

# Stakeholder Engagement

## CUSTOMERS

Issue	What does Garanti BBVA do about it?	Related Section	Relevant Material Topic
Expectation for secure customer experience against increased and evolving cyber threats and responsible AI use	<ul style="list-style-type: none"> <li>Garanti BBVA Cybersecurity Center</li> <li>Information Security Committee reporting to the Board of Directors</li> <li>Tools for ensuring and deploying data security were developed and infrastructure projects aimed at increasing the reliability of infrastructure were carried on.</li> </ul>	Data and Technology	<p>CYBERSECURITY</p> <p>RESPONSIBLE USE OF DATA</p> <p>DIGITAL TRANSFORMATION AND EMPOWERMENT</p> <p>INCLUSIVE GROWTH</p> <p>FINANCIAL HEALTH AND ADVISORY</p> <p>ETHICAL BEHAVIOR, CULTURE AND CLIENT PROTECTION</p> <p>HUMAN RIGHTS</p>
The need for provision of services giving underbanked population, particularly individuals with disabilities and underprivileged population, greater access to financial services	<ul style="list-style-type: none"> <li>Partnership with Blindlook</li> <li>Accessible Banking Services</li> <li>Women Entrepreneur support program and Garanti BBVA Accelerator Program that support the startup ecosystem within the frame of Inclusive Growth</li> <li>Working to increase the financial literacy of individuals and their participation in the banking system for inclusive growth</li> </ul>	Customer Experience	
The need for supporting customers to build on their financial planning skills to help them be prepared against contingencies and plan their future	<ul style="list-style-type: none"> <li>"My Ecological Status" section on mobile banking launched in keeping with the focus on financial health</li> <li>Financial Advisory for our SME customers</li> <li>Smarter, customizable solutions for customers using AI, machine learning and big data applications</li> </ul>	Customer Experience Data and Technology	
Regularly seek customer opinions and improve services based on an approach aligned with business ethics and protecting customers against risks	<ul style="list-style-type: none"> <li>Net TCR (Transparent, Clear and Responsible Banking) Score and Net Promoter Score (NPS) measurement (In NPS: ranked 1st in SME Banking, Commercial Banking, Bonus Flas; 2nd in Retail Banking)</li> <li>Perform root cause analyses for customer complaints; taking corrective and improvement actions (16 actions in 2022)</li> </ul>	Customer Experience	
Develop consumer products that will support customers' transition to a low-carbon economy	<ul style="list-style-type: none"> <li>Over 50 sustainable finance products covering all our Retail, SME, Commercial, Corporate segments</li> </ul>	Sustainability and Community Investments	
Reach customers through any channel they need	<ul style="list-style-type: none"> <li>Digital onboarding experience</li> <li>Open Banking</li> <li>&gt;500 functions set on Garanti BBVA Mobile banking</li> <li>Uninterrupted service 7 days a week via Live Support line</li> <li>The first customer satisfaction channel offering service 24/7 on social networks: "Garanti BBVA'ya Sor" (Ask Garanti BBVA)</li> <li>Türkiye's first AI-based smart assistant: UGI</li> <li>Campaigns, card information and cardless payment solutions with BonusFlas</li> </ul>	Customer Experience	

## EMPLOYEES

Issue	What does Garanti BBVA do about it?	Related Section	Relevant Material Topic
Build on our employees' knowledge and skills about Personal Data Protection Law through awareness activities	<ul style="list-style-type: none"> <li>Data Sharing Committee reporting to the Board of Directors</li> <li>Awareness programs for customer privacy and information security</li> <li>Training or briefings concerning external fraud</li> <li>Cybersecurity training per FTE</li> </ul>	Data and Technology	<p>CYBERSECURITY</p> <p>RESPONSIBLE USE OF DATA</p> <p>COMMITMENT TO EMPLOYEES</p> <p>DIVERSITY AND WORK-LIFE BALANCE</p> <p>HUMAN RIGHTS</p>
Cybersecurity investments attuning remote access infrastructures with current needs and security principles, secure teleworking for employees	<ul style="list-style-type: none"> <li>Centralized Operations</li> <li>Business Processes Management (BPM), Process Mining, Intelligent Document Processing (IDP) and Robotic Process Automation (RPA) technologies</li> </ul>	Data and Technology	
Physical and administrative OHS measures in work areas, supporting employee development	<ul style="list-style-type: none"> <li>Hybrid Working Model</li> <li>Working Environment Guide, Employee Support Hotline, Enriched and improved digital learning platform to promote continuous learning culture</li> <li>"Take Good Care of Yourself" Mobile App developed for employee wellness</li> <li>Various scenarios including earthquake, flood, fire and bad weather conditions and regional simulations within the scope of "Business Continuity" process</li> </ul>	Investing in Human Capital	
Raise increased awareness of gender equality among employees	<ul style="list-style-type: none"> <li>A fair and transparent working environment dominated by equal opportunities and diversity</li> <li>Target to increase % of women on Board seats to 25% min.</li> <li>In-house trainings to increase awareness for the Gender Equality</li> </ul>	Investing in Human Capital	

