

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, 2020. The reporting covers Garanti BBVA's operations in Turkey, including Garanti BBVA 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
Materiality Analysis	<p>As Garanti BBVA, in our 2020 analysis, where we compile current and potential expectations, risks and opportunities from a group strategy perspective with all internal and external stakeholders, we include industry reports, global reports, UN Environment Program Finance Initiative ('UNEP FI') and Global Reporting Initiative ('We reviewed the recommendations of international professional organizations such as GRI ') and considered Group-based evaluations of 59 international reports shedding light on current trends. On the other hand, taking into account the outputs of the analysis completed for global investors and non-governmental organizations in the BBVA Group, we determined our priority topics. Then, we reached out to all key stakeholder groups of Garanti BBVA, both internal and external, through surveys, meetings and phone calls to get their opinions, and we conducted a comprehensive stakeholder analysis on these issues.</p> <p>The assurance indicator regarding this issue are the priority issues evaluated in line with the methodology developed by the Bank for prioritization and the feedback received from stakeholders. For details, see our Our Material Matters section on page 56.</p>
Sustainability Governance	<p>Garanti BBVA's Sustainability Management is mentioned in the Risk Management section on page 50. Sustainability Management covers the policies and mechanisms used for the decision-making process regarding economic, environmental and social impacts.</p>
Total Yearly Energy Consumption by Source	<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>
Total Yearly Water Consumption by Source	<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 Total water withdrawal by source in the Appendix A.3: Environmental Performance Data.</p>
Total Yearly Waste Generated	<p>Recyclable hazardous waste (cartridges and batteries) are collected centrally by TAP (Portable Battery Manufacturers and Importers Association) and HP (Hewlett Packard Enterprise). Their total weight is calculated based on data from these two organizations.</p> <p>Since there is no measurement mechanism for non-hazardous recyclable wastes (paper, plastic etc.) collected centrally by the municipalities, the calculation of the generated wastes is based on the amount of waste generated in the Garanti BBVA Headquarters Building.</p> <p>In 2020, the total non-hazardous recyclable waste of this building was calculated as 20 kg according to the statement obtained from Beşiktaş Municipality the previous year.</p> <p>The average monthly non-hazardous recyclable waste generation per person is calculated by taking into account the average monthly number of employees of the Headquarters building. Annual non-hazardous waste generation per person (20 kg) is calculated by taking the average of the monthly figures.</p> <p>The annual total non-hazardous recyclable waste amount collected from all buildings within the scope was calculated by multiplying the unit waste generation by the total number of employees in all buildings. For details, you can refer to Annex A.3: Environmental Performance Indicators.</p>

GRI 102-46

Total Yearly GHG Emissions in tCO₂e reported under scope 1 and 2 of the GHG Protocol (2015)

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 2020. 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.

Total Yearly GHG emissions from business air travel – Scope 3 & Air Travel in Kilometres

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 2020 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.

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.3: 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.3: Environmental Performance Data.

Total Yearly Avoided Emissions due to operational renewable energy projects under loan from Garanti BBVA

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 2020. The projects that are active are within the scope of the audit. By financing renewable energy projects, emissions are prevented by preventing the burning of additional fossil fuels for electrical energy demand.

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

- # of assessed projects in 2020
- # of rejected projects in 2020
- Risk rating of the assessed projects in 2020
- # of project site visits conducted in 2020

Within the scope of the Bank's Environmental and Social Credit Policies, it has an internal methodology based on local legislation and international good practices for environmental and social risk assessment process. For details, see the Risk Management Section on page 50 and the Environmental and Social Impacts Assessment Process (ESIAP) section on the Garanti BBVA Sustainability website.

Renewable Energy Portfolio

- 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

After the annual consolidated report is completed, the cumulative financing amount provided for renewable energy is calculated and published annually in various public reports, especially the Integrated Activity Report.

total wind power installed in Turkey by the Energy team data from official institutions (TEİAŞ DOE) is collected. On a project basis, banks that provide financing according to the installed capacity of the project and, if necessary, the amount of financing are determined. Market share is calculated over the installed capacity.

Cardless Transactions from Garanti BBVA ATMs

- 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

Cardless transactions include the following transaction data performed at all ATMs of Garanti BBVA.

- CepBank Withdrawal
- Withdrawing Money with QR
- Depositing Money
- Invoice / Fee / Game of Chance Payment
- Credit Card Debt Payment
- Deposit with QR
- Mobile Phone TL Top-up
- Withdrawing Money with Reference Number
- Depositing with GarantiOne QR
- Personal Consumer Loan Application

Community Investments

- Total monetary amount of community investments in the reporting period

Social investments are defined as the total amount of investment made in programs that create social impact and are compatible with the bank's business strategy and stakeholder priorities. These programs are based on a value principle shared with Garanti BBVA's "Sponsorship and Corporate Responsibility Policy". The total investment amount contributed to the group investments during the reporting period is explained in this indicator.

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 2020
- # of employees attended the Female Leadership Trainings in 2020

In calculating female employee rates, monthly average values within the reporting period are taken into account. It includes senior managers, CEO and Assistant General Managers. It includes mid-level managers, Regional Managers, Credit Regional Managers, Unit Managers, Branch Managers, Managers and Consultants. The number of female employees on maternity leave is defined as female employees who entered maternity leave and went on leave during the reporting period. The number of employees on paternity leave is defined as male employees who entered paternity leave and went on leave. The rate of employees returning to work after maternity leave is defined as female employees calculated and reported for the previous year instead of the reporting period and still working at Garanti BBVA after maternity leave at the end of the reporting period. With the Women Leadership Trainings organized for branch manager, regional manager, regional credit manager and female employees in cooperation with the United Nations Women Program, Garanti BBVA has developed and assigned to all employees as a mandatory social gender roles and their work environment. It includes Gender Equality Education that focuses on how it affects.

