

TO: Investment Community

FROM : Garanti BBVA / Investor Relations

SUBJECT: Disclosure regarding Sustainability Principles Compliance Framework

DATE: March 04, 2026

Our Bank's 2025 disclosures within the scope of Sustainability Principles Compliance Framework are included in the attached report.

**In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.*

We declare that our above statements are in conformity with the principles included in the Board's Communiqué, Serial II Nr.15.1, that it exactly reflects the information we received; that the information complies with our records, books and documents; that we did our best to obtain the correct and complete information relative to this subject and that we are responsible for the declarations made in this regard.

Yours sincerely,

Garanti BBVA

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Names of the Board Committees	Name of Committees Defined as "Other" in the First Column	Name-Surname of Committee Members	Whether Committee Chair or Not	Whether Board Member or Not
Corporate Governance Committee (including the functions of Nomination Committee)		Hüsnü Erel, Aydın Düren, Jorge Saenz Azcunaga Carranza, Ceyda Akinç	Hüsnü Erel	Except for Ceyda Akinç, all members are members of the Board of Directors.

4. BOARD OF DIRECTORS - II

Remarks / Related Links

4.4. Meeting Procedures of the Board of Directors

Specify where the activities of the Audit Committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Audit-Committee/778/3219/0
Specify where the activities of the corporate governance committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Corporate-Governance-Committee/84/397/0
Specify where the activities of the nomination committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Corporate-Governance-Committee/84/397/0
Specify where the activities of the early detection of risk committee are presented in your annual report or website (Page number or section name in the annual report/website)	For information on Credit and Risk Committees within the frame of banking legislation: https://www.garantibbvainvestorrelations.com/en/environment-socialgovernance/committees-list/Committees/80/0/0
Specify where the activities of the remuneration committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Remuneration-Committee/83/396/0

4.6. Financial Rights

Specify where the operational and financial targets and their achievement are presented in your annual report (Page number or section name in the annual report)	Section:2025 Financial Results, page 60
Specify the section of the website where remuneration policy for executive and non-executive directors are presented	The Compensation Policy has been published within the policies under "Environment, Social and Governance" section on Investor Relations website. Related link: https://www.garantibbvainvestorrelations.com/en/corporate-governance/Compensation-Policy/Compensation-Policy/100/411/0
Specify where the individual remuneration for board members and senior executives are presented in your annual report (Page number or section name in the annual report)	Section: Remuneration and Financial Rights, page 263

Names of the Board Committees	Name of Committees Defined as "Other" in the First Column	The Percentage of Independent Directors in the Committee	The Number of Committee Meetings Held in Person	Number of Reports Presented to the Board of Directors on the Committee's Activities
Corporate Governance Committee (including the functions of Nomination Committee)		75%	5	5

Sustainability Compliance Report

No	Principal	Compliance				Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
		Yes	No	Partial	Not applicable		
A. General							
A1. Strategy, Policy and Targets							
A1.1	The prioritised environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the Company's Board of Directors.	X				Within the scope of the Integrated Annual Report, a double materiality analysis model is included. The key outputs of the analysis conducted in accordance with TSRS are presented in the TSRS-Compliant Sustainability Report.	2025 Integrated Annual Report pages 88-91 TSRS Compliant Sustainability Report
	The ESG policies (Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the Company's Board of Directors.	X				Garanti BBVA's policies are made available to the public on the corporate website.	Corporate website - https://www.garantibbvainvestorrelations.com/en/corporate-governance/policies-list/Policies/92/6477/0
A1.2	The short and long-term targets set within the scope of ESG policies have been disclosed to the public.	X				Garanti BBVA publicly discloses its short- and long-term goals in accordance with its ESG policies.	2025 Integrated Annual Report pages 149-159 TSRS Compliant Sustainability Report
A2. Implementation/Monitoring							
A2.1	The responsible committees and/or business units for the implementation of ESG policies and the senior officials related to ESG issues in the Company and their duties have been identified and disclosed to the public.	X				Sustainability and Responsible Banking Committee members and the committee's responsibilities are publicly disclosed on the corporate website. The Bank's sustainability governance and organizational structure is publicly shared through the Integrated Annual Report.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Responsible-Banking-and-Sustainability-Committee/1093/5366/0
	The activities carried out within the scope of policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X				Sustainability and Responsible Banking Committee is responsible for providing information to the Board of Directors on the Committees activities when needed. CEO, who is also a member of the board of directors, is also a member of the Sustainability and Responsible Banking Committee.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Responsible-Banking-and-Sustainability-Committee/1093/5366/0
A2.2	In line with the ESG targets, the implementation and action plans have been formed and disclosed to the public.	X				ESG-related commitments are publicly disclosed on the corporate website. Progress on commitments is publicly disclosed through annual reports.	Corporate website- https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Commitments/2025/9228/0

