

APPENDIX A.1: Reporting Guidelines for the Non-Financial Disclosures

This section is the guidelines applied for the indicators in scope of limited assurance as explained in the table below. The data reported for each indicator is for the year ended on December 31, 2022. The reporting covers Garanti BBVA's operations in Turkey, including Garanti Payment Systems, Garanti BBVA Mortgage and Garanti BBVA Technology, unless specifically mentioned in the relevant indicator definition.

INDICATOR	GUIDANCE NOTES
Materiality Analysis	The requirements established by EFRAG's new European Sustainability Reporting Standards (ESRS) have been followed, and the new Global Reporting Initiative Standards (GRI Standards) that enter into force in January 2023 were followed to determine the material issues. As BBVA Group, we identified and assessed the set of links between the company and the three pillars of sustainable development, from the perspective of the company's impacts on the environment and people through its activity – impact materiality – and the impact that the environmental and social issues have on the company's activity – financial materiality. Compared to the materiality analysis published in 2021, a total of 13 material issues remain, although the "COVID-19" issue has been disregarded and "Natural Capital" has been included. The materiality analysis was conducted in the three phases: Phase 1 - Identification of material issues that are relevant to stakeholders and to Garanti BBVA. Phase 2 - Identification of the potential positive and negative impacts as well as the risks and opportunities for the identified material issues. Phase 3 - Weighting of material issues.
Sustainability Governance	Garanti BBVA's Sustainability Governance is mentioned in the Risk Management section on page 207. Sustainability Governance covers the policies and mechanisms used for the decision-making process regarding economic, environmental and social impacts.
Total Annual Energy Consumption by Source	This indicator is defined as the energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use, and purchased electricity by Garanti BBVA's operations (Headquarters, service buildings, branches and ATMs) in Turkey. Universal energy conversion factors provided by the IPCC are used to convert source data in cubic meters, litres and tonnes to MWh. Total Energy consumption is reported following the guidance in GRI 302 Energy consumption within the organization and can be found in Appendix A.2: Environmental Performance Data.
Total Annual Water Consumption by Source	Municipality-provided tap water is used in Garanti BBVA's Turkey operations. This indicator is defined as the total amount of water used and withdrawn. Reported following the guidance in GRI 303-3 total water withdrawal by source in the Appendix A.2: Environmental Performance Data
Total Annual Waste • Recycled Hazardous Waste • Recycled non-hazardous waste	This indicator is defined as Garanti BBVA's recycled hazardous waste (waste oils, vegetable waste oil, cartridge, battery) and non-hazardous recycled waste (paper/cardboard, glass, metal, plastic, etc.). Recyclable hazardous waste (cartridges and batteries) are collected centrally by TAP (Portable Battery Manufacturers and Importers Association) and HP (Hewlett Packard Enterprise). Their total weight is calculated based on data from these two organizations. Since there is no measurement mechanism for non-hazardous recyclable wastes (paper/cardboard, glass, metal, plastic, etc.) collected centrally by municipalities, the calculation of the generated waste is based on the amount of waste generated in the Garanti BBVA Headquarters Building. Total annual waste amount in the reporting period is given in tons. For details please see Appendix A.2: Environmental Performance Data

Total Yearly GHG Emissions in tCO₂e reported under scope 1 and 2 of the GHG Protocol (2015)

This indicator is defined as the GHG emissions (CO₂, CH₄ and N₂O and f-gases) from energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use and refrigerants for Scope 1, and purchased electricity by Garanti BBVA's operations in Turkey (Headquarters, service buildings, branches and ATMs) for Scope 2. IPCC 6th Assessment Report factors are used for global warming potentials and emission factors. Grid Emission Factor is calculated based on the most recent data available by TEİAŞ for 2021. GHG emissions are reported following the guidance in GRI 305-1 Direct greenhouse gas (GHG) emissions (Scope 1), GRI 305-2 Energy indirect greenhouse gas (GHG) emissions (Scope 2) and the GHG Protocol - Location-based approach and can be found in Appendix A.2: Environmental Performance Data.

Total Scope 3 emissions

Scope 3 emissions related to business air travel by Garanti BBVA employees is reported following the guidance in GRI 305-3 and the GHG Protocol (2015). Average passenger DEFRA 2021 emission factors (without RF) are used for air travel emissions calculations. Flights are classified as Short Haul (less than 500 km), Medium Haul (between 500 km and 3,700 km), and Long Haul (over 3,700). Please see Appendix A.2: Environmental Performance Data.