Absentee Rate

The lost working days rate is the ratio of the total number of lost days calculated based on the medical reports of all sick leave and injuries entered into the Bank's system as of 06.01.2021, in the reporting period.

Number of Clients

- # of total customers
- # of digital banking customers
- # of mobile banking customers

The total number of customers is defined as the number of customers calculated by including customers with at least 1 open product to active customers as of the end of the reporting period.

The number of Digital Banking customers is defined as the total number of active customers who have logged into online or mobile channels at least once in the last 3 months.

The number of Mobile Banking customers is defined as the total number of active customers who have logged into the mobile channel at least once in the last 3 months.

GRI 102-46, 102-47

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

MATERIAL ISSUE	INTERNAL AND EXTERNAL IMPACTS	RELEVANT SECTION	PAGE
Capital Adequacy and Financial Performance	Displaying strong and sustainable financial performance is important for both the Bank and external stakeholders and affects individuals and institutions to whom Garanti BBVA attributes economic value.	Operational Excellence	146
Corporate Governance and Effective Management of All Risks	Effective, accountable and responsible internal operation mechanisms are important for Garanti BBVA and its external stakeholders	Operational Excellence Sustainability Corporate Governance	146 116 194
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.	Financial Health Reaching more Customers Data & Technology Corporate Governance	102 134 170 194
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	Reaching more Customers Operational Excellence Data & Technology	134 146 170
Financial Health and Inclusion	Providing financial literacy training to those with less economic resources to support them in entering the banking system affects the Bank and all its stakeholders.	Financial Health Sustainability Data & Technology	102 116 170
Climate Change: Risks & Opportunities	It covers the effects of climate change arising from Garanti BBVA's own activities as well as the activities of its customers. Considering environmental impacts and climate change impacts in financing processes affects the Bank and all its stakeholders and expresses Garanti BBVA's sector leadership and transformation in the field of sustainable finance.	Sustainability	116
Responsible Use of Personal Data (Data privacy, responsible artificial intelligence)	The use and security of personal data and the confidentiality of customer information are important to all customers. Security breaches affect Garanti BBVA both financially and reputationally.	Data & Technology	170
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.	Data & Technology	170
Cyber Security (Cyber attack, data theft, fraud)	Cyber risks, cyber attacks, data security and fraud are important for all customers and Garanti BBVA. Security breaches affect Garanti BBVA both financially and reputationally.	Data & Technology	170
Employee Engagement and Talent Management	It is important for the performance of Garanti BBVA that the work environment is attractive for employees, improving their loyalty and well-being with the investment made in employees, including experts and ensuring continuous improvement.	The Best and Most Engaged Team	182
Diversity and Work-Life Balance	Respect for diversity and equality (gender, age, religion, race...); Paying attention to the balance between business life and private life is important for Garanti BBVA and its external stakeholders.	The Best and Most Engaged Team	182
Human Rights	Respecting human rights is important for both the Bank and its external stakeholders.	The Best and Most Engaged Team	182
Inclusive Growth (Contribution to society, entrepreneurship, financial inclusion, financial education)	Supporting the economic development of the country and the society, compliance with the legislation, creating employment and realizing social programs affect Garanti BBVA and the individuals and institutions that Garanti BBVA attributes economic value to. Providing financial literacy training to those with less economic resources to support them in entering the banking system affects the Bank and all its stakeholders.	Sustainability	116

APPENDIX A.3. ENVIRONMENTAL PERFORMANCE DATA

ENERGY CONSUMPTION WITHIN THE ORGANIZATION

ENERGY SOURCE	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)
Non-Renewable Electricity (MWh)	114,479	107,743	107,447	25,021
Renewable Electricity (MWh)	-	-	51	73,206
Natural Gas for Heating (m3)	3,396,123	3,918,686	5,270,775	3,575,311
Natural Gas for Heating (MWh)	32,563	37,574	50,538	34,281
Diesel for Heating (liter)	151,656	119,184	51,642	81,692
Diesel for Heating (MWh)	1,492	1,173	508	804
Coal for Heating (ton)	102	88	21	15,6
Coal for Heating (MWh)	354	307	73	54
Diesel Consumption in Generators (liter)	142,857	137,597	129,347	74,540
Diesel Consumption in Generators (MWh)	1,405	1,354	1,273	733
Fuel Oil (liter)	28,306	0	6,120	4,455
Fuel Oil (MWh)	300	0	65	47
Diesel Consumption in Vehicle* (liter)	1,110,128	1,110,982	1,091,907	710,832
Diesel Consumption in Vehicle* (MWh)	10,922	10,931	10,743	6,994
Gasoline Consumption in Vehicle* (liter)	0	26,686	59,098	17,125
Gasoline Consumption in Vehicle* (MWh)	0	237	525	152
Total Energy Consumption (MWh)	161,515	158,758	171,172	141,293

* 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
2020	10,508	11,934	345	22,442	42	74%
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 (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)
Water (1.000 m ³)	287	284	260	260

WASTE MANAGEMENT²

TYPE	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)
Hazardous (ton)	11	7	6	4
Recycled (ton)	709	560	368	385

PAPER CONSUMPTION

	TOTAL CONSUMPTION (2017)	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)
Paper (1.000 ton)	1.5	1.1	0.9	0.6

* The impact of remote working is not included in the resource consumption and emission calculations.

** 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 2020

RISK ASSESSMENT BREAKDOWN OF PROJECTS WHICH WERE SUBJECTED TO ESIAP IN 2020

ASSESSMENT RESULT BREAKDOWN		NUMBER OF PROJECTS	LOAN LIMIT (USD, MILLION)
Category	Category A	2	190
	Category B	3	117
	Category C	0	-
Risk Rating	R1	1	145
	R2	4	162
	R3	0	-
	R4	0	-
Final Grade	1	2	190
	2	1	117
		0	-

In 2020, 1 project was rejected within the scope of the Environmental and Social Impact Assessment System.

