

ENVIRONMENTAL INDICATORS

Energy Consumption Within the Organization

Energy Source	2018	2019	2020	2021	2022
Electricity MWh	107,743	107,447	25,021	14,462	14,056
Renewable Electricity MWh	-	51	73,206	72,653	78,819
SPP Electricity MWh				87	3.56
Natural Gas for Heating m ³	3,918,686	5,270,775	3,575,311	4,514,428	3,536,609
Natural Gas for Heating MWh	37,574	50,538	34,281	43,285	38,078
Diesel for Heating liter	119,184	51,642	81,692	201,343	62,646
Diesel for Heating MWh	1,173	508	804	1,053	505
Coal for Heating ton	88	21	16	42	60
Coal for Heating MWh	307	73	54	145	208
Diesel Consumption in Generators liter	137,597	129,347	74,540	94,389	67,785
Diesel Consumption in Generators MWh	1,354	1,273	733	928	547
Fuel Oil liter	0	6,120	4,455	11,884	0
Fuel Oil MWh	0	65	47	125	0
Diesel Consumption in Vehicle liter*	1,110,982	1,091,907	710,832	978,275	1,257,692
Diesel Consumption in Vehicle MWh*	10,931	10,743	6,994	9,635	12,718
Gasoline Consumption in Vehicle liter*	26,686	59,098	17,125	1,625,250	1,884,245
Gasoline Consumption in Vehicle MWh*	237	525	152	14,426	16,385
Total Energy Consumption MWh	158,758	171,172	141,293	156,800	161,320

*Only in commercial use.

GHG emissions (Tonnes of CO2 Equivalent)

Year	Scope 1 (tCO _{2e})	Scope 2 (tCO _{2r})**	Scope 3 (tCO _{2e})***	Total tCO _{2e} (Scope 1 & 2)	GHG Emissions Intensity**** (TCO _{2E} / Total Assets)	% Change in GHG Emissions Intensity
2022	18,981	0	411	18,981	14.6	97%
2021	18,643	0	61	18,643	22	96%
2020	10,508	11,934	345	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	-0.40%

Water Consumption¹

	Total Water Consumption (2018)	Total Water Consumption (2019)	Total Water Consumption (2020)	Total Water Consumption (2021)	Total Water Consumption (2022)
Water (1.000 m³)	284	260	260	186	233

Waste Management (Tonnes)

Type	2018	2019	2020	2021	2022
Hazardous	7	6	4	20	11
Recycled	560	368	385	228	204

Paper Consumption (1.000 Tonnes)

	2018	2019	2020	2021	2022
Paper (1.000 ton)	1.1	0.9	0.6	0.6	0.73

* Scope 2 emissions contract for obtaining IREC certificates is calculated as 0.

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

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

Total Amount of Avoided GHG emissions (million tonnes)

2017	2018	2019	2020	2021	2022
5.4	5.4	5.9	7.2	8.48	14.05

* 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

¹99.7% 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
2,800	2,500	266	559	134

Environmental and Social Risk Management

Indicator	2017	2018	2019	2020	2021	2022
Number of Site Visits on Environmental and Social issues to Customers	28	37	29	0*	4	36

Environmental and Social workshops and conferences	4	3	11	7	8	19
Customers and financial institutions informed on Environmental and Social issues**	29	33	16	7	18	15

