

# 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 NO POVERTY	NO POVERTY: END POVERTY IN ALL ITS FORMS EVERYWHERE			
	DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
	<p><b>1.4.</b> 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, ownership and control over land and other forms of 13 property, inheritance, natural resources, appropriate new technology and financial services, including microfinance</p>	<p><b>Financial Health Programs</b></p>	<p>Develops programs that will serve to social and economic empowerment of individuals by building on their financial literacy and participation in the banking system in line with inclusive growth target. <a href="#">(page 140)</a></p>	<p><b>INCLUSIVE GROWTH</b></p>

2 ZERO HUNGER	ZERO HUNGER: END HUNGER, ACHIEVE FOOD SECURITY AND IMPROVED NUTRITION AND PROMOTE SUSTAINABLE AGRICULTURE			
	DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
	<p><b>2.3.</b> By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, 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</p>	<ul style="list-style-type: none"> <li>• <b>Agricultural Support Package</b></li> <li>• <b>Sustainable Agricultural Loans</b></li> </ul>	<p>Supports agricultural establishments during and after production periods with the financial products developed <a href="#">(page 154)</a></p>	<p><b>INCLUSIVE GROWTH</b></p> <p><b>CLIMATE CHANGE</b></p>
	<p><b>2.4.</b> By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality</p>		<p>As of December 2022, cumulative funding support to uncreditworthy farmers within the scope of sustainable agriculture and inclusive growth exceeded TL 170 mn on the basis of all business lines. <a href="#">(page 154)</a></p>	

3 GOOD HEALTH AND WELL-BEING	GOOD HEALTH & WELL-BEING: ENSURE HEALTHY LIVES AND PROMOTE WELL-BEING FOR ALL AT ALL AGES			
	DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
	<p><b>3.9.</b> By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination</p>	<ul style="list-style-type: none"> <li>• <b>COVID-19 Hotline</b></li> <li>• <b>Employee Support Hotline</b></li> <li>• <b>Working Environment Guide</b></li> <li>• <b>Ergonomics Training</b></li> <li>• <b>Compliance with national and international standards in Occupational Health and Safety</b></li> <li>• <b>Healthcare infrastructure expenditures</b></li> <li>• <b>Environmental and Social Loan Policies</b></li> </ul>	<p>OHS team of 45 Occupational Physicians, OHS Experts and Occupational Nurses <a href="#">(page 126)</a></p>	<p><b>HUMAN RIGHTS</b></p> <p><b>DIVERSITY AND WORK-LIFE BALANCE</b></p> <p><b>EMPLOYEE ENGAGEMENT</b></p>
	<p><b>3.c.</b> 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</p>		<p>In 2022, Garanti BBVA carried on with the "Employee Support Hotline" in keeping with the emphasis it places on employees' psychological wellbeing. <a href="#">(page 127)</a></p>	
	<p><b>3.d.</b> Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks</p>		<p>OHS software enabling Risk Assessments of any risk that may threaten employee health and safety at the workplace <a href="#">(page 126)</a></p>	

4 QUALITY EDUCATION



QUALITY EDUCATION: ENSURE INCLUSIVE AND EQUITABLE QUALITY EDUCATION AND PROMOTE LIFELONG LEARNING OPPORTUNITIES FOR ALL



**4.3.** By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university



**4.4.** 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



**4.5.** By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations



**4.7.** By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development



**4.a.** Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all



**4.c.** 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

GARANTİ BBVA ACTION

• Teachers Academy Foundation (ÖRAV)

• 5 Pebbles: Social and Financial Leadership Program

• Teachers without Distance Webinar Series

• EsitBiz Project

• 10 Million AI Project

• Türkiye Women Entrepreneur Academy

• Talent Development Activities

STATUS

☐ Communicating with Violence-Victim Employees training was designed specifically for Talent and Culture Advisors (page 123)

☐ Number of teachers ÖRAV (Teachers Academy Foundation) reached in 2022: 33,960 (>280,000 since 2008) (page 157)

☐ 9,760 students and 1,053 teachers were reached in 2022 within the scope of 5 Pebbles: Social and Financial Leadership Program (page 157)

