

APPENDIX A.1: 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, 2019. The reporting covers Garanti BBVA's operations in Turkey, including Garanti Payment Systems, Garanti BBVA Mortgage and Garanti BBVA Technology, unless specifically mentioned in the relevant indicator definition. The operational control approach was chosen for the reporting scope.

INDICATOR	GUIDANCE NOTES
<p>Materiality Analysis</p>	<p>Our Materiality Analysis is based on two key criteria. First phase is desk study, where we gathered the available information shaped by the opinions of all our key internal and external stakeholders, and studied the trends, sectoral reports, reports of global banks, and advice by international professional organizations such as the UN Environment Program Finance Initiative (UNEP FI), Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB). On another front, we identified the topics taking into consideration the outputs from the task force that included the Strategic Planning and Responsible Banking Unit at the BBVA Group. Then as a second phase, we conducted a comprehensive stakeholder analysis by reaching all key stakeholder groups via questionnaires and phone calls to gather their opinion. AA1000SE Stakeholder Engagement Standard (2015) 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". Assurance indicator for this topic is the issues assessed as material to the Bank based on the Bank's methodology for materiality and the feedback received from the Bank's main stakeholder groups. For details, please see Our Material Matters section on pages 42.</p>
<p>Sustainability Governance</p>	<p>Sustainability Governance at Garanti BBVA is mentioned in the Risk Management section on page 167. 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</p>
<p>Total Yearly Energy Consumption by Source</p>	<p>This indicator is defined as the energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use, and purchased electricity by Garanti BBVA's operations (Headquarters, service buildings, branches and ATMs) in Turkey. Universal energy conversion factors provided by the IPCC 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.3: Environmental Performance Data.</p>
<p>Total Yearly Water Consumption by Source</p>	<p>This indicator is defined as the total water consumption mainly coming from municipality by Garanti BBVA's operations Turkey. Reported following the guidance in GRI 303-3 (2018) Total water withdrawal by source in the Appendix A.3: Environmental Performance Data.</p>
<p>Total Yearly Waste Generated</p> <p>Recycled hazardous waste</p> <p>Recycled non-hazardous waste</p>	<p>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 Garanti BBVA's Headquarters Building. In 2019, the total recycled non-hazardous waste collected from our headquarters building was calculated as 39,758 kg based on the statement provided from Beşiktaş Municipality. Monthly totals of Headquarters building occupants were used to calculate the average monthly recycled non-hazardous waste generation per person. The average of these monthly figures was taken to calculate the annual non-hazardous recycled waste generation per person (20 kg). The total yearly amount of non-hazardous recycled waste collected from all buildings in the scope was estimated by multiplying the unit waste generation with the total number of employees present in all buildings. Please see Appendix A.3: Environmental Performance Data.</p>

<p>Total Yearly GHG Emissions in tCO₂e reported under scope 1 and 2 of the GHG Protocol (2015)</p>	<p>This indicator is defined as the GHG emissions (CO₂, CH₄ and N₂O 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 BBVA'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 for 2018. 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 approach and can be found in Appendix A.3: Environmental Performance Data.</p>
<p>Total Yearly GHG emissions from business air travel - Scope 3 & Air Travel in Kilometres</p>	<p>Scope 3 emissions related to business air travel by Garanti BBVA employees is reported following the guidance in GRI 305-3 and the GHG Protocol (2015). Average passenger DEFRA 2019 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.3: Environmental Performance Data.</p>
<p>GHG Emissions Intensity in the Reporting Period</p>	<p>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.3: Environmental Performance Data.</p>
<p>Annual percentage change in GHG Emission Intensity</p>	<p>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.3: Environmental Performance Data.</p>
<p>Total Yearly Avoided Emissions due to operational renewable energy projects under loan from Garanti BBVA</p>	<p>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 BBVA 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 for 2018. Please see Responsible and Sustainable Development Section, pages 132.</p>
<p>E&S Impact Assessment Process related to projects financed by Garanti BBVA</p> <ul style="list-style-type: none"> • # of assessed projects in 2019 • Risk rating of the assessed projects in 2019 • # of project site visits conducted in 2019 	<p>The Bank has an internal methodology based on international good practice for environmental and social risk assessment. Please see Risk Management section on page 167. Detailed information on the Environmental and Social Impact Assessment Process (ESIAP) is available on Garanti BBVA Sustainability website.</p> <p>The assurance indicators in the scope include;</p> <ul style="list-style-type: none"> - the total number of projects that were subjected to ESIAP in the reporting period - risk ratings of the projects that were subjected to the ESIAP project in the reporting period - total number of site visits conducted as per ESIAP purposes in the reporting period <p>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.</p> <ol style="list-style-type: none"> 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. <p>https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/environmental-and-social-risk-management/</p>

