

## ENVIRONMENTAL INDICATORS

### Energy Consumption Within the Organization

Energy Source	2017	2018	2019
Electricity MWh	114,479	107,743	107,447
Natural Gas for Heating m <sup>3</sup>	3,396,123	3,918,686	5,270,775
Natural Gas for Heating MWh	32,563	37,574	50,538
Diesel for Heating liter	151,656	119,184	51,642
Diesel for Heating MWh	1,492	1,173	508
Coal for Heating ton	102	88	21
Coal for Heating MWh	354	307	73
Diesel Consumption in Generators liter	142,857	137,597	129,347
Diesel Consumption in Generators MWh	1,405	1,354	1,273
Fuel Oil liter	28,306	0	6,12
Fuel Oil MWh	300	0	65
Diesel Consumption in Vehicle liter*	1,110,128	1,110,982	1,091,907
Diesel Consumption in Vehicle MWh*	10,922	10,931	10,743
Gasoline Consumption in Vehicle liter*	0	26,686	59,098
Gasoline Consumption in Vehicle MWh*	0	237	525
<b>Total Energy Consumption MWh</b>	<b>161,515</b>	<b>158,758</b>	<b>171,172</b>

\* Only in commercial use.

**GHG emissions (Tonnes of CO2 Equivalent)**

Year	Scope 1 (tCO <sub>2</sub> e)	Scope 2 (tCO <sub>2</sub> e)**	Scope 3 (tCO <sub>2</sub> e)***	Total tCO <sub>2</sub> e (Scope 1 & 2)	GHG Emissions Intensity**** (TCO <sub>2</sub> E/ Total Assets)	% Change in GHG Emissions Intensity
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

**Water Consumption<sup>1</sup>**

Total Water Consumption 1,000 m <sup>3</sup> (2017)	Total Water Consumption 1,000 m <sup>3</sup> (2018)	Total Water Consumption 1,000 m <sup>3</sup> (2019)
287	284	260

**Waste Management**

Type	Total Waste (2017)	Total Waste (2018)	Total Waste (2019)
Domestic (ton)	704	N.A.	N.A.
Hazardous (ton)	11	7	6
Recycled (ton)	709	560	368

**Paper Consumption**

Total Paper Consumption 1.000 ton (2017)	Total Paper Consumption 1.000 ton (2018)	Total Paper Consumption 1.000 ton (2019)
1.5	1.1	0.9

**Total Amount of Avoided GHG emissions**

Total Amount of Avoided GHG emissions million ton (2017)	Total Amount of Avoided GHG emissions million ton (2018)	Total Amount of Avoided GHG emissions million ton (2019)
5.4	5.4	5.9

\* Numbers published in 2018 are restated in 2019

\*\* Location based

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

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

*1 99.7% of Garanti BBVA offices in Turkey use the water supplied by the municipality*

**Total Allocation to Renewable Energy Projects As of 31 December 2019**

Wind Power Allocation billion USD	Hydropower Allocation billion USD	Geothermal Power Allocation million USD	Solar Energy Allocation million USD	Biomass Allocation million USD
2.53	2.42	263	237	22

**Environmental and Social Risk Management**

Indicator	2017	2018	2019
Number of Site Visits on Environmental and Social issues to Customers	28	37	29
Environmental and Social workshops and conferences	4	3	11
Customers and financial institutions informed on Environmental and Social issues*	29	33	16

\*Customers and financial institutions informed through E&S workshops or through meetings/calls

**Responsible and Sustainable Development Data**

Indicator	2017	2018	2019
Participation in sustainability related initiatives and memberships	27	24	27
Engagement Platforms	36	44	44
Sustainability indices in which Garanti BBVA is included	6	7	9
Policies/position papers Garanti BBVA contributed	8	14	13
Total Sustainability Funds utilized from IFIs (TL million)	841,7	396	1087
Sustainable products/credit lines	32	34	42
Amount of Impact Investment (TL billion)	9,3	35,2	38,4
Market share in WPPs	30.2%	28%	27.5%
SDGs contributed via E&S risk management of loans	10	10	11
Avoided GHGs through renewable portfolio* (million tons of CO2 e)	5.4	5.4	5.9
Scope 3 footprint of greenfield energy production portfolio) (in new PF commitments)	0	0	0
% of renewables in greenfield energy production portfolio (in new PF commitments)	100	100	100

**Total number of LEED certificated buildings**

Number of LEED Platinum Certificated Buildings	Number of LEED Gold Certificated Buildings
2	3

**SOCIAL INDICATORS**

	2017	2018	2019
Disabled-friendly Garanti BBVA ATMs	3,824	5,210	5,214
Women who attended women entrepreneurship events and Garanti BBVA has helped to enhance financial awareness (cumulative)	9,100	9,720	10,250
Women Entrepreneurs encouraged to apply WE Awards (cumulative)	34,384	36,908	38,450
Customers and financial institutions informed on Environmental and Social issues*	29	33	16
Customers informed about their financial positions	83%	85%	85%
Customers using saving products	809,397	850,000	943,541

