405/0
	205-2 84; 85; 130; 131
	205-3 142-143; 147-150
ANTI-COMPETITIVE BEHAVIOR	
GRI 103: MANAGEMENT APPROACH 2016	103-1 30; 606
	103-2 30; 181;187;189
	103-3 30; 144; 152; 156; 169; 206
GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016	206-1 https://www.garantiinvestorrelations.com/en/sustainability/detay/Environmental-and-Social-Risk-Assessment-Process/902/3733/4182

GRI 300: ENVIRONMENTAL STANDARDS SERIES 2016		
ENERGY		
GRI 103: MANAGEMENT APPROACH 2016	103-1	600; 601; 606 / https://www.garantiinvestorrelations.com/en/sustainability/detay/Environmental-Policy/891/3756/0 https://www.garantiinvestorrelations.com/en/sustainability/detay/Environmental-Management-System/892/3757/0 https://www.garantiinvestorrelations.com/en/sustainability/detay/Corporate-Sustainability-Governance/871/3767/0
	103-2	142
	103-3	196-201
	302-1	607
GRI 302: ENERGY 2016	302-2	600; 607
	302-4	97; 99
	302-5	122; 129; 601
	WATER AND EFFLUENTS	
GRI 103: MANAGEMENT APPROACH 2016	103-1	54
	103-2	54; 123; 125; 600; 605; 610
	103-3	46/ https://www.garantiinvestorrelations.com/en/sustainability/detay/Water-Management/895/3760/0 https://surdurulebilirlik.garanti.com.tr/media/1301/cdp-water-2018.pdf
GRI 303: WATER AND EFFLUENTS 2016	303-3	608/ https://surdurulebilirlik.garanti.com.tr/media/1301/cdp-water-2018.pdf
EMISSIONS		
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://www.garantiinvestorrelations.com/en/corporate-governance/detail/Climate-Change-Position-Statement-Action-Plan/854/3630/0
	103-2	https://www.garantiinvestorrelations.com/en/corporate-governance/detail/Climate-Change-Position-Statement-Action-Plan/854/3630/0
	103-3	https://www.garantiinvestorrelations.com/en/corporate-governance/detail/Climate-Change-Position-Statement-Action-Plan/854/3630/0

GRI 305: EMISSIONS 2016	305-1	608	
	305-2	608	
	305-3	608	
	305-4	608	
	305-5	608	
	305-6		Disclosure is not material because the Bank's business activities and operations do not generate significant emissions of these substances.
	305-7		Disclosure is not material because the Bank's business activities and operations do not generate significant emissions of these substances.
EFFLUENTS AND WASTE			
GRI 103: MANAGEMENT APPROACH 2016	103-1		https://www.garantiinvestorrelations.com/en/sustainability/detail/Waste-Management/894/3759/0
	103-2		https://www.garantiinvestorrelations.com/en/sustainability/detail/Waste-Management/894/3759/0
	103-3		https://www.garantiinvestorrelations.com/en/sustainability/detail/Waste-Management/894/3759/0
GRI 306: EFFLUENTS AND WASTE 2016	306-2	608	
ENVIRONMENTAL COMPLIANCE			
GRI 103: MANAGEMENT APPROACH 2016	103-1		https://www.garantiinvestorrelations.com/en/sustainability/detail/Environmental-Policy/891/3756/0
	103-2		https://www.garantiinvestorrelations.com/en/sustainability/detail/Environmental-Policy/891/3756/0
	103-3		https://www.garantiinvestorrelations.com/en/sustainability/detail/Environmental-Policy/891/3756/0
GRI 307: ENVIRONMENTAL COMPLIANCE 2016	307-1		There have not been any significant fines or incidents of noncompliance with environmental laws and regulations during the reporting period.
GRI 400 SOCIAL STANDARDS SERIES 2016			
EMPLOYMENT			
GRI 103: MANAGEMENT APPROACH 2016	103-1	114-115	
	103-2	114-115	
	103-3	114-115	
GRI 401: EMPLOYMENT 2016	401-1		https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	401-2	118	
	401-3		https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0