No	Principal	Yes	No	Partial	Not applicable	Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
A2.3	The Key ESG Performance Indicators (KPI) and the level of reaching these indicators have been disclosed to the public on yearly basis.	X				ESG Key Performance Indicators and their annual oversight are publicly disclosed on integrated annual report and corporate website.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
A2.4	The activities for improving the sustainability performance of the business processes or products and services have been disclosed to the public.	X				Related activities are publicly disclosed in the Bank's integrated reports.	2025 Integrated Annual Report pages 120-159
A3. Reporting							
A3.1	The information about the sustainability performance, targets and actions have been given in annual reports of the Company an understandable, accurate and sufficient manner.	X				Related performance, targets and action metrics are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 120-159
A3.2	The information about activities which are related to the United Nations (UN) 2030 Sustainable Development Goals have been disclosed to the public.	X				Contribution to UN Sustainable Development Goals are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 94-95
A3.3	The lawsuits filed and/or concluded against the Company about ESG issues which are material in terms of ESG policies and/or will significantly affect the Company's activities, have been disclosed to the public.	X				Related metrics are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 44
A4. Verification							
A4.1	The Company's Key ESG Performance metrics have been verified by an independent third party and publicly disclosed.	X				ESG Key Performance Indicators that have been determined are verified by an independent third party and publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 149-159
B. Environmental Principles							
B1	The policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs have been disclosed.	X				In 2012, Garanti BBVA established the Environmental Management System (EMS) endorsed with ISO 14001 certification, with the aim of systematically managing its direct and indirect environmental impacts. The actions taken in line with the policies, on the other hand, are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 120-159
B2	The environmental reports prepared to provide information on environmental management have been disclosed to the public which is including the scope, reporting period, reporting date and limitations about the reporting conditions.	X				The reporting scope and methods of monitored key performance indicators are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 149-150

No	Principal	Yes	No	Partial	Not applicable	Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
B4	The environmental targets within the scope of performance incentive systems which included in the rewarding criteria have been disclosed to the public on the basis of stakeholders (such as members of the Board of Directors, managers and employees).	X				Rewarding criteria under performance incentive systems are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 269
B5	How the prioritised environmental issues have been integrated into business objectives and strategies has been disclosed.	X				A double materiality assessment model is included within the scope of the Integrated Annual Report. The key outcomes of the assessment conducted in accordance with TSRS are presented in the TSRS-Compliant Sustainability Report.	2025 Integrated Annual Report pages 88-91 TSRS Compliant Sustainability Report
B7	The way of how environmental issues has been managed and integrated into business objectives and strategies throughout the Company's value chain, including the operational process, suppliers and customers has been disclosed.	X				The Bank's approach to management of environmental issues applicable to suppliers and customers is publicly disclosed in integrated reports. Code of Conduct for Suppliers can be found on the Bank's corporate website.	2025 Integrated Annual Report pages 120-159 Corporate Website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Codeof-Conduct-for-Suppliers/1548/7096/0
B8	Whether the Company have been involved to environmental related organizations and non-governmental organizations' policy making processes and collaborations with these organizations has been disclosed.	X				Garanti BBVA publicly discloses the number of policies/position statements it contributes to in integrated reports.	2025 Integrated Annual Report pages 152
B9	In the light of environmental indicators (Greenhouse gas emissions (Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity impacts)), information on environmental impacts is periodically disclosed to the public in a comparable manner.	X				Garanti BBVA monitors environmental performance indicators and shares them with stakeholders on an annual basis.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
B10	Details of the standard, protocol, methodology, and baseline year used to collect and calculate data has been disclosed.	X				Standard, protocol, methodology and baseline year details are given in the Reporting Guidelines for Non-Financial Data section in integrated reports.	2025 Integrated Annual Report pages 301-306
B11	The increase or decrease in Company's environmental indicators as of the reporting year has been comparatively disclosed with previous years.	X				Environmental performance indicators are reported annually.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
B12	The short and long-term targets for reducing the environmental impacts have been determined and the progress compared to previous years' targets has been disclosed.	X				Short- and long-term targets and progress are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 149-159