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 49 2020 CDP Climate Change Report , page 4,8
	Describe management's role assessing and managing climate-related risks and opportunities	Sustainability Committee, Committees section page 49 2020 CDP Climate Change Report , page 4,8 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, pages 64 2020 CDP Climate Change Report , page 13-23 2020 CDP Water Report , page 16-20
	Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning	Sustainability section, page 116 2020 CDP Climate Change Report , pages 23-28 2020 CDP Water Report , page 20-23
	Describe the resilience of the organization's strategy, taking into consideration different scenarios, including a 2°C or lower scenario	Sustainability section, page 116 2020 CDP Climate Change Report , page 31 2020 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 2020 CDP Climate Change Report , page 13-14 2020 CDP Water Report , pages 33-67 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 2020 CDP Climate Change Report , page 13-14 2020 CDP Water Report , pages 33-67 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 2020 CDP Climate Change Report , page 13-14 2020 CDP Water Report , page 33-67 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, pages 562 Appendix A.4: Environmental & Social Impact Assessment Process Indicators, pages 564 2020 CDP Climate Change Report , pages 23-28 2020 CDP Water Report , pages 33-67
	Disclose Scope 1, Scope 2, and if appropriate Scope 3 greenhouse gas (GHG) emissions	Appendix A.3: Environmental Performance Data, pages 562 2020 CDP Climate Change Report , page 93-101
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Risk and Opportunities section, page 64 Sustainability section, page 116 2020 CDP Climate Change Report , page 23-28 2020 CDP Water Report , pages 33-67

APPENDIX A.6. UNEP FI PRINCIPLES FOR RESPONSIBLE BANKING IMPACT REPORT

DEFINITION	GRI STANDARDS DISCLOSURE	DESCRIPTION	REFERENCE LINKS
PRINCIPLE 1: ALIGNMENT			
1.1 Describe	GRI 102-1,102-2, 102-4, 102-5, 102-6, 102-7	<p>Established in 1946, Garanti BBVA is Turkey's second largest private bank with consolidated assets of close to TL 541 billion as of December 31, 2020. Garanti BBVA is an integrated financial services group operating in every segment of the banking sector including corporate, commercial, SME, payment systems, retail, private and investment banking together with its subsidiaries in pension and life insurance, leasing, factoring, brokerage and asset management, besides international subsidiaries in the Netherlands and Romania. As of December 31, 2020, Garanti BBVA provides a wide range of financial services to its more than 19 million customers with 18,656 employees through an extensive distribution network of 884 domestic branches, seven foreign branches in Cyprus and one in Malta, and two international representative offices one in Düsseldorf and one in Shanghai. Implementing an advanced corporate governance model that promotes the Bank's core values, Garanti BBVA has Banco Bilbao Vizcaya Argentaria S.A. (BBVA) as its majority shareholder with 49.85% share. Its shares publicly traded in Turkey, and its depositary receipts in the UK and the USA, Garanti BBVA has an actual free float of 50.07% in Borsa Istanbul as of December 31, 2020.</p>	For details please visit 2020 Garanti BBVA Annual Integrated Report page 28.
1.2 Describe	GRI 413-1, 413-2	<p>The Sustainable Development Goals emphasize the importance of cooperation among all stakeholders from governments to individuals in reaching the 2030 targets.</p> <p>For many years, Garanti BBVA has been participating in local and international organizations, which allowed for widespread, high-leverage engagement of the business community, governments and policymakers with numerous national and international organizations. With its leading position in sustainable finance and development in Turkey, the Bank is in cooperation with its peers and the business world globally. Thus, the Bank develops new partnerships with the key stakeholders who have the leadership vision in order to enable the establishment of sustainable finance and development initiatives and plays a key role for the transition of the sector by ensuring stakeholder's engagement.</p> <p>Garanti BBVA chairs, or participates in many local and international platforms such as UNEP FI Principles for Responsible Banking, Global Compact Turkey, the Turkish Business Council for Sustainable Development (BCSD Turkey), the Banks Association of Turkey Role of the Financial Sector in Sustainable Growth Working Group and the Turkish Industry and Business Association (TUSIAD) Environment and Climate Change Working Group meetings.</p>	For details please visit 2020 Garanti BBVA Annual Integrated Report page 119.

PRINCIPLE 2: IMPACT AND TARGET SETTING**2.1 Impact
Analysis**GRI 102-8,
102-15, 201-1,
203-1, 203-2,
305-5, 413-1,
413-2, FS-13,
FS-14

Within the scope of our impact analyses, the top two sectors we finance the most: energy (14%); and transportation vehicles and transportation (10%). With the help of the analysis of certain sectors', we have learned about the scale of our environmental and social risks that we need to focus on. We conducted evaluations to determine the intensity of environmental and social risks caused by these sectors and to understand which industry makes the existing risks more prominent. Because of greenhouse gas emission intensity, the sectors that we finance; energy and transportation vehicles, transportation are our focus points. Especially; topics such as; energy production with fossil fuels like oil and natural gas, usage of non-renewable resources, highway transports, fossil fuels usage in vehicles these 2 sectors have a big impact on climate change.

In addition, we have developed products that will enable environmentally friendly alternatives in transportation. To create awareness about energy efficiency in building, we have improved products that will incentivize individuals to buy environmentally-friendly houses. For this reason, our main goals are to identify feasible transition opportunities, to establish incentive mechanisms to reduce their risks with our customers, especially those serving in carbon-intensive sectors, to assist in inter-sectoral transformation, and to provide financial models that will help spread nature-friendly business practices.

For details please visit
2020 Garanti BBVA Annual
Integrated Report page 88, 116
and 129.

