

Contribution to Sustainable Development Goals and Targets

2 ZERO HUNGER					
ZERO HUNGER: END HUNGER, ACHIEVE FOOD SECURITY AND IMPROVED NUTRITION AND PROMOTE SUSTAINABLE AGRICULTURE"					
SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTÍ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE	
<p>2.3. By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment</p>	<ul style="list-style-type: none"> • Garanti BBVA Agriculture Support Package 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	Natural & Social Capital	SUSTAINABILITY	
<p>2.4. By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality</p>	<ul style="list-style-type: none"> • Garanti BBVA Agriculture Support Package 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	Natural & Social Capital	SUSTAINABILITY	

3 GOOD HEALTH AND WELL-BEING					
GOOD HEALTH & WELL-BEING: ENSURE HEALTHY LIVES AND PROMOTE WELL-BEING FOR ALL AT ALL AGES					
SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTÍ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE	
<p>3.9. By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination</p>	<ul style="list-style-type: none"> • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	Natural & Social Capital	SUSTAINABILITY	
<p>3.c. Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States</p>	<ul style="list-style-type: none"> • Health Sector • Infrastructure Investments 	<ul style="list-style-type: none"> • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) • COVID-19 	Natural & Social Capital	SUSTAINABILITY COVID-19	
4 QUALITY EDUCATION					
QUALITY EDUCATION: ENSURE INCLUSIVE AND EQUITABLE QUALITY EDUCATION AND PROMOTE LIFELONG LEARNING OPPORTUNITIES FOR ALL					
SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTÍ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE	
<p>4.a. Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all</p>	<ul style="list-style-type: none"> • Talent Development Practices 	<ul style="list-style-type: none"> • Employee Engagement and Talent Management 	Human Capital	THE BEST AND MOST ENGAGED TEAM	
<p>4.c. By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing States</p>	<ul style="list-style-type: none"> • 5 Stones - Social and Financial Leadership Program and Teachers Without Distance, implemented in cooperation with the Teacher Academy Foundation (ÖRAV) 	<ul style="list-style-type: none"> • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	Natural & Social Capital	SUSTAINABILITY	

5 GENDER EQUALITY
GENDER EQUALITY: ACHIEVE GENDER EQUALITY AND EMPOWER ALL WOMEN AND GIRLS

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTÍ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
<p>5.1. End all forms of discrimination against all women and girls everywhere</p>	<ul style="list-style-type: none"> • Garanti BBVA Women Entrepreneur Program • Bloomberg Gender Equality Index • Board Diversity Policy • Various initiatives that encourage women to advance in their careers, with 40% of female senior and mid-level managers • Gender Equality Loan 	<ul style="list-style-type: none"> • Business Ethics, Culture and Customer Protection • Financial Health and Advice • Corporate Governance and Strong Management of All Risks • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) • Diversity and Work-Life Balance • Human Rights 	<ul style="list-style-type: none"> Human Capital Relationship Capital Natural & Social Capital 	<ul style="list-style-type: none"> FINANCIAL HEALTH SUSTAINABILITY THE BEST AND MOST ENGAGED TEAM CORPORATE GOVERNANCE
<p>5.5. Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life</p>	<ul style="list-style-type: none"> • Garanti BBVA Women Entrepreneur Program • Bloomberg Gender Equality Index • Board Diversity Policy • Various initiatives that encourage women to advance in their careers, with 40% of female senior and mid-level managers • Gender Equality Credit 	<ul style="list-style-type: none"> • Business Ethics, Culture and Customer Protection • Financial Health and Advice • Corporate Governance and Strong Management of All Risks • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) • Diversity and Work-Life Balance • Employee Engagement and Talent Management 	<ul style="list-style-type: none"> Human Capital Relationship Capital Natural & Social Capital 	<ul style="list-style-type: none"> FINANCIAL HEALTH SUSTAINABILITY THE BEST AND MOST ENGAGED TEAM CORPORATE GOVERNANCE
<p>5.b. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women</p>	<ul style="list-style-type: none"> • Garanti BBVA Women Entrepreneur Program 	<ul style="list-style-type: none"> • Financial Health and Advice • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	<ul style="list-style-type: none"> Relationship Capital Natural & Social Capital 	<ul style="list-style-type: none"> FINANCIAL HEALTH SUSTAINABILITY
<p>5.c. Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels</p>	<ul style="list-style-type: none"> • Garanti BBVA Women Entrepreneur Program • Bloomberg Gender Equality Index • Board Diversity Policy • Various initiatives that encourage women to advance in their careers, with 40% of female senior and mid-level managers, • Gender Equality Credit 	<ul style="list-style-type: none"> • Business Ethics, Culture and Customer Protection • Financial Health and Advice • Corporate Governance and Strong Management of All Risks • Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) • Diversity and Work-Life Balance 	<ul style="list-style-type: none"> Human Capital Relationship Capital Natural & Social Capital 	<ul style="list-style-type: none"> FINANCIAL HEALTH SUSTAINABILITY THE BEST AND MOST ENGAGED TEAM CORPORATE GOVERNANCE

