VALUE WE CREATED FINANCIAL VALUE ABOUT OUR VALUE DATA AND **INVESTMENTS IN** CUSTOMER SUSTAINABILITY AND FINANCIAL REPORTS INTRODUCTION **GARANTI BBVA** GOVERNANCE HUMAN CAPITAL **EXPERIENCE** AND APPENDIX CREATION TECHNOLOGY **COMMUNITY INVESTMENTS**

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;







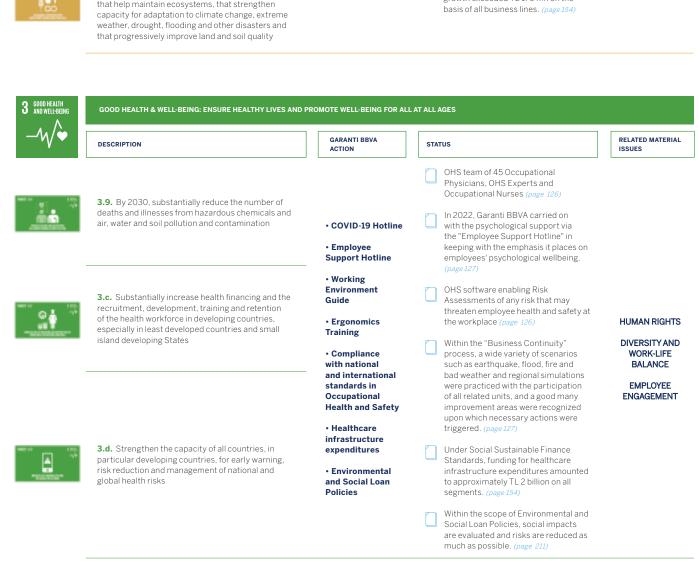






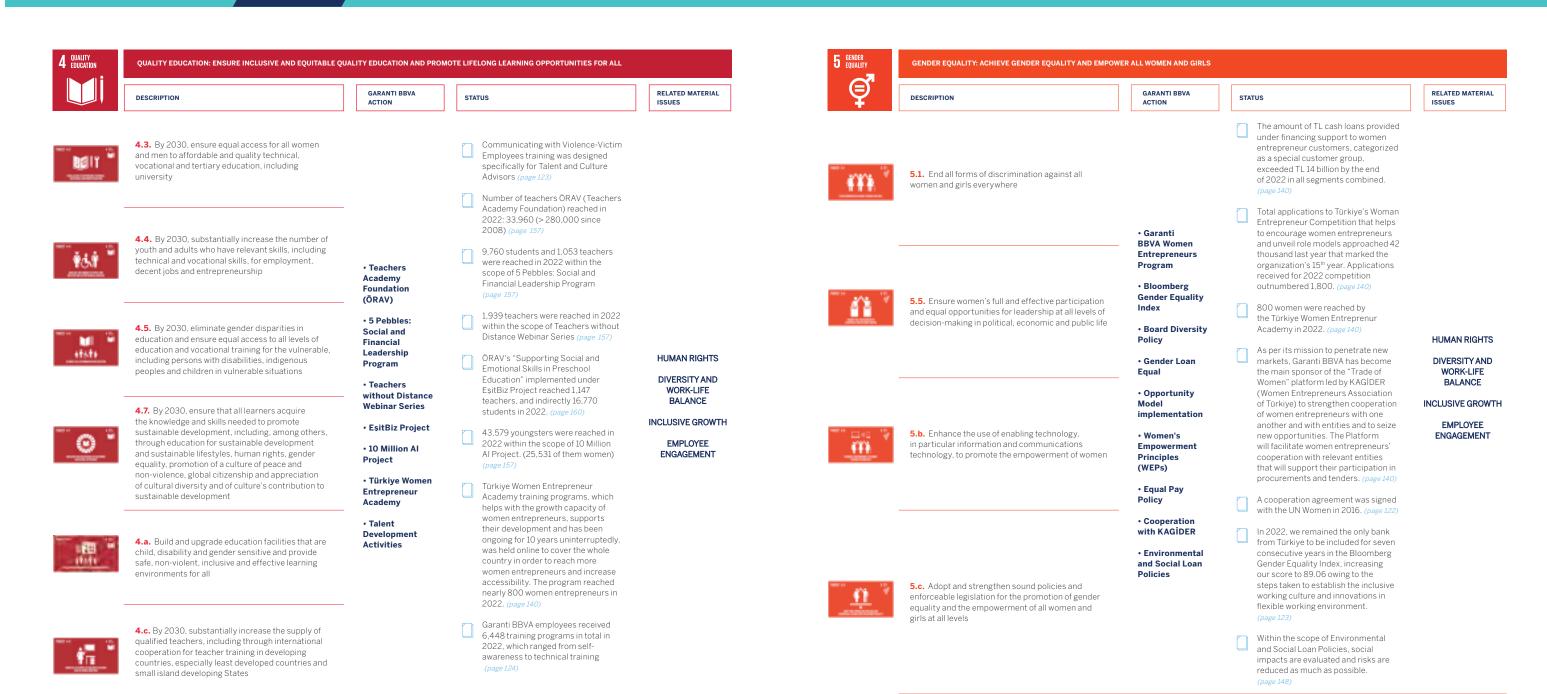






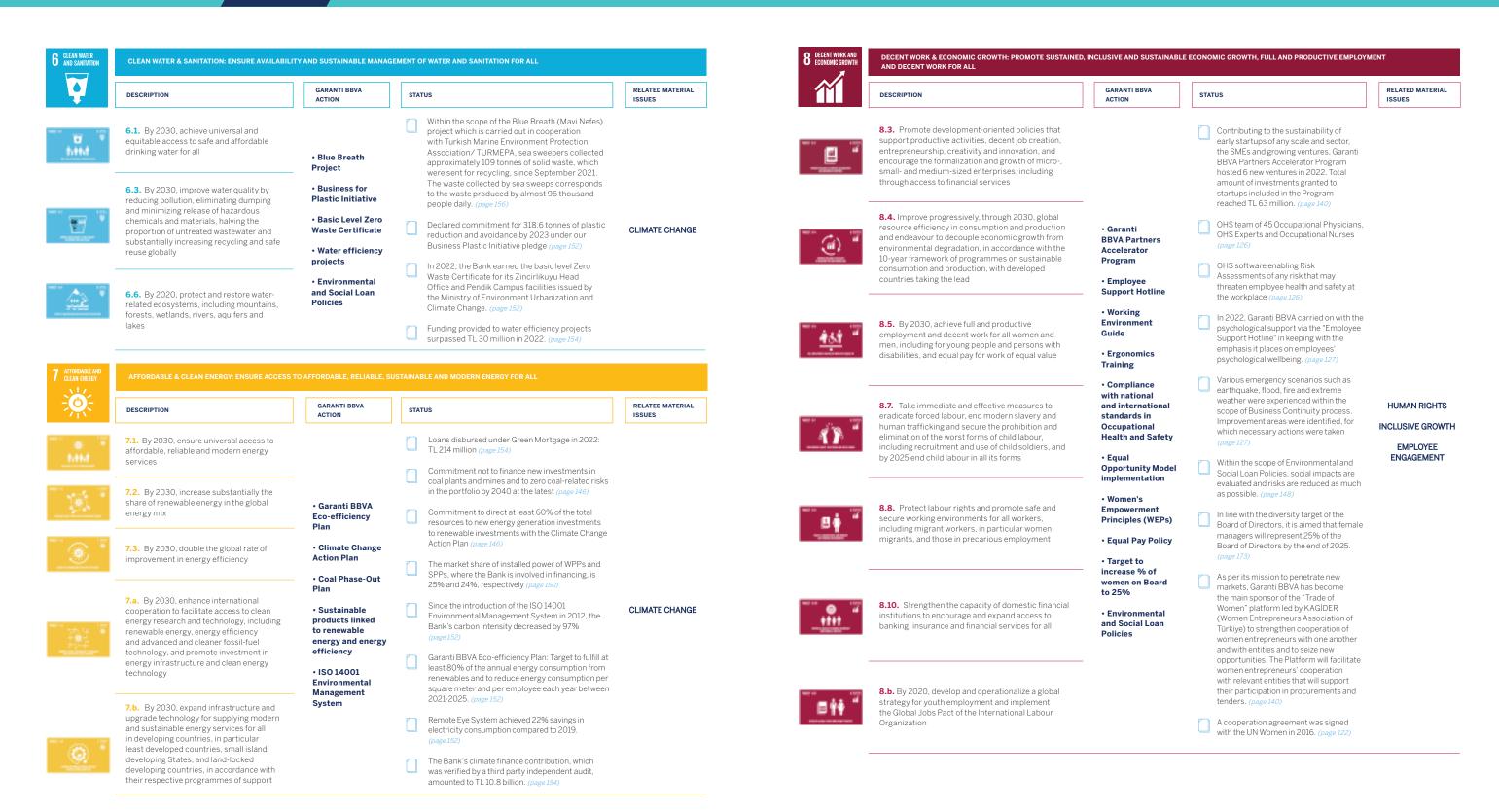
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NDUSTRY, INNOVATION & INFRASTRUCTURE: BUILD RESILIENT INFRASTRUCTURE, PROMOTE INCLUSIVE AND SUSTAINABLE