☐ 1,939 teachers were reached in 2022 within the scope of Teachers without Distance Webinar Series (page 157)

☐ ÖRAV's "Supporting Social and Emotional Skills in Preschool Education" implemented under EsitBiz Project reached 1,147 teachers, and indirectly 16,770 students in 2022. (page 160)

☐ 43,579 youngsters were reached in 2022 within the scope of 10 Million AI Project. (25,531 of them women) (page 157)

☐ Türkiye Women Entrepreneur Academy training programs, which helps with the growth capacity of women entrepreneurs, supports their development and has been ongoing for 10 years uninterruptedly, was held online to cover the whole country in order to reach more women entrepreneurs and increase accessibility. The program reached nearly 800 women entrepreneurs in 2022. (page 140)

☐ Garanti BBVA employees received 6,448 training programs in total in 2022, which ranged from self-awareness to technical training (page 124)

RELATED MATERIAL ISSUES

HUMAN RIGHTS

DIVERSITY AND WORK-LIFE BALANCE

INCLUSIVE GROWTH

EMPLOYEE ENGAGEMENT

5 GENDER EQUALITY



GENDER EQUALITY: ACHIEVE GENDER EQUALITY AND EMPOWER ALL WOMEN AND GIRLS



**5.1.** End all forms of discrimination against all women and girls 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



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



**5.c.** Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels

DESCRIPTION

GARANTİ BBVA ACTION

• Garanti BBVA Women Entrepreneurs Program

• Bloomberg Gender Equality Index

• Board Diversity Policy

• Gender Loan Equal

• Opportunity Model implementation

• Women's Empowerment Principles (WEPS)

• Equal Pay Policy

• Cooperation with KAGİDER

• Environmental and Social Loan Policies

STATUS

☐ The amount of TL cash loans provided under financing support to women entrepreneur customers, categorized as a special customer group, exceeded TL 14 billion by the end of 2022 in all segments combined. (page 140)

☐ Total applications to Türkiye's Woman Entrepreneur Competition that helps to encourage women entrepreneurs and unveil role models approached 42 thousand last year that marked the organization's 15<sup>th</sup> year. Applications received for 2022 competition outnumbered 1,800. (page 140)

☐ 800 women were reached by the Türkiye Women Entrepreneur Academy in 2022. (page 140)

☐ As per its mission to penetrate new markets, Garanti BBVA has become the main sponsor of the "Trade of Women" platform led by KAGİDER (Women Entrepreneurs Association of Türkiye) to strengthen cooperation of women entrepreneurs with one another and with entities and to seize new opportunities. The Platform will facilitate women entrepreneurs' cooperation with relevant entities that will support their participation in procurements and tenders. (page 140)

☐ A cooperation agreement was signed with the UN Women in 2016. (page 122)

☐ In 2022, we remained the only bank from Türkiye to be included for seven consecutive years in the Bloomberg Gender Equality Index, increasing our score to 89.06 owing to the steps taken to establish the inclusive working culture and innovations in flexible working environment. (page 123)

☐ Within the scope of Environmental and Social Loan Policies, social impacts are evaluated and risks are reduced as much as possible. (page 148)

RELATED MATERIAL ISSUES

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EMPLOYEE ENGAGEMENT

6 CLEAN WATER AND SANITATION



CLEAN WATER & SANITATION: ENSURE AVAILABILITY AND SUSTAINABLE MANAGEMENT OF WATER AND SANITATION FOR ALL



**6.1.** By 2030, achieve universal and equitable access to safe and affordable drinking water for all



**6.3.** By 2030, improve water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater and substantially increasing recycling and safe reuse globally



**6.6.** By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes

GARANTI BBVA ACTION

• Blue Breath Project

• Business for Plastic Initiative

• Basic Level Zero Waste Certificate

• Water efficiency projects

• Environmental and Social Loan Policies

STATUS

Within the scope of the Blue Breath (Mavi Nefes) project which is carried out in cooperation with Turkish Marine Environment Protection Association/ TURMEPA, sea sweepers collected approximately 109 tonnes of solid waste, which were sent for recycling, since September 2021. The waste collected by sea sweeps corresponds to the waste produced by almost 96 thousand people daily. (page 156)