6 CLEAN WATER AND SANITATION
CLEAN WATER & SANITATION: ENSURE AVAILABILITY AND SUSTAINABLE MANAGEMENT OF WATER AND SANITATION FOR ALL

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTÍ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
<p>6.1. By 2030, achieve universal and equitable access to safe and affordable drinking water for all</p>	<ul style="list-style-type: none"> • Treatment Plant Infrastructure Financing and Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>6.3. By 2030, improve water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater and substantially increasing recycling and safe reuse globally</p>	<ul style="list-style-type: none"> • Treatment Plant Infrastructure Financing and Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>6.6. By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes</p>	<ul style="list-style-type: none"> • TURMEPA Blue Breath Project 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTÍ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
<p>7 AFFORDABLE AND CLEAN ENERGY AFFORDABLE & CLEAN ENERGY: ENSURE ACCESS TO AFFORDABLE, RELIABLE, SUSTAINABLE AND MODERN ENERGY FOR ALL</p>				
<p>7.1. By 2030, ensure universal access to affordable, reliable and modern energy services</p>	<ul style="list-style-type: none"> • Renewable Energy Investments • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>7.2. By 2030, increase substantially the share of renewable energy in the global energy mix</p>	<ul style="list-style-type: none"> • Renewable Energy Investments • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>7.3. By 2030, double the global rate of improvement in energy efficiency</p>	<ul style="list-style-type: none"> • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>7.a. By 2030, enhance international cooperation to facilitate access to clean energy research and technology, including renewable energy, energy efficiency and advanced and cleaner fossil-fuel technology, and promote investment in energy infrastructure and clean energy technology</p>	<ul style="list-style-type: none"> • Renewable Energy Investments • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>7.b. By 2030, expand infrastructure and upgrade technology for supplying modern and sustainable energy services for all in developing countries, in particular least developed countries, small island developing States, and land-locked developing countries, in accordance with their respective programmes of support</p>	<ul style="list-style-type: none"> • Renewable Energy Investments • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY

8 DECENT WORK AND ECONOMIC GROWTH

DECENT WORK & ECONOMIC GROWTH: PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTI BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
<p>8.3. Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services</p>	<ul style="list-style-type: none"> Garanti BBVA Partners Venture Acceleration Program Our Financial Health & Access Practices 	<ul style="list-style-type: none"> Financial Health and Advice Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) Employee Engagement and Talent Management 	<ul style="list-style-type: none"> Financial Capital Human Capital Natural & Social Capital 	<ul style="list-style-type: none"> FINANCIAL HEALTH SUSTAINABILITY THE BEST AND MOST ENGAGED TEAM
<p>8.4. Improve progressively, through 2030, global resource efficiency in consumption and production and endeavour to decouple economic growth from environmental degradation, in accordance with the 10-year framework of programmes on sustainable consumption and production, with developed countries taking the lead</p>	<ul style="list-style-type: none"> Sustainable Financial Transactions Management of Our Direct Environmental Impacts 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>8.5. By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</p>	<ul style="list-style-type: none"> Equal Opportunity Model application Women's Empowerment Principles 	<ul style="list-style-type: none"> Diversity and Work-Life Balance Human Rights 	<ul style="list-style-type: none"> Human Capital Natural & Social Capital 	<ul style="list-style-type: none"> THE BEST AND MOST ENGAGED TEAM
<p>8.7. Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms</p>	<ul style="list-style-type: none"> Garanti BBVA's Environmental and Social Credit Policies Garanti BBVA's Ethics and Integrity Principles Ethics Hotline HR Internal Control Mechanism Ethics and Integrity Committee Audit Committee 	<ul style="list-style-type: none"> Corporate Governance and Strong Management of All Risks Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) Human Rights 	<ul style="list-style-type: none"> Human Capital Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY THE BEST AND MOST ENGAGED TEAM
<p>8.8. Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment</p>	<ul style="list-style-type: none"> Equal Opportunity Model application Women's Empowerment Principles 	<ul style="list-style-type: none"> Business Ethics, Culture and Customer Protection Diversity and Work-Life Balance Human Rights 	<ul style="list-style-type: none"> Human Capital Natural & Social Capital 	<ul style="list-style-type: none"> THE BEST AND MOST ENGAGED TEAM
<p>8.10. Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all</p>	<ul style="list-style-type: none"> Increased digital channel functions Disabled access ATMs 	<ul style="list-style-type: none"> Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) Business Ethics, Culture and Customer Protection Financial Health and Advice 	<ul style="list-style-type: none"> Relationship Capital Natural & Social Capital 	<ul style="list-style-type: none"> FINANCIAL HEALTH SUSTAINABILITY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