		LABOR/MANAGEMENT RELATIONS
GRI 103: MANAGEMENT APPROACH 2016	103-1	114-115
	103-2	114-115
	103-3	114-115
GRI 402: LABOR/MANAGEMENT RELATIONS 2016	402-1	Garanti Bank makes every effort to avoid redundancies. Whenever restructuring and/ or redeployment are unavoidable however, the Bank's processes and guidelines seek to minimize the impact on those who may be affected. Garanti Bank acts in accordance with related legal regulations.
		OCCUPATIONAL HEALTH AND SAFETY
GRI 103: MANAGEMENT APPROACH 2016	103-1	114-115; 120-121
	103-2	114-115; 120-121
	103-3	114-115; 120-121
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1	120-121; 189
	403-2	120-121
	403-3	120-121
	403-4	115
	403-5	121/ https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	403-6	121/ https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	403-7	121/ https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	403-9	121/ https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	403-10	None of our employees are subject to a high risk of any serious diseases from the Bank's occupational activities.
GRI 103: MANAGEMENT APPROACH 2016	103-1	114-117
	103-2	114-117
	103-3	114-117
GRI 404: TRAINING AND EDUCATION 2016	404-1	114-117 / https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	404-2	114-117
	404-3	120
		DIVERSITY AND EQUAL OPPORTUNITY
GRI 103: MANAGEMENT APPROACH 2016	103-1	56-57; 119
	103-2	119
	103-3	119

GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	56; 72; 76; 115; 119 / https://www.garantiinvestorrelations.com/en/sustainability/detail/Social-Performance-Data/1211/6315/0
	405-2	115 Garanti Bank's compensation system is totally gendeneutral and based entirely on performance. Salary variations result from relative experience levels of employees.
NON-DISCRIMINATION		
GRI 103: MANAGEMENT APPROACH 2016	103-1	39; 56; 114-120 https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Code-of-Conduct/94/405/0
	103-2	8; 10; 39; 56; 114-120; 181
	103-3	8; 10; 39; 56; 114-120; 181
GRI 406: NON-DISCRIMINATION 2016	406-1	No complaints were made in the reporting period.
FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING		
GRI 103: MANAGEMENT APPROACH 2016	103-1	181
	103-2	181
	103-3	181
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING 2016	407-1	181 Garanti Bank respects the constitutional right regarding unionization and collective labor contracts. All employees are free with respect to union membership and act of their own free will. During the reporting period, Garanti Bank had no dealings with any supplier who, to the Bank's knowledge, was in violation of their employees' union rights, which is to say of their employees' right to join or not to join a trade or labor union.
HUMAN RIGHTS ASSESSMENT		
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://www.garantiinvestorrelations.com/en/corporate-governance/detail/Declaration-of-Human-Rights/584/1866/0 https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	103-2	https://www.garantiinvestorrelations.com/en/corporate-governance/detail/Declaration-of-Human-Rights/584/1866/0 https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	103-3	https://www.garantiinvestorrelations.com/en/corporate-governance/detail/Declaration-of-Human-%20Rights/584/1866/0 https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0

GRI 412: HUMAN RIGHTS ASSESSMENT 2016	412-1	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	412-2	119
	412-3	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
LOCAL COMMUNITIES		
GRI 103: MANAGEMENT APPROACH 2016	103-1	122; 123
	103-2	122; 123 / https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0 https://www.garantiinvestorrelations.com/en/sustainability/detay/Environmental-and-Social-Risk-Assessment/902/3733/0
	103-3	122-129
GRI 413: LOCAL COMMUNITIES 2016	413-1	27; 92; 93; 122; 123; 127-129
	413-2	92; 93; 122; 123
MARKETING AND LABELING		
GRI 103: MANAGEMENT APPROACH 2016	103-1	92; 99
	103-2	92-100
	103-3	92-100
GRI 417: MARKETING AND LABELING 2016	417-1	27; 92; 93
	417-2	There were no incidents of significant non-compliance reported in the reporting period.
	417-3	There were no incidents of significant non-compliance reported in the reporting period.
CUSTOMER PRIVACY		
GRI 103: MANAGEMENT APPROACH 2016	103-1	45; 50; 102; 111
	103-2	102; 111; 112/ https://www.garanti.com.tr/en/personal_banking/delivery_channels/internet_banking/security/privacy_and_confidentiality_policy.page
	103-3	72; 103; 112
GRI 418: CUSTOMER PRIVACY 2016	418-1	103
SOCIOECONOMIC COMPLIANCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	48; 150-193
	103-2	150-193
	103-3	150-193
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	419-1	There were no incidents of significant non-compliance reported in the reporting period.