No	Principal	Yes	No	Partial	Not applicable	Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
B13	A strategy to combat the climate crisis has been created and the planned actions have been publicly disclosed.	X				Garanti BBVA prioritizes combating climate crisis and inclusive growth as per its sustainability strategy. Actions in relation to both topics are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 120-159
B14	The programs/procedures to prevent or minimize the potential negative impact of products and/or services on the environment have been established and disclosed.	X				Garanti BBVA has established its definitions for positively impacting the environment and the society within the frame of Sustainable Finance Standard. The number of sustainable products/loans as defined by the Bank are publicly disclosed in integrated reports. The Bank has publicly disclosed its environmental and social risk assessment governance structure through its Environmental and Social Loan Standard.	2025 Integrated Annual Report pages 120-159 Environmental and Social Loan Standard https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Environmental-and-Social-Loan-Standard/853/3629/0
	The actions to reduce greenhouse gas emissions of third parties (suppliers, subcontractors, dealers, etc.) have been carried out and disclosed.	X				Code of Conduct for Suppliers can be found on the Bank's corporate website. The Bank also aims to align its loan portfolio with net zero climate scenarios by 2050, in line with the Guidelines for Climate Target Setting for Banks developed by the United Nations Environment Programme Finance Initiative (UNEP FI). In line with this target, it has determined interim decarbonization targets for 2030 specifically for certain carbon-intensive sectors and has shared them with the public.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Codeof-Conduct-for-Suppliers/1548/7096/0 Corporate Website - https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Our-Decarbonization-Targets-for-2030/2038/9243/0
B15	The environmental benefits/gains and cost savings of initiatives/projects that aims reducing environmental impacts have been disclosed.	X				Benefits of initiatives and projects for mitigating environmental impacts are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 135-139, 146
B16	The data related to energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) has been disclosed as Scope-1 and Scope-2.	X				Energy consumption data have been disclosed to stakeholders within the scope of Environmental Performance Indicators.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
B17	The information related to production of electricity, heat, steam and cooling as of the reporting year has been disclosed.	X				Energy generation data have been disclosed to stakeholders within the scope of Environmental Performance Indicators.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
B18	The studies related to increase the use of renewable energy and transition to zero/low carbon electricity have been conducted and disclosed.	X				Garanti BBVA supplies the electricity it consumes entirely from producers holding renewable energy certificate. The Bank also makes use of the solar energy potential on its own campuses and ATMs.	2025 Integrated Annual Report pages 120-159
B19	The renewable energy production and usage data has been publicly disclosed.	X				Renewable energy generation and consumption data have been disclosed to stakeholders within the scope of Environmental Performance Indicators.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf

No	Principal	Yes	No	Partial	Not applicable	Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
B20	The Company conducted projects about energy efficiency and the amount of reduction on energy consumption and emission achieved through these projects have been disclosed.	X				Energy efficiency projects are developed and the reduction amounts secured are publicly disclosed.	2025 Integrated Annual Report pages 135-139
B21	The water consumption, the amount, procedures and sources of recycled and discharged water from underground or above ground (if any), have been disclosed.	X				Environmental performance indicators are reported on an annual basis.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
B22	The information related to whether Company's operations or activities are included in any carbon pricing system (Emissions Trading System, Cap & Trade or Carbon Tax).				X	Garanti BBVA carbon pricing practice is described in Climate Change Position Statement & Action Plan.	-
B23	The information related to accumulated or purchased carbon credits within the reporting period has been disclosed.	X				Carbon credits purchased during the reporting period are disclosed to the public through the Integrated Annual Reports and the TSRS-Compliant Sustainability Report.	2025 Integrated Annual Report pages 136 TSRS Compliant Sustainability Report
B24	If carbon pricing is applied within the Company, the details have been disclosed.	X				Garanti BBVA carbon pricing practice is described in Climate Change Position Statement & Action Plan.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESLP-short-version.pdf
B25	The platforms where the Company discloses its environmental information have been disclosed.	X				Environmental performance indicators are reported on an annual basis.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/images/pdf/ESG_Analyst_Data_ENG_2023.pdf
C. Social Principles							
C1. Human Rights and Employee Rights							
C1.1	The Institutional Human Rights and Employee Rights Policy has been established in the light of the Universal Declaration of Human Rights, ILO Conventions ratified by Türkiye and other relevant legislation. The policy and the officials that responsible for the implementation of it have been determined and disclosed.	X				Declaration of Human Rights, Human Resources and Compensation Policies are available for the information of stakeholders on the corporate website.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Declaration-of-Human-Rights/584/1866/0
C1.2	Considering the effects of supply and value chain, fair workforce, improvement of labor standards, women's employment and inclusion issues (gender, race, religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc., such as non-discrimination) are included in its policy on employee rights.	X				Declaration of Human Rights and Code of Conduct for Suppliers and Garanti BBVA's approach are publicly disclosed.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Human-Resources-Policy/97/408/0 Corporate Website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Code-of-Conduct-for-Suppliers/1548/7096/0

