

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, 2021. 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.

INDICATOR	GUIDANCE NOTES
Materiality Analysis	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. Material topic headings covered in the materiality analysis which was most recently updated in 2020 by the Bank were evaluated with all internal and external stakeholders and for 2021 and there was no differences in the material topics.
Sustainability Governance	Garanti BBVA's Sustainability Management is mentioned in the Risk Management section on page 196. Sustainability Management covers the policies and mechanisms used for the decision-making process regarding economic, environmental and social impacts.
Total Yearly Energy Consumption by Source	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.
Total Yearly Water Consumption by Source	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.
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 2021, the total non-hazardous recyclable waste of this building was calculated as 16.82 kg according to the statement obtained from Besiktas 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 (16.82 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>

<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 6th 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.</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 2021 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 3,700 km), and Long Haul (over 3,700). 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 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. Please find the details of the calculations in Sustainability section on page 120.</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 2021 • # of rejected projects in 2021 • Risk rating of the assessed projects in 2021 • # of project site visits conducted in 2021 	<p>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 196 and the Environmental and Social Impacts Assessment Process (ESIAP) section on the Garanti BBVA Sustainability website.</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>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.</p> <p>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.</p> <p>Please find the details of the calculations in Sustainability section on page 120.</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 	<p>Cardless transactions include the following transaction data performed at all ATMs of Garanti BBVA.</p> <ul style="list-style-type: none"> • 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
<p>Community Investments</p> <ul style="list-style-type: none"> • Total monetary amount of community investments in the reporting period 	<p>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.</p>
<p>Climate Finance amount</p>	<p>The Climate Financing amount is defined as the inclusive sustainable finance loan amount that the bank offers to all segment customers in line with its strategic priorities. In the reporting period of Garanti BBVA, within the scope of climate finance; (i) loans and transactions that comply with the Green Credit Principles and Sustainability-Related Credit Principles issued by the Credit Market Association; (ii) Credits and transactions for climate change mitigation and adaptation projects and/or activities in line with the requirements of the EU Taxonomy Technical Expert Group Report (https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/200309-sustainable-finance-teg-final-report-taxonomy_en.pdf); (iii) loans and transactions conforming to local standards, where relevant; (iv) renewable energy loans (including solar roof loans for individuals and businesses); (v) building insulation loans and (vi) green building loans. Please find the details of the calculations in Sustainability section on page 120.</p>
<p>Total electricity consumption from renewable generation</p>	<p>It is the share of total electricity consumption from renewable generation, including Garanti BBVA's IREC certificate purchases.</p>
<p>Human Resources</p> <ul style="list-style-type: none"> • Women employee ratio: <ul style="list-style-type: none"> - Senior+Middle Management - Total Women Employees • # of maternity leaves • # of paternity leaves • Ratio of women employees returned to work after maternity leave 	<p>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.</p>
<p>Absentee Rate</p>	<p>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 07.01.2022, in the reporting period.</p>
<p>Number of Clients</p> <ul style="list-style-type: none"> • # of total customers • # of digital banking customers • # of mobile banking customers 	<p>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.</p> <p>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.</p> <p>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.</p>

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

MATERIAL ISSUE	INTERNAL AND EXTERNAL IMPACTS	RELEVANT SECTION	PAGE
Solvency 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	148
Corporate Governance and Strong 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	148 120 192
Business Ethics, Culture and Customer 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	110 136 180 192
Easy, Fast and 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	136 148 180
Financial Health and Advice	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	110 120 180
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	120
Responsible Use of Personal Data (data privacy, responsible AI)	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	180
Cybersecurity (cyber attacks, 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	180
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 The Most Engaged Team	168
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	168
Human Rights	Respect for human rights is important both for the Bank and its stakeholders.	The Best and Most Engaged Team	168
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	120