FINANCIAL SERVICES SUPPLEMENT		
	PRODUCT PORTFOLIO	
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	103-2	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	103-3	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
GRI FINANCIAL SERVICES SUPPLEMENT PRODUCT PORTFOLIO	FS6	48; 49/
	FS7	48; 49
	FS8	49; 96; 102; 191
	ACTIVE OWNERSHIP	
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	103-2	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
	103-3	https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Environmental-and-Social-Loan-Policies/853/3629/0
GRI FINANCIAL SERVICES SUPPLEMENT ACTIVE OWNERSHIP	FS10	49; 54; 55; 96-102; 191
	FS11	49; 54; 55; 96-102; 191
	LOCAL COMMUNITIES	
GRI 103: MANAGEMENT APPROACH 2016	103-1	54-60; 76-86
	103-2	68-69; 92-93
	103-3	68-69; 92-93
GRI FINANCIAL SERVICES SUPPLEMENT LOCAL COMMUNITIES	FS13	76-77
	FS14	54; 55; 76-77; 96-97; 100-102/ Cardless transactions options through ATMs and Community Investments for people with disabilities

ORGANIZATIONAL CHANGES

Organizational changes made in 2018 are summarized below to reflect the final structure at year-end.

- Upon transfer of marketing, sales management and business development functions for customers in the micro segment to the Mass Retail Banking Marketing Department, the department was renamed as Mass Banking Marketing Department.
- SME - Micro - Enterprise Banking Marketing Department was renamed as SME - Small Enterprise Banking Department, and SME - Small Enterprise Banking Marketing Department was renamed as SME - Medium and Large - Enterprise Banking Department in line with the updated responsibility areas upon altered composition of customers handled by SME Banking.
- Commercial Banking marketing and sales coordination functions of Commercial Banking İstanbul and Ankara Marketing Department for Ankara 1 and Ankara 2 Regional Offices were transferred to Commercial Banking Anatolia Marketing Department. The department began operating under the name Commercial Banking İstanbul Marketing Department.
- Due to resignation of Gökhan Erün, Corporate Banking and Treasury Executive Vice President, effective 15 January 2018, the position no longer entails Deputy CEO function.
- Project Finance Department now reports to Corporate Banking and Treasury Executive Vice President.
- Treasury Marketing and Financial Solutions Department was renamed as Global Markets Sales and Financial Solutions Department.
- Derivatives Department was renamed as Global Markets Business Solutions Department.
- Treasury Department was renamed as Global Markets Trading Department.
- Global Markets section was organized for the management of Global Markets Trading, Global Markets Sales and Financial Solutions, Global Markets Business Solutions -departments under a single roof with the objective of ensuring holistic management of Global Markets strategies and performance, development of globalization initiatives and strengthening the synergy between Garanti Group and BBVA Group.
- The position of Corporate Banking and Treasury Executive Vice President was renamed as Corporate and Investment Banking Executive Vice President.
- Corporate and Investment Banking Strategy, Analysis and Coordination Department was established, which will report to Corporate and Investment Banking Executive Vice President.
- Corporate Banking Coordination Department was renamed as Corporate Banking Department.
- Digital Channels Department was renamed as Digital Banking Department.
- Customer Analytics, Innovation and Product Development Department now reports to Digital Banking Executive Vice President.
- Digital Banking Executive Vice President position was renamed as Customer Solutions and Digital Banking Executive Vice President.
- Client Digital Solutions Department was established under the Customer Solutions and Digital Banking Executive Vice President, which will to provide digital solutions to Garanti

Bank's commercial and corporate clients and carry out activities to increase the practices of these solutions.

- Data and Business Analytics business area was structured under Technology, Operations, Central Marketing and Product Development Executive Vice President within the alignment of BBVA.
- The position of Technology, Operations, Central Marketing and Product Development Executive Vice President was renamed as Engineering and Data Executive Vice President.
- The General Accounting Department was renamed as Financial Reporting and Accounting Department.
- The position of Finance and Accounting Executive Vice President was renamed as Assets & Liabilities Management, Capital, Investor Relations and Finance Executive Vice President.
- Corporate and Commercial Credits Restructuring Department was restructured as two separate departments named as "Corporate Credits and Project Finance Restructuring Department" and "Commercial Credits Restructuring Department" reporting to the Chief Credit Risk Officer, in order to manage and execute restructuring and refinancing requirements of corporate and commercial customers efficiently and effectively.
- Market Risk and Credit Risk Control Department was renamed as Market and Structural Risk Department.

