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 2022 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:

1. 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, appropriate technology and financial services, including microfinance.

2. By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and others, 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.

3. By 2030, ensure sustainable production and consumption patterns.

4. By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, while supporting vulnerability and resilience to climate change impacts and other natural disasters.

5. By 2030, substantially reduce the number of deaths and illnesses from hazardous air, water and soil pollution and contamination.

6. By 2030, 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.
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.

4.4. 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.

5.1. End all forms of discrimination against all women everywhere.

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.

6.2. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

6.4. Adopt and strengthen sound policies and enforcement mechanisms for the promotion of gender equality and the empowerment of all women and girls at all levels.

**COMMUNITY INVESTMENTS**

- **GARANTI BBVA Action**
  - **Description**: Communicating with Violence-Victim Employees training was designed specially for Talent and Culture Advisors.
  - **Status**: Number of teachers reached: 9,760 teachers were reached in 2022 within the scope of Teachers Social and Financial Leadership Program (page 100).
  - **Believe Material Issues**: By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing States.

- **GARANTI BBVA Action**
  - **Description**: Teachers Academy Foundation (OAV)’s ‘Supporting Social and Emotional Skills in Preschool Education’ implemented under Etiliz Project reached 2,091 teachers, and indirectly 66,770 students in 2022.
  - **Status**: 1,039 teachers were reached in 2022 within the scope of Teachers Without Distance Webinar Series.
  - **Believe Material Issues**: 4.5. 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.
6.1. By 2030, achieve universal and equitable access to safe and affordable drinking water for all

6.2. By 2030, improve water quality by halving the proportion of untreated wastewater and substantially increasing recycling and reuse locally.

6.3. By 2030, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.

7.1. By 2030, ensure universal access to affordable, reliable and modern energy services.

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.

8.1. Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and ensure the promotion of high-quality, small- and medium-sized enterprises, including through access to financial services.

8.2. Promote policies to support developing countries in their aims to build climate-resilient, low-carbon sustainable development pathways.

8.3. Take immediate and effective measures to end all forms of violence and discrimination against women and girls, including sexual and gender-based violence, while working to eliminate all forms of harm against all children, and by 2030 end child marriage in all its forms.

8.4. Promote the development and use of innovative tools to monitor the progress of the Sustainable Development Goals, in particular to monitor the delivery of women and girls' rights at the national level.

8.5. By 2030, achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value.

8.6. Promote the full and effective implementation of all international and national standards on migrant rights, with special protection against exploitation and for women, men and children.

8.7. 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.

8.8. Protect the rights of all migrant workers, including those who are in an irregular situation, to decent work and to the exercise of their fundamental human rights.

8.9. Promote inclusive and sustainable economic growth, full and productive employment, and decent work for all women and men.

8.10. Strengthen the capacity of domestic policy makers to implement policies that are in line with and supportive of the Paris Agreement.

8.11. Promote an enabling environment for development and an improved framework for global governance, including measures to strengthen the rule of law.

9.1. Enhance global partnerships with developing countries, and countries, and international organizations.

9.2. Deepen practical cooperation and support among developing countries, especially among least developed countries, landlocked developing countries, small island developing states, and non-OECD countries, in particular, in the areas of trade, transport, financial and other services, and in education, health, energy, infrastructure, technology development and climate change.

9.3. Promote the development and use of innovative tools to monitor the progress of the Sustainable Development Goals, in particular to monitor the delivery of women and girls' rights at the national level.

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9.15. Promote inclusive and sustainable economic growth, full and productive employment, and decent work for all women and men.
9.1. Develop quality, reliable, sustainable and resilient infrastructure, including regional and border infrastructure, to support inclusive development and human well-being, with a focus on affordable and equitable access for all.

9.2. Promote inclusive and sustainable industrialization and employment opportunities for all, including through diversification and localization of supply chains, in all countries, in particular developing 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 industry 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 through increasing the number of research and development workers per million people and public and private research and development spending.

9.6. Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including by ensuring innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending.

9.7. The Bank’s climate finance contribution, which was verified for the purpose of independent audit, amounted to TL 10.8 billion. (page 143)

9.8. In 2022, the Bank introduced its new sustainability-themed support package developed for its corporate independent audit customers, each of whom is impacted by the European Green Deal and Carbon Border Adjustment Mechanism, with the aim of reducing their GHG emissions. (page 144)
By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature.

12.5. By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse.

12.6. Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.

12.7. By 2030, ensure that people everywhere have the necessary information and awareness for sustainable development and lifestyles in harmony with nature.

12.8. 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 of such policies on the poor and the most vulnerable groups.


12.10. Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials.