INDUSTRY, INNOVATION & INFRASTRUCTURE: BUILD RESILIENT INFRASTRUCTURE, PROMOTE INCLUSIVE AND SUSTAINABLE INDUSTRIALIZATION AND FOSTER INNOVATION

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTI BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
<p>9.1. Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all</p>	<ul style="list-style-type: none"> Infrastructure Investments Digital payment systems 	<ul style="list-style-type: none"> Easy, Fast & DIY Financial Health and Advice Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	<ul style="list-style-type: none"> Digital & Intellectual Capital Relationship Capital 	<ul style="list-style-type: none"> DATA AND TECHNOLOGY SUSTAINABILITY REACHING MORE CUSTOMERS
<p>9.2. Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries</p>	<ul style="list-style-type: none"> Infrastructure Investments Sustainable Finance Transactions 	<ul style="list-style-type: none"> Easy, Fast & DIY Financial Health and Advice 	<ul style="list-style-type: none"> Digital & Intellectual Capital Relationship Capital 	<ul style="list-style-type: none"> DATA AND TECHNOLOGY REACHING MORE CUSTOMERS FINANCIAL HEALTH
<p>9.3. Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets</p>	<ul style="list-style-type: none"> SME Banking and Microfinance Applications Garanti BBVA Partners Startup Acceleration Program 	<ul style="list-style-type: none"> Easy, Fast & DIY Financial Health and Advice Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education) 	<ul style="list-style-type: none"> Digital & Intellectual Capital Relationship Capital Financial Capital Natural & Social Capital 	<ul style="list-style-type: none"> DATA AND TECHNOLOGY FINANCIAL HEALTH REACHING MORE CUSTOMERS SUSTAINABILITY
<p>9.4. By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities</p>	<ul style="list-style-type: none"> Renewable Energy Investments Sustainable Finance Transactions 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	<ul style="list-style-type: none"> Natural & Social Capital 	<ul style="list-style-type: none"> SUSTAINABILITY
<p>9.b. Support domestic technology development, research and innovation in developing countries, including by ensuring a conducive policy environment for, inter alia, industrial diversification and value addition to commodities</p>	<ul style="list-style-type: none"> Garanti BBVA Partners Venture Acceleration Program 	<ul style="list-style-type: none"> Easy, Fast & DIY Financial Health and Advice 	<ul style="list-style-type: none"> Digital & Intellectual Capital Relationship Capital 	<ul style="list-style-type: none"> DATA AND TECHNOLOGY FINANCIAL HEALTH REACHING MORE CUSTOMERS



REDUCED INEQUALITIES: REDUCE INEQUALITY WITHIN AND AMONG COUNTRIES

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
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10.1. By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average

• **Employing over 18,486 people**
 • **Financial products and services to the economy and society, market value and dividends to our shareholders, wages to our employees, payments to our suppliers and tax payments to governments**

• Employee Engagement and Talent Management
 • Solvency and Financial Performance

Human Capital
 Financial Capital

THE BEST AND MOST ENGAGED TEAM
OPERATIONAL EXCELLENCE



10.2. By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

• **Employment Practices**

• Employee Engagement and Talent Management
 • Diversity and Work-Life Balance

Human Capital

THE BEST AND MOST ENGAGED TEAM



10.3. Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard

• **Employment Practices**

• Employee Engagement and Talent Management
 • Diversity and Work-Life Balance

Human Capital

THE BEST AND MOST ENGAGED TEAM



10.4. Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality

• **Garanti BBVA's Environmental and Social Credit Policies,**
 • **Gender Equality Loan**
 • **Garanti BBVA Ethics and Integrity Principles**
 • **Ethics Hotline**
 • **HR Internal Control Mechanism**
 • **Ethics and Integrity Committee**
 • **Audit Committee**

• Employee Engagement and Talent Management
 • Diversity and Work-Life Balance
 • Business Ethics, Culture and Customer Protection
 • Corporate Governance and Strong Management of All Risks

Human Capital

THE BEST AND MOST ENGAGED TEAM
CORPORATE GOVERNANCE



10.6 Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable and legitimate institutions

