

Contribution to Sustainable Development Goals and Targets

We contribute to the United Nations 2030 Sustainable Development Goals and the Paris Agreement with our activities, collaborations and actions.

The Bank published its first Sustainability Report in 2010, its Sustainability Policy in 2014, and its first Integrated Annual Report in 2017.

In our 2023 Integrated Annual Report, we aim to explain in detail how we contribute to the Sustainable Development Goals with our practices. As Garanti BBVA, we contribute to all 17 Sustainable Development Goals and 70 targets.

Among these, SDGs that we have the most effect in parallel with our priority issues are;



No Poverty

Description	Garanti BBVA Action	Related Material Issue
1.4 - By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of 13 property, inheritance, natural resources, appropriate new technology and financial services, including microfinance	<ul style="list-style-type: none">Unbanked Women Program	Circular Economy Customers and End-Users



Zero Hunger

Description	Garanti BBVA Action	Related Material Issue
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.	<ul style="list-style-type: none">Agricultural Support PackageSustainable Agricultural Loans	Circular Economy Customers and End-Users Climate Change
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.		



Good Health & Well-Being

Description	Garanti BBVA Actions	Related Material Issue
3.9 - By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination	<ul style="list-style-type: none">"We Will Learn and Heal" programHolistic employee well-being program, İYİ, for physical, emotional, social, financial and career well-beingWorking Environment GuideErgonomics TrainingCompliance with national and international standards in Occupational Health and SafetyHealthcare infrastructure expendituresEnvironmental and Social Loan Standard	Circular Economy Customers and End-Users Our Employees
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		
3.D - Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks		



Quality Education

Description	Garanti BBVA Action	Related Material Issue
4.3 -By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university		
4.4 - By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	<ul style="list-style-type: none">Teachers Academy Foundation (ÖRAV)	
4.5. - By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	<ul style="list-style-type: none">"We Will Learn and Heal" programTogether for the Future Program	
4.7 - By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development	<ul style="list-style-type: none">5 Pebbles: Social and Financial Leadership ProgramEqualUs Project (EşitBiz)Türkiye Women Entrepreneur AcademyTalent Development Activities	Circular Economy Customers and End-Users Our Employees
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	<ul style="list-style-type: none">Game at School Project	
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		



Gender Equality

Description	Garanti BBVA Action	Related Material Issue
5.1 - End all forms of discrimination against all women and girls everywhere	<ul style="list-style-type: none">Unbanked Women ProgramGaranti BBVA Women Entrepreneurs Program	
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	<ul style="list-style-type: none">Bloomberg Gender Equality IndexBoard of Directors Diversity and Suitability Policy	
5.B - Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women	<ul style="list-style-type: none">Gender Equality LoanEquality of Opportunity and Diversity Model	Circular Economy Customers and End-Users Our Employees
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	<ul style="list-style-type: none">Women's Empowerment Principles (WEPs)Equal Pay PolicyCooperation with KAGİDEREnvironmental and Social Loan Standard	



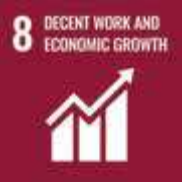
Clean Water & Sanitation

Description	Garanti BBVA Action	Related Material Issue
6.1 - By 2030, achieve universal and equitable access to safe and affordable drinking water for all	<ul style="list-style-type: none">• Blue Breath Project• Business for Plastic Initiative	Environmental Pollution Water and Marine Resources
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	<ul style="list-style-type: none">• Basic Level Zero Waste Certificate• Water efficiency projects• ISO 14046 Water Footprint Standard	
6.6 - By 2020, protect and restore waterrelated ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes	<ul style="list-style-type: none">• Environmental and Social Loan Standard	



Affordable & Clean Energy

Description	Garanti BBVA Action	Related Material Issue
7.1 - By 2030, ensure universal access to affordable, reliable and modern energy services	<ul style="list-style-type: none">• Garanti BBVA Eco-efficiency Plan• Climate Change Action Plan• Coal Phase Out Plan• Sustainable products linked to renewable energy and energy efficiency• Renewable energy investments• ISO 14001 Environmental Management System• ISO 50001 Energy Management System	Climate Change Environmental Pollution
7.2 - By 2030, increase substantially the share of renewable energy in the global energy mix		
7.3 - By 2030, double the global rate of improvement in energy efficiency		
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		
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		