## COMMUNITY (INCLUDING CIVIL SOCIETY ORGANIZATIONS, ASSOCIATIONS AND INTERNATIONAL ORGANIZATIONS)

Issue	What does Garanti BBVA do about it?	Related Section	Relevant Material Topic
Expectation for sharing the know-how and in-depth experience in ESG Management and Sustainable Finance	<ul style="list-style-type: none"> <li>Actively participating in or heading 52 working groups and 29 initiatives</li> <li>Garanti BBVA Climate Index</li> <li>Advisory service in relation to "Green Deal"</li> </ul>	Sustainability and Community Investments	
Expectation for alignment of portfolios with low carbon pathways	<ul style="list-style-type: none"> <li>Decarbonization targets by 2030 for other carbon-intensive industries such as energy, automotive, iron and steel, and cement</li> <li>Target to provide a min. funding of TL 150 billion for the financing of sustainable activities between 2018-2025</li> <li>Principles for Responsible Banking Impact Report</li> <li>Climate Change Action Plan</li> <li>First bank from Türkiye to pledge coal phase-out in 2021</li> <li>Carbon-Neutral Bank as of 2020, 15 years before the targeted date</li> <li>Responsible Banking and Sustainability Committee Environmental and Social Impact Analysis</li> </ul>	Sustainability and Community Investments	CLIMATE CHANGE NATURAL CAPITAL COMMITMENT TO EMPLOYEES INCLUSIVE GROWTH
The need for the development of community investment programs supporting inclusive growth	<ul style="list-style-type: none"> <li>Investment amount in community programs: 71.7 million TL</li> <li>WWF -Türkiye (World Wild Fund for Nature)</li> <li>Turkish Marine Environment Protection Association/ TURMEPA</li> <li>The Teachers Academy Foundation (ÖRAV)</li> <li>Salt</li> <li>Partnerships in the areas of sports and music</li> <li>Partnership with KAGİDER</li> <li>Partnership with Equality Matters</li> </ul>	Sustainability and Community Investments	DIVERSITY AND WORK-LIFE BALANCE HUMAN RIGHTS
Expectation for adherence to Human Rights and having specific reports and targets for diversity and inclusion	<ul style="list-style-type: none"> <li>A fair and transparent working environment dominated by equal opportunities and diversity</li> <li>Target to increase % of women on Board seats to 25% min.</li> <li>In-house trainings to increase awareness for the Gender Equality</li> </ul>	Investing in Human Capital	

## SHAREHOLDERS AND INVESTORS

Issue	What does Garanti BBVA do about it?	Related Section	Relevant Material Topic
Expecting information on the following issues:	<ul style="list-style-type: none"> <li>Addition of content, development and targets within the scope of sustainability and financial health strategic priorities to financial presentations</li> <li>Detailed account of ESG issues and publication of ESG Analysts Database file on the Investor Relations website</li> <li>Regular communication with analysts, investors and fund managers via investor conferences, teleconferences and webinars</li> <li>Webcasts of Financial Results</li> <li>Operating Guidance Plan presentations, comparison of actualizations versus targets</li> <li>Disclosure of risks and opportunities via the Integrated Annual Report</li> <li>"Data and Infrastructure Information Security" and "Application Solutions Information Security" teams and the Information Security Committee reporting to the Board of Directors</li> </ul>	Financial Value Sustainability and Community Investments The Environment We Operate in Data and Technology	CORPORATE GOVERNANCE AND PROPER MANAGEMENT OF RISKS SOLVENCY AND FINANCIAL PERFORMANCE CYBERSECURITY CLIMATE CHANGE
- Macroeconomic projections			
- Impacts of regulatory framework			
- Inflation accounting			
- Expectation for comparable, easily accessible data in Environmental, Social and Governance (ESG) areas			
- Information about an evolving corporate governance structure against cybersecurity threats			

## GOVERNMENT AGENCIES AND REGULATORY AUTHORITIES

Issue	What does Garanti BBVA do about it?	Related Section	Relevant Material Topic
Evaluation of Climate Change-related opportunities and risks by and between banks and regulatory authorities	<ul style="list-style-type: none"> <li>Actively participating in or heading 52 working groups and 29 initiatives</li> <li>Garanti BBVA Climate Index</li> <li>Advisory service in relation to "Green Deal"</li> </ul>		
CBRT Open Banking services	<ul style="list-style-type: none"> <li>"Merge accounts" and "initiate payment" capabilities via Garanti BBVA Mobile and Internet Banking enabled by the Open Banking service that went live by end 2022</li> <li>Access account information at other banks and make money transfers from those accounts from Garanti BBVA platforms</li> <li>Capability to follow up member merchant/POS movements with other banks on the basis of member merchant/POS device on Garanti BBVA Mobile and Internet</li> </ul>	Sustainability and Community Investments Customer Experience	CLIMATE CHANGE NATURAL CAPITAL RESPONSIBLE USE OF DATA
National Artificial Intelligence Strategy (NAIS) of the Presidency of the Republic of Türkiye Digital Transformation Office	<ul style="list-style-type: none"> <li>Support the development of 1,200 participants with 18 internal training programs offered in areas including artificial intelligence, machine learning, deep learning, chatbot, data modelling for employees for propagating data-driven decision making culture</li> <li>Providing education of 70 students in Computational Data Science, which was started to be offered as a credit course at Istanbul Technical University from 2021 with the aim of supporting the society's competence in artificial intelligence and machine learning</li> <li>Responding to over 2 million monthly customer queries on average via Smart Assistants</li> </ul>	Data and Technology	DIGITAL TRANSFORMATION AND EMPOWERMENT