DESCRIPTION

GARANTI BBVA ACTION

• Garanti

BBVA Partners

Digital Solutions

transportation and

renewable energy

investments

for Corporate

Customers

• Salt

• Clean

Accelerator

Program

STATUS

ISSUES

RELATED MATERIAL



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



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



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

Leader with more than 13 million digital customers; 86% of total sales go through digital channels (page 22)

Contributing to the sustainability of early startups of any scale and sector, the SMEs and growing ventures, Garanti BBVA Partners Accelerator Program hosted 6 new ventures in 2022. Total amount of investments granted to startups included in the Program

Salt Research comprises a library, an extensive archieve, and digital contents; makes publications and archival documents located within its structure available to researchers free of charge. In Salt Archive, nearly 2,000,000 documents and resources are available online for the use of researchers Within the scope of Salt Research Funds, a total of 68 research-oriented projects have received support since 2013. Number of supported projects in 2022: 6

The Bank's climate finance by a third party independent audit, amounted to TL 10.8 billion. (page 154)

reached TL 63 million. (page 140)

INCLUSIVE GROWTH DIGITAL TRANSFORMATION **EMPOWERMENT** FINANCIAL HEALTH AND ADVISORY

contribution, which was verified

In 2022, the Bank introduced its new sustainability-themed support package developed for supporting its customers, mainly the SMEs, that will be impacted by the European Green Deal and Carbon Border Adjustment Mechanism in their exports to EU in reducing their GHG emissions, (page 151)



 $\langle = \rangle$

DESCRIPTION

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

REDUCED INEQUALITIES: REDUCE INEQUALITY WITHIN AND AMONG COUNTRIES



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 nomic or other status



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



10.4. Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality



10.6 Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible. accountable and legitimate institutions

order to contribute to change by raising awareness on gender equality. In cooperation with Equality Matters, an initiative of the Mother Child Education Foundation (in Turkish: ACEV), we are aiming to raise awareness of employees. In 2022, 12,168 Garanti BBVA employees completed Equality Awareness Training

RELATED MATERIAL

HUMAN RIGHTS

EMPLOYEE

ENGAGEMENT

ISSUES

As a result of the importance it attaches to gender equality and women's empowerment, Garanti BBVA was one of the first to implement the Equal Opportunities Model (in Turkish: FEM).

 Environmental and Social Loan

STATUS

Gender Loan

GARANTI BBVA

ACTION

Equal

Model

• Women's

Policies

Opportunity

implementation

Empowerment

Principles (WEPs)

• Equal Pay Policy

 Garanti BBVA **Code of Conduct**

·ecording, BlindLook and KAGIDER partnerships

 Whistleblowing Channel

Integrity

Audit Committee

• EşitBiz Project

We have been running the EşitBiz Project since the beginning of 2022 in

Also, Garanti BBVA is one of the first signatories of the Women's Empowerment Principles (WEPs) and is the first bank in Türkiye to sign them.

With the Gender Loan it has launched as the world's first in 2019, it keeps helping the business world contribute to gender equality. (page 154)

With ecording, priority is given to rural women who are negatively affected economically and sociologically by the climate crisis in the production of seed balls, thus creating a sustainable income source for them and we fight the global climate crisis altogether.

Through our partnership with BlindLook, we enable financial inclusion of tens of thousands of visuallyimpaired individuals (page 136)

Through our projects co-conducted with KAGIDER, we are empowering women entrepreneurial ecosystem

Under Environment and Social Loan Policies, working conditions, OHS, inequalities, and vulnerable groups are considered within the social impact assessment process (page 148)

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DESCRIPTION

GARANTI BBVA ACTION

RELATED MATERIAL

ISSUES

CLIMATE CHANGE



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



11.4. Strengthen efforts to protect and safeguard the world's cultural and natural heritage



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



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



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

 LEED Certified **Buildings**

 Plastic reduction and avoidance pledge

· ISO 14001 Environmental Management System

· Basic Level Zero **Waste Certificate**

• Green Mortgage

 Environmental and Social Loan **Policies**

• Salt

• Festival sponsor of Istanbul Jazz Festival for 24 years

 Supporter of National Men's and Women's **Basketball Teams** and Wheelchair **Basketball Men's** and Women's **National Teams**

The only bank in Türkiye holding LEED Platinum Certificate (page 152)

STATUS

Disbursements under the Green Mortgage product launched in 2017 to encourage living in green, environmentfriendly buildings totaled TL 214 million in 2022. (page 154)

Under Environment and Social Loan Policies, environmental and social impacts are evaluated and risks are mitigated to the extent possible