\*Customers and financial institutions informed through E&S workshops or through meetings/calls

**Investing in Human Capital**

Indicator	2017	2018	2019
Hours training per FTE	36	47	43
Digital training/total learning hours	27%	34%	38%
High performer turnover	2.3%	2.74%	1.67%
Employee engagement score	65%	67%	70%
Programs related to employee well-being	10	11	11
Total ideas received from employee	22,172	23,35	24
Women employees/Total employees	56%	58%	56%
Salary ratio of men vs. women	0.98	1.15	1.16
Bloomberg Gender Equality Index	Qualified	Qualified	Qualified

**Total Amount of Investment for Community Programs**

Total Amount of Investment for Community Programs million TL (2017)	Total Amount of Investment for Community Programs million TL (2018)	Total Amount of Investment for Community Programs million TL (2019)
20.3	20.2	22.3

**Amount of Impact Investments**

Total Amount of Impact Investments billion TL (2017)	Total Amount of Impact Investments billion TL (2018)	Total Amount of Impact Investments billion TL (2019)
9.3	35.2	38.4

**Employment type and employment contract by gender**

2019	Type	Men	Women	Total	Grand Total
<b>Employment Type</b>	Full time	8,245	10,539	18,784	18,784
	Part time	0	0	0	
<b>Employment Contract</b>	Permanent	0	0	0	0

**Employee Breakdown per age and gender**

2019	18-25	26-30	31-35	36-40	41+
<b>Women</b>	1,093	3,257	2,639	2,052	1,498
<b>Men</b>	546	2,287	2,113	1,642	1,657
<b>Total</b>	1,639	5,544	4,752	3,694	3,155

**General Information**

	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Ratio of women employees to total employees (%)</b>	56%	58%	56%
<b>Number of women employees in middle management (number of women managers/total number of managers)</b>	497/1,259	512/1,284	521/1,305
<b>Number of women employees in senior management (number of women managers/total number of managers)</b>	2/10	2/9	2/9
<b>Average seniority (year)</b>	8.8	9.4	9.5
<b>Average age of employees</b>	34.2	34.3	34.5

**Average seniority by gender**

	<b>Men</b>	<b>Women</b>	<b>Average</b>
2019	9.5	9.5	9.5

**Total number of joiners and leavers by age**

<b>2019</b>	<b>18-25</b>	<b>26-30</b>	<b>31-35</b>	<b>36-40</b>	<b>41+</b>	<b>Total</b>
<b>Joiners</b>	1,084	888	120	47	37	2,176
<b>Leavers</b>	348	588	313	184	296	1,729

**Total number of joiners and leavers by gender**

<b>2019</b>	<b>Women</b>	<b>Men</b>	<b>Grand Total</b>
<b>Joiners</b>	1,270	906	2,176
<b>Leavers</b>	1,012	717	1,729

**Total workforce, employees hired and number of leavers broken down by region**

2019	Workforce Breakdown	Recruited Employees	Resigning Employees
Mediterranean	1,256	36	125
Western Black Sea	16	0	7
Eastern Anatolia	270	10	20
Eastern Black Sea	1,526	37	98
Agean	463	13	35
Garanti BBVA TRNC	1,768	49	164
South-Eastern Anatolia	648	8	46
Marmara	111	9	6
Other*	12,726	2,014	1,228
<b>Total</b>	<b>18,784</b>	<b>2,176</b>	<b>1,729</b>

**Average training duration per employee**

	2017 (hours)	2018 (hours)	2019 (hours)
Average training per employee	36	47	43
Average training per HQ employee	40	46	54
Average training per branch personnel	33	48	32
Average training per employee (women)	34	49	40
Average training per employee (men)	33	45	39
Average training per employee (management positions)	43	56	33
Average training per employee (below management level)	36	47	40

**Lost Days**

	2017	2018	2019
<b>Total working days</b>	6,453,933	6,158,618	6,117,942
<b>Change %</b>	-4%	-5%	0.6%
<b>Total lost days</b>	60,994	66,077	61,836
<b>Change %</b>	-1%	8%	-6%
<b>% of lost days in total working days</b>	0.95%	1.07%	1.01%

**GOVERNANCE INDICATORS**
**Number of board members**

	Female	Male	Total
<b>2019</b>	2	9	11
<b>2018</b>	1	9	10
<b>2017</b>	1	9	10

**Women ratio in senior/middle level management\***

	2017	2018	2019
<b>% Women in senior/middle level management</b>	41	40	40

\* Median value given as average metrics is negatively affected by extreme values (i.e. very high/very low)