**2.2 Target
setting**GRI 102-8,
102-15, 203-1,
203-2, 305-5,
405-1, 413-1,
413-2

Garanti BBVA developed and implemented Environmental and Social Loan Policies (ESLP) in 2011 to minimize the indirect effects of the loans provided by the Bank and in 2012, the bank implemented the E&S Impact Assessment System. In 2015, we published our Climate Change Action Plan to help Turkey's battle with climate change and support transition to a low carbon economy. Within the scope of this plan, we have committed that at least 60% of new power plant projects will be renewable energy investments in project finance loans. By overachieving this goal with 100%, we have provided USD XX billion to date to renewable energy. We set up incentive mechanisms that can change the habits and ways of doing business of our customers in order to help transformation in the sector. We launched our Environmentally-Friendly Auto Loan to customers in May 2017 for the financing of electrical and hybrid automobiles that ensure fuel efficiency and stand out with their environmentally friendly features. Total lending reached to TL 34.7 million at the end of 2020. We rolled out our Green Mortgage product to promote energy efficient and environmentally-friendly buildings in 2017. Total financing provided to date amounted to TL 520 million.

In addition to these, we set up each of our sustainable products and services such as the Gender Equality Loan and the Sustainability-related Syndication Loan in line with the Paris Agreement and the SDGs. In this direction, we contribute to 16 SDGs in total, with the impact of our sustainable products & services. Moreover, in order to manage our direct impacts in line with the Paris Agreement, we announced our absolute emission reduction targets in line with the 1.5 degrees target in March 2020, based on the methodology of the Science-Based Targets Initiative. Accordingly, we aim to reduce our Scope 1 and Scope 2 carbon emissions by 29% by 2025 and 71% by 2035.

For details please visit
2020 Garanti BBVA Annual
Integrated Report page 70,
116, 122 and 123..

2.3 Plans for Target Implementation and Monitoring	GRI 201-2, 305-5, FS-14	<p>Our main strategies in minimizing environmental and social risks are; to encourage the sectoral transformations of our customers serving in the sectors we have determined, to minimize environmental and social risks in their financing portfolio, to maintain their commitment to renewable energy, to provide financing options in line with the Environmental and Social Loan Policies established by Garanti BBVA and the BBVA Group of in an integrated manner.</p> <p>Since 2014, 100% of the financing provided to greenfield electricity generation investments in Project Finance were renewable investments. We continue to maintain our market leader position with 24.7% market share. With the renewable power plant we financed, we avoided 7.2 million tons of carbon emissions in 2020.</p> <p>The total lending for Green Auto Loan, reached TL 34.7 million as of 2020YE, the Bank is looking into different options to offer an even more advantages loan to consumers with more attractive interest rates in 2021. Garanti BBVA aims to provide at least TL 90 million for electric and hybrid vehicles in the upcoming period.</p> <p>We continuously improve the processes of our Green Mortgage, which reached TL 520 million in total, and we will increase the amount of financing we will provide in this area. Garanti BBVA aims to provide TL 985 million in this area in the upcoming years.</p> <p>As Garanti BBVA, we have contributed EUR 1.3 billion in total as of end of 2020 for the Pledge 2025 declared by our main shareholder the BBVA Group in 2018. For the next 4 years, we aim to contribute at least TL 14 billion within the scope the Pledge.</p> <p>In the upcoming period, we will continue to develop the bank's sustainable product portfolio, which is more than 40 products today, which is designed to encourage our customers to more sustainable business models and aims to minimize environmental and social risks, in line with the SDGs.</p>	For details please visit 2020 Garanti BBVA Annual Integrated Report pages 69 and 124.
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PRINCIPLE 3: CLIENTS AND CUSTOMERS

3.1 Overview	GRI 102-44	<p>Analyzing the sectors financed by Garanti BBVA enabled us to identify the ones with high environmental and social risks. In this context, we are establishing new mechanisms to support our customers and suppliers in their sectoral transformation. We organize informative seminars on sustainable finance products and services, especially for our employees in corporate banking. In this way, we aim to promote sustainable finance products among corporate customers.</p> <p>In addition, we increase the awareness of our customers in the environmental and social field, and strive to offer innovative solutions and suggestions to grow their business in a sustainable way. We support the dissemination of sustainable growth with customers and financial institutions who are informed about environmental and social issues and the topics discussed in field visits, workshops and conferences, workshops and conferences we conduct on environmental and social issues.</p>	For details please visit 2020 Garanti BBVA Annual Integrated Report page 60.
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<p>3.2 Describe</p>	<p>GRI 102-9, 102-44, 203-2</p>	<p>Garanti BBVA has been working on sustainability for more than 15 years. Since sustainability is one of the bank's main strategic priorities, the bank has a team of experts in Environmental, Social and Governance (ESG) issues. The Sustainable Finance Team, consisting of 6 full-time employees, ensures the continuity of the bank's sustainability activities. We play a leading role in sustainable products and services. The number of sustainable products and services we offer to our customers has exceeded 40. Within the scope of sustainable products, loans and positive impact-oriented investment principles, we turn our savings into sustainable investments with an investment amount of TL 51 billion.</p> <p>Among these, there are many innovative products such as the Gender Loan structure that provides interest rate advantages to our customers , if they improve thier gender equality performances, and the ESG-linked Syndicated Loan for the bank's own debt financing. Both of these products are a first in the world. In addition, Garanti BBVA plays an active role in the sustainable debt financing market, such as the issuance of Green Bonds compliant with the Green Bond Principles and Gender Bond, which is designed to be used for the financing of women entrepreneurs.</p> <p>In our future plans, we aim to reach out to more customers regarding sustainable financing mechanisms in their borrowing processes and to adopt sustainable business models through our knowledge on sustainable finance. In 2020, we acted as Bookrunner for a TL 100.5 million green bond issuance of one of our customers. This was also the first green bond issueance in Turkish Lira. In this process, by positioning ourselves as a consultant, we supported our customers at every step from the preparation of the framework document for the bond to the negotiations with the rating agency, and shared our knowledge and experience in this field. Following the issuance, we informed our corporate, retail and private banking customers through our digital channels about the opportunities brought by investments that contribute to sustainable development.</p>	<p>For details please visit 2020 Garanti BBVA Annual Integrated Report pages 67, 82, 116 and 126.</p>
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PRINCIPLE 4: STAKEHOLDERS