Salt carries out various programs including out 197 including exhibitions, film screenings, performances, concerts, conferences and workshops on a wide variety of Salt has hosted more than 3 million visitors in its buildings in Galata and

Beyoğlu. (page 158)

The Bank has been extending uninterrupted support to İstanbul Jazz Festival as the festival sponsor since

Garanti BBVA is the main sponsor of 12 Giant Men, Pixies of the Court, 12 Brave Hearts and 12 Magical Wrists basketball teams (page 159)



RESPONSIBLE CONSUMPTION & PRODUCTION: ENSURE SUSTAINABLE CONSUMPTION AND PRODUCTION PATTERNS

DESCRIPTION

GARANTI BBVA ACTION

STATUS

RELATED MATERIAL ISSUES



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



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



12.8. By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony



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

 Coal Phase-out Policy

 Environmental and Social Loan Policies

· ISO 14001 Environmental Management System

 Sustainable Financial **Transactions**

 Direct Environmental **Impact Mitigation Efforts**

 Global **EcoEfficiency Plan**

 Integrated **Annual Report**

• Garanti BBVA **Climate Index**

 ecording and BlindLook Kagider partnerships

Commitment not to finance new investments in coal plants and mines and to zero coal-related risks in the portfolio by 2040 at the latest (page 146)

Within the scope of Environmental and Social Loan Policies, social impacts are evaluated and risks are reduced as much

Volume of sustainable finance products offered for investments and acquisitions in the areas of waste management, recycling and circular economy implementations exceeded TL 3.9 billion in 2022.

Under our partnership with ecording, we are shooting and the many transfer of the many transf we are shooting seed balls primarily to hard-to-reach areas for various ecological causes facilitated by Garanti

Through our partnership with BlindLook, we enable financial inclusion of tens of thousands of visuallyimpaired individuals (page 136)

BBVA mobile. (page 139)

CLIMATE CHANGE

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RELATED MATERIAL

CLIMATE CHANGE

RELATED MATERIAL

CLIMATE CHANGE

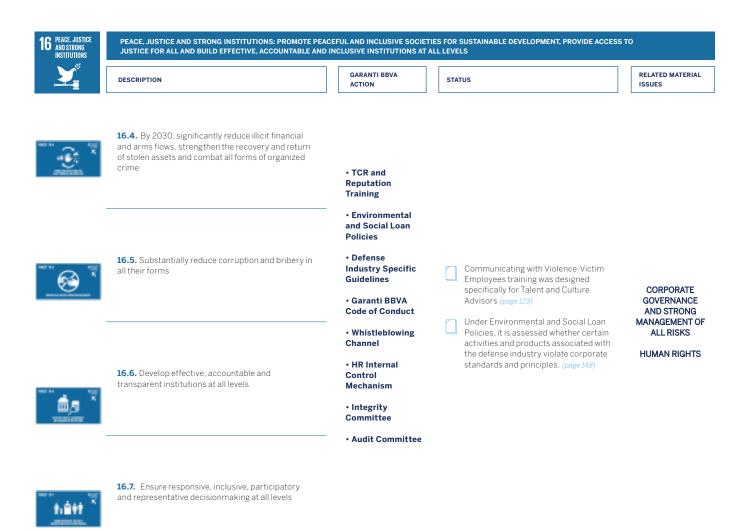
ISSUES

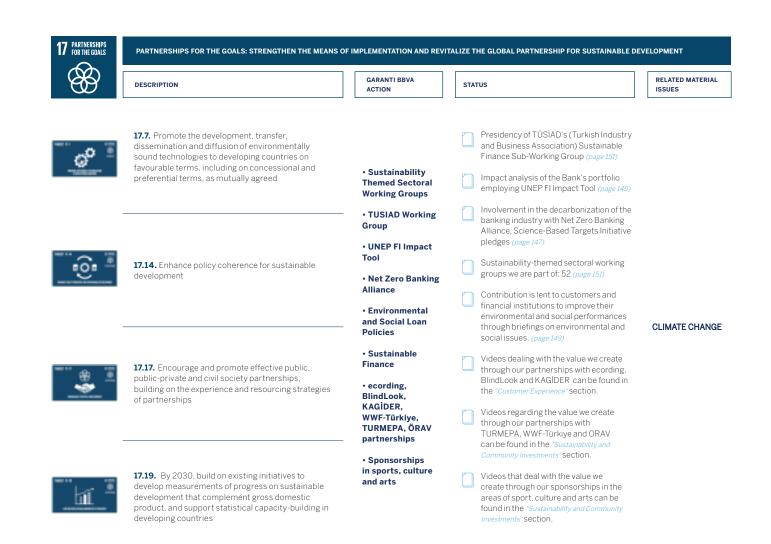
ISSUES



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