<p>Renewable Energy Portfolio</p> <ul style="list-style-type: none"> • Amount of investments in renewable energy projects by type as of the reporting period end. • Installed capacity of renewable energy projects by type as of the reporting period end. • Garanti BBVA's market share of operational installed wind capacity in Turkey as of the reporting period end 	<p>Amount of investments in renewable energy projects by type as of the reporting period end. Installed capacity of renewable energy projects by type as of the reporting period end. Garanti BBVA's market share of operational installed wind capacity in Turkey as of the reporting period end. The loan amounts committed, the installed capacity of renewable energy projects that were signed by Garanti BBVA and Garanti BBVA's market share of operational installed wind capacity in Turkey as of the reporting period end. 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 BBVA's share in installed capacity in a project is calculated by multiplying Garanti BBVA's share in the committed loan amount with the total installed capacity of a project.</p>
<p>Cardless Transactions from Garanti BBVA ATMs</p> <ul style="list-style-type: none"> • Total number of cardless transaction from Garanti BBVA ATMs in the reporting period • Total volume of cardless transactions from Garanti BBVA ATMs in the reporting period 	<p>Total number of cardless transaction from Garanti BBVA ATMs in the reporting period Total volume of cardless transactions from Garanti BBVA ATMs in the reporting period For the number and the total volume of the cardless transactions from Garanti BBVA ATMs, Garanti BBVA'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.</p>
<p>Community Investments</p> <ul style="list-style-type: none"> • Total monetary amount of community investments in the reporting period 	<p>Community Investments refer to the total monetary amount, including VAT, 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 BBVA'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, page 132.</p>
<p>Women employee ratio:</p> <ul style="list-style-type: none"> - Senior+Middle Management - Total Women Employees <ul style="list-style-type: none"> • # of maternity leaves • # of paternity leaves • Ratio of women employees returned to work after maternity leave • # of employees registered to Gender Equality trainings in 2019 • # of employees attended the Female Leadership Trainings in 2019 	<p>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, Manager and Consultant. 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 were still working at Garanti BBVA after their maternity leaves as of the reporting period end, 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 developed by Garanti BBVA and focuses on the gender roles imposed by the society and their effects on the work environment, and compulsory for all Garanti BBVA employees. For further details please see Investing in Human Capital section on page 122.</p>
<p>Absentee Rate</p>	<p>The total lost working days in the reporting period were collected on the basis of medical reports of sickness leave and injuries, which were submitted to the Bank's system as of 17.02.2020, divided by total working days. For detail information, please see Investing in Human Capital section on page 122 and Social Performance Data stated in Garanti BBVA Investor Relations web site. https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/</p>
<p>Number of Clients</p> <ul style="list-style-type: none"> • # of total customers • # of digital banking customers • # of mobile banking customers 	<p>Total customers are defined as the number of customers who have at least 1 open product as of the end of reporting period. Number of digital banking customers represent the total active customers who have conducted at least one login within the last quarter of the reporting period. Number of mobile banking customers represent the total active customers who have conducted at least one call within the last quarter of the reporting period.</p>

APPENDIX A.2: SCOPE AND BOUNDARIES OF THE MATERIALITY ANALYSIS

MATERIAL ISSUE	INTERNAL AND EXTERNAL IMPACTS	RELEVANT SECTION	PAGE
Solvency and sustainable results	Having good and sustainable financial performance is important for both the Bank and external stakeholders and This has an impact on Garanti BBVA and persons and institutions that Garanti BBVA attributes economic value.	Financial Performance	82
Corporate Governance	These points out that internal operations and management mechanisms work in an efficient, accountable and responsible way, and are efficient for Garanti BBVA and its external stakeholders.	Corporate Governance and Risk Management	142
Ethical behavior & consumer protection	Transparent reporting informs all stakeholders about Garanti BBVA. Banking with honest and ethical values is important for Garanti BBVA's reputation and all stakeholders.	Corporate Governance and Risk Management	142
Adequate and timely advice to customers	Properly advises clients, offers customized solutions and treats them well, customers' ability to take healthy financial decisions and make savings has an impact on Garanti BBVA and its customers.	Customer Experience	96
Easy, fast & DIY	Digitalization of internal processes and services offered to customers and also allows customers to perform any operation in an easy and agile way while making use of digital platforms and state-of-the-art technology has importance for customers and Garanti BBVA.	Digital Transformation	108
Cybersecurity & responsible use of data	Cyber risks, use of personal data, data security and privacy of customer information are important to all customers. Security violations have financial and reputational impacts on Garanti BBVA.	Digital Transformation	108
Talent attraction, development and retention	Be capable of attracting, developing and retaining the best professionals, investing in employees and increase of engagement and well-being is important for Garanti BBVA's performance.	Investing in Human Capital	122
Diversity and conciliation	Respects and promotes diversity (gender, age, religion, race ...) and balance between personal and working life is important for Garanti BBVA's reputation and all stakeholders.	Investing in Human Capital	122
Environmental and climate change impact	It covers the effects of Garanti BBVA both due to its own activities and the climate change caused by the activities of its customers. Considering environmental impacts and climate change impacts in financing processes affects the Bank and all its stakeholders, and implies Garanti BBVA's sector leadership and transformation of the sector in the field of sustainable finance.	Corporate Governance and Risk Management	142
		Responsible and Sustainable Development	132
Human Rights	Respect for human rights is both important for both the Bank and its external stakeholders.	Responsible and Sustainable Development	132
Financial Health and Inclusion	Providing financial literacy trainings to the economically challenged population for their integration into the banking system affects both the Bank and its stakeholders.	Customer Experience	96
		Responsible and Sustainable Development	132
Contribution to societies' development	Contributes to the economic development of the country and society compliance with the legislation, creating employment and social programs affect Garanti BBVA and individuals & institutions that Garanti BBVA attributes economic value.	Responsible and Sustainable Development	132

