

## ENVIRONMENTAL INDICATORS

### Energy Consumption Within the Organization

Energy Source	2017	2018	2019	2020	2021
Electricity MWh	114.479	107.743	107.447	25.021	14.462
Renewable Electricity (MWh)		0	51	73.206	72.653
SSP Electricity Consumption* (MWh)					87
Natural Gas for Heating m <sup>3</sup>	151.656	3.918.686	5.270.775	3.575.311	4.514.428
Natural Gas for Heating MWh	1.492	37.574	50.538	34.281	43.285
Diesel for Heating liter	102	119.184	51.642	81.692	106.955
Diesel for Heating MWh	354	1.173	508	804	1.053
Coal for Heating ton	142.857	88	21	16	42
Coal for Heating MWh	1.405	307	73	54	145
Diesel Consumption in Generators liter	28.306	137.597	129.347	74.540	94.389
Diesel Consumption in Generators MWh	300	1.354	1.273	733	928
Fuel Oil liter	1.110.128	0	6.120	4.455	11.884
Fuel Oil MWh	10.922	0	65	47	125
Diesel Consumption in Vehicle liter**	0	1.110.982	1.091.907	710.832	979.275
Diesel Consumption in Vehicle MWh**	0	10.931	10.743	6.994	9.635
Gasoline Consumption in Vehicle liter**	161.515	26.686	59.098	17.125	1.625.250

\*It is reported from 2021.

\*\*Only in commercial use.

### GHG emissions (Tonnes of CO2 Equivalent)

Year	Scope 1 (tCO <sub>2e</sub> )	Scope 2 (tCO <sub>2r</sub> )**	Scope 3 (tCO <sub>2e</sub> )***	Total tCO <sub>2e</sub> (Scope 1 & 2)	GHG Emissions Intensity**** (tCO <sub>2e</sub> / Total Assets)	% Change in GHG Emissions Intensity
2021	18.643	0	61	18.643	22	%96
2020	10,508	11,934	11,934	22,442	42	74%
2019	14,923	55,198	2,196	70,121	164	-3%
2018	12,933	54,300*	3,111	67,233*	168*	-15%
2017	11,835	58,628	2,494	70,463	198	-9%
2016	10,924	57,259	3,181	68,183	218	-20%
2015	11,763	63,874	3,571	75.637	271	-0.4%

### Water Consumption<sup>1</sup>

Total Water Consumption 1,000 m3 (2017)	Total Water Consumption 1,000 m3 (2018)	Total Water Consumption 1,000 m3 (2019)	Total Water Consumption 1,000 m3 (2020)	Total Water Consumption 1,000 m3 (2021)
287	284	260	260	186

### Waste Management (Tonnes)

Type	2017	2018	2019	2020	2021
Hazardous	11	7	6	4	20
Recycled	709	560	368	385	228

**Paper Consumption (1.000 Tonnes)**

2017	2018	2019	2020	2021
1.5	1.1	0.9	0.6	0.6

**Total Amount of Avoided GHG emissions (million tonnes)**

2017	2018	2019	2020	2021
5.4	5.4	5.9	7.2	8.48

\* 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

<sup>1</sup>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 2021 (million USD)**

Wind Power	Hydropower	Geothermal Power	Solar Energy	Biomass
2.79	2.48	263	396	124

Garanti BBVA's exposure to carbon intensive sectors (power, coal mining, oil & gas upstream sectors, auto manufacturing, cement, steel) as specified in [PACTA Methodology](#), is 23% of its wholesale portfolio and 16% of total EAD.\*

\*As of 30 April 2022.

**Environmental and Social Risk Management**

Indicator	2017	2018	2019	2020	2021
Number of Site Visits on Environmental and Social issues to Customers	28	37	29	0*	4
Environmental and Social workshops and conferences	4	3	11	7	8
Customers and financial institutions informed on Environmental and Social issues**	29	33	16	7	18

\*Site visits were conducted through online monitoring studies due to pandemic.