Decent Work & Economic Growth

Description	Garanti BBVA Action	Related Material Issue
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	<ul style="list-style-type: none">• Garanti BBVA Partners Accelerator Program, technology entrepreneurs service model• Holistic employee well-being program, İYİ, for physical, emotional, social, financial and career well-being• Working Environment Guide• Ergonomics Training• Compliance with national and international standards in Occupational Health and Safety• Equality of Opportunity and Diversity Model• Women's Empowerment Principles (WEPs)• Equal Pay Policy• Target to increase % of women on Board of Directors to 25%• Environmental and Social Loan Standard	Circular Economy Customers and End-Users Our Employees
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		
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		
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		
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		
8.9 - By 2030, devise and implement policies to promote sustainable tourism that creates jobs and promotes local culture and products.		
8.10 - Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all		



Industry, Innovation & Infrastructure

Description	Garanti BBVA Action	Related Material Issue
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	<ul style="list-style-type: none">• Garanti BBVA Partners Accelerator Program• Digital Solutions for Corporate Customers• Clean transportation and renewable energy investments• Twin Transformation seminars with TÜRKNFED	Circular Economy Customers and End-Users Environmental Pollution
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		
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		
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		
9.5 - Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending		
9.B - Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending 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		



Reduced Inequalities

Description	Garanti BBVA Action	Related Material Issue
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	<ul style="list-style-type: none">• Accessible banking services• Equality of Opportunity and Diversity Model	Circular Economy Customers and End-Users Our Employees
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	<ul style="list-style-type: none">• Women's Empowerment Principles (WEPs)• Equal Pay Policy	
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	<ul style="list-style-type: none">• Environmental and Social Loan Standard• Gender Equality Loan• Garanti BBVA Code of Conduct	
10.4 - Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality	<ul style="list-style-type: none">• ecording, BlindLook and KAGİDER partnerships• Whistleblowing Channel	
10.6 - Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions	<ul style="list-style-type: none">• Ethics and Integrity Committee• EqualUs Project (EşitBiz)	



Sustainable Cities and Communities

Description	Garanti BBVA Action	Related Material Issue
11.3 - By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries	<ul style="list-style-type: none">• LEED Certified Buildings• Plastic reduction and avoidance pledge	Environmental Pollution Water and Marine Resources
11.4 - Strengthen efforts to protect and safeguard the world's cultural and natural heritage	<ul style="list-style-type: none">• ISO 14001 Environmental Management System• Basic Level Zero Waste Certificate	
11.4.1 - Total per capita expenditure on the preservation, protection and conservation of all cultural and natural heritage, by source of funding (public, private), type of heritage (cultural, natural) and level of government (national, regional, and local/municipal)	<ul style="list-style-type: none">• Green Mortgage Loans• Salt• Festival sponsor of Istanbul Jazz Festival for 25 years	
11.6 - By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management	<ul style="list-style-type: none">• Supporter of National Men's and Women's Basketball Teams and Wheelchair Basketball Men's and Women's National Teams	
11.C - Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials	<ul style="list-style-type: none">• Sustainable transportation with Corporate Green Vehicle Loan	



Responsible Consumption & Production

Description	Garanti BBVA Action	Related Material Issue
12.2 - By 2030, achieve the sustainable management and efficient use of natural resources		
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">Coal Phase Out PlanEnvironmental and Social Loan Standard	
12.5 - By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse	<ul style="list-style-type: none">ISO 14001 Environmental Management System	
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">Sustainable Financial TransactionsDirect Environmental Impact Mitigation Efforts	Climate Change Environmental Pollution Circular Economy
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">Garanti BBVA EcoEfficiency PlanIntegrated Annual ReportGaranti BBVA Climate Index	
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">Ecording and BlindLook partnerships	



Climate Action

Description	Garanti BBVA Action	Related Material Issue
13.1 - Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	<ul style="list-style-type: none">Türkiye's Life:Fire Management Grant ProgramBlue Breath Project	
13.2 - Integrate climate change measures into national policies, strategies and planning	<ul style="list-style-type: none">Environmental and Social Loan StandardSectoral decarbonization targetsClimate Change Action Plan	
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">Climate Change Action PlanEU Pillar-III and Article 8 reportingGaranti BBVA Eco-efficiency Plan	Climate Change Environmental Pollution Water and Marine Resources
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">ISO 14001 Environmental Management SystemEcording partnershipMonitoring climate-related physical and transition risksFinanced emissions (PCAF)	