APPENDIX A.3. ENVIRONMENTAL PERFORMANCE DATA**ENERGY CONSUMPTION WITHIN THE ORGANIZATION**

ENERGY SOURCE	TOTAL CONSUMPTION (2016)	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)
Electricity (MWh)	116,502	114,479	107,743	107,447
Natural Gas for Heating (m ³)	2,810,199	3,396,123	3,918,686	5,270,775
Natural Gas for Heating (MWh)	26,945	32,563	37,574	50,538
Diesel for Heating (liter)	167,372	151,656	119,184	51,642
Diesel for Heating (MWh)	1,646	1,492	1,173	508
Coal for Heating (ton)	117	102	88	21
Coal for Heating (MWh)	409	354	307	73
Diesel Consumption in Generators (liter)	163,237	142,857	137,597	129,347
Diesel Consumption in Generators (MWh)	1,606	1,405	1,354	1,273
Fuel Oil (liter)	7,703	28,306	0	6,120
Fuel Oil (MWh)	82	300	0	65
Diesel Consumption in Vehicle* (liter)	1,123,289	1,110,128	1,110,982	1,091,907
Diesel Consumption in Vehicle* (MWh)	11,052	10,922	10,931	10,743
Gasoline Consumption in Vehicle* (liter)	0	0	26,686	59,098
Gasoline Consumption in Vehicle* (MWh)	0	0	237	525
Total Energy Consumption (MWh)	158,243	161,515	158,758	171,172

* Only in commercial use.

GHG EMISSIONS (TONNES OF CO₂ EQUIVALENT)

YEAR	SCOPE 1 (tCO ₂ e)	SCOPE 2** (tCO ₂ r)	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
2019	14,923	55,198	2,196	70,121	164	-3%
2018	12,933	54,300*	3,111	67,233*	168*	-15%
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 CONSUMPTION¹

	TOTAL CONSUMPTION (2016)	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)
Water (1,000 m ³)	264	287	284	260

WASTE MANAGEMENT²

TYPE	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)
Domestic (ton)	704	N/A	N/A
Hazardous (ton)	11	7	6
Recycled (ton)	709	560	368

PAPER CONSUMPTION

	TOTAL CONSUMPTION (2016)	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)
Paper (1.000 ton)	1.8	1.5	1.1	0.9

* Numbers published in 2018 are restated in 2019.

** Location based

*** Stated Scope 3 emissions are due to the business flights.

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

1 99.7% of Garanti BBVA offices in Turkey use the water supplied by the municipality.

2 Disclosure of waste indicators began in 2017.

APPENDIX A.4: ENVIRONMENTAL & SOCIAL IMPACT ASSESSMENT PROCESS INDICATORS IN 2018**RISK ASSESSMENT BREAKDOWN OF PROJECTS WHICH WERE SUBJECTED TO ESIAP IN 2019**

ASSESSMENT RESULT BREAKDOWN		NUMBER OF PROJECTS	LOAN LIMIT (USD, MILLION)
Category	Category A	3	4.479
	Category B	0	-
	Category C	1	6
Risk Rating	R1	2	4.435
	R2	0	-
	R3	2	50
	R4	0	-
Final Grade	1	2	4.435
	2	1	44
	3	1	6

APPENDIX A.5: 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 155 2019 CDP Climate Change Report, page 4
	Describe management's role assessing and managing climate-related risks and opportunities	Sustainability Committee, Committees section page 155 2019 CDP Climate Change Report, page 14 Garanti BBVA Sustainability Governance
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	Risk and Opportunities section, page 54 2019 CDP Climate Change Report, page 8 2019 CDP Water Report, pages 18-29
	Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning	Risk and Opportunities section, page 54 2019 CDP Climate Change Report, pages 26 and 28 2019 CDP Water Report, page 16
	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, page 132 2019 CDP Climate Change Report, page 31 2019 CDP Water Report, page 49 Garanti BBVA Climate Change Action Plan Science Based Target Commitment 2018-19 Carbon Pricing Leadership Report, pages 50 and 51 Garanti BBVA Case Study
	Describe the organization's processes for identifying and assessing climate-related risks	Garanti BBVA Environmental & Social Loan Policies Garanti BBVA Environmental & Social Risk Management Garanti BBVA Climate Change Action Plan Declaration 2019 CDP Climate Change Report, page 14 2019 CDP Water Report, pages 17, 26, 27 and 48 Sustainable Finance Declaration
Risk Management	Describe the organization's processes for managing climate-related risks	Garanti BBVA Environmental & Social Loan Policies Garanti BBVA Environmental & Social Risk Management Garanti BBVA Climate Change Action Plan 2019 CDP Climate Change Report, page 14 2019 CDP Water Report, pages 17, 27 and 51 Sustainable Finance Declaration
	Describe how processes for identifying, assessing, and managing these risks are integrated into the organization's overall risk management	Garanti BBVA Environmental & Social Risk Management 2019 CDP Climate Change Report, page 14 2019 CDP Water Report, page 17 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.3: Environmental Performance Data, page 522 Appendix A.4: Environmental & Social Impact Assessment Process Indicators, page 524 2019 CDP Climate Change Report, pages 26 and 28 2019 CDP Water Report, pages 50, 51 and 57
	Disclose Scope 1, Scope 2, and if appropriate Scope 3 greenhouse gas (GHG) emissions	Appendix A.3: Environmental Performance Data, page 522 2019 CDP Climate Change Report, page 38
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Risk and Opportunities section, page 54 Responsible and Sustainable Development section, page 132 2019 CDP Climate Change Report, page 31 2019 CDP Water Report, pages 50 and 52