**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

Responsible and Sustainable Development Data

Indicator	2017	2018	2019	2020	2021	2022
Participation in sustainability related initiatives and memberships	27	24	27	27	29	29
Engagement Platforms	36	44	44	44	48	52
Sustainability indices in which Garanti BBVA is included	6	7	9	10	10	11
Policies/position papers Garanti BBVA contributed	8	14	13	11	15	16
Total Sustainability Funds utilized from IFIs (TL million)	841.7	396	1,087	1,359	1,722	1,370
Sustainable products/credit lines	32	34	42	43	50	55
Amount of Impact Investment (TL billion, cumulative)	9.3	35.2	38.4	51	60	88
Market share in WPPs	30.2%	28%	27.5%	24.7%	22.5%	25.3%
SDGs contributed via E&S risk management of loans	10	10	11	13	16	17
Avoided GHGs through renewable portfolio* (million tons of CO ₂ e)	5.4	5.4	5.9	7.2	8.48	14.05
Scope 3 footprint of greenfield energy production portfolio) (in new PF commitments)	0	0	0	0	0	0
% of renewables in greenfield energy production portfolio (in new PF commitments)	100%	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	2022
Disabled-friendly Garanti BBVA ATMs	3,824	5,210	5,214	5,276*	5,381	5,431
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	11,325
Women Entrepreneurs encouraged to apply to Woman Entrepreneur Awards (cumulative)	34,384	36,908	38,450	39,750	41,571	43,100
Customers and financial institutions informed on Environmental and Social issues*	29	33	16	7	18	15

* 99% of all ATMs.

Total Amount of Investment for Community Programs (million TL)

2017	2018	2019	2020	2021	2022
20.3	20.2	22.3	60	43.6	71.7

Investing in Human Capital

Indicator	2017	2018	2019	2020	2021	2022
Hours training per FTE	36	47	43	31	37.4	42.7
Digital training/total learning hours	27%	34%	38%	47%	41%	46%
High performer turnover	2.3%	2.74%	1.67%	1.6%	3.5%	3.8%
Employee engagement score	65%	67%	70%	71%	4.22	4.30
Programs related to employee well-being	10	11	11	7	11	12
Total ideas received from employee	22,172	23,350	24,000	25,000	27.000	
Women employees/Total employees	56%	58%	56%	58%	58%	58%
Salary ratio of men vs. women	0.98	1.15	1.16	1.14	1,11	1.07
Bloomberg Gender Equality Index	Qualified	Qualified	Qualified	Qualified	Qualified	Qualified

Employment type and employment contract by gender

2022	Type	Men	Women	Total	Grand Total
Employment Type	Full time	6,873	9,296	16,169	16,169
	Part time	0	0	0	
Employment Contract	Permanent	0	0	0	0
	Temporary	0	0	0	

Employee Breakdown per age and gender

2022	18-25	26-30	31-35	36-40	41+
Women	655	2,173	2,436	2,069	1,963
Men	403	1,363	1,378	1,600	1,769
Total	1,058	3,536	4,174	3,669	3,732

General Information

Indicator	2017	2018	2019	2020	2021	2022
Ratio of women employees to total employees (%)	56%	58%	56%	58%	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	516/1292	500/1280	496/1263
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	4/11

Average seniority (year)	8.8	9.4	9.5	10.1	10,9	11,2
Average age of employees	34.2	34.3	34.5	35.1	35,7	36,1

Average seniority by gender

Type	2019	2020	2021	2022
Men	9.5	10.1	11.0	11.3
Women	9.5	10	10.8	11.2
Average	9.5	10.1	10.9	11.2

Total number of joiners and leavers by age

2022	18-25	26-30	31-35	36-40	41+	Total
Joiners	691	705	144	34	13	1,587
Leavers	270	512	245	183	276	1,586

Total number of joiners and leavers by gender

2022	Women	Men	Grand Total
Joiners	871	716	1,587
Leavers	943	643	1,586

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

2020	Workforce Breakdown	Recruited Employees	Resigning Employees
Mediterranean	1,177	25	96
Other	15		
Eastern Anatolia	232	3	27
Aegean	1,416	21	90
South-Eastern Anatolia	408	4	40
Central Anatolia	1,596	10	137
Black Sea	583	4	40
Garanti BBVA TRNC	106	6	16
Marmara	10,636	1,514	1,140
Total	16,169	1,587	1,586

Average training duration per employee (hours)