Declared commitment for 318.6 tonnes of plastic reduction and avoidance by 2023 under our Business Plastic Initiative pledge (page 152)

In 2022, the Bank earned the basic level Zero Waste Certificate for its Zincirlikuyu Head Office and Pendik Campus facilities issued by the Ministry of Environment Urbanization and Climate Change. (page 152)

Funding provided to water efficiency projects surpassed TL 30 million in 2022. (page 154)

RELATED MATERIAL ISSUES

CLIMATE CHANGE

7 AFFORDABLE AND CLEAN ENERGY



AFFORDABLE & CLEAN ENERGY: ENSURE ACCESS TO AFFORDABLE, RELIABLE, SUSTAINABLE AND MODERN ENERGY FOR ALL



**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



**7.a.** By 2030, enhance international cooperation to facilitate access to clean energy research and technology, including renewable energy, energy efficiency and advanced and cleaner fossil-fuel technology, and promote investment in energy infrastructure and clean energy technology



**7.b.** By 2030, expand infrastructure and upgrade technology for supplying modern and sustainable energy services for all in developing countries, in particular least developed countries, small island developing States, and land-locked developing countries, in accordance with their respective programmes of support

GARANTI BBVA ACTION

• Garanti BBVA Eco-efficiency Plan

• Climate Change Action Plan

• Coal Phase-Out Plan

• Sustainable products linked to renewable energy and energy efficiency

• ISO 14001 Environmental Management System

STATUS

Loans disbursed under Green Mortgage in 2022: TL 214 million (page 154)

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)

Commitment to direct at least 60% of the total resources to new energy generation investments to renewable investments with the Climate Change Action Plan (page 146)

The market share of installed power of WPPs and SPPs, where the Bank is involved in financing, is 25% and 24%, respectively (page 150)

Since the introduction of the ISO 14001 Environmental Management System in 2012, the Bank's carbon intensity decreased by 97% (page 152)

Garanti BBVA Eco-efficiency Plan: Target to fulfill at least 80% of the annual energy consumption from renewables and to reduce energy consumption per square meter and per employee each year between 2021-2025. (page 152)

Remote Eye System achieved 22% savings in electricity consumption compared to 2019. (page 152)

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

RELATED MATERIAL ISSUES

CLIMATE CHANGE

8 DECENT WORK AND ECONOMIC GROWTH



DECENT WORK & ECONOMIC GROWTH: PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL



**8.3.** Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services



**8.4.** Improve progressively, through 2030, global resource efficiency in consumption and production and endeavour to decouple economic growth from environmental degradation, in accordance with the 10-year framework of programmes on sustainable consumption and production, with developed countries taking the lead



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



**8.7.** Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms



**8.8.** 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



**8.10.** Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all



**8.b.** By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization

GARANTI BBVA ACTION

• Garanti BBVA Partners Accelerator Program

• Employee Support Hotline

• Working Environment Guide

• Ergonomics Training

• Compliance with national and international standards in Occupational Health and Safety

• Equal Opportunity Model implementation

• Women's Empowerment Principles (WEPs)

• Equal Pay Policy

• Target to increase % of women on Board to 25%

• Environmental and Social Loan Policies

STATUS

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 reached TL 63 million. (page 140)

OHS team of 45 Occupational Physicians, OHS Experts and Occupational Nurses (page 126)

OHS software enabling Risk Assessments of any risk that may threaten employee health and safety at the workplace (page 126)

In 2022, Garanti BBVA carried on with the psychological support via the "Employee Support Hotline" in keeping with the emphasis it places on employees' psychological wellbeing. (page 127)

Various emergency scenarios such as earthquake, flood, fire and extreme weather were experienced within the scope of Business Continuity process. Improvement areas were identified, for which necessary actions were taken (page 127)

Within the scope of Environmental and Social Loan Policies, social impacts are evaluated and risks are reduced as much as possible. (page 145)