GHG Emissions Intensity in the Reporting Period

Total Scope 1 and Scope 2 GHG emissions divided by total assets of the Bank as of calendar year end in billion TL terms. The total assets are based on the Bank's audited financial statements. Reported following the guidance in GRI 305-4 and can be found in Appendix A.2: Environmental Performance Data.

Change in GHG Emission Intensity compared to 2012

Represents the percentage change in the greenhouse gas emission intensity of the bank in the reporting period since 2012, when the Environmental Management System was implemented. The total assets are based on the Bank's audited financial statements. Reported following the guidance in GRI 305-5 and can be found in Appendix A.2: Environmental Performance Data.

Total annual emissions prevented by renewable energy projects financed by Garanti BBVA

Emissions avoided by the electricity generation based on the operational capacity of solar, wind and hydropower plants during the reporting period are calculated. The projects Garanti BBVA has participated in financing which were operational in the reporting period are taken into consideration for the calculations. Grid Emission Factor is calculated based on the most recent data available by TEİAŞ for 2022. The projects that are active are within the scope of the audit. By financing renewable energy projects, emissions are prevented by preventing the burning of additional fossil fuels for electrical energy demand. Please find the details of the calculations in Sustainability and Community Investments section on page 144.

E&S Impact Assessment Process related to projects financed by Garanti BBVA

- # of assessed projects in 2022
- # of rejected projects in 2022
- Risk rating of the assessed projects in 2022
- # of project site visits conducted in 2022

Within the scope of the Bank's Environmental and Social Credit Policies, it has an internal methodology based on local legislation and international good practices for environmental and social risk assessment process. For details, see the Environment and Social Impact Assessment Section on page 148.

Renewable Energy Portfolio

- Amount of investments in renewable energy projects by type as of the reporting period end
- Installed capacity of renewable energy projects by type as of the reporting period end
- Garanti BBVA's market share of wind power plants (WPP) by installed power financed by the Bank in Türkiye as of the reporting period end
- Garanti BBVA's market share of solar energy projects (SPP) by installed power financed by the Bank in Türkiye as of the reporting period end

After the completion of the annual consolidated report, the cumulative amount of financing provided for renewable energy is calculated and published annually in various public reports, especially in the Integrated Annual Report. The total installed wind and solar power data in Türkiye is collected by the energy team from official institutions (TEİAŞ, Ministry of Energy). On a project basis, the banks that provide financing according to the installed power capacity of the project and, if necessary, the financing amounts are determined. Market share is calculated over the installed power included in which the Bank was part of the financing. Details on the calculations here can be found in the Sustainability and Community Investments section on page 144.

Cardless Transactions from Garanti BBVA ATMs

• Total number of cardless transactions done from Garanti BBVA ATMs in the reporting period

The following transactions are performed without a card, by using QR from the ATM channel or by entering information such as identity information, mobile phone, invoice number, reference number, IBAN or the amount of money sent:

- Withdrawing/Depositing Money with QR
- Invoice / Fee / Game of Chance/Donation Payment
- Credit Card Installment Payment
- Credit Card Debt Payment
- Cash Advance Withdrawal
- CepBank Withdrawal/Money Transfer
- Consumer General Purpose Loan Application
- Mobile Phone TL Top-up
- Withdrawing Money with Reference Number

Contribution to Community Investment Programs

• Total amount of projects evaluated within the framework of social investment programs in the reporting period

Contribution to social investment programs is defined as the total amount of investment made in programs that are aligned with the strategy and stakeholder priorities of the BBVA Group and Garanti BBVA for the purpose of creating social impact. These programs are governed by Garanti BBVA's "Corporate Social Responsibility Policy" and are based on focus areas determined within the framework of the 2021-2025 Community Investment Plan. During the reporting period, the scope of the calculation methodology was expanded to cover both project and communication costs of social investment programs.

Contribution to Sustainable Development (billion TL, Cumulative)"

Contribution to Sustainable Development means the amount of sustainable finance that the bank offers to its customers in all segments, in line with its strategic sustainability priorities, and covers all kinds of financial services that integrate long-term environmental and social benefits into their business or investment decisions. In the reporting period of Garanti BBVA, within the scope of financing sustainable development; (i) loans and transactions that comply with the Green Loan Principles, Social Loan Principles and Sustainability-Related Loan Principles issued by the LMA; (ii) Loans and transactions for climate change mitigation and adaptation projects and/or activities in line with the requirements of the EU Taxonomy Technical Expert Group Report (https://ec.europa.eu/info/sites/default/files/business_economy_euro_banking_and_finance/documents/200309-available-at-sustainable-finance-teg-final-report-taxonomy_en.pdf); (iii) It includes all loans and transactions that comply with the Sustainable Finance Standards (including local criteria and standards specific to Turkey and are updated every year), which determines the transaction criteria included in the Climate Action and Inclusive Growth headings of the BBVA group.

