

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 STANDARDS	DISCLOSURE	PAGE NUMBERS, URLS AND/OR DIRECT ANSWERS
GRI 101: FOUNDATION 2016		
	ORGANIZATIONAL PROFILE	
	102-1	4
	102-2	20-21,22-23, 28-29, 32-33, 36, 42-43
	102-3	213
	102-4	20-21,42-43, 45
	102-5	20-21,42-43, 45
	102-6	28-29,32-25,36-37, 42-44, 148-157
	102-7	20-21,28-29,30-31,32-35,36-37,42-44,48
GRI 102: GENERAL DISCLOSURES 2016	102-8	20, 36, 168
	102-9	82-87
	102-10	Important Developments Regarding 2021 Operations
	102-11	195-201
	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	9,10-11
	102-15	14-19, 22-23, 60-67, 74-81, 148, 158, 168, 180, 196-201

**GRI 102: GENERAL
DISCLOSURES
2016**

ETHICS AND INTEGRITY	
102-16	22-25,148, 158, 168, 180, https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/ethics-and-integrity-principles/
102-17	54-57, 174-175, 194-195
GOVERNANCE	
102-18	48-57
102-19	48-57, 192-203
102-20	48-57, 192-203
102-21	60-62, 68-73
102-22	47-55
102-23	48, 50-51, 54-55
102-26	192-195
102-27	50-51
102-29	60-62, 68-69
102-30	196-197
102-35	56, 162
102-36	175-176
STAKEHOLDER ENGAGEMENT	
102-40	68-69
102-41	<p>Garanti BBVA respects the constitutional right to unionize and collective bargaining. All employees are free to join a union and act of their own free will.</p> <p>https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/declaration-of-human-rights/</p> <p>The Bank's relevant agreements cover all its employees.</p>
102-42	68-69
102-43	68-73
102-44	70-73
REPORTING PRACTICE	
102-45	4,5
102-46	60-62, 67, 82-99
102-47	60-62

GRI 102: GENERAL DISCLOSURES 2016	102-48	There is no restatement for the previous report.
	102-49	There is not any significant changes from previous reporting periods in th list of materials topics and topic boundariep.
	102-50	4
	102-51	03.03.2021
	102-52	Annual
	102-53	integratedreport@garantibbva.com.tr
	102-54	4
	102-55	Appendix 8
	102-56	208-211
GRI 200: ECONOMIC PERFORMANCE SERIES 2016		
ECONOMIC PERFORMANCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	40-41, 82-87, 148-157
	103-2	74-75, 40-41, 82-87, 148-157
	103-3	204, 205, 206-210
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	40, 86, 148-157, 205, Unconsolidated Financial Report
	201-2	76-77, Appendix 5
	201-3	148-157
	201-4	During the reporting period, Garanti BBVA did not receive any financial support from the government.
MARKET PRESENCE		
GRI 103: MANAGEMENT APPROACH 2016	103-1	168-177, Appendix 2
	103-2	168-177
	103-3	168-177
GRI 202: MARKET PRESENCE 2016	202-1	All Garanti BBVA employees are paid above the minimum wage.
	202-2	The Bank's Executive, including the CEO, Vice Presidents and Coordinators, are citizens of the Republic of Turkey. Thanks to this application, the Bank can better understand and serve the needs of customers in different regions of Turkey. Local talents are recruited at different levels of the Organization for Garanti BBVA's regional operations.

	INDIRECT ECONOMIC IMPACTS	
GRI 103: MANAGEMENT APPROACH 2016	103-1	82-87, 158-165, 120-133, EK 2
	103-2	82-87, 158-165, 120-133, EK 2
	103-3	82-87, 158-165, 120-133, EK 2
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203-1	87, 120-133
	203-2	87, 120-133
	PROCUREMENT PRACTICES	
GRI 103: MANAGEMENT APPROACH 2016	103-1	Appendix 6, https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/supply-chain-management/
	103-2	Appendix 6, 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/environmental-impact-of-our-operations/supply-chain-management/
	ANTI-CORRUPTION	
GRI 103: MANAGEMENT APPROACH 2016	103-1	48, 56-57
	103-2	50, 56-57, 194-195
	103-3	56-57, 193-195, 200-202
GRI 205: ANTI CORRUPTION 2016	205-1	187-188, Corporate Governance Principles Compliance Report
	205-2	188, https://www.garantibbvainvestorrelations.com/en/corporate-governance/detay/Anti-Money-Laundering-Policy/98/409/0
	205-3	There is no evidence related to corruption during the reporting period.
	ANTI-COMPETITIVE BEHAVIOR	
GRI 103: MANAGEMENT APPROACH 2016	103-1	48, Appendix 2
	103-2	48, Appendix 2, Corporate Governance Principles Compliance Report
	103-3	48, 56-57, 193-195, 200-201
GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016	206-1	187-188, Corporate Governance Principles Compliance Report