<p>4.1 Describe</p>	<p>GRI 102-40, 102-42, 102-43, 102-46</p>	<p>We act in dialogue with all our key stakeholders, internal and external, through various channels. Considering the feedback received as a result of these dialogues and the outputs of the working group in which the Responsible Banking Unit in the BBVA Group is included; we determine the priority issues of Garanti BBVA.</p> <p>According to this analysis, our main stakeholder groups; Our customers, employees, shareholders and investors, non-governmental organizations, international organizations and associations, government bodies and regulatory authorities, and international financial institutions. We reached most of our prioritized stakeholders through surveys.</p> <p>We asked our stakeholders to prioritize among the 13 priority issues they consider important and want to highlight, and share their perceptions of important trends and their views and expectations about the Bank's practices.</p> <p>Taking into account the views of our stakeholders, we have gathered our strategic priorities under six main headings; (1) Financial Health, (2) Sustainability, (3) Reaching More Customers, (4) Operational Superiority, (5) Best and Most Connected Team, and (6) Data and Technology.</p>	<p>Please visit the Engagement of Stakeholders section of Garanti BBVA 2020 Integrated Annual Report page 59 for details.</p>
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PRINCIPLE 5: GOVERNANCE & CULTURE

5.1 Describe	GRI 102-18	<p>Within Garanti BBVA, the Responsible Banking Committee (RBC) is authorized to officially approve and review activities related to responsible and sustainable banking and to control the actions related to sustainability. The Responsible Banking Committee is chaired by a Board Member. Among the members are the General Manager and the Executive Vice Presidents of the relevant departments.</p> <p>The implementation and control of the Responsible Banking Principles is under the responsibility of both the full-time Sustainable Finance Team and the Responsible Banking Committee.</p>	Please visit Garanti BBVA 2020 CDP Climate Change Report page 3-4 for details.
5.2 Describe	GRI 102-13, 102-18	<p>Sustainable Finance is one of Garanti BBVA's focuses and is owned by the bank's top management. Communication and coordination between the Responsible Banking Committee and the entire bank is ensured through the Sustainability Representatives assigned in all branches and units of the bank.</p> <p>In addition, in September 2020, a total of 16,751 Garanti BBVA employees were assigned a sustainability training, including the Principles for Responsible Banking. The assigned training was completed by a total of 8,865 Garanti BBVA employees as of December 31, 2020.</p> <p>To identify new opportunities, we recognize that to remain as a leader in sustainable finance in Turkey, we recognize the need for cooperation at the global level with our peers and our suppliers. In particular, we continue our efforts to assign sustainability training to our suppliers, with whom we cooperate, in order to clearly demonstrate the sustainability strategies of the bank and encourage them to comply with these rules.</p> <p>With our social media posts, which we call Sustainable Habits, we try to raise awareness of both our employees and our customers on environmental and social issues with a different theme every month. Within the scope of Sustainable Habits, we share good practices and useful ideas from our employees on our social media accounts.</p>	For details please visit 2020 Garanti BBVA Annual Integrated Report page 120.
5.3 Governance Structure for Implementation of the Principles	GRI 102-8, 102-18	All coordination regarding compliance with the Principles for Responsible Banking will be carried out by the Sustainable Finance Team. The Sustainable Finance Team will regularly inform the Responsible Banking Committee about developments, target realizations and processes.	For details please visit 2020 Garanti BBVA Annual Integrated Report pages 28 and 116.

PRINCIPLE 6: TRANSPARENCY & ACCOUNTABILITY

6.1 Progress on Implementing the Principles for Responsible Banking	GRI 102-13, 102-18, 201-2	<p>In addition to the policies we have built within the bank; we also follow the developments in Turkey and we are organizing various actions. For example, Sustainability Principles Compliance Framework issued by the Capital Markets Board in October 2020, to increase the awareness of companies on ESG issues in Turkey and taken towards the expansion of the principles of transparency and accountability in this area was one of the most important steps. As Garanti BBVA, in the coming period, the knowledge gained in this field, our customers just as a consultant in nature, we aim to support the transfer and development of green investments in Turkey.</p>	For details please visit 2020 Garanti BBVA Annual Integrated Report page 48, 68 and 116.
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APPENDIX A.7. 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 17
Governance	GRI 102-14, GRI 102-18, GRI 102-19, GRI 102-20	Messages from the Chairman and CEO, page 17, Corporate Governance, page 194
Stakeholder Engagement	GRI 102-40, GRI 102-42, GRI 102-43, GRI 102-44	Stakeholder Engagement, pages 59
Describe Practical Actions	GRI 103: Yönetişim Yaklaşımı 2016	GRI Standards Content Index, pages 572
Disclose Results and Outcomes	GRI Standartları İçerik Endeksi	GRI Standards Content Index, pages 572
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 572; The Best and Most Engaged Team, page 182 Sustainability, page 116
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 572; The Best and Most Engaged Team, page 182
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	Sustainability, page 116 Operational Excellence, page 146 Environmental Performance Data, Appendix A.3, pages 562
Anti-Corruption	GRI 102-16, GRI 102-17, GRI 205-1, GRI 205-2, GRI 205-3	GRI Standards Content Index, page; 572 Corporate Governance, page 194

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


**MATERIALITY
DISCLOSURES SERVICE**
2021

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 Turkish version of the report.