EK A.6. UNGC AND WEPS 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 11
Governance	GRI 102-14, GRI 102-18, GRI 102-19, GRI 102-20	Messages from the Chairman and CEO, page 11, Corporate Governance and Risk Management, page 141
Stakeholder Engagement	GRI 102-40, GRI 102-42, GRI 102-43, GRI 102-44	Stakeholder Engagement, page 45
Describe Practical Actions	GRI 103: Management Approach 2016	GRI Standards Content Index, page 527
Disclose Results and Outcomes	GRI Standards Content Index	GRI Standards Content Index, page 527
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, page 527; Investing in Human Capital, page 122; Responsible and Sustainable Development, page 132
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 527; Investing in Human Capital, page 122
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, page 132; Environmental Performance Data, Appendix A.3, page 522
Anti-Corruption	GRI 102-16; GRI 102-17; GRI 205-1; GRI 205-2; GRI 205-3	GRI Standards Content Index, page 527; Corporate Governance & Risk Management, page 141

B. WOMEN'S EMPOWERMENT PRINCIPLES (WEPS) PROGRESS REPORT

WEPS	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 CONTENT INDEX "IN ACCORDANCE"- CORE OPTION

GRI STANDARDS	DISCLOSURES	PAGE NUMBERS, URLs AND/OR DIRECT ANSWERS	OMISSIONS
GRI 101: FOUNDATION 2016	GRI 101 does not consist of indicators		
	ORGANIZATIONAL PROFILE		
	102-1	T.C. Garanti Bankası A.Ş.	
	102-2	20, 22-23, 24-25, 26-27, 28-29	
	102-3	Nispetiye Mah. Aydar Cad. No: 2, 34340 Levent/İstanbul/ Türkiye	
	102-4	20, 21, 28-29	
	102-5	20, 21, 28-29	
GRI 102: GENERAL DISCLOSURES 2016	102-6	22-23, 24-25, 26-27, 28-29, 82-93, 122-123, 205	
	102-7	20, 22-23, 26-27, 28-29, 31	
	102-8	83, 97, 109, 123, 133	
	102-9	67, 72-75	
	102-10	There has not been any in the shareholder structure of the Company.	

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 on the English version of the report.

GRI 102: GENERAL DISCLOSURES 2016	102-11	32-33, 34-35, 149-174
	102-12	https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Supported-Initiatives/880/3744/0
	102-13	https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Supported-Initiatives/880/3744/0
	STRATEGY	
	102-14	9-13
	102-15	16-19, 38-39, 42-75, 78-79, 82, 97, 109, 123, 133, 167-174, 178-180
	ETHICS AND INTEGRITY	
	102-16	66, 68 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/ethics-and-integrity-principles/
	102-17	126, 157, 166, 192, 197, 198, 199 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/ethics-and-integrity-principles/
	GOVERNANCE	
	102-18	31-37
	102-19	31-39, 182-187
	102-20	31-39, 182-187
	STAKEHOLDER ENGAGEMENT	
	102-40	45
	102-41	As clearly stated in our Human Rights Declaration; "Garanti BBVA 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." https://www.garantiinvestorrelations.com/en/corporate-governance/detay/Declaration-of-Human-Rights/584/1866/0 All employees are covered by collective bargaining agreements.
	102-42	45
	102-43	45-53
	102-44	46-53
	REPORTING PRACTICE	
102-45	2-3	
102-46	42-44, 45, 54-65, 72-75, 518-521	
102-47	42-44, 521	

GRI 102: GENERAL DISCLOSURES 2016	102-48	123, 523
	102-49	There is not any change in the scope and aspect boundaries for non-financial information.
	102-50	2-3
	102-51	01.01.2018 - 31.12.2018 https://www.garantibbvainvestorrelations.com/en/images/entegre-faaliyet-raporu-2018/GB18_ENG.pdf
	102-52	2 / Annual
	102-53	3
	102-54	2
	102-55	527-536
	102-56	2, 206-211, 518-520
GRI 200: ECONOMIC PERFORMANCE SERIES 2016		
ECONOMIC PERFORMANCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	67, 72-75, 79, 82-93, 205, 521
	103-2	54-55, 79, 82-93, 521
	103-3	204-211
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	74, 79, 82-93, 205
	201-2	56-58, 525 https://surdurulebilirlik.garantibbva.com.tr/media/1442/climate-change-2019.pdf
	201-3	82-93
	201-4	Garanti BBVA did not receive any financial assistance from government during the reporting period.
MARKET PRESENCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	122-129, 521
	103-2	122-129
	103-3	122-129
GRI 202: MARKET PRESENCE 2016	202-1	All Garanti BBVA 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 BBVA's overseas operations, local talent is also hired at various levels of the organizations.