APPENDIX A.3. ENVIRONMENTAL PERFORMANCE DATA

ENERGY CONSUMPTION WITHIN THE ORGANIZATION

ENERGY SOURCE	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)	TOTAL CONSUMPTION (2021)
Non-Renewable Electricity (MWh)	107,743	107,447	25,021	14,462
Renewable Electricity (MWh)	-	-	73,206	72,653
PV Electricity Consumption* (MWh)				87
Natural Gas for Heating (m ³)	3,918,686	5,270,775	3,575,311	4,514,428
Natural Gas for Heating (MWh)	37,574	50,538	34,281	43,285
Diesel for Heating (liter)	119,184	51,642	81,692	201,343
Diesel for Heating (MWh)	1,173	508	804	1,053
Coal for Heating (ton)	88	21	15,6	42
Coal for Heating (MWh)	307	73	54	145
Diesel Consumption in Generators (liter)	137,597	129,347	74,540	94,389
Diesel Consumption in Generators (MWh)	1,354	1,273	733	928
Fuel Oil (liter)	0	6,120	4,455	11,884
Fuel Oil (MWh)	0	65	47	125
Diesel Consumption in Vehicle* (liter)	1,110,982	1,091,907	710,832	979,275
Diesel Consumption in Vehicle* (MWh)	10,931	10,743	6,994	9,635
Gasoline Consumption in Vehicle * (liter)	26,686	59,098	17,125	1,625,250
Gasoline Consumption in Vehicle * (MWh)	237	525	152	14,426
Total Energy Consumption (MWh)	158,758	171,172	141,293	156,800

* First time reported in 2021.

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
2021	18,643	0	61	18,643	22	96%
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%

** Scope 2 emissions are stated as 0 due to the IREC purchases.

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

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

WATER CONSUMPTION

	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)	TOTAL CONSUMPTION (2021)
Water (1.000 m ³)	287	284	260	186

WASTE MANAGEMENT

TYPE	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)	TOTAL CONSUMPTION (2021)
Hazardous (tonnes)	7	6	4	20
Recycled (tonnes)	560	368	385	228

PAPER CONSUMPTION

	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)	TOTAL CONSUMPTION (2021)
Paper (1.000 tonnes)	1,1	0,9	0,6	0,6

APPENDIX A.4: ENVIRONMENTAL & SOCIAL IMPACT ASSESSMENT PROCESS INDICATORS IN 2021

RISK ASSESSMENT BREAKDOWN OF PROJECTS WHICH WERE SUBJECTED TO ESIAP IN 2021

ASSESSMENT RESULT BREAKDOWN		NUMBER OF PROJECTS	LOAN LIMIT (USD, MILLION)
Category	Category A	3	156.4
	Category B	1	29.1
	Category C	0	-
Risk Rating	R1	2	121
	R2	0	-
	R3	2	64.5
	R4	0	-
Final Grade	1	2	121
	2	1	35.4
	3	1	29.1

In 2021, 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	Responsible Banking and Sustainability Committee, Committees section page 56-57 2021 CDP Climate Change Report , page 2,4
	Describe management's role assessing and managing climate-related risks and opportunities	Responsible Banking and Sustainability Committee, Committees section page 56-57 2021 CDP Climate Change Report , sayfa 2,4 Garanti BBVA Sustainability Governance
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	Opportunities and Risks section, pages 74-81 2021 CDP Climate Change Report , page 5,8 2021 CDP Water Report , pages 7,8
	Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning	Responsible and Sustainable Development section, pages 120-133 2021 CDP Climate Change Report , page 8,9 2021 CDP Water Report , pages 8,10
	Describe the resilience of the organization's strategy, taking into consideration different scenarios, including a 2°C or lower scenario	Sustainability section, pages 120-133 2021 CDP Climate Change Report , page 111 2021 CDP Water Report , pages 18 Garanti BBVA Climate Change Action Plan Science Based Target Commitment 2018-19 Carbon Pricing Leadership Report , pages 82-84 Garanti BBVA Case Study
Risk Management	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 2021 CDP Climate Change Report , page 5-6 2021 CDP Water Report , pages 13-20 Sustainable Finance Declaration
	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 2021 CDP Climate Change Report , page 5-6 2021 CDP Water Report , pages 13-20 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 2021 CDP Climate Change Report , page 5-6 2021 CDP Water Report , pages 13-20 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 Appendix A.4: Environmental & Social Impact Assessment Process Indicators 2021 CDP Climate Change Report , pages 8-9 2021 CDP Water Report , pages 13-20
	Disclose Scope 1, Scope 2, and if appropriate Scope 3 greenhouse gas (GHG) emissions	Appendix A.3: Environmental Performance Data 2021 CDP Climate Change Report , page 34-39
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Opportunities and Risks section, page 74 Sustainability section, pages 120 2021 CDP Climate Change Report , page 120