GRI 300: ENVIRONMENTAL STANDARDS SERIES 2006		
ENERGY		
GRI 103: MANAGEMENT APPROACH 2016	103-1	76-77, https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/environmental-management-system/
	103-2	76-77, 128
	103-3	76-77, 128
GRI 302: ENERGY 2016	302-1	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
	302-2	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
	302-3	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
	302-4	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
	302-5	https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
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/water-management/
	103-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/water-management/
	103-3	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/water-management/
GRI 303: WATER AND EFFLUENTS 2018	303-1	https://www.garantibbvainvestorrelationp.com/en/images/pdf/Water-2021.pdf
	303-2	https://www.garantibbvainvestorrelationp.com/en/images/pdf/Water-2021.pdf
	303-3	https://www.garantibbvainvestorrelationp.com/en/images/pdf/Water-2021.pdf
	303-4	https://www.garantibbvainvestorrelationp.com/en/images/pdf/Water-2021.pdf
	303-5	https://www.garantibbvainvestorrelationp.com/en/images/pdf/Water-2021.pdf
EMISSIONS		
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/environmental-management-system/
	103-2	128
	103-3	128
GRI 305: EMISSIONS 2016	305-1	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
	305-2	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Global-Eco-Efficiency-Plan-2021-25/1872/8565/0
	305-3	Appendix 3
	305-4	128
	305-5	128
	305-6	Since the activities of the bank do not directly cover the specified items, the notification is not prioritized.
	305-7	Since the activities of the bank do not directly cover the specified items, the notification is not prioritized.

WASTE		
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: WASTE 2020	306-1	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/waste-management/
	306-2	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/environmental-impact-of-our-operations/waste-management/
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	During the reporting period, there was no case of non-compliance with environmental laws and regulations or an event that resulted in a penalty.
GRI 400: SOCIAL STANDARDS SERIES 2016		
EMPLOYMENT		
GRI 103: MANAGEMENT APPROACH 2016	103-1	168-169
	103-2	168-169
	103-3	168-169
GRI 401: EMPLOYMENT2016	401-1	Social Performance Data of Garanti BBVA
	401-2	174, 176
	401-3	176
LABOR/MANAGEMENT RELATIONS		
GRI 103: MANAGEMENT APPROACH 2016	103-1	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Employee-Compensation-Policy/355/1264/0
	103-2	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Employee-Compensation-Policy/355/1264/0
	103-3	https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/detail/Employee-Compensation-Policy/355/1264/0
GRI 402: LABOR/MANAGEMENT RELATIONS 2016	402-1	Our Bank adopts a compensation policy for its employees, which is in accordance with the provisions of the Labor Act of Turkey No. 4857 ("Turkish Labor Act").

	OCCUPATIONAL HEALTH AND SAFETY	
GRI 103: MANAGEMENT APPROACH 2016	103-1	173-174
	103-2	102-105, 173-174
	103-3	102-105, 173-174
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1	173-174
	403-2	102-105, 173-174
	403-3	102-105, 173-174
	403-4	102-105, 173-174
	403-5	104
	403-6	102-105, 173-174
	403-7	174
	403-9	174
	403-10	174
	TRAINING AND EDUCATION	
GRI 103: MANAGEMENT APPROACH 2016	103-1	168-171
	103-2	168-171
	103-3	168-171
GRI 404: TRAINING AND EDUCATION 2016	404-1	168
	404-2	169-171
	DIVERSITY AND EQUAL OPPORTUNITY	
GRI 103: MANAGEMENT APPROACH 2016	103-1	77-78, 80, 175
	103-2	Garanti BBVA Sustainability and Diversity Policy
	103-3	Garanti BBVA Sustainability and Diversity Policy
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	48-51, 77, 168
	405-2	168, 176