INDIRECT ECONOMIC IMPACTS	
GRI 103: MANAGEMENT APPROACH 2016	103-1 67, 72-75, 132-139, 521
	103-2 58, 132-139
	103-3 132-139
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203-1 74-75, 132-139
	203-2 74-75, 132-139
PROCUREMENT PRACTICES	
GRI 103: MANAGEMENT APPROACH 2016	103-1 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/supply-chain-management/
	103-2 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/supply-chain-management/
	103-3 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/supply-chain-management/
GRI 204: PROCUREMENT PRACTICES 2016	204-1 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/garanti-bbva-code-of-conduct-for-suppliers/ https://www.garantibbvainvestorrelations.com/tr/images/pdf/Garanti_Surdurulebilirlik_Raporu_2015.pdf (p.101, 102) https://www.garantibbvainvestorrelations.com/tr/images/pdf/garanti_surdurulebilirlik2016_tr.pdf (p.127)
ANTI-CORRUPTION	
GRI 103: MANAGEMENT APPROACH 2016	103-1 30, 150, 521
	103-2 38, 62, 117-119, 150, 174, 192, 197, 198, 199 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detay/Code-of-Conduct/94/405/0 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Anti-Corruption-Policy-Statement/1713/7947/0
	103-3 158, 165, 166, 168, 178-180
GRI 205: ANTI CORRUPTION 2016	205-1 191-192 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detay/Code-of-Conduct/94/405/0
	205-2 33 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Anti-Corruption-Policy-Statement/1713/7947/0
	205-3 There are no cases about corruption.
ANTI-COMPETITIVE BEHAVIOR	
GRI 103: MANAGEMENT APPROACH 2016	103-1 30, 521
	103-2 30, 191, 197-199
	103-3 30, 158, 165, 168, 178
GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016	206-1 There has been no new case regarding anti-competitive behavior in the reporting period

GRI 300: ENVIRONMENTAL STANDARDS SERIES 2016		
	ENERGY	
GRI 103: MANAGEMENT APPROACH 2016	103-1	158, 165, 168, 178 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/environmental-management-system/
	103-2	154-155
	103-3	206-211
GRI 302: ENERGY 2016	302-1	522
	302-2	518-520, 522-523
	302-4	135-136
	302-5	Disclosure is not material because the Bank's business activities and operations do not generate significant emissions of these substances.
	WATER AND EFFLUENTS	
GRI 103: MANAGEMENT APPROACH 2016	103-1	54-55
	103-2	54, 55, 133, 135, 518-521, 525
	103-3	49 https://surdurulebilirlik.garantibbva.com.tr/media/1441/water-security-report-2019.pdf
GRI 303: WATER AND EFFLUENTS 2018	303-1	523 https://surdurulebilirlik.garantibbva.com.tr/media/1441/water-security-report-2019.pdf
	303-2	523 https://surdurulebilirlik.garantibbva.com.tr/media/1441/water-security-report-2019.pdf
	303-3	523 https://surdurulebilirlik.garantibbva.com.tr/media/1441/water-security-report-2019.pdf
	EMISSIONS	
GRI 103: MANAGEMENT APPROACH 2016	103-1	56-58 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/climate-change-action-plan-declaration/
	103-2	56-58 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/climate-change-action-plan-declaration/
	103-3	56-58, 135-136 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/climate-change-action-plan-declaration/
GRI 305: EMISSIONS 2016	305-1	519-523
	305-2	519-523
	305-3	74, 519-523
	305-4	136, 519-523
	305-5	133, 135-136, 519-523
	305-6	Disclosure is not material because the Bank's business activities and operations do not generate significant emissions of these substances.

GRI 305: EMISSIONS 2016	305-7	Disclosure is not material because the Bank's business activities and operations do not generate significant emissions of these substances.
WATER AND EFFLUENTS		
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/waste-management/
	103-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/waste-management/
	103-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/waste-management/
GRI 306: EFFLUENTS AND WASTE 2016	306-2	518-523
ENVIRONMENTAL COMPLIANCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-policy/
	103-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-policy/
	103-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-policy/
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	122-123
	103-2	122-123
	103-3	122-123
GRI 401: EMPLOYMENT 2016	401-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	401-2	126
	401-3	128
LABOR/MANAGEMENT RELATIONS		
GRI 103: MANAGEMENT APPROACH 2016	103-1	89-93, 96-97 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	103-2	
	103-3	
GRI 402: LABOR/MANAGEMENT RELATIONS 2016	402-1	Garanti BBVA recruitment and dismissal processes are based on the Labor Law. The notice periods are implemented as stated in the Law.