Under the Climate Action heading (i) renewable energy loans (including loans for rooftop solar systems for individuals and businesses); (ii) energy efficiency loans, including financing of projects that generate more energy savings, including building insulation, efficient electric motors, efficient heating and cooling systems, and process efficiency (iii) green building loans (vi) green transportation, green vehicle, green transport and electromobility loans (vii) such as electric charging station. For audiences that meet certain geographic and demographic limit values under the Inclusive Growth heading; There are investment funds covering gender equality, transportation, telecommunication, health, education, culture and sports infrastructures and (viii) sustainability criteria.

Total electricity consumption from renewable generation

It is the share of total electricity consumption from renewable generation, including Garanti BBVA's IREC certificate purchases.

- Share of female employees
- Share of female employees in top and middle management
- Share of female employees in total
- Share of female employees in revenue generating roles
- Number of employees on maternity leave
- Share of employees returning to work after maternity leave
- Number of employees on paternity leave

Year-end values are taken into account for the calculations of female employee ratios. Top level managers include the CEO and Assistant General Managers. Mid-level managers include Regional Managers, Credit Regional Managers, Unit Managers, Branch Managers, Managers and Consultants. Ratio of number of income-generating female employees: It is the ratio of women working as Branch Manager, Regional Manager, Sales business family and Asset-Liability and Treasury units to the total number of employees in the same title, job family and units. The number of female employees taking maternity leave is defined as the female employees who took maternity leave and went on leave during the reporting period. The number of employees taking paternity leave is defined as male employees who have entered paternity leave and are on leave. The rate of employees returning to work after maternity leave, are defined as female employees who are calculated and reported for the previous year instead of the reporting period, and who are still working at Garanti BBVA after maternity leave as of the end of the reporting period. Share of the Female Employees revenue generating roles: It is the share of women working in the Branch Manager, Regional Manager, Sales business family and Asset-Liability and Treasury units to the total number of employees in the same title, job family and units. Garanti BBVA Technology, Garanti BBVA Payment Systems and Garanti BBVA Mortgage employees are not included in the calculation of the aforementioned rates.

Gender Pay Gap

Gender pay gap is analyzed in three categories and the overall average is also presented. The median value is given because the mean metric is negatively affected by extreme values (too high/too low).

- Management Level: Bank Directors, Regional Managers, Corporate and Commercial Branch Managers, Unit Managers
- Branch Manager/Director - IV: Bank Branch Managers (Except Corporate & Commercial), Senior Director and Managers
- Other: Bank Officials, Expert and Expert assistants, Bank assistants and Support Staff

Since each category includes different roles, seniority, number of female and male employees and performance differences, the wage comparison table is affected by these variables. The observed differences are due to the mentioned factors, and the category-based results do not represent the wage difference between male and female employees. Garanti BBVA Technology, Garanti BBVA Payment Systems and Garanti BBVA Mortgage customers are not included in aforementioned Gender Pay gap calculation.

Absentee Rate

The absentee rate is the ratio of the total number of absentee days to the total number of working days calculated based on the medical reports of all sick leaves and injuries entered into the Bank's system as of 31.12.2022 in the reporting period. Garanti BBVA Technology, Garanti BBVA Payment Systems and Garanti BBVA Mortgage customers are not included in the aforementioned absentee rate calculation.

- The number of customers**
- Total number of customers
- Number of Digital Banking customers
- Number of Mobile Banking customers

The total number of customers is defined as the number of customers calculated by including customers with at least 1 open product to the Bank's active customers as of the end of the reporting period. Number of Active Digital Customers: Shows the number of customers who have logged into online or mobile channels at least once in the last 3 months. Number of Active Mobile Customers: It shows the number of customers who have logged into the mobile channel at least once in the last 3 months.

Garanti BBVA Technology, Garanti BBVA Payment Systems and Garanti BBVA Mortgage customers are not included in the aforementioned number of customers calculation.

Customer complaints

It is defined as written/verbal complaints and objections made by customers regarding all kinds of problems, grievances and dissatisfaction they encounter while using banking products and services.

Number of employees who completed Gender Equality Trainings

This data gives the number of Garanti BBVA and all its subsidiaries' employees who completed the Gender Equality trainings. The names of the completed trainings are as follows.

- Esitbiz (We are equal) Project/I am aware of equality in business life
- The "Unconscious Prejudice": Module 1
- The "Unconscious Prejudice": Module 2
- Gender Equality Awareness
- Esitbiz (We are equal) Project/I am aware of equality