HUMAN RIGHTS ASSESSMENT		
GRI 103: MANAGEMENT APPROACH 2016	103-1	Garanti BBVA Environmental and Social Loan Policies
	103-2	Garanti BBVA Environmental and Social Loan Policies
	103-3	Garanti BBVA Environmental and Social Loan Policies
GRI 412: HUMAN RIGHTS ASSESSMENT 2016	412-1	Garanti BBVA Environmental and Social Loan Policies
	412-2	175
	412-3	Garanti BBVA's Community Investment Programs
NON-DISCRIMINATION		
GRI 103: MANAGEMENT APPROACH 2016	103-1	80-81
	103-2	80-81
	103-3	80-81
GRI 406: NON-DISCRIMINATION 2016	406-1	There is no incidents of discrimination during the reporting period.
FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING		
GRI 103: MANAGEMENT APPROACH 2016	103-1	Corporate Governance Principles Compliance Report
	103-2	Corporate Governance Principles Compliance Report
	103-3	Corporate Governance Principles Compliance Report
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING 2016	407-1	Garanti BBVA recognizes the constitutional rights of association and collective bargaining. All employees are free to unionize and act of their own free will. During the reporting period, none of its suppliers violated the right of its employees to join or not join an union.

	RIGHTS OF INDIGENOUS PEOPLES	
GRI 103: MANAGEMENT APPROACH 2016	103-1	111-112
	103-2	111-112, 120-133
	103-3	111-112, 120-133
GRI 413: LOCAL COMMUNITIES 2016	413-1	120-133
	413-2	During the reporting period, there are no potential or current negative effects of our operations on local people.
	MARKETING AND LABELING	
GRI 103: MANAGEMENT APPROACH 2016	103-1	136-145
	103-2	136-145
	103-3	136-145
GRI 417: MARKETING AND LABELING 2016	417-1	110, 140-144
	417-2	Any non-compliance was not reported during the reporting period.
	417-3	Any non-compliance was not reported during the reporting period.
	CUSTOMER PRIVACY	
GRI 103: MANAGEMENT APPROACH 2016	103-1	65, 79
	103-2	65, 79, 182, 195
	103-3	65, 72, 79
GRI 418: CUSTOMER PRIVACY 2016	418-1	195
	SOCIOECONOMIC COMPLIANCE	
GRI 103: MANAGEMENT APPROACH 2016	103-1	192-195, 199-201
	103-2	192-201
	103-3	192-201
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	419-1	Any non-compliance was not reported during the reporting period.

FINANCIAL SERVICES SUPPLEMENT		
	PRODUCT PORTFOLIO	
GRI 103: MANAGEMENT APPROACH 2016	103-1	Garanti BBVA Environmental and Social Loan Policies
	103-2	120-133 Garanti BBVA Environmental and Social Loan Policies
	103-3	120-133 Garanti BBVA Environmental and Social Loan Policies
GRI FINANCIAL SERVICES SUPPLEMENT PRODUCT PORFOLIO	FS1	56-57
	FS2	74-81
	FS3	76-77
	FS5	68-73
	FS6	120
	FS7	120, 130-133
	FS8	120, 121-130
	ACTIVE OWNERSHIP	
GRI 103: MANAGEMENT APPROACH 2016	103-1	120-133
	103-2	120-133
	103-3	120-133
GRI FINANCIAL SERVICES SUPPLEMENT ACTIVE OWNERSHIP	FS10	120
	FS11	120
	COMMUNITY	
GRI 103: MANAGEMENT APPROACH 2016	103-1	111-112
	103-2	111-112, 120-133
	103-3	111-112, 120-133
GRI FINANCIAL SERVICES SUPPLEMENT COMMUNITIES	FS13	71-72, 75, 77-78
	FS14	70-72, 114, 141
	PRODUCT RESPONSIBILITY	
GRI FINANCIAL SERVICES SUPPLEMENT PRODUCT RESPONSIBILITY	FS15	https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/environmental-and-social-loan-policies/
	FS16	82-83, 116-117