OCCUPATIONAL HEALTH AND SAFETY		
GRI 103: MANAGEMENT APPROACH 2016	103-1	128-129
	103-2	128-129
	103-3	128-129
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1	128, 129, 199
	403-2	129
	403-3	128, 129, 199
	403-4	129 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	403-5	129
	403-6	129
	403-7	126
	403-9	129
	403-10	There is no employee who has diagnosis of occupational disease because of bank activities in 2019.
	TRAINING AND EDUCATION	
GRI 103: MANAGEMENT APPROACH 2016	103-1	122-123, 128-129
	103-2	122-123, 128-129
	103-3	122-123, 128-129
GRI 404: TRAINING AND EDUCATION 2016	404-1	123 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	404-2	122-125
	404-3	128
DIVERSITY AND EQUAL OPPORTUNITY		
GRI 103: MANAGEMENT APPROACH 2016	103-1	59-60, 97
	103-2	92
	103-3	97
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	59-60, 74, 97
	405-2	128 Garanti BBVA's compensation system is totally genderneutral and based entirely on performance. Salary variations result from relative experience levels of employees.

HUMAN RIGHTS		
	INVESTMENT	
GRI 103: MANAGEMENT APPROACH 2016	103-1	39, 69, 72, 122-129
	103-2	39, 69, 72, 122-129
	103-3	39, 69, 72, 122-129
GRI 412: HUMAN RIGHTS ASSESSMENT 2016	412-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	412-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/responsible-and-sustainable-development/community-investment-programs/
	NON-DISCRIMINATION	
GRI 103: MANAGEMENT APPROACH 2016	103-1	39, 59-60, 122-128
	103-2	39, 59-60, 122-128
	103-3	39, 59-60, 122-128
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	191
	103-2	191
	103-3	191
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING 2016	407-1	191, Garanti BBVA 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.
	HUMAN RIGHTS ASSESSMENT	
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	103-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	103-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/

GRI 412: HUMAN RIGHTS ASSESSMENT 2016	412-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
LOCAL COMMUNITIES		
GRI 103: MANAGEMENT APPROACH 2016	103-1	132-133
	103-2	132-133
	103-3	132-139
GRI 413: LOCAL COMMUNITIES 2016	413-1	27, 96-97, 132-133, 138-139
	413-2	96-97, 132-133
MARKETING AND LABELING		
GRI 103: MANAGEMENT APPROACH 2016	103-1	96-104
	103-2	96-105
	103-3	96-105
GRI 417: MARKETING AND LABELING 2016	417-1	27-97
	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	47-49, 53, 108, 117-118
	103-2	108, 117-118, https://www.garantibbva.com.tr/en/sme_banking/delivery_channels/internet_banking/security/privacy_and_confidentiality_policy.page
	103-3	72-73, 109, 118-119
GRI 418: CUSTOMER PRIVACY 2016	418-1	109
SOCIOECONOMIC COMPLIANCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	52, 163-203
	103-2	163-203
	103-3	163-203
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	419-1	175

FINANCIAL SERVICES SUPPLEMENT		
	PRODUCT PORTFOLIO	
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	103-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	103-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
GRI FINANCIAL SERVICES SUPPLEMENT PRODUCT PORFOLIO	FS6	50, 52
	FS7	50, 52
	FS8	52, 100, 108, 201
	ACTIVE OWNERSHIP	
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	103-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	103-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
GRI FINANCIAL SERVICES SUPPLEMENT LOCAL COMMUNITIES	FS10	52, 57,58, 100-108,201
	FS11	52, 57,58, 100-108,201
	LOCAL COMMUNITIES	
GRI 103: MANAGEMENT APPROACH 2016	103-1	57-65, 78-79
	103-2	67, 96-97
	103-3	67, 96-97
GRI FINANCIAL SERVICES SUPPLEMENT LOCAL COMMUNITIES	FS13	78-79
	FS14	57, 58, 78-79,100-101, 104-105,108 Cardless transactions options through ATMs and Community Investments for people with disabilities.

ORGANIZATIONAL CHANGES

Organizational changes made in 2019 are summarized below to reflect the final structure at year-end.

The Head Office organization moved to a new organizational model where agile methods and principles will be adopted in a bid to offer the correct solutions with the highest quality services to our customers, to introduce the optimum value to the market in the fastest manner, to produce more outputs using the same resources in line with the changing priorities, and to flexibly plan our competencies and expertise to respond to changing circumstances by increasing initiative-taking and ownership. The job families mentioned below were restructured:

- Human Resources and Support Services job family as Talent and Culture,
- Internal Audit Department,
- Engineering Services and Data job family,
- Assets and Liabilities Management, Capital, Investor Relations and Finance job family as Finance and Treasury,
- Compliance Department, and
- Credit Risk Management job family.

The position of Corporate and Investment Banking Executive Vice President was renamed as Corporate, Investment Banking and Global Markets Executive Vice President.