GRI STANDARDS	DISCLOSURES	PAGE NUMBERS, URLs AND/OR DIRECT ANSWERS	OMISSIONS
GRI 101: FOUNDATION 2016	GRI 101 does not consist of indicators		
GRI 102: GENERAL DISCLOSURES 2016	ORGANIZATIONAL PROFILE		
	102-1	T. Garanti Bankası A.Ş.	
	102-2	28, 30-31, 34-35, 36-37, 38-39	
	102-3	Nispetiye Mah. Aytar Cad. No: 2, 34340 Levent/İstanbul/ Türkiye	
	102-4	28, 29, 38-39	
	102-5	28, 29, 38-39	
	102-6	30-31, 34-35, 36-37, 38-39, 146-159, 182-183, 255	
	102-7	28, 30-31, 36-37, 38-39, 41	
	102-8	102, 116, 134, 146, 182	
	102-9	82-85	
102-10	There has not been any in the shareholder structure of the Company.		

GRI 102: GENERAL DISCLOSURES 2016	102-11	42-43, 44-47, 49
	102-12	https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Supported-Initiatives/864/3771/0
	102-13	https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Supported-Initiatives/864/3771/0
	STRATEGY	
	102-14	15-19
	102-15	22-27, 50-53, 56-85, 88-89, 102, 116, 134, 146, 160, 170, 182, 200-202
	ETHICS AND INTEGRITY	
	102-16	78-79, 80 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/ethics-and-integrity-principles/
	102-17	190, 198-199, 230-231, 242, 247-249 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/ethics-and-integrity-principles/
	GOVERNANCE	
	102-18	41-49
	102-19	41-53, 220-237
	102-20	41-53, 220-237
	STAKEHOLDER ENGAGEMENT	
	102-40	59
	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	59
	102-43	59-63
	102-44	60-63
	REPORTING PRACTICE	
102-45	4-5	
102-46	56-58, 59, 81-85, 558-561	
102-47	56-58, 561	

GRI 102: GENERAL DISCLOSURES 2016	102-48	There are no adjustments regarding the previous period report.
	102-49	4-5, 56-57
	102-50	4
	102-51	02.03.2020
	102-52	Annual
	102-53	5
	102-54	4
	102-55	572-581
	102-56	8-13, 558-560
GRI 200: ECONOMIC PERFORMANCE SERIES 2016		
	ECONOMIC PERFORMANCE	
GRI 103: MANAGEMENT APPROACH 2016	103-1	82-85, 88-89, 146-159, 255, 561
	103-2	64-65, 88-89, 146-159,561
	103-3	8-13, 254, 255
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	84, 88, 146-159, 255, 258-557
	201-2	https://surdurulebilirlik.garantibbva.com.tr/media/1519/tgaranti_bankasi_as_-_cdp_climate_change_questionnaire_2020.pdf
	201-3	146-159
	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	182-191, 561
	103-2	182-191
	103-3	182-191
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 82-85, 116-131, 561
	103-2 82-85, 116-131, 561
	103-3 116-131
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203-1 84-85, 116-131
	203-2 84-85, 116-131
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/
ANTI-CORRUPTION	
GRI 103: MANAGEMENT APPROACH 2016	103-1 40, 48-49, 561
	103-2 48-49, 50, 53, 176-179, 196, 242, 247, 248, 249 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Code-of-Conduct/94/405/0 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Anti-Corruption-Policy-Statement/1713/7947/0
	103-3 48-49, 50, 197-199, 200-202
GRI 205: ANTI CORRUPTION 2016	205-1 241-242 https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Code-of-Conduct/94/405/0
	205-2 47
	205-3 There are no cases about corruption.
ANTI-COMPETITIVE BEHAVIOR	
GRI 103: MANAGEMENT APPROACH 2016	103-1 40, 561
	103-2 40, 241, 247, 249
	103-3 40, 48-49, 197-199, 200
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	68-70 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/environmental-management-system/
	103-2	68-70
	103-3	68-70
GRI 302: ENERGY 2016	302-1	562
	302-2	558-560, 562-563
	302-4	121-125
	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	64-66
	103-2	64-66
	103-3	61
GRI 303: WATER AND EFFLUENTS 2018	303-1	563 https://surdurulebilirlik.garantibbva.com.tr/media/1520/tgaranti_bankasi_as_-_cdp_water_security_questionnaire_2020.pdf
	303-2	563 https://surdurulebilirlik.garantibbva.com.tr/media/1520/tgaranti_bankasi_as_-_cdp_water_security_questionnaire_2020.pdf
	303-3	563 https://surdurulebilirlik.garantibbva.com.tr/media/1520/tgaranti_bankasi_as_-_cdp_water_security_questionnaire_2020.pdf
EMISSIONS		
GRI 103: MANAGEMENT APPROACH 2016	103-1	68-70 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/climate-change-action-plan-declaration/
	103-2	68-70 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/climate-change-action-plan-declaration/
	103-3	68-70, 121-125 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	559, 563
	305-2	559, 563
	305-3	84, 559, 563
	305-4	124-125, 559, 563
	305-5	116, 121-125, 559, 563
	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	558, 563	
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 incidents of noncompliance with environmental laws and regulations or resulting in a penalty during the reporting period.
GRI 400 SOCIAL STANDARDS SERIES 2016			
EMPLOYMENT			
GRI 103: MANAGEMENT APPROACH 2016	103-1	182-183	
	103-2	182-183	
	103-3	182-183	
GRI 401: EMPLOYMENT 2016	401-1		https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	401-2	188-189	
	401-3	191	
LABOR/MANAGEMENT RELATIONS			
GRI 103: MANAGEMENT APPROACH 2016	103-1	154-155, 158-159, 230	
	103-2	154-155, 158-159, 230	
	103-3	154-155, 158-159, 230	
GRI 402: LABOR/MANAGEMENT RELATIONS 2016	402-1	230	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	187-188
	103-2	187-188
	103-3	187-188
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1	187-188, 249
	403-2	188
	403-3	187-188, 249
	403-4	188 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	403-5	188
	403-6	188
	403-7	188
	403-9	188
	403-10	There is no employee who has diagnosis of occupational disease because of bank activities in 2020.
		TRAINING AND EDUCATION
GRI 103: MANAGEMENT APPROACH 2016	103-1	182-184
	103-2	182-184
	103-3	182-184
GRI 404: TRAINING AND EDUCATION 2016	404-1	184 https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/material-issues/social-performance-data/
	404-2	182-186, 191
	404-3	183
	DIVERSITY AND EQUAL OPPORTUNITY	
GRI 103: MANAGEMENT APPROACH 2016	103-1	71-72, 116
	103-2	116
	103-3	116
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	71-72, 84, 116, 125-127 https://surdurulebilirlik.garantibbva.com.tr/surdurulebilirlik-yaklasimimiz/odak-alanlarimiz/sosyal-performans-verileri/
	405-2	190




