

APPENDIX 3: ESG Performance Tables

ENVIRONMENTAL PERFORMANCE DATA

Energy Consumption Within the Organization

ENERGY SOURCE	2018	2019	2020	2021	2022	2023	
Non-Renewable Electricity (MWh)	107,743	107,447	25,021	14,462	14,056	93,404	✓
Renewable Electricity (MWh)	-	51	73,206	72,653	78,819	0	✓
PV Electricity Consumption* (MWh)				87	3,56	225,5	✓
Natural Gas for Heating (m ³)	3,918,686	5,270,775	3,575,311	4,514,428	3,536,609	3,165,219	✓
Natural Gas for Heating (MWh)	37,574	50,538	34,281	43,285	38,078	30,372	✓
Diesel for Heating (MWh)	119,184	51,642	81,692	201,343	62,646	43,368,93	✓
Diesel for Heating (MWh)	1,173	508	804	1,053	505	427	✓
Geothermal (MWh)						192	✓
Coal for Heating (ton)	88	21	16	42	60	3	✓
Coal for Heating (MWh)	307	73	54	145	208	12	✓
Diesel Consumption in Generators (liter)	137,597	129,347	74,540	94,389	67,785	76,013,83	✓
Diesel Consumption in Generators (MWh)	1,354	1,273	733	928	547	748	✓
Fuel Oil (liter)	0	6,120	4,455	11,884	0	0	✓
Fuel Oil (MWh)	0	65	47	125	0	0	✓
Diesel Consumption in Vehicle (liter)**	1,110,982	1,091,907	710,832	978,275	1,257,692	1,279,185	✓
Diesel Consumption in Vehicle (MWh)**	10,931	10,743	6,994	9,635	12,718	12,596	✓
Gasoline Consumption in Vehicle (liter)**	26,686	59,098	17,125	1,625,250	1,884,245	1,952,286	✓
Gasoline Consumption in Vehicle (MWh)**	237	525	152	14,426	16,385	17,357	✓
Total Energy Consumption (MWh)	158,758	171,172	141,293	156,800	161,320	155,334	✓

* Reported from 2021.

** Vehicles used for commercial purposes only

GHG Emissions (Tonnes of CO₂ Equivalent)

YEAR	SCOPE 1 (TCO ₂ E)	SCOPE 2*** (TCO ₂ E)	SCOPE 3**** (TCO ₂ E)	TOTAL TCO ₂ E (SCOPE 1 & 2)	GHG EMISSIONS INTENSITY***** (TCO ₂ E / TOTAL ASSETS)	% CHANGE IN GHG EMISSIONS INTENSITY
2023	18,073 ✓	0 ✓	11,445 ✓	18,073 ✓	8.2 ✓	98% ✓
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	-0.4%

*** Scope 2 emissions are stated as 0 due to the IREC purchases

**** Specified Scope 3 emissions include activities arising from airplane and train travel carried out by Garanti BBVA employees for business purposes and the means of transportation preferred by employees (private vehicles, public transportation, shuttle vehicles, etc.) to reach the office.

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

Water Consumption

	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)	TOTAL CONSUMPTION (2021)	TOTAL CONSUMPTION (2022)	TOTAL CONSUMPTION (2023)
Municipality-provided Tap Water (1.000 m ³)	284	260	260	186	233	222 ✓
Rain Water (1.000m ³)	-	-	-	-	-	3.45 ✓
	TOTAL DECHARGED WATER (2018)	TOTAL DECHARGED WATER (2019)	TOTAL DECHARGED WATER (2020)	TOTAL DECHARGED WATER (2021)	TOTAL DECHARGED WATER (2022)	TOTAL DECHARGED WATER (2023)*
Water (1.000 m ³)	-	-	-	-	182	-

* Calculation of total decharged water consumption for 2023 has not been finalized as of the reporting date. Rain water consumption has started to be calculated as of 2023.

Waste Management

TYPE	CONSUMPTION 2018	CONSUMPTION 2019	CONSUMPTION 2020	CONSUMPTION 2021	CONSUMPTION 2022	CONSUMPTION 2023
Hazardous (tonnes)	7	6	4	20	11	34 ✓
Recycled (tonnes)	560	368	385	228	204	373 ✓

Paper Consumption

	TOTAL CONSUMPTION (2018)	TOTAL CONSUMPTION (2019)	TOTAL CONSUMPTION (2020)	TOTAL CONSUMPTION (2021)	TOTAL CONSUMPTION (2022)	TOTAL CONSUMPTION (2023)
Paper (1.000 tonnes)	1.1	0.9	0.6	0.6	0.73	0.74 ✓

Environmental Investments and Expenditures* (TL)

	2023
CAPEX	29,794,176
OPEX	5,509,122

* Calculation includes the investment and expenditures made by the Bank's Premises And Services Department