The position of Investment Banking and Finance Manager was created under

Corporate and Investment Banking Executive Vice President, and took over portfolio management and supervision, sustainability and integrated reporting activities which were being handled by the Project Finance Department.

The Project Finance Department was renamed as Project and Acquisition Finance Department. The new organization will report to Investment Banking and Finance Department and handle infrastructure finance, procurement finance, energy projects finance and syndication activities.

The Call Center Department was renamed as Customer Contact Center Department.

The Corporate Security organization was renamed as Corporate Physical Security and now reports to Engineering and Data Executive Vice President.

Within the scope of Operational Risk and Control model, the following changes were made to fulfill the second line of defense responsibilities of the model in connection with the revision needs that arose from the efforts to switch to agile organization.

- Engineering Operational Risk and Control Expert organization was created, which reports to Engineering and Data Executive Vice President.
- Talent and Culture Operational Risk and Control Expert organization was set up, which reports to Talent and Culture Executive Vice President.

Purchasing Department that previously reported to Talent and Culture Executive Vice President now reports to Finance and Treasury Executive Vice President.

Abacus Card and Member Merchants Services Department was renamed as Abacus Payment Systems and Real Estate Appraisal Department.

Anti-Fraud Monitoring Department was renamed as Customer Security and Transaction Risk Management Department.

Global Markets Business Solutions Department now reports directly to the Executive Vice President responsible for Corporate and Investment Banking.

BBVA Finance Coordination Department and Consolidation and International Accounting Departments were abolished and their functions were transferred to Financial Management Business Execution organization.

Cash Management and Transaction Banking Department was renamed as Cash Management Department.

Corporate Credits and Project Finance Restructuring Department was abolished and its functions were transferred to Commercial Credits Restructuring Department. Accordingly, Commercial Loans Restructuring Department was renamed as Corporate and Commercial Loans Restructuring Department.

SUPPORT SERVICES PROVIDERS

SERVICE PROVIDER	SERVICE DETAIL
GARANTİ KONUT FİNANSMANI DANIŞMANLIK HİZMETLERİ A.Ş.	Marketing and consulting services for 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
GARANTİ ÖDEME SİSTEMLERİ A.Ş.	Reminder calls, technical support help desk, overdue debt notification, provision of account information to customers, updating customers' personal data, credit card cancellation, closure and activation; receiving limit increase or decrease requests, forwarding customer requests to the Bank
LOOMİS GÜVENLİK HİZMETLERİ A.Ş.	Delivery of cash, commercial papers and gold within the scope of Law No. 5188
YÖN İNSAN KAYNAKLARI DESTEK HİZMETLERİ LTD. ŞTİ.	Call center, executive assistant and data entry services
IBM GLOBAL SERVICES İŞ VE TEKNOLOJİ HİZMETLERİ VE TİC. LTD. ŞTİ.	Disaster recovery center back-up service
HOBİM BİLGİ İŞLEM	Safekeeping of the Bank's archive boxes
MATRİKS BİLGİ DAĞITIM HİZMETLERİ A.Ş.	Software/software maintenance/update services
İNGENİCO ÖDEME SİSTEM ÇÖZÜMLERİ A.Ş.	POS software development and upgrading services
VERİFONE ELEKTRONİK VE DANIŞMANLIK LTD. ŞTİ.	POS software development and upgrading services
AUSTURIA CARD TURKEY KART	Card printing and personalization services
KURYE NET MOTORLU KURyecİLİK VE DAĞITIM HİZMETLERİ A.Ş.	Credit/debit card delivery
AKTİF İLETİ VE KURYE HİZMETLERİ A.Ş.	Credit/debit card delivery
KONUT KREDİSİ COM TR DANIŞMANLIK ANONİM ŞTİ.	Online marketing of mortgage products
ENUYGUN COM İNTERNET BİLGİ HİZMETLERİ TEKNOLOJİ VE TİC. A.Ş.	Online marketing of mortgage products
HANGİSİ İNTERNET VE BİLGİ HİZMETLERİ A.Ş.	Online marketing of mortgage products
VERKATA LLC	Online marketing of mortgage products