**Percentage of Independent Board Members**

	2017	2018	2019
<b>% of Independent Board Members</b>	30	30	36



**Number of committees in Garanti BBVA**

<b>Total Number of Committees 2017</b>	<b>Total Number of Committees 2018</b>	<b>Total Number of Committees 2019</b>
Under the Board of Directors: 5 Other (members are composed of the Board Directors members): 22	Under the Board of Directors: 5 Other (members are composed of the Board Directors members): 25	Under the Board of Directors: 5 Other (members are composed of the Board of Directors members): 29

\* For detailed information about Committees in Garanti BBVA please visit to:

<https://www.garantibbvainvestorrelations.com/en/corporate-governance/committees-list/Committees/80/0/0>

**Number of policies in Garanti BBVA**

	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Total Number of Policies</b>	15	30	16

\* For detailed information about Policies in Garanti BBVA please visit to:

<https://www.garantibbvainvestorrelations.com/en/corporate-governance/policies-list/Policies/92/6477/0>







**Total Amount of Education for Garanti BBVA Employees on Code of Conduct**

	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Total Number of Policies</b>	35,166	36,009	N.A.

\* For detailed information about Code of Conduct in Garanti BBVA please visit to:

<https://www.garantibbvainvestorrelations.com/en/corporate-governance/detail/Code-of-Conduct/94/405/0>

**Indices that Garanti BBVA is listed**

 <p>MEMBER OF <b>Dow Jones Sustainability Indices</b> In collaboration with </p>	<p>Garanti BBVA continued to be the only bank from Turkey listed in the Dow Jones Sustainability™ Emerging Markets Index (DJSI) for fifth consecutive time after being qualified in 2015.</p>
 <p><b>BORSA İSTANBUL SUSTAINABILITY</b></p>	<p>Having qualified for BIST Sustainability Index and BIST Corporate Governance Index in 2014, Garanti BBVA still continues to be listed in these indices.</p>
 <p>FTSE4Good</p>	<p>Garanti BBVA continued to qualify and remain a constituent of the FTSE4Good Emerging Markets Index, which is the independent organization jointly owned by the London Stock Exchange and the Financial Times and designed to measure the performance of companies demonstrating strong Environmental, Social, and Governance (ESG) practices.</p>
 <p>2020 <b>Bloomberg</b> Gender Equality Index</p>	<p>Through Garanti BBVA's practices and initiatives for ensuring gender equality in human resources, among customers and the community, Garanti BBVA has achieved as the only company from Turkey to be included in the Bloomberg Gender Equality Index in many times that covers 230 companies from 10 industries from 36 countries and regions across the world.</p>
 <p><b>CDP</b> DISCLOSURE INSIGHT ACTION</p>	<p>Garanti BBVA has been responding to the CDP Climate Change since 2009 and the CDP Water since 2015. In addition, the Bank is the main sponsor of CDP Turkey.</p>

In addition, Garanti BBVA has been qualified for Reuters Environmental and Social Best Practices with 3 other financial institutions from Turkey in 2018 and in Vigeo Eiris the Best Emerging Market Performer Ranking which is measuring the performance of 855 companies from 35 sectors and 31 countries across the world. Garanti BBVA has been listed in this ranking through Retail & Specialised Banks Emerging Market category in the same year.

**Digital Transformation Data**

Indicator	2017	2018	2019
Digital banking customers	5.9 million	7.3 million	8.4 million
Mobile banking customer	5.0 million	6.5 million	7.7 million
Digital transactions in non-cash financial transactions	95%	95.5%	96.4%
Digital sales (share in total sales)	33.3%*	44%	46%
Number of cardless transactions via Garanti BBVA ATMs	27.6 million	33.7 million	44.8 million
Amount of cardless transactions via Garanti BBVA ATMs (TL billion)	13.9 billion	17.9 billion	26.7 billion
Programs organized to raise awareness on customer privacy and information security	19	13	5
Hours of cyber security training per full time employee	0.64	01.Kas	Oca.19
Employees who attended cyber security trainings	99%	92%	72%
Data breaches regarding customer privacy	0	0	0

\* In Garanti 2017 Integrated Annual Report, the value is given as 1/3.

**Customer Experience Data**

<b>Indicator</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Customers</b>	15,143,270	16,378,165	17,639,895
<b>Target Customers Surveyed</b>	7.35%	7.87%	9%
<b>Feedback Received</b>	864	942	1,068,000
<b>Products or services that are changed and developed through customer feedback</b>	24	38	40
<b>Net Promoter Score (Ranking)</b>	#1	#1	#2
<b>New and upgraded products, services and channels that aim to support the customers in terms of managing their financial</b>	3	3	5
<b>SME initiatives (incl. apps and events)</b>	7	6	10