In line with the diversity target of the Board of Directors, it is aimed that female managers will represent 25% of the Board of Directors by the end of 2025. (page 173)

As per its mission to penetrate new markets, Garanti BBVA has become the main sponsor of the "Trade of Women" platform led by KAGIDER (Women Entrepreneurs Association of Türkiye) to strengthen cooperation of women entrepreneurs with one another and with entities and to seize new opportunities. The Platform will facilitate women entrepreneurs' cooperation with relevant entities that will support their participation in procurements and tenders. (page 140)

A cooperation agreement was signed with the UN Women in 2016. (page 122)

RELATED MATERIAL ISSUES

HUMAN RIGHTS  
INCLUSIVE GROWTH

EMPLOYEE  
ENGAGEMENT

**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE

**INDUSTRY, INNOVATION & INFRASTRUCTURE: BUILD RESILIENT INFRASTRUCTURE, PROMOTE INCLUSIVE AND SUSTAINABLE INDUSTRIALIZATION AND FOSTER INNOVATION**

DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>9.1.</b> 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</p>		<p>Leader with more than 13 million digital customers; 86% of total sales go through digital channels <a href="#">(page 22)</a></p>	
<p><b>9.2.</b> 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</p>		<p>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 reached TL 63 million. <a href="#">(page 140)</a></p>	
<p><b>9.3.</b> 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</p>	<ul style="list-style-type: none"> <li>• Garanti BBVA Partners Accelerator Program</li> </ul>	<p>Salt Research comprises a library, an extensive archive, 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</p> <p>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 <a href="#">(page 158)</a></p>	<p><b>INCLUSIVE GROWTH</b></p> <p><b>DIGITAL TRANSFORMATION AND EMPOWERMENT</b></p> <p><b>FINANCIAL HEALTH AND ADVISORY</b></p>
<p><b>9.4.</b> 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</p>	<ul style="list-style-type: none"> <li>• Digital Solutions for Corporate Customers</li> <li>• Salt</li> </ul>	<p>The Bank's climate finance contribution, which was verified by a third party independent audit, amounted to TL 10.8 billion. <a href="#">(page 154)</a></p>	
<p><b>9.5.</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</p>	<ul style="list-style-type: none"> <li>• Clean transportation and renewable energy investments</li> </ul>	<p>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. <a href="#">(page 151)</a></p>	
<p><b>9.b.</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</p> <p>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</p>			

**10** REDUCED INEQUALITIES

**REDUCED INEQUALITIES: REDUCE INEQUALITY WITHIN AND AMONG COUNTRIES**

DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>10.1.</b> 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</p>			
<p><b>10.2.</b> By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status</p>	<ul style="list-style-type: none"> <li>• Equal Opportunity</li> <li>• Model implementation</li> <li>• Women's Empowerment Principles (WEPs)</li> <li>• Equal Pay Policy</li> <li>• Environmental and Social Loan Policies</li> <li>• Gender Loan</li> <li>• Garanti BBVA Code of Conduct</li> <li>• e-cording, BlindLook and KAGİDER partnerships</li> <li>• Whistleblowing Channel</li> <li>• Integrity Committee</li> <li>• Audit Committee</li> <li>• EşitBiz Project</li> </ul>	<p>We have been running the EşitBiz Project since the beginning of 2022 in 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 <a href="#">(page 160)</a></p> <p>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). <a href="#">(page 123)</a></p> <p>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. <a href="#">(page 123)</a></p> <p>With the Gender Loan it has launched as the world's first in 2019, it keeps helping the business world contribute to gender equality. <a href="#">(page 154)</a></p> <p>With e-cording, 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. <a href="#">(page 139)</a></p> <p>Through our partnership with BlindLook, we enable financial inclusion of tens of thousands of visually-impaired individuals <a href="#">(page 136)</a></p> <p>Through our projects co-conducted with KAGİDER, we are empowering women entrepreneurial ecosystem <a href="#">(page 140)</a></p> <p>Under Environment and Social Loan Policies, working conditions, OHS, inequalities, and vulnerable groups are considered within the social impact assessment process <a href="#">(page 148)</a></p>	<p><b>HUMAN RIGHTS</b></p> <p><b>EMPLOYEE ENGAGEMENT</b></p>
<p><b>10.3.</b> 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</p>			
<p><b>10.4.</b> Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality</p>			
<p><b>10.6</b> 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</p>			