COLLECTURK ALACAK YÖNETİMİ VE DANIŞMANLIK A.Ş.	Declaration of liability and reminder calls services
SESTEK SES VE İLETİŞİM BİLGİSAYAR TEK. 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
ATOS BİLİŞİM DANIŞMANLIK VE MÜŞTERİ HİZMETLERİ SANAYİ VE TİC. A.Ş.	Credit card sales, business place verification, credit card limit increase, address update and similar other calls via the Call Center
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Credit card sales, debt notification and reminder calls via the Call Center
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Data entry and filing of customer requests received by the Bank, giving feedback to customers regarding their requests
CMC İLETİŞİM BİLGİSAYAR REKLAM VE DANIŞMANLIK HİZMETLERİ SAN. TİC. A.Ş.	Credit card sales, declaration of liability and reminder calls services via the Call Center
DER POS ÖDEME SİSTEMLERİ VE PAZARLAMA TİC. LTD. ŞTİ.	Merchant acquisition and marketing of retail products including retail loans
KAYRAGRUP PAZARLAMA DANIŞMANLIK VE DESTEK HİZMETLERİ TİC. A.Ş.	Merchant acquisition and marketing of retail products including retail loans
TEMPO ÇAĞRI MERKEZİ VE İŞ SÜREÇLERİ DIŞ KAYNAK HİZMETLERİ TİC. A.Ş.	Declaration of liability and reminder calls services
FU GAYRİMENKUL DANIŞMANLIK A.Ş.	Pledge formalities
GLOBAL BİLGİ PAZARLAMA DANIŞMA VE ÇAĞRI SERVİSİ HİZMETLERİ A.Ş.	Declaration of liability and reminder calls services
BRİNK'S GÜVENLİK HİZMETLERİ A.Ş.	Delivery of cash, commercial papers, precious metals and other precious assets within the scope of Law No. 5188
MT BİLGİ TEKNOLOJİLERİ VE DIŞ TİCARET ANONİM ŞİRKETİ	POS software development and upgrading services
WIN BİLGİ İLETİŞİM HİZMETLERİ A.Ş.	Declaration of liability and reminder calls services
CRİF ALACAK YÖNETİM VE DANIŞMANLIK HİZMETLERİ A.Ş.	Declaration of liability and reminder calls services
GÜZEL SANATLAR ÇEK BASIM LİMİTED ŞİRKETİ	Cheque printing service
IRON MOUNTAIN ARŞİVLEME HİZMETLERİ A.Ş.	Archive services
VERİSOFT BİLGİ İŞLEM TİC. VE SAN. A.Ş.	POS software development and upgrading services
BİLGE ADAM BİLGİSAYAR VE EĞİTİM SAN. TİC. A.Ş.	Call center / declaration of liability and reminder calls services
ZİNGAT GAYRİMENKUL BİLGİ SİSTEMLERİ A.Ş.	Online marketing of mortgage products
KOZA GÜVENLİK HİZMETLERİ SAN. TİC. LTD. ŞTİ.	Private Security Services within the scope of Law No. 5188
KEREM ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ LTD. ŞTİ.	Call center / declaration of liability and reminder calls services

SECURITAS GÜVENLİK HİZMETLERİ A.Ş.	Private Security Services within the scope of Law No. 5188
PROCAT DANIŞMANLIK YAZILIM TELEKOMÜNİKASYON PAZARLAMA TİCARET A.Ş.	Call center service
TULU YAPI MÜŞAVİRLİK SANAYİ VE TİCARET A.Ş.	Pledge formalities
ARAS KARGO A.Ş.	Internal mail transportation from/to branches
TROYA TRADING LTD.	Online marketing of auto loan products
KREDİ KAYIT BÜROSU A.Ş.	Disaster recovery center back-up service
TEPE SAVUNMA VE GÜVENLİK SİSTEMLERİ SANAYİ A.Ş.	Private Security Services within the scope of Law No. 5188
DHL WORLDWIDE EXPRESS TAŞIMACILIK VE TİCARET A.Ş.	Delivery of documents for export transactions to correspondent banks
CMC İLETİŞİM VE ÇAĞRI MERKEZİ HİZMETLERİ A.Ş.	Call center service
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Call center service
BDH BİLİŞİM VE DESTEK HİZMETLERİ A.Ş.	Business place contract and document provision
HOBİM BİLGİ İŞLEM	Printing and enveloping service
DATAFAKS KAĞIT MAMÜLLERİ SANAYİ VE TİCARET LTD. ŞTİ.	Cheque printing service
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Issuing FC buying documents

* In addition to the companies and services listed above, support service has been procured from 707 dealers for retail loan marketing.

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Swift: TGBATRIS

WEBSITE

www.garantibbva.com.tr

TRADE REGISTRY NO

159422

DOMESTIC BRANCHES

Garanti BBVA has 904 domestic branches in 81 cities as of 2019 year end. Information on domestic branches is available on the Bank's website.

INFORMATION ON SOCIAL MEDIA

You may follow Garanti BBVA on Facebook, Twitter, Instagram, YouTube and LinkedIn.

www.facebook.com/GarantiBBVA
www.twitter.com/garantibbva
www.instagram.com/garantibbva
www.linkedin.com/company/garanti-bbva/
www.youtube.com/garantibbva
www.twitter.com/garantiyesor

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
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: 20 Gazimağusa / KKTC
Tel: +90 392 630 03 00
Fax: +90 392 630 03 20

TURKISH REPUBLIC OF NORTHERN CYPRUS - GIRNE CARSİ BRANCH

Mustafa Çağatay Caddesi No: 17
Girne / KKTC
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 / KKTC
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 / KKTC
Tel: +90 392 660 30 00
Fax: +90 392 660 30 20

TURKISH REPUBLIC OF NORTHERN CYPRUS - KUCUK KAYMAKLI BRANCH

Şehit Mustafa Ruso Caddesi No:86/A
Küçük Kaymaklı Lefkoşa / KKTC
Tel: +90 392 600 54 00
Faks: +90 392 600 54 20

MALTA BRANCH

Özgür Özdemir
Strand Towers, 36 The Strand Sliema
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