Life Below Water

Description	Garanti BBVA Action	Related Material Issue
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">• Blue Breath Project• Environmental and Social Loan Standard	Climate Change Environmental Pollution Water and Marine Resources
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		



Life on Land

Description	Garanti BBVA Action	Related Material Issue
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">• Türkiye's Life: Fire Management Grant Program• Environmental and Social Loan Standard-ecording partnership-Coal Phase Out Plan	Climate Change Environmental Pollution
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		
15.A - Mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems		



Peace, Justice and Strong Institutions

Description	Garanti BBVA Action	Related Material Issue
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">• TCR and Reputation Training• Environmental and Social Loan Standard - Defence Norms• EqualUs (EşitBiz) Project• Garanti BBVA Code of Conduct• Whistleblowing Channel• HR Internal Control Mechanism• Ethics and Integrity Committee• Audit Committee• Sustainability governance	Business Ethics
16.5 - Substantially reduce corruption and bribery in all their forms		
16.6 - Develop effective, accountable and transparent institutions at all levels		
16.7 - Ensure responsive, inclusive, participatory and representative decisionmaking at all levels		



Partnerships for the Goals

Description	Garanti BBVA Action	Related Material Issue
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">• Sustainability Themed Sectoral Working Groups• Relationship with non-governmental organizations	Climate Change Environmental Pollution Water and Marine Resources Circular Economy
17.14 - Enhance policy coherence for sustainable development	<ul style="list-style-type: none">• UNEP FI Impact Reporting• Environmental and Social Loan Standard• Sustainable Finance	
17.17 - Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships	<ul style="list-style-type: none">• Ecording, Blindlook, ÖRAV, WWF-Türkiye, TURMEPA, KAGDER, Equality Matters, FODER, KEDV partnerships	
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">• Sponsorships in sports and music• Greenwashing Guide• Compliance with Turkish Sustainability Reporting Standards	

Stakeholder Engagement

Issue	What does Garanti BBVA do about it?	Related Section	Relevant Material Topic
Customers			
Expectation for a secure customer experience against increased and evolving cyber threats and responsible AI use.	Garanti BBVA Cybersecurity Center Information Security Committee reporting to the Board of Directors, Tools for ensuring and deploying data security were developed and infrastructure projects aimed at increasing the reliability of infrastructure were carried on.	Data and Technology	Business Ethics Customers and end users
The need for the provision of services giving the underbanked population, particularly individuals with disabilities and the underprivileged population, greater access to financial services.	Partnership with Blindlook, Accessible Banking Services Women Entrepreneur support program and Garanti BBVA Accelerator Program that support the startup ecosystem within the frame of Inclusive Growth, Working to increase the financial literacy of individuals and their participation in the banking system for inclusive growth	Customer Experience	
The need for supporting customers to build on their financial planning skills to help them be prepared against contingencies and plan their future.	My Ecological Status" section on mobile banking launched in keeping with the focus on financial health, Financial Advisory for our SME customers, Smarter, customizable solutions for customers using AI, machine learning, and big data applications.	Customer Experience Data and Technology	
Regularly seek customer opinions and improve services based on an approach aligned with business ethics and protecting customers against risks.	Net Information Score and Net Promoter Score Measurement, Conducting root cause analysis of customer complaints and implementing corrective and improvement actions (16 actions in 2024)	Customer Experience	
Develop consumer products that will support customers' transition to a low-carbon economy.	Over 50 sustainable finance products covering all our Retail, SME, Commercial, Corporate segments	Sustainability	
Reach customers through any channel they need	Digital onboarding experience Open Banking, >1000 functions set on Garanti BBVA Mobile banking, Uninterrupted service 7 days a week via Live Support line The first customer satisfaction channel offering service 24/7 on social networks: "Garanti BBVA'ya Sor" (Ask Garanti BBVA), Türkiye's first AI-based smart assistant: UGI Campaigns, card information, and cardless payment solutions with BonusFlaş.	Customer Experience	