**11 SUSTAINABLE CITIES AND COMMUNITIES**  
SUSTAINABLE CITIES AND COMMUNITIES: MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE

DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>11.3.</b> By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries</p>	<ul style="list-style-type: none"> <li>• LEED Certified Buildings</li> </ul>	<p>The only bank in Türkiye holding LEED Platinum Certificate <a href="#">(page 152)</a></p>	<p><b>CLIMATE CHANGE</b></p>
<p><b>11.4.</b> Strengthen efforts to protect and safeguard the world's cultural and natural heritage</p>	<ul style="list-style-type: none"> <li>• Plastic reduction and avoidance pledge</li> <li>• ISO 14001 Environmental Management System</li> </ul>	<p>Disbursements under the Green Mortgage product launched in 2017 to encourage living in green, environment-friendly buildings totaled TL 214 million in 2022. <a href="#">(page 154)</a></p>	
<p><b>11.4.1.</b> 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 local/municipal)</p>	<ul style="list-style-type: none"> <li>• Basic Level Zero Waste Certificate</li> <li>• Green Mortgage Loans</li> </ul>	<p>Under Environment and Social Loan Policies, environmental and social impacts are evaluated and risks are mitigated to the extent possible <a href="#">(page 148)</a></p>	
<p><b>11.6.</b> 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</p>	<ul style="list-style-type: none"> <li>• Environmental and Social Loan Policies</li> <li>• Salt</li> </ul>	<p>Salt carries out various programs including exhibitions, film screenings, performances, concerts, conferences and workshops on a wide variety of topics. Salt has hosted more than 3 million visitors in its buildings in Galata and Beyoğlu. <a href="#">(page 158)</a></p>	
<p><b>11.b.</b> Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials</p>	<ul style="list-style-type: none"> <li>• Festival sponsor of Istanbul Jazz Festival for 24 years</li> <li>• Supporter of National Men's and Women's Basketball Teams and Wheelchair Basketball Men's and Women's National Teams</li> </ul>	<p>The Bank has been extending uninterrupted support to Istanbul Jazz Festival as the festival sponsor since 1997. <a href="#">(page 158)</a></p> <p>Garanti BBVA is the main sponsor of 12 Giant Men, Pixies of the Court, 12 Brave Hearts and 12 Magical Wrists basketball teams <a href="#">(page 159)</a></p>	
<p><b>11.c.</b> Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials</p>			



**12 RESPONSIBLE CONSUMPTION AND PRODUCTION**  
RESPONSIBLE CONSUMPTION & PRODUCTION: ENSURE SUSTAINABLE CONSUMPTION AND PRODUCTION PATTERNS

DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>12.2.</b> By 2030, achieve the sustainable management and efficient use of natural resources</p>			<p><b>CLIMATE CHANGE</b></p>
<p><b>12.4.</b> 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</p>	<ul style="list-style-type: none"> <li>• Coal Phase-out Policy</li> <li>• Environmental and Social Loan Policies</li> </ul>	<p>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 <a href="#">(page 146)</a></p>	
<p><b>12.5.</b> By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse</p>	<ul style="list-style-type: none"> <li>• ISO 14001 Environmental Management System</li> </ul>	<p>Within the scope of Environmental and Social Loan Policies, social impacts are evaluated and risks are reduced as much as possible <a href="#">(page 160)</a></p>	
<p><b>12.6.</b> Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle</p>	<ul style="list-style-type: none"> <li>• Sustainable Financial Transactions</li> <li>• Direct Environmental Impact Mitigation Efforts</li> </ul>	<p>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. <a href="#">(page 154)</a></p>	
<p><b>12.8.</b> By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature</p>	<ul style="list-style-type: none"> <li>• Global EcoEfficiency Plan</li> <li>• Integrated Annual Report</li> </ul>	<p>Under our partnership with eCording, we are shooting seed balls primarily to hard-to-reach areas for various ecological causes facilitated by Garanti BBVA mobile. <a href="#">(page 139)</a></p>	
<p><b>12.c.</b> 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</p>	<ul style="list-style-type: none"> <li>• Garanti BBVA Climate Index</li> <li>• eCording and BlindLook Kagider partnerships</li> </ul>	<p>Through our partnership with BlindLook, we enable financial inclusion of tens of thousands of visually-impaired individuals <a href="#">(page 136)</a></p>	