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 849 billion as of December 31, 2021. 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. Garanti BBVA provides a wide range of financial services to its more than 20 million customers with 18.354 employees through an extensive distribution network of 863 domestic branches, 7 foreign branches in Cyprus and one in Malta, and 1 international representative office. Implementing an advanced corporate governance model that promotes the Bank's core values, Garanti has Banco Bilbao Vizcaya Argentaria S.A. (BBVA) as its majority shareholder with 49.85% share*. Its shares are publicly traded in Türkiye, and its depository receipts in the UK and the USA. Garanti BBVA has an actual free float of 50.07% in Borsa Istanbul as of December 31, 2021.</p>	For details please visit 2021 Garanti BBVA Annual Integrated Report page 20.
1.2 Describe	GRI 413-1, 413-2	<p>Garanti BBVA takes part in 48 working groups such as theThe Role of the Financial Sector in Sustainable Growth, United Nations Net-Zero Banking Alliance (NZBA), United Nations Responsible Banking Principles Working Group and Global Compact Turkey, SKD Turkey (Business World and Sustainable Development Association), Banks Association of Turkey (TBB) Working Group and the Turkish Industrialists' and Businessmen's Association (TUSIAD) Environment and Climate Change Working Group, and it actively participates or chairs 29 initiatives including many platforms.</p> <p>Garanti BBVA is part of 48 working groups including the UN Net-Zero Banking Alliance (NZBA), United Nations Working Group of Principles for Responsible Banking, Global Compact Network Türkiye, the Turkish Business Council for Sustainable Development (BCSD Türkiye), the Banks Association of Türkiye Financial Sector Role in Sustainable Growth Working Group and the Turkish Industry and Business Association (TUSIAD) Environment and Climate Change Working Group, and actively participates in or chairs 29 initiatives in total that include numerous</p> <p>Garanti BBVA also leads the transformation of the sustainable finance sector in Türkiye. Within this scope, the Bank serves as the co-leader of Global Compact Network Türkiye's Banking and Finance Working Group with the aim of advancing the existing practices in the financial services sector in Turkey.</p>	For details please visit 2021 Garanti BBVA Annual Integrated Report page 121.
PRINCIPLE 2: IMPACT AND TARGET SETTING			
2.1 Impact Analysis	GRI 102-15, 201-1, 203-1, 203-2, 305-5, 413-1, 413-2, FS-13, FS-14	<p>Within the scope of our impact analysis, the top 2 sectors we finance the most: energy (14%), transportation vehicles, transportation (10%).</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	For details, you can visit the Sustainability section on pages 40, 131 and page 120 of the Garanti BBVA 2021 Integrated Annual Report.

2.2 Target Setting	GRI 102-8, 102-15, 203-1, 203-2, 305-5, 405-1, 413-1, 413-2	<p>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 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 features. Total lending reached to TL 39 million at the end of 2021.</p> <p>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 522 million. BBVA, which is as the main shareholder of the Bank, doubled its commitment in order to secure for securing financing for sustainable development target in 2021 from what it was declared in 2018 in parallel with its climate change and sustainable development strategy aligned with the Paris Agreement, and revised it as EUR 200 billion. With this pledge, BBVA aims to contribute to the joint global combat against climate change, and encourage inclusive growth where all segments are involved in the process, and share the benefit derived in line with its goal of bringing the age of opportunity to everyone. Likewise, Garanti BBVA pledges to contribute increasing amounts of financing by 2025 in parallel with the BBVA Group's sustainable finance targets.</p> <p>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.</p> <p>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. In the same year, we became a carbon neutral bank beyond the reduction target 15 years ago, by reducing the emissions from our operations by 75% and purchasing carbon credits for the remaining emissions. In 2021, we became a carbon neutral bank for the second time by purchasing carbon credits for emissions from our operations. This year, we took our carbon neutral stance one step further and obtained the carbon credit from the project to prevent deforestation, which stands out in the global carbon market. At the same time, it is carbon neutral by obtaining the IREC certificate proving that the energy consumed this year is produced from renewable energy sources.</p>	For details please visit 2021 Garanti BBVA Annual Integrated Report page 74.
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 are the market leader in wind energy in Turkey with a 22.5% market share. With the renewable power plant we financed, we avoided 8.48 million tons of carbon emissions in 2021.</p> <p>The total lending for Green Auto Loan, reached TL 39 million as of 2021 year end, the Bank is looking into different options to offer an even more advantages loan to consumers with more attractive interest rates in 2021. In the reporting period, Garanti BBVA's climate finance contribution, which was verified by a third party independent audit, amounted to TL 6 billion.</p> <p>We continuously improve the processes of our Green Mortgage, which reached TL 552 million in total, and we will increase the amount of financing we will provide in this area.</p> <p>In the upcoming period, we will continue to develop the bank's sustainable product portfolio, 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 2021 Garanti BBVA Annual Integrated Report page 87 and 125.

PRINCIPLE 3: CLIENTS AND CUSTOMERS

3.1
Overview

GRI 102-44

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.

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.

For details please visit 2021 Garanti BBVA Annual Integrated Report page 70.