• **Sustainable Finance Statement**
 • **Policies and opinions on sustainable finance that we contribute through TBB**
 • **Sustainability-themed Sectoral Working Groups we participate in**

• Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education)

Relationship Capital

SUSTAINABILITY



SUSTAINABLE CITIES AND COMMUNITIES: MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE

SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
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11.3. By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries

• **Infrastructure Investments**

• Climate Change: Opportunities & Risks

Natural & Social Capital

SUSTAINABILITY



11.4. Strengthen efforts to protect and safeguard the world's cultural and natural heritage

• **Environmental and Social Loan Policies**

• Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education)

Relationship Capital

OPERATIONAL EXCELLENCE
SUSTAINABILITY



11.c. Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials

• **Infrastructure Investments**

• Inclusive Growth (contribution to society, entrepreneurship, financial inclusion, financial education)

Relationship Capital

OPERATIONAL EXCELLENCE
SUSTAINABILITY

12 RESPONSIBLE CONSUMPTION AND PRODUCTION: ENSURE SUSTAINABLE CONSUMPTION AND PRODUCTION PATTERNS					
SUSTAINABLE DEVELOPMENT GOALS AND TARGETS		GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
	12.2. By 2030, achieve the sustainable management and efficient use of natural resources	<ul style="list-style-type: none"> Sustainable Financial Transactions Environmental and Social Loan Policy 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	12.4. By 2020, achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment	<ul style="list-style-type: none"> Sustainable Financial Transactions Environmental and Social Loan Policy 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	12.5. By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse	<ul style="list-style-type: none"> Efforts to Reduce Our Direct Environmental Impacts Global Eco-Efficiency Plan Sustainable Finance Transactions Environmental and Social Credit Policy 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	12.6. Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle	<ul style="list-style-type: none"> Integrated Annual Report Garanti BBVA Climate Index Sustainable Finance Transactions Environmental and Social Loan Policy 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	12.8. By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	<ul style="list-style-type: none"> All our communication activities with a focus on sustainability 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	12.c. Rationalize inefficient fossil-fuel subsidies that encourage wasteful consumption by removing market distortions, in accordance with national circumstances, including by restructuring taxation and phasing out those harmful subsidies, where they exist, to reflect their environmental impacts, taking fully into account the specific needs and conditions of developing countries and minimizing the possible adverse impacts on their development in a manner that protects the poor and the affected communities	<ul style="list-style-type: none"> Coal Exit Policy 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY

13 CLIMATE ACTION: TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS					
SUSTAINABLE DEVELOPMENT GOALS AND TARGETS		GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
	13.1. Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	<ul style="list-style-type: none"> Sustainable Financial Transactions Environmental and Social Loan Policy 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	13.2. Integrate climate change measures into national policies, strategies and planning	<ul style="list-style-type: none"> Sustainable Finance Statement 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	13.3. Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	<ul style="list-style-type: none"> All our communication activities with a focus on sustainability 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks Employee Engagement and Talent Management 	Natural & Social Capital	SUSTAINABILITY THE BEST AND MOST ENGAGED TEAM
	13.a. Implement the commitment undertaken by developed-country parties to the United Nations Framework Convention on Climate Change to a goal of mobilizing jointly \$100 billion annually by 2020 from all sources to address the needs of developing countries in the context of meaningful mitigation actions and transparency on implementation and fully operationalize the Green Climate Fund through its capitalization as soon as possible	<ul style="list-style-type: none"> BBVA 2025 Pledge 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
14 LIFE BELOW WATER: CONSERVE AND SUSTAINABLY USE THE OCEANS, SEAS AND MARINE RESOURCES FOR SUSTAINABLE DEVELOPMENT					
SUSTAINABLE DEVELOPMENT GOALS AND TARGETS		GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
	14.1. By 2025, prevent and significantly reduce marine pollution of all kinds, in particular from land-based activities, including marine debris and nutrient pollution	<ul style="list-style-type: none"> TURMEPA Blue Breath Project 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	14.2. By 2020, sustainably manage and protect marine and coastal ecosystems to avoid significant adverse impacts, including by strengthening their resilience, and take action for their restoration in order to achieve healthy and productive oceans	<ul style="list-style-type: none"> TURMEPA Blue Breath Project 	<ul style="list-style-type: none"> Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY

15 LIFE ON LAND	LIFE ON LAND: PROTECT, RESTORE AND PROMOTE SUSTAINABLE USE OF TERRESTRIAL ECOSYSTEMS, SUSTAINABLY MANAGE FORESTS, COMBAT DESERTIFICATION, AND HALT AND REVERSE LAND DEGRADATION AND HALT BIODIVERSITY LOSS	SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
	15.1. By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in line with obligations under international agreements		<ul style="list-style-type: none"> • Our Environmental and Social Credit Policies • Carbon Offsetting Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
	15.2. By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally		<ul style="list-style-type: none"> • Our Environmental and Social Credit Policies • Carbon Offsetting Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	Natural & Social Capital	SUSTAINABILITY
16 PEACE, JUSTICE AND STRONG INSTITUTIONS	PEACE, JUSTICE AND STRONG INSTITUTIONS: PROMOTE PEACEFUL AND INCLUSIVE SOCIETIES FOR SUSTAINABLE DEVELOPMENT, PROVIDE ACCESS TO JUSTICE FOR ALL AND BUILD EFFECTIVE, ACCOUNTABLE AND INCLUSIVE INSTITUTIONS AT ALL LEVELS	SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
	16.4. By 2030, significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets and combat all forms of organized crime		<ul style="list-style-type: none"> • Garanti BBVA's Environmental and Social Loan Policies • Garanti BBVA's Ethics and Integrity Principles • Ethics Hotline • HR Internal Control Mechanism • Ethics and Integrity Committee • Audit Committee 	<ul style="list-style-type: none"> • Corporate Governance and Strong Management of All Risks • Business Ethics, Culture and Customer Protection 	Natural & Social Capital	OPERATIONAL EXCELLENCE CORPORATE GOVERNANCE
	16.5. Substantially reduce corruption and bribery in all their forms		<ul style="list-style-type: none"> • Garanti BBVA's Environmental and Social Loan Policies • Garanti BBVA's Ethics and Integrity Principles • Ethics Hotline • HR Internal Control Mechanism • Ethics and Integrity Committee • Audit Committee 	<ul style="list-style-type: none"> • Corporate Governance and Strong Management of All Risks • Business Ethics, Culture and Customer Protection 	Relationship Capital Natural & Social Capital	OPERATIONAL EXCELLENCE CORPORATE GOVERNANCE
	16.6. Develop effective, accountable and transparent institutions at all levels		<ul style="list-style-type: none"> • Garanti BBVA's Environmental and Social Loan Policies • Garanti BBVA's Ethics and Integrity Principles • Ethics Hotline • HR Internal Control Mechanism • Ethics and Integrity Committee • Audit Committee 	<ul style="list-style-type: none"> • Corporate Governance and Strong Management of All Risks • Business Ethics, Culture and Customer Protection 	Relationship Capital Natural & Social Capital	OPERATIONAL EXCELLENCE CORPORATE GOVERNANCE
	16.7. Ensure responsive, inclusive, participatory and representative decision-making at all levels		<ul style="list-style-type: none"> • Diversity Policy at Garanti BBVA's Board of Directors 	<ul style="list-style-type: none"> • Corporate Governance and Strong Management of All Risks • Business Ethics, Culture and Customer Protection 	Relationship Capital Natural & Social Capital	CORPORATE GOVERNANCE

17 PARTNERSHIPS FOR THE GOALS	PARTNERSHIPS FOR THE GOALS: STRENGTHEN THE MEANS OF IMPLEMENTATION AND REVITALIZE THE GLOBAL PARTNERSHIP FOR SUSTAINABLE DEVELOPMENT	SUSTAINABLE DEVELOPMENT GOALS AND TARGETS	GARANTİ BBVA APPLICATIONS	RELATED MATERIAL ISSUES	RELATED CAPITALS	SECTIONS ON RELATED STRATEGY AND PERFORMANCE
	17.7. Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed		<ul style="list-style-type: none"> • Sustainable Finance Transactions 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	Relationship Capital	SUSTAINABILITY
	17.14. Enhance policy coherence for sustainable development		<ul style="list-style-type: none"> • Sustainable Finance Statement • Policies and opinions on sustainable finance that we contribute through TBB • Sustainability-themed Sectoral Working Groups we participate in 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	Relationship Capital	SUSTAINABILITY
	17.17. Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships Data, monitoring and accountability		<ul style="list-style-type: none"> • Sustainable Finance Statement 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	Relationship Capital	SUSTAINABILITY
	17.19. By 2030, build on existing initiatives to develop measurements of progress on sustainable development that complement gross domestic product, and support statistical capacity-building in developing countries		<ul style="list-style-type: none"> • Sustainable Finance Statement 	<ul style="list-style-type: none"> • Climate Change: Opportunities & Risks 	Relationship Capital	SUSTAINABILITY