SUPPORT SERVICES PROVIDERS

SERVICE PROVIDER	SERVICE DETAILS
AKTİF İLETİ VE KURYE HİZMETLERİ A.Ş.	Credit/debit card delivery
ARAS KARGO A.Ş.	Transportation of commercial papers from/to branches, units and regions
ATOS BİLİŞİM DANIŞMANLIK VE MÜŞTERİ HİZM. SAN. TİC. A.Ş.	Credit card sales, business place verification, credit card limit increase, address update and similar other calls via the Call Center
AUSTURIA CARD TURKEY KART OPERASYONLARI A.Ş.	Card printing and personalization services
BİLGE ADAM BİLGİSAYAR VE EĞİTİM HİZMETLERİ SAN. TİC. A.Ş.	Call center, declaration of liability and reminder calls services
BRINK'S GÜVENLİK HİZMETLERİ A.Ş.	Delivery of cash, commercial papers, precious metals and other precious assets within the scope of Law No. 5188
CMC İLETİŞİM VE ÇAĞRI MERKEZİ HİZMETLERİ A.Ş.	Credit card sales via the Call Center, declaration of liability and reminder calls services
COLLECTÜRK ALACAK YÖNETİMİ VE DANIŞMANLIK A.Ş.	Declaration of liability and reminder calls services
CRİF ALACAK YÖNETİMİ VE DANIŞMANLIK HİZM. A.Ş.	Declaration of liability and reminder calls services
DER POS ÖDEME SİST. VE PAZ. TİC. LTD. ŞTİ.	Merchant acquisition and marketing of retail products including retail loans
EN UYGUN COM İNTERNET BİLGİ HİZMETLERİ TEKNOLOJİ VE TİCARET A.Ş.	Online marketing of mortgage products
FU GAYRİMENKUL YATIRIM DANIŞMANLIK A.Ş.	Pledge formalities
GARANTİ KONUT FİNANSMANI DANIŞMANLIK HİZMETLERİ A.Ş.	Marketing and consulting services in relation to mortgage products
GARANTİ ÖDEME SİSTEMLERİ A.Ş.	Marketing, promotion, product development and consulting for payment systems, primarily for debit and credit cards, and marketing of retail products including retail loans
GÜZEL SANATLAR ÇEK BASIM LİMİTED ŞİRKETİ	Cheque printing service
HANGİŞİ İNTERNET VE BİLGİ HİZMETLERİ A.Ş.	Online marketing of mortgage products
IBM GLOBAL SERVICES İŞ VE TEKNOLOJİ HİZMETLERİ VE TİC. LTD. ŞTİ.	Disaster recovery center back-up service