Indicator	2017	2018	2019	2020	2021	2022
Average training per employee	36	47	43	31.1	35.9	41.7
Average training per HQ employee	40	46	54	42.6	51.2	57.2
Average training per branch personnel	33	48	32	21.2	22	28.9
Average training per employee (women)	34	49	40	30.2	34.4	40.5
Average training per employee (men)	33	45	39	26.9	30.4	37.8
Average training per employee (management positions)	43	56	33	20.9	24.3	27.9
Average training per employee (below management level)	36	47	40	29.5	33.4	40.3

Lost Days

Indicator	2017	2018	2019	2020	2021	2022
Total working days	6,453,933	6,158,618	6,117,942	6,142,611	6,022,682	5,947,005
Change %	-4%	-5%	0.6%	0.40%	-2.0%	-1.3%
Total lost days	60,994	66,077	61,836	84,884	91,380	102,810
Change %	-1%	8%	-6%	37%	-8%	-13%
% of lost days in total working days	0.95%	1.07%	1.01%	1.38%	1.52%	1.73%

GOVERNANCE INDICATORS

Number of board members

Year	Female	Male	Total
2022	2	9	11
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	2022
% Women in senior/middle level management	41%	40%	40%	40%	40%	40%

Percentage of Independent Board Members

	2017	2018	2019	2020	2021	2022

% of Independent Board Members	30%	30%	36%	36%	36%	36%
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Number of committees in Garanti BBVA

2017	2018	2019	2020	2021	2022
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 Directors members): 29	Under the Board of Directors: 8 Other (members are composed of the Board Directors members): 11	Under the Board of Directors: 8 Other (members are composed of the Board Directors members): 11	Under the Board of Directors: 9 Other (members are composed of the Board Directors members): 11

* 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	2022
Total Number of Policies	15	30	16	19	21	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	2022
Total Number of Policies	35,166	36,009	N.A.	15,341	9,126	7,485

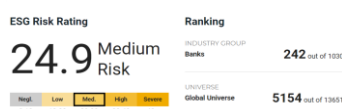
* For detailed information about Code of Conduct in Garanti BBVA please visit to:

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

Indices that Garanti BBVA has a place

<p>Member of Dow Jones Sustainability Indices Powered by the S&P Global CSA</p>	<p>Garanti BBVA continued to be the only bank from Turkey listed in the Dow Jones Sustainability TM Emerging Markets Index (DJSI) for eighth consecutive time after being qualified in 2015.</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>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>Through Garanti BBVA's practices and initiatives for ensuring gender equality in human resources, among customers and the community, Garanti BBVA has 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>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 and Garanti BBVA earned a spot in 2022 Global A List in the Climate Change Program of CDP The Bank is the only bank in the list that features just two companies from Turkey. Also, Garanti BBVA earned A- degree in the Water Program.</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	2020	2021	2022
Digital banking customers (million)**	5.9	7.3	8.4	9.6	11	13.4
Mobile banking customer (million)	5.0	6.5	7.7	9.0	10.6	10,6
Digital transactions in non-cash financial transactions	95%	95.5%	96.4%	97%	97.7%	97.6%
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	119
Amount of cardless transactions via Garanti BBVA ATMs (TL billion)	13.9	17.9	26.7	> 50	82.6	155
Programs organized to raise awareness on customer privacy and information security	19	13	5	12	3	3
Hours of cyber security training per full time employee	0.64	1.11	1.19	1.73	0,83	1,87
Employees who attended cyber security trainings	99%	92%	72%	99%	75%	89%

* 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	2022
Customers	15,143,270	16,378,165	17,639,895	18,779,492	24.400.000	23.200.200
Target Customers Surveyed	7.35%	7.87%	9%	10%	20%	16%
Feedback Received	864,000	942,000	1,068,000	1,296,702	3,000,000	3,500,000
Products or services that are changed and developed through customer feedback	24	38	40	27	16	16
Net Promoter Score (Ranking)	#1	#1	#2	#2	#1	#1
New and upgraded products, services and channels that aim to support the customers in terms of managing their financial	3	3	5	5	5	5
SME initiatives (incl. apps and events)	7	6	10	5	8	6