3.2
Describe

GRI 102-9,
102-44,
203-2

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.

We play a leading role in sustainable products and services. The number of sustainable products and services we offer to our customers has reached to 50 this year. 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 60 billion.

Among these, there are many innovative products such as the Gender Loan structure that provides interest rate advantages to our customers, if they improve their gender equality performances, and the ESG-linked Syndicated Loan for the bank's own debt financing. Both of these products is the 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.

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.

Additionally, Garanti BBVA keeps promoting gender equality also through its products. With the Gender Loan it has launched as the world's first in 2019, it keeps helping the business world contribute to gender equality. In 2021, the Bank signed a new Gender Loan for the amount of USD 33 million with a leading chemicals company. Gender equality criteria set by the Sustainable Finance Team for this facility are evaluated periodically by an independent third party. The climate index is intended to drive significant progress in the preference of index companies by investors in the medium long term and increase their brand equity. Having outperformed the BIST National Index by 11.2%, and the BIST100 index by 6.4% and matched BIST30 index from its inception on Borsa İstanbul until year-end 2021, Garanti BBVA Climate Index has performed successfully quickly on the stock exchange.

For details, please visit pages 120, 124-127 of Garanti BBVA 2021 Integrated Annual Report.

PRINCIPLE 4: STAKEHOLDERS

4.1 Describe	GRI 102-9, 102-44, 203-2	<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>The case in earlier years, the outputs from the analysis in 2021 once again showed that the solid and sustainable solvency and financial performance, climate change and pandemic topics must be addressed and managed with an integrated perspective. As COVID-19 remained a material topic, Responsible Use of Personal Data and Cybersecurity headings incorporating data privacy and handling cyber risks within the scope of the impacts of increased digitalization in the wake of the pandemic took place in the top ranks also in 2021..</p>	<p>Please visit the Engagement of Stakeholders section of Garanti BBVA 2021 Integrated Annual Report page 68 for details.</p>
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PRINCIPLE 5: GOVERNANCE & CULTURE

5.1 Describe	GRI 102-18	<p>Within Garanti BBVA, the Responsible Banking and Sustainability Committee (RBC) is authorized to officially approve and review activities related to responsible and sustainable banking and to control the actions related to sustainability.</p> <p>The 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 Committee.</p>	<p>Please visit https://www.garantibbvainvestorrelations.com/en/library/Sustainability-Reports/Sustainabilityreports/272/0/0 for details.</p>
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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 and Sustainability Committee and the entire bank is ensured through the Sustainability Representatives assigned in all branches and units of the bank.</p> <p>In addition, a total of 16,751 Garanti BBVA employees were assigned a sustainability training, including the Principles for Responsible Banking in 2020. The assigned training was completed by a total of 15,227 Garanti BBVA employees as of December 31, 2021.</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. It has also developed all Talent & Culture processes and practices in order to implement the hybrid working model in a way that will give its employees the best experience. Garanti BBVA has designed onboarding, a leadership approach suitable for the new era, and applications that will strengthen productivity and support work-life balance into its new working model.</p>	<p>Please visit the Engagement of Stakeholders section of Garanti BBVA 2021 Integrated Annual Report page 168 for details.</p>
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5.3 Governance Structure for Implementation of the Principles	GRI 102-8, 102-18	<p>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 and Sustainability Committee about developments, target realizations and processes.</p>	<p>Please visit the Engagement of Stakeholders section of Garanti BBVA 2021 Integrated Annual Report page 168 for details.</p>
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PRINCIPLE 6: TRANSPARENCY & ACCOUNTABILITY

6.1 Progress on Implementing the Principles for Responsible Banking	GRI 102-13, 102-18, 201-2	<p>The period ahead, Garanti BBVA will keep an eye on the evolving market dynamics and necessary green transformation indicators for sectors, and keep offering sustainability-linked advantages to all its corporate customers in the new loan structures to be established.</p>	<p>Please visit the Engagement of Stakeholders section of Garanti BBVA 2021 Integrated Annual Report page 54,56 and 120 for details.</p>
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APPENDIX A.7. UNGC AND WEPS PRINCIPLES ANALYSIS ACCORDING TO GRI STANDARDS CONTENT