INGENICO ÖDEME SİSTEM ÇÖZÜMLERİ A.Ş.	POS software development and upgrading services
IRON MOUNTAIN ARŞİVLEME HİZM. A.Ş.	Archive services
KAYRA GRUP PAZARLAMA DANIŞMANLIK VE DESTEK HİZMETLERİ TİCARET	Merchant acquisition, marketing of retail products including retail loans
KONUT KREDİSİ COM TR DANIŞMANLIK A.Ş.	Online marketing of mortgage products
KOZA GÜVENLİK HİZMETLERİ SAN. TİC. LTD. ŞTİ.	Private Security Services within the scope of Law No. 5188
KURYE NET MOTORLU KURYECİLİK VE DAĞITIM HİZMETLERİ A.Ş.	Credit/debit card delivery
LOOMİS GÜVENLİK HİZMETLERİ A.Ş.	Delivery of cash, commercial papers and gold within the scope of Law No. 5188
MATRİKS BİLGİ D. HİZ. A.Ş.	Software/software maintenance/update services
MT BİLGİ TEKNOLOJİLERİ VE DIŞ TİCARET A.Ş. (KARBİL YAZILIM VE BİLİŞİM TEKNOLOJİLERİ TİCARET LTD. ŞTİ.)	POS software development and upgrading services
PROCAT DANIŞMANLIK YAZILIM TELEKOMÜNİKASYON PAZARLAMA TİCARET A.Ş.	Help desk call service for supporting Internet Banking Customers
SECURITAS GÜVENLİK HİZMETLERİ A.Ş.	Private Security Services within the scope of Law No. 5188
SESTEK SES VE İLETİŞİM BİLGİSAYAR TENKOLOJİLERİ SAN. VE TİC. A.Ş.	Forwarding customer requests related to marketing of payment systems and particularly of credit and debit cards and credit card limit increase to the Bank
TEMPO ÇAĞRI MERKEZİ VE İŞ SÜREÇLERİ DIŞ KAYNAK HİZ. TİC. A.Ş.	Declaration of liability and reminder calls services
TNT INTERNATIONAL EXPRESS TAŞIMACILIK TİCARET LTD. ŞTİ.	Overseas transportation of documents for export transactions (letter of credit and documentary collections), and others such as credit cards
TROYA TRADING LTD.	Online marketing of auto loan products
TULU YAPI MÜŞAVİRLİK SANAYİ VE TİCARET A.Ş.	Pledge formalities
VERİFONE ELEKTRONİK VE DANIŞMANLIK LTD. ŞTİ.	POS software development and upgrading services
VERİSOFT BİLGİ İŞLEM TİCARET VE SANAYİ A.Ş.	POS software development and upgrading services
VERKATA LLC	Online marketing of mortgage products
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Credit card sales, debt notification and reminder calls via the Call Center Data entry and filing of customer requests received by the Bank, giving feedback to customers regarding their requests
YÖN İNSAN KAYNAKLARI DESTEK HİZ. TİC. LTD. ŞTİ.	Call center, executive assistant and data entry services
ZİNGAT GAYRİMENKUL BİLGİ SİSTEMLERİ A.Ş.	Online marketing of mortgage products

CONTACT INFORMATION

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WEBSITE

www.garanti.com.tr

TRADE REGISTRY NO

159422

DOMESTIC BRANCHES

Garanti Bank has 926 domestic branches in 81 cities as of 2017 year end. Information on domestic branches is available on the Bank's website.

INFORMATION ON SOCIAL MEDIA

Garanti Bank actively utilizes all interaction channels and furthermore offers services via social media platforms. You may follow Garanti on Facebook, Twitter, Instagram, Google Plus, YouTube and LinkedIn.

www.facebook.com/Garanti
www.twitter.com/garanti
<http://instagram.com/garantibankasi>
<https://plus.google.com/+garanti>
www.linkedin.com/company/garanti-bank/
www.youtube.com/garanti
www.twitter.com/garantiyesor
<https://tr.foursquare.com/garanti>

OVERSEAS BRANCHES

TURKISH REPUBLIC OF NORTHERN CYPRUS - LEFKOSA BRANCH

Bedrettin Demirel Caddesi No:114
Lefkoşa/TRNC
Tel: +90 392 600 53 00
Fax: +90 392 600 53 20

TURKISH REPUBLIC OF NORTHERN CYPRUS - GIRNE BRANCH

Mete Adanır Caddesi No:18/A Girne/
TRNC Tel: +90 392 650 53 00
Fax: +90 392 650 53 20

TURKISH REPUBLIC OF NORTHERN CYPRUS - GAZIMAGUSA BRANCH

Sakarya Mahallesi Eşref Bitlis Caddesi
No:28 Mağusa/TRNC
Tel: +90 392 630 03 00
Fax: +90 392 630 03 20

TURKISH REPUBLIC OF NORTHERN CYPRUS - GIRNE CARSİ BRANCH

Mustafa Çağatay Cad. No:17 Girne/
TRNC
Tel: +90 392 650 53 30
Fax: +90 392 650 53 50

TURKISH REPUBLIC OF NORTHERN CYPRUS - GONYELİ BRANCH

Düzyol Sokak No:12/B Gönyeli
Lefkoşa/TRNC Tel: +90 392 680 30 00
Fax: +90 392 680 30 20

TURKISH REPUBLIC OF NORTHERN CYPRUS - GUZELYURT BRANCH

Ecevit Caddesi No:29/A Güzelyurt/
TRNC Tel: +90 392 660 30 00
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TURKISH REPUBLIC OF NORTHERN CYPRUS - KUCUK KAYMAKLI BRANCH

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