No	Principal	Yes	No	Partial	Not applicable	Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
C1.3	The measures taken for the minority rights/equality of opportunity or the ones who are sensitive about certain economic, environmental, social factors (low income groups, women, etc.) along the supply chain have been disclosed.	X				The Bank's approach for pursuing the rights/equal opportunities of/to certain economically, environmentally or socially vulnerable groups or minorities is publicly disclosed in integrated reports and the corporate website.	2025 Integrated Annual Report pages 120-159 https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Inclusive-Growth/2207/9661/0
C1.4	The developments regarding preventive and corrective practices against discrimination, inequality, human rights violations, forced and child labor have been disclosed.	X				Publicly disclosed in Garanti BBVA Declaration of Human Rights.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Declaration-of-Human-Rights/584/1866/0
C1.5	Investments in employees (education, development policies), compensation, fringe benefits, right to unionize, work/life balance solutions and talent management are included in the employee rights policy.	X				Related policies are publicly disclosed on the corporate website.	Corporate website- https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Human-Resources-Policy/97/408/0 https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Employee-Compensation-Policy/355/1264/0 https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Declaration-of-Human-Rights/584/1866/0
	The mechanism for employee complaints and resolution of disputes have been established and related solution processes have been determined.	X				Related mechanisms are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 190-192
	The activities carried out within the reporting period which related to ensure employee satisfaction have been disclosed.	X				Activities for ensuring employee happiness are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 167-175
C1.6	The occupational health and safety policies have been established and disclosed.	X				Occupational Health and Safety Policy is publicly disclosed on the corporate website.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Occupational-Health-and-Safety-Policy/1973/9140/0
	The measures taken for protecting health, preventing occupational accidents and related statistics have been disclosed.	X				Measures taken for preventing workplace accidents and protecting health are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 193-195
C1.7	The personal data protection and data security policies have been established and disclosed.	X				Personal data protection and data security policies are publicly disclosed on the corporate website.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Personal-Data-Protection-And-Processing-Policy/1822/8304/0
C1.8	The ethics policy have been established and disclosed.	X				Garanti BBVA Code of Conduct is publicly disclosed on the corporate website.	Corporate website - https://www.garantibbvainvestorrelations.com/en/environment-social-governance/detail/Code-of-Conduct/94/405/0

No	Principal	Yes	No	Partial	Not applicable	Explanation	Report Information on Publicly Disclosed Information (Page Number, Menu name on the website)
C1.9	The studies related to social investment, social responsibility, financial inclusivity and access to finance have been explained.	X				Activities in relation to relevant topics are publicly disclosed in integrated reports and the corporate website.	2025 Integrated Annual Report pages 94, 153-159 https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Inclusive-Growth/2207/9661/0
C1.10	The informative meetings and training programs related to ESG policies and practices have been organized for employees.	X				Training and briefing meetings on related topics are organized for Garanti BBVA employees.	2025 Integrated Annual Report pages 156, 182-187
C2. Stakeholders, International Standards and Initiatives							
C2.1	The customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed.	X				Garanti BBVA's approach to relevant topics is publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 98-107
C2.2	The information about the communication with stakeholders (which stakeholder, subject and frequency) have been disclosed.	X				Information about the communication with stakeholders is publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 98-107
C2.3	The international reporting standards that adopted in reporting have been explained.	X				International reporting standards adopted are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 4-5
C2.4	The principles adopted regarding sustainability, the signatory or member international organizations, committees and principles have been disclosed.	X				Affiliation to international & local initiatives is publicly disclosed on the corporate website.	Corporate Website - https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Participation-in-International-and-Local-Initiatives/864/3771/0
C2.5	The improvements have been made and studies have been carried out in order to be included in the Borsa Istanbul sustainability indices and/or international index providers.	X				Details of sustainability indices and ESG ratings in which Garanti BBVA is included are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 141
D. Corporate Governance							
D1	The opinions of stakeholders have been sought in the determination of measures and strategies related to sustainability field.	X				Garanti BBVA identified its material issues using double materiality analysis. Based on the materiality analysis, ESG risk and opportunities were defined.	2025 Integrated Annual Report pages 88-91
D2	The social responsibility projects, awareness activities and trainings have been carried out to raise awareness about sustainability and its importance.	X				Supported sustainability initiatives, memberships and sustainability working groups are publicly disclosed in integrated reports.	2025 Integrated Annual Report pages 143-148, 152