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

**Total number of LEED certificated buildings as of 31 December 2021**

LEED Platinum Certificated Buildings	LEED Gold Certificated Buildings
2	3

Indicator	2017	2018	2019	2020	2021
Participation in sustainability related initiatives and memberships	27	24	27	27	29
Engagement Platforms	36	44	44	44	48
Sustainability indices in which Garanti BBVA is included	6	7	9	10	10
Policies/position papers Garanti BBVA contributed	8	14	13	11	15
Total Sustainability Funds utilized from IFIs (TL million)	841.7	396	1,087	1,359	1,722
Sustainable products/credit lines	32	34	42	43	50
Amount of Impact Investment (TL billion, cumulative)	9.3	35.2	38.4	51	60
Market share in WPPs	30.2%	28%	27.5%	24.7%	22.5%
SDGs contributed via E&S risk management of loans	10	10	11	13	16
Avoided GHGs through renewable portfolio* (million tons of CO <sub>2</sub> e)	5.4	5.4	5.9	7.2	8.48
Scope 3 footprint of greenfield energy production portfolio) (in new PF commitments)	0	0	0	0	0
% of renewables in greenfield energy production portfolio (in new PF commitments)	100%	100%	100%	100%	100

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

## SOCIAL INDICATORS

Indicator	2017	2018	2019	2020	2021
Disabled-friendly Garanti BBVA ATMs	3,824	5,210	5,214	5,276*	5.381
Women who participated in woman entrepreneurship events and whom Garanti BBVA helped raise increased awareness (cumulative)	9,100	9,720	10,250	8,500	10.435
Women Entrepreneurs encouraged to apply to Woman Entrepreneur Awards (cumulative)	34,384	36,908	38,450	39,750	41.571
Customers and financial institutions informed on Environmental and Social issues*	29	33	16	7	18
Customers using saving products	809,397	850,000	943,541	898,212	947.000

\* 99% of all ATMs.

### Total Amount of Investment for Community Programs (million TL)

2017	2018	2019	2020	2021
20.3	20.2	22.3	60	43.6

### Amount of Impact Investments (billion TL)

2017	2018	2019	2020	2021
9.3	35.2	38.4	51	60

### Investing in Human Capital

Indicator	2017	2018	2019	2020	2021
Hours training per FTE	36	47	43	31	37.4
Digital training/total learning hours	27%	34%	38%	47%	41%
High performer turnover	2.3%	2.74%	1.67%	1.6%	3.5%
Employee engagement score	65%	67%	70%	71%	4.22
Programs related to employee well-being	10	11	11	7	11
Total ideas received from employee	22,172	23,350	24,000	25,000	27.000
Women employees/Total employees	56%	58%	56%	58%	58%
Salary ratio of men vs. women	0.98	1.15	1.16	1.14	1,11
Bloomberg Gender Equality Index	Qualified	Qualified	Qualified	Qualified	Qualified

**Employment type and employment contract by gender**

2021	Type	Men	Women	Total	Grand Total
Employment Type	Full time	6.849	9.393	16.242	16.242
	Part time	0	0	0	0
Employment Contract	Permanent	0	0	0	0
	Temporary	0	0	0	0

**Employee Breakdown per age and gender**

2021	18-25	26-30	31-35	36-40	41+
Women	702	2.322	2.503	2.108	1.758
Men	351	1.391	1.869	1.627	1.611
Total	1.053	3.713	4.372	3.735	3.369

**General Information**

Indicator	2017	2018	2019	2020	2021
Ratio of women employees to total employees (%)	56%	58%	56%	58%	58%
Number of women employees in middle management (number of women managers/total number of managers)	497/1.259	512/1.284	521/1.305	516/1.292	500/1.280
Number of women employees in senior management (number of women managers/total number of managers)	2/10	2/9	2/9	3/11	4/10
Average seniority (year)	8,8	9,4	9,5	10,1	10,9
Average age of employees	34,2	34,3	34,5	35,1	35,7

**Average seniority by gender**

Type	2019	2020	2021
Men	9,5	10,1	11,0
Women	9,5	10	10,8
Average	9,5	10,1	10,9

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

2021	18-25	26-30	31-35	36-40	41+	Total
Joiners	569	476	80	21	17	1.163
Leavers	263	502	368	236	314	1.683

Total employee turnover rate for 2021: 10.2

Voluntary employee turnover rate for 2021: 4.3

High performer turnover rate for 2021: 3.5

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

2021	Workforce Breakdown	Recruited Employees	Resigning Employees
Mediterranean	1190	1	89
Black Sea	602	0	41
Eastern Anatolia	250	0	16
Aegean	1446	2	99
Central Anatolia	1640	2	150
Garanti BBVA TRNC	106	2	7
South-Eastern Anatolia	436	3	26
Marmara	425	0	24
Other	10.568	1.156	1.256
Total	15	0	1