SOCIAL INDICATORS

Customer Experience

INDICATOR	2022	2023
Total # of customers (million)	23.2	25.4
Total # of digital customers (million)	13.4	15.0
Total # of mobile customers (million)	13.0	14.8
Number of Cardless Transactions via Garanti BBVA ATMs (million)	119	123
# of Garanti BBVA ATMs accessible by visually impaired individuals	5,431	5,496
Change in customer complaints****	+7%	-1%
Retail Net Promoter Score (Ranking)*	#2	#2
SME Net Promoter Score (Ranking)*	#1	#2
Commercial Net Promoter Score (Ranking)**	#1	#1
Mobile Net Promoter Score (Ranking)*	#1	#2
Net TCR Score***	61%	62%
Number of Contacts handled by the Customer Contact Center (million)	65,3	67,2
Women who participated in woman entrepreneurship events and whom Garanti BBVA helped raise increased financial awareness (cumulative)	11.235	11.555
Women entrepreneurs encouraged to apply to Woman Entrepreneur Competition (cumulative)	43.100	45.000
Number of projects subjected to Environmental and Social Impact Assessment System (cumulative)	88	92
Site visits to customers regarding environmental and social issues	36	27
Customers and financial institutions informed about environmental and social issues	15	11

* Net Promoter Score study was conducted by independent research firm Ipsos for Garanti BBVA. Competitors are İşbank, Akbank, Yapı Kredi Bank and QNB Finansbank. The research was conducted in January-December 2023 period using online panel and telephone techniques, with quota sampling method, with customers who described the relevant bank as their main bank and contacted their bank in the last 3 months. The research conducted by telephone technique was based on the Garanti BBVA customer list. The Mobile Banking Net Promoter Score study was conducted by the independent research firm Ipsos for Garanti BBVA. Competitors are İşbank, Akbank, Yapı Kredi Bank and QNB Finansbank. The research was conducted in July-December 2023 period through the online panel, with customers who described the relevant bank as their main or second bank.

** Commercial Net Promoter Score study was conducted by the independent research firm Ipsos for Garanti BBVA. Competitors are İşbank, Akbank, Yapı Kredi Bank, Ziraat Bank, Vakıfbank and Halkbank. The research was conducted in January-December 2023 period using telephone technique with former customers who described the relevant bank as their main or second bank, based on the Garanti BBVA customer list.

*** Net TCR (Transparent, Clear and Responsible Banking) Score measures how complete and clear the customers regard the information provided by the bank. It is calculated like Net Promoter Score.

**** Represents the change in the number of complaints per 1,000 customers.

Community Investment Programs

	2022	2023
Contribution to community investment programs (million TL)*	71.7	875

* As of 2022, administrative expenses started to be included in the scope of Contribution to Community Investment Plan reporting for achieving alignment with the BBVA Group.

Investment in Human Capital

EMPLOYEE AND DIVERSITY INDICATORS	2022	2023
Number of Employees	21,684	22,016
Ratio of open positions filled with internal employees (%)	90.2%	90.8%
Ratio of women employees	56.1%	55.7%
Women in senior management (%)	36.4%	30.0%
Women in mid-level management (%)	39.6%	39.3%
Women in technology (Share of women in STEM roles)	39.7%	39.9%
Women in revenue-generating roles	65.4%	64.8%
Number of maternity leaves	489	437
Ratio of women employees returned to work after maternity leave	96.7%	98.4%
Number of paternity leaves	437	379
Number of employees with disabilities	433	380
Employee turnover	11.79%	11.62%
Employee engagement score*	4.30	4.31
Programs for employee well-being	12	12

Number of employees by age group

	2022	2023
<30	4,777	5,170
30-39	9,947	9,521
40-49	5,956	6,136
>=50	1,004	1,189
Total	21,684	22,016

Number of employees (Branches, Head Office, Technology)

	2022	2023
Headquarter	7,126	7,497 ✓
Branches	11,461	11,229 ✓
Technology	2,302	2,466 ✓
Other	795	824 ✓
Total	21,684	22,016 ✓

New hires by age group

	2022	2023
<30	1,658	2,079 ✓
30-39	618	421 ✓
40-49	50	34 ✓
>=50	4	16 ✓
Total	2,330	2,550 ✓

New hires by gender

	2022	2023
Women	1,212	1,288 ✓
Men	1,118	1,262 ✓
Total	2,330	2,550 ✓

New hires by nation

	2022	2023
Türkiye	2,330	2,550 ✓
Romania	287	302
Holland	35	46
Total	2,863	2,898

Total employee turnover by gender

	2022	2023
Women	11.69%	11.49% ✓
Men	11.90%	11.77% ✓

Total employee turnover by age

	2022	2023
<30	24.37%	22.76% ✓
30-39	9.38%	8.87% ✓
40-49	5.21%	5.89% ✓
>50	12.50%	15.07% ✓

Gender Pay Gap (Women/Men)

	MANAGEMENT LEVEL*	BRANCH MANAGER / MID-LEVEL MANAGER*	REST OF THE EMPLOYEES*	AVERAGE*
2023	0.90 ✓	0.84 ✓	1.04 ✓	1.06 ✓
2022	0.87	0.85	1.07	1.07
2021	0.87	0.9	1.05	1.11

Management Level: Directors, Regional Managers, Corporate and Commercial Branch Managers, Managers

Branch Manager/Mid-level Managers: Branch Managers (except Corporate & Commercial branches), Senior Supervisors and Supervisors

Rest of Employees: Associates, Specialists and Specialist Assistants, Assistants and Support Staff

* Median value given, as average metrics is negatively affected by extreme values (i.e. very high/very low). Garanti BBVA Technology employees are not taken into account in the calculation.