HUMAN RIGHTS ASSESSMENT		
	HUMAN RIGHTS ASSESSMENTS	
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/
	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	72-73 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	53, 81, 84, 182-191
	103-2	53, 81, 84, 182-191
	103-3	53, 81, 84, 182-191
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	241
	103-2	241
	103-3	241
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING 2016	407-1	241 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.

	LOCAL COMMUNITIES	
GRI 103: MANAGEMENT APPROACH 2016	103-1	102,103
	103-2	102,103
	103-3	102-103, 116-131
GRI 413: LOCAL COMMUNITIES 2016	413-1	37, 102-103, 116-119, 127-129
	413-2	102-103, 116-119
	MARKETING AND LABELING	
GRI 103: MANAGEMENT APPROACH 2016	103-1	134-142
	103-2	134-143
	103-3	134-143
GRI 417: MARKETING AND LABELING 2016	417-1	103, 108
	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	60-61, 63, 171, 176
	103-2	171, 176-177 https://www.garantibbva.com.tr/en/sme_banking/delivery_channels/internet_banking/security/privacy_and_confidentiality_policy.page
	103-3	82-83, 170, 177-179
GRI 418: CUSTOMER PRIVACY 2016	418-1	179
	SOCIOECONOMIC COMPLIANCE	
GRI 103: MANAGEMENT APPROACH 2016	103-1	63, 194-253
	103-2	194-253
	103-3	194-253
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	419-1	204-205

FINANCIAL SERVICES SUPPLEMENT

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 62-63
	FS7 62-63
	FS8 63, 110, 171, 251
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 63, 68-70, 134-143, 251
	FS11 63, 68-70, 134-143, 251
LOCAL COMMUNITIES	
GRI 103: MANAGEMENT APPROACH 2016	103-1 68-77, 88-89
	103-2 134-135
	103-3 134-135
GRI FINANCIAL SERVICES SUPPLEMENT LOCAL COMMUNITIES	FS13 88-89
	FS14 68-69, 88-89, 110, 113, 135 Cardless transactions options through ATMs and Community Investments for people with disabilities.

Organizational Changes

 302  2 min  1  customer

Organizational changes made in 2020 are summarized below to reflect the final structure at year-end.

CONSUMER FINANCE DEPARTMENT that previously reported to Commercial Banking Executive Vice President now reports to Retail Banking Executive Vice President.

TALENT AND CULTURE LEARNING section was created under Talent and Culture Executive Vice President in order to provide a focus on training and development specialization.

INFORMATION SYSTEMS SECURITY organization reporting to Vice President was set up, and an Information Security Officer was assigned pursuant to the Regulation on Information Systems and Electronic Banking Services.

LEGAL OPERATIONS organization was abolished and its functions were transferred to Legal Collections and Abacus Operation Center.

Upon transfer of business development teams and functions under the Corporate, Commercial and SME business lines, Client Digital Solutions Department was reorganized under the name **CLIENT SOLUTIONS** which covers client customer solutions, business development, marketing and performance analytics, digital transformation functions.

Customer Analytics, Innovation and Product Development Department and Customer Experience and Satisfaction Department functions were merged and reorganized as **CUSTOMER EXPERIENCE AND SERVICE MODEL MANAGEMENT** with a focus on service model design, customer experience and customer solutions analytics.

The transition of the Head Office organization to the new organizational model adopting **AGILE METHODS AND PRINCIPLES** commenced in 2019. In the reporting period, the same perspective, approach and principles were maintained and reorganization was undertaken at a substantial portion of our Head Office organization besides our field organization, and related job areas were restructured. This new model is intended to achieve the following:

- Create autonomous and multidisciplinary teams possessing end-to-end process or project management/execution skills,
- Respond to customer demands more quickly while offering them higher quality products/services under the continuous development model, and achieve higher productivity along this line,
- Dedicate the teams to priority projects of processes in line with the Group's Dynamics and strategic goals.