A. UN GLOBAL COMPACT PRINCIPLES COMMUNICATION ON PROGRESS REPORT

UNGC REQUIREMENTS – ACTIVE LEVEL	GRI STANDARDS DISCLOSURES	PAGE REFERENCES
High Level Commitment and Strategy	GRI 102-14	Letter from the CEO, p. 10-11
Governance	GRI 102-14, GRI 102-18, GRI 102-19, GRI 102-20	Letter from the CEO, p. 10-11 Our Governance, p. 48-57
Stakeholder Engagement	GRI 102-40, GRI 102-42, GRI 102-43, GRI 102-44	Stakeholder Engagement, p. 68-73
Describe Practical Actions	GRI 103: Management Approach 2016	GRI Standards Content Index
Disclose Results and Outcomes	GRI Standards Content Index	GRI Standards Content Index
UNGC FOUR ISSUE AREA	GRI STANDARDS DISCLOSURES	PAGE REFERENCES
Human Rights Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; Principle 2: make sure that they are not complicit in human rights abuse.	GRI 412-1, GRI 412-2, GRI 412-3, GRI 410-1, GRI 103-2, GRI 413-1, GRI 413-2	Principle 1: https://surdurulebilirlik.garantibbva.com.tr/surdurulebilirlik-yaklasimimiz/garanti-bbva-ve-surdurulebilirlik-diger-csy-politikalari/insan-haklari-beyani/ Principle 2: https://surdurulebilirlik.garantibbva.com.tr/surdurulebilirlik-yaklasimimiz/garanti-bbva-ve-surdurulebilirlik-diger-csy-politikalari/insan-haklari-beyani/
Labor Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining Principle 4: the elimination of all forms of forced and compulsory labour Principle 5: the effective abolition of child labour Principle 6: the elimination of discrimination in respect of employment and occupation	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	P3: 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, to the knowledge of the Bank, none of its suppliers violated the right of its employees to join or not join a union. P4&5: https://surdurulebilirlik.garantibbva.com.tr/garanti-bbva-sustainability-approach/garanti-bbva-and-sustainability/other-esg-policies/declaration-of-human-rights/ P6: https://www.garantibbvainvestorrelationp.com/en/environment-social-governance/Compensation-Policy/Compensation-Policy/100/411/0
Environment Principle 7: Businesses should support a precautionary approach to environmental challenges Principle 8: undertake initiatives to promote greater environmental responsibility Principle 9: encourage the development and diffusion of environmentally friendly technologies	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, p. 120-132 Operational Excellence- II, p. 148-165 Environmental & Social Impact Assessment Process Indicators, Appendix A.4
Anti-Corruption Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery	GRI 102-16, GRI 102-17, GRI 205-1, GRI 205-2, GRI 205-3	2021 Activities in Corporate Security, p. 187-188 Corporate Compliance Report

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

WEPS	GRI STANDARDS DISCLOSURES	PAGE REFERENCES
PRINCIPLE 1: ESTABLISH HIGH-LEVEL CORPORATE LEADERSHIP FOR GENDER EQUALITY	GRI 405-1, GRI 405-2	Equal Opportunity and Diversity, p. 175-176
PRINCIPLE 2: TREAT ALL WOMEN AND MEN FAIRLY AT WORK – RESPECT AND SUPPORT HUMAN RIGHTS AND NON-DISCRIMINATION	GRI 202-1, GRI 401-1, GRI 401-3, GRI 405-1, GRI 405-2, GRI 406-1	Our Governance, p. 48-49 Fighting Inequalities, p. 77 Best and Most Engaged Team, p. 168 Equal Opportunity and Diversity, p. 175-176
PRINCIPLE 3: ENSURE THE HEALTH, SAFETY AND WELL-BEING OF ALL FEMALE AND MALE WORKERS	GRI 406-1, GRI 403-9	Health and Safety, p. 173-174
PRINCIPLE 4: PROMOTE EDUCATION, TRAINING AND PROFESSIONAL DEVELOPMENT FOR WOMEN	GRI 404-1, GRI 404-3	Talent and Culture, p. 169-172
PRINCIPLE 5: IMPLEMENT ENTERPRISE DEVELOPMENT, SUPPLY CHAIN AND MARKETING PRACTICES THAT EMPOWER WOMEN	GRI 204-1, GRI 103-1, GRI 103-2, GRI 103-3	Sustainability, p. 120 Supporting Women Entrepreneurs, p. 132-133
PRINCIPLE 6: PROMOTE EQUALITY THROUGH COMMUNITY INITIATIVES AND ADVOCACY	GRI 413-1	Women Member in Board Target, p. 47 Women Leadership Mentoring Program, p.77-78
PRINCIPLE 7: MEASURE AND PUBLICLY REPORT ON PROGRESS TO ACHIEVE GENDER EQUALITY	GRI 405-1, GRI 405-2, GRI 103-1, GRI 103-2, GRI 103-3	Women Member in Board Target, p. 47 Our Governance, p. 48-49 Equal Opportunity and Diversity, p. 175-176

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