12.11. Strengthen efforts to protect and safeguard the world’s cultural and natural heritage.

12.12. 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.

12.13. By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.

12.14. By 2030, achieve the sustainable management of all natural resources.

12.15. By 2030, achieve the environmentally sound management of chemicals and all waste.

12.16. By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse.

12.17. By 2030, encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.

12.18. 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 of such policies on the poor and the most vulnerable groups.
13.1. Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

- Turkey’s Life: Fire Management Grant Program
- Blue Breath Project
- Garanti BBVA 2025 Pledge
- Environmental and Social Loan Policies
- PACTA Methodology
- Coal Phase-out Policy
- Climate Change Action Plan
- EU Pillar-III reporting
- Garanti BBVA Eco-efficiency Plan
- ISO 14001 Environmental Management System
- Durability partnership

13.2. Integrate climate change measures into risk assessment, strategies and planning.

- Turkey’s Life: Fire Management Grant Program
- Blue Breath Project
- Garanti BBVA 2025 Pledge
- Environmental and Social Loan Policies
- PACTA Methodology
- Coal Phase-out Policy
- Climate Change Action Plan
- EU Pillar-III reporting
- Garanti BBVA Eco-efficiency Plan
- ISO 14001 Environmental Management System
- Durability partnership

13.3. Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning

- Turkey’s Life: Fire Management Grant Program
- Blue Breath Project
- Garanti BBVA 2025 Pledge
- Environmental and Social Loan Policies
- PACTA Methodology
- Coal Phase-out Policy
- Climate Change Action Plan
- EU Pillar-III reporting
- Garanti BBVA Eco-efficiency Plan
- ISO 14001 Environmental Management System
- Durability partnership

13.4. Implement the commitment made by developed country parties to the United Nations Framework Convention on Climate Change to a goal of providing jointly $100 billion annually by 2020 from all sources to address the needs of developing countries in the context of meaningful mitigation actions and enhancing their ability to adapt to the impact of climate change, with respect for their national priorities and circumstances.

- Turkey’s Life: Fire Management Grant Program
- Blue Breath Project
- Environmental and Social Loan Policies
- Durability partnership

14. By 2025, prevent and significantly reduce marine pollution of all kinds, in particular from land-based activities, including marine debris and nutrient pollution

- Blue Breath Project
- Environmental and Social Loan Policies

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

- Blue Breath Project
- Environmental and Social Loan Policies

- Garanti BBVA Eco-efficiency Plan
- ISO 14001

14.2. By 2030, 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

- Blue Breath Project
- Environmental and Social Loan Policies
- Durability partnership

14.3. By 2025, implement sound practices for management and disposal of hazardous chemicals and含毒 waste, and significantly reduce their release to air, water and soil

- Blue Breath Project
- Environmental and Social Loan Policies
- Durability partnership

14.4. By 2030, significantly reduce the generation, use and mismanagement of plastics, including through induced avoidance of single-use plastics

- Blue Breath Project
- Environmental and Social Loan Policies
- Durability partnership

14.5. Mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems

- Blue Breath Project
- Environmental and Social Loan Policies
- Durability partnership
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

• TCB and Reputation Training
• Environmental and Social Loan Policies
• Defense Industry Specific Guidelines
• Garanti BBVA Code of Conduct
• Whistleblowing Channel
• HR Internal Control Mechanism
• Integrity Committee
• Audit Committee

Communicating with Violence-Victim Employee training was designed specifically for Talent and Culture Advisors.

Under Environmental and Social Loan Policies, it assessed whether certain activities and products associated with the defense industry violate corporate standards and principles.

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 decision-making at all levels

16.8. Promote the development, transfer, assimilation and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed

16.14. Enhance policy coherence for sustainable development

- Sustainability Themed Sectoral Working Groups
- TUSIAD Working Group
- Net Zero Banking Alliance
- UNEP FI Impact Tool
- Environmental and Social Loan Policies
- Sustainable Finance

Contribution is lent to customers and financial institutions to improve their environmental and social performances through briefings on environmental and social issues.

16.17. Promote the development, transfer, assimilation and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed

16.19. 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

- Sustainability Themed Sectoral Working Groups
- TUSIAD Working Group
- UNEP FI Impact Tool
- Net Zero Banking Alliance
- Environmental and Social Loan Policies
- Sustainable Finance

Videos regarding the value we create through our partnerships with recording, BlindLook, KAGDER, WWF-Türkiye, TÜMENA, ÖRAV partnerships

Videos that deal with the value we create through our sponsorships in the areas of sport, culture and arts can be found in the “Sustainability and Community Investments” section.

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Climate Change