Performance Indicators for Training

SELECTED TRAININGS	NUMBER OF EMPLOYEES COMPLETED	TOTAL TRAINING HOURS
Gender Equality Trainings	4,622	5,936 ✓
Anti-Corruption Trainings	7,586	5,792 ✓
Ethics Trainings	11,920	5,892 ✓
Information Security Trainings	18,360	18,912 ✓
PDPL Trainings	17,065	10,124 ✓
Cyber Security Trainings	13,011	13,011 ✓
TRAININGS HOURS & TOTAL EXPENDITURE ON TRAINING		2023
Training hours per employee		54.22 ✓
Number of training per male/female employee		54.25 (Female) ✓
		50.20 (Male) ✓
Share of digital training in total training hours		51%
Total expenditure on training		94,706,408TL

Occupational Health and Safety Performance Indicators

	2022	2023
Absentee Rate	1.60%	1.20% ✓
Number of accidents	54	132 ✓
Number of fatal cases	1	2 ✓
Accident frequency rate	0.22	0.52 ✓
Occupational illness	0	0

GOVERNANCE INDICATORS

Board of Directors

YEAR	FEMALE	MALE	TOTAL
2023	2	9	11
2022	2	9	11
2021	2	9	11
2020	2	9	11
2019	2	9	11
2018	1	9	10

Share of Independent Board Member

	2018	2019	2020	2021	2022	2023
% Share of Independent Board Member	30%	36%	36%	36%	36%	36%

Number of Committees

2018	2019	2020	2021	2022	2023
BoD committees: 5 Other (members are composed of the Board Directors members): 25	BoD committees: 5 Other (members are composed of the Board Directors members): 29	BoD committees: 8 Other (members are composed of the Board Directors members): 11	BoD committees: 8 Other (members are composed of the Board Directors members): 11	BoD committees: 9 Other (members are composed of the Board Directors members): 11	BoD committees: 9 Other (members are composed of the Board Directors members): 11

Number of policies

	2023
Number of policies	25

Compliance and Privacy Protection


Prevention of money laundering and financing of terrorism	As a result of continuous monitoring and control activities carried out by the Compliance Department in 2023 for the prevention of money laundering and financing of terrorism, 36,789 suspicious transactions were reported in total. The number of transactions so reported accounts for around 0.14% of the Bank's total customers.
AML&CFT	18,769 hours of training were provided to 19,938 participants within the scope of AML&CFT training activities. These trainings covered 14,314 personnel.
Whistleblowing Channel	The Bank's Whistleblowing Channel received 45 notifications in 2023, which were reviewed and resolved by the related parties in accordance with the Bank's policies and procedures. Out of 45 incidents reported to the Whistleblowing Channel, various disciplinary actions were taken for 16 as a result of the reviews conducted.
Personal Data Protection	During 2023, breaches were reported for 10 incidents to the Personal Data Protection Authority, which stemmed from individual employee mistakes. No administrative sanctions were imposed against the Bank on account of data breach notifications in 2023.
Personal Data Protection	Personal data disclosure queries from 17 customers were responded to in line with the applicable legislation in the reporting period.

Sustainability Indices & ESG Ratings

INDEX/ESG RATING	SCORING RANGE	SCORE/INCLUSION	DESCRIPTION
S&P Corporate Sustainability Assessment	0-100	73	Highest score among the banks reporting from Türkiye
CDP Climate Change – 2023	A / D-	B	
CDP Water Security - 2023	A / D-	A-	
MSCI	AAA-CCC	BBB	
FTSE4Good - 2022	0-5	3.8	
Sustainalytics ESG Risk 2022	0-40+	21.1	
Bloomberg Gender Equality Index - 2023	0-100	89.06	The only bank from Türkiye to be included in the index for 7 consecutive years
BIST-Sustainability Index	Inclusion	+	
BIST-Sustainability 25 Index	Inclusion	+	
BIST- Corporate Governance Index	Inclusion	+	

APPENDIX 4: Environmental and Social Impact Assessment Process Indicators

RISK ASSESSMENT BREAKDOWN OF PROJECTS WHICH WERE SUBJECTED TO ESIAP IN 2023

ASSESSMENT RESULT BREAKDOWN		NUMBER OF PROJECTS	LOAN LIMIT (USD, MILLION) 
Category	Category A	4	134,0
	Category B	-	-
	Category C	-	-
Risk Rating	R1	1	37,9
	R2	1	60,0
	R3	2	36,1
	R4	-	-
Final Grade	1	2	97,9
	2	2	36,1
	3	-	-