**Average training duration per employee (hours)**

Indicator	2017	2018	2019	2020	2021
Average training per employee	36	47	43	31,1	37.4
Average training per HQ employee	40	46	54	42,6	51
Average training per branch personnel	33	48	32	21,2	22
Average training per employee (women)	34	49	40	30,2	34
Average training per employee (men)	33	45	39	26,9	30
Average training per employee (management positions)	43	56	33	20,9	24
Average training per employee (below management level)	36	47	40	29,5	33

**Lost Days**

Indicator	2017	2018	2019	2020	2021
Total working days	6.453.933	6.158.618	6.117.942	6.142.611	6.023.407
Change %	-4%	-5%	0,60%	0,40%	
Total lost days	60.994	66.077	61.836	84.884	91.369
Change %	-1%	8%	-5%	37%	
% of lost days in total working days	0,95%	1,07%	1,01%	1,38%	1,75%

## GOVERNANCE INDICATORS

### Number of board members

Year	Female	Male	Total
2021	2	9	11
2020	2	9	11
2019	2	9	11
2018	1	9	10
2017	1	9	10

### Women ratio in senior/middle level management

	2017	2018	2019	2020	2021
% Women in senior/middle level management	41%	40%	40%	40%	40%

### Percentage of Independent Board Members

	2017	2018	2019	2020	2021
% of Independent Board Members	30%	30%	36%	36%	36%

### Number of committees in Garanti BBVA

2021
Board of Directors Committees: 5
Main Committees (BoD Committees inc.): 20

\* 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**

	2017	2018	2019	2020	2021
Total Number of Policies	15	30	16	19	21

\* 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**

	2017	2018	2019	2020	2021
Total Number of Policies	35.166	36.009	N.A.	15.341	5.007

\* 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 REPORT CARD**

DJSI - 2021	CDP Climate Change 2021	CDP Water Security 2021	MSCI 2021	Vigeo Eiris	FTSE4Good Index - 2021	Sustainalytics ESG Risk 2021	Bloomberg Gender-Equality Index 2021	Refinitiv London Stock Exchange Group
Scoring Range: 0-100	Scoring Range: A / D-	Scoring Range: A / D-	Scoring Range: AAA - CCC	Scoring Range: 0-100	Scoring Range: 0 - 5	Scoring Range: 0 - 40+	Scoring Range: 0-100	Scoring Range: 0-100
<b>75</b>	<b>B</b>	<b>B</b>	<b>BBB</b>	<b>45</b>	<b>4.1</b>	<b>23.8</b>	<b>88.56</b>	<b>82</b>
Only Company From Turkey to Be Included in the Index For Seven Consecutive Years	Highest Score Among the Banks Reporting From Turkey	Included In the Index Since 2015	Medium Risk Category	One of the Two Banks Included in the Index from Turkey	Included in the Index Since 2016	320th of 1003 Global Banks	Only Company From Turkey to Be Included in the Index For Six Consecutive Years	36/1004 Out of Banking Services Companies

**Digital Transformation Data**

Indicator	2017	2018	2019	2020	2021
Digital banking customers (million)**	5,9	7,3	8,4	9,6	11
Mobile banking customer (million)	5,0	6,5	7,7	9,0	10,6
Digital transactions in non-cash financial transactions	%95	%95.5	%96.4	%97	%97.7
Digital retail sales (share in total sales)	%33.3*	%44	%46	%57	%57.5
Number of cardless transactions via Garanti BBVA ATMs (million)	27,6	33,7	44,8	59,3	82
Amount of cardless transactions via Garanti BBVA ATMs (TL billion)	13,9	17,9	26,7	59	82
Programs organized to raise awareness on customer privacy and information security	19	13	5	12	42
Hours of cyber security training per full time employee	0,64	1,11	1,19	1,73	0,77
Employees who attended cyber security trainings	%99	%92	%72	%99	%70

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

\*\* 79% of our active customers use digital banking

**Customer Experience Data**

Indicator	2017	2018	2019	2020	2021
Customers	15.143.270	16.378.165	17.639.895	18.779.492	20.271.437
Target Customers Surveyed	%7,35	%7,87	%9	%10	%20
Feedback Received	864.000	942.000	1.068.000	1.296.702	3.000.000
Products or services that are changed and developed through customer feedback	24	38	40	27	16
Net Promoter Score (Ranking)	#1	#1	#2	#2	#2
New and upgraded products, services and channels that aim to support the customers in terms of managing their financial	3	3	5	5	5
SME initiatives (incl. apps and events)	7	6	10	5	8