Support Services Providers

 XXX  X,X dk  X  xxxxxx

SERVICE PROVIDER

SERVICE DETAIL

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
KURYE NET MOTORLU KURyecİLİK VE DAĞITIM HİZMETLERİ A.Ş.	Credit/debit card delivery
AKTİF İLETİ VE KURYE HİZMETLERİ A.Ş.	Credit/debit card delivery
INGENİCO ÖDEME SİSTEM ÇÖZÜMLERİ A.Ş.	POS software development and upgrading services
VERİFONE ELEKTRONİK VE DANIŞMANLIK LTD. ŞTİ.	POS software development and upgrading services
GARANTİ KONUT FİNANSMANI DANIŞMANLIK HİZMETLERİ A.Ş.	Marketing and consulting services for mortgage products
HANGİSİ İNTERNET VE BİLGİ HİZMETLERİ A.Ş.	Online marketing of mortgage products
VERKATA LLC	Online marketing of mortgage products
LOOMİS GÜVENLİK HİZMETLERİ A.Ş.	Delivery of cash, commercial papers and gold within the scope of Law No. 5188
AUSTURIA CARD TURKEY	Card printing and personalization services
ENUYGUN COM İNTERNET BİLGİ HİZMETLERİ TEKNOLOJİ VE TİC. A.Ş.	Online marketing of mortgage products
MATRİKS BİLGİ DAĞITIM HİZMETLERİ A.Ş.	Software/software maintenance/update services
KONUT KREDİSİ COM TR DANIŞMANLIK ANONİM ŞTİ.	Online marketing of mortgage products
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
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.	Marketing of payment systems, particularly of credit and debit cards, and forwarding customer requests such as 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, declaration of liability
CMC İLETİŞİM BİLGİSAYAR REKLAM VE DANIŞMANLIK HİZMETLERİ SAN. TİC. A.Ş.	Credit card sales, declaration of liability
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.	Marketing of retail products and services
TEMPO ÇAĞRI MERKEZİ VE İŞ SÜREÇLERİ DIŞ KAYNAK HİZMETLERİ TİC. A.Ş.	Declaration of liability and reminder calls services
GLOBAL BİLGİ PAZARLAMA DANIŞMA VE ÇAĞRI SERVİSİ HİZMETLERİ A.Ş.	Declaration of liability and reminder calls services
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
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
ARAS KARGO YURT İÇİ VE YURT DIŞI TAŞIMACILIK A.Ş.	Internal mail transportation from/to branches
IRON MOUNTAIN ARŞİVLEME HİZMETLERİ A.Ş.	Archive services
VERISOFT BİLGİ İŞLEM TİC. VE SAN. A.Ş.	POS software development and upgrading services
CMC İLETİŞİM BİLGİSAYAR REKLAM VE DANIŞMANLIK HİZMETLERİ SAN. TİC. A.Ş.	Reminder calls services via the Call Center
ZİNGAT GAYRİMENKUL BİLGİ SİSTEMLERİ A.Ş.	Online marketing of mortgage products
SECURITAS GÜVENLİK HİZMETLERİ A.Ş.	Private Security Services within the scope of Law No. 5188
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Declaration of liability and reminder calls services via the Call Center
HOBİM ARŞİVLEME VE BASIM HİZMETLERİ A.Ş.	Safekeeping of the Bank's archive boxes
DHL WORLDWİDE EXPRESS TAŞIMACILIK VE TİC. A.Ş.	Delivery of documents for export transactions to correspondent banks
PROCAT DANIŞMANLIK YAZILIM TELEKOMÜNİKASYON PAZARLAMA TİCARET A.Ş.	Call center service
KREDİ KAYIT BÜROSU A.Ş.	Disaster recovery center back-up service
TEPE SAVUNMA VE GÜVENLİK SİSTEMLERİ SAN. A.Ş.	Private Security Services within the scope of Law No. 5188
CMC İLETİŞİM BİLGİSAYAR REKLAM VE DANIŞMANLIK HİZMETLERİ SAN. TİC. A.Ş.	Call center services (Consumer loans + Overdraft Accounts + Pensioners)
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Call Center services (Overdraft Accounts + Loans + Bills)
BDH BİLİŞİM VE DESTEK HİZMETLERİ A.Ş.	Business place contract and document provision

HOBİM ARŞİVLEME VE BASIM HİZMETLERİ A.Ş.	Printing and enveloping service
DATAFAKS KAĞIT MAMÜLLERİ SANAYİ VE TİCARET LTD. ŞTİ.	Cheque printing service
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Filing and data entry services for the Bank's or customers' documents
KARTEK KART VE BİLİŞİM TEKNOLOJİLERİ A.Ş.	POS software development and upgrading services
GÜZEL SANATLAR ÇEK BASIM LİMİTED ŞİRKETİ	Cheque printing service
GLOBAL BİLGİ PAZARLAMA DANIŞMA VE ÇAĞRI SERVİSİ HİZMETLERİ A.Ş.	Marketing of retail products and services and of products and services classified as retail receivables
CMC İLETİŞİM BİLGİSAYAR REKLAM VE DANIŞMANLIK HİZMETLERİ SAN. TİC. A.Ş.	Marketing of retail products and services and of products and services classified as retail receivables
WEBHELP ÇAĞRI MERKEZİ VE MÜŞTERİ HİZMETLERİ A.Ş.	Marketing of retail products and services and of products and services classified as retail receivables
METİS BİLGİSAYAR SİSTEMLERİ SANAYİ VE TİCARET A.Ş.	Marketing of retail products and services and of products and services classified as retail receivables
GARANTİ KONUT FİNANSMANI DANIŞMANLIK HİZMETLERİ A.Ş.	Operational services for sales of Bank-owned properties

* In addition to the companies and services listed above, support service has been procured from 681 dealers for retail loan marketing.

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TRADE REGISTRY NO

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DOMESTIC BRANCHES

Garanti BBVA has 884 domestic branches in 81 cities as of 2020 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

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Bedrettin Demirel Caddesi

No: 114 Lefkoşa / TRNC

Tel: +90 392 600 53 00

Fax: +90 392 600 53 20

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Mete Adanır Caddesi No:18

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TURKISH REPUBLIC OF NORTHERN CYPRUS - GAZIMAGUSA BRANCH

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TURKISH REPUBLIC OF NORTHERN CYPRUS - KUCUK KAYMAKLI BRANCH

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