13 CLIMATE ACTION

CLIMATE ACTION: TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS

DESCRIPTION	GARANTI BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>13.1.</b> Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>	<ul style="list-style-type: none"> <li>• Türkiye's Life: Fire Management Grant Program</li> <li>• Blue Breath Project</li> <li>• Garanti BBVA 2025 Pledge</li> <li>• Environmental and Social Loan Policies</li> <li>• PACTA Methodology</li> <li>• Coal Phase-out Policy</li> <li>• Climate Change Action Plan</li> <li>• EU Pillar-III reporting</li> <li>• Garanti BBVA Eco-efficiency Plan</li> <li>• ISO 14001 Environmental Management System</li> <li>• eording partnership</li> </ul>	<ul style="list-style-type: none"> <li>In collaboration with WWF-Türkiye, we initiated the "Türkiye's Life: Fire Management Grant Program" in June 2022. (page 155)</li> <li>Under the Blue Breath Project, more than 1,500 teachers and over 30,000 students were reached in 146 schools in Kocaeli, Bursa, Istanbul, Çanakkale and Tekirdağ since September 2021. (page 156)</li> <li>Under our partnership with eording, we are shooting seed balls primarily to hard-to-reach areas for various ecological causes facilitated by Garanti BBVA mobile (page 139)</li> <li>Total contribution to Sustainable Development: TL 88 billion (page 146)</li> <li>Target of providing cumulative TL 150 billion sustainable financing between 2018-2025. (page 153)</li> <li>Green transformation and capacity growth support to commercial and SME customers with the Sustainability Themed Loan Package (page 154)</li> <li>Guiding targets employing the PACTA methodology in the transition process for carbon-intensive sectors (page 146)</li> <li>Alignment with the EU Pillar-III reporting and analyses of the Bank portfolio's exposure to physical risks of climate change and natural disasters (page 147)</li> <li>10 sponsorships and 3 events organized focusing on the fight against Climate Crisis and regulatory compliance</li> <li>Pledge to not finance new investments in coal-fired power plants and coal mines and to zero the coal exposure of its portfolio by 2040 at the latest (page 146)</li> <li>Pledge to allocate a minimum of 60% of the total funds allocated to greenfield energy generation facilities to renewable investments under its Climate Change Action Plan (page 146)</li> <li>Under ESLP, customers are assigned emissions reduction targets for combating climate change, and are encouraged to employ feasible alternative technologies. (page 148)</li> <li>Since the introduction of the ISO 14001 Environmental Management System in 2012, the Bank's carbon intensity decreased by 97% (page 152)</li> <li>Garanti BBVA Eco-efficiency Plan: Target to fulfill at least 80% of the annual energy consumption from renewables and to reduce GHG emissions each year between 2021-2025 (page 152)</li> </ul>	<p>CLIMATE CHANGE</p>
<p><b>13.2.</b> Integrate climate change measures into national policies, strategies and planning</p>			
<p><b>13.3.</b> Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning</p>			
<p><b>13.a.</b> Implement the commitment undertaken by developed-country parties to the United Nations Framework Convention on Climate Change to a goal of mobilizing jointly \$100 billion annually by 2020 from all sources to address the needs of developing countries in the context of meaningful mitigation actions and transparency on implementation and fully operationalize the Green Climate Fund through its capitalization as soon as possible</p>			

14 LIFE BELOW WATER

LIFE BELOW WATER: CONSERVE AND SUSTAINABLY USE THE OCEANS, SEAS AND MARINE RESOURCES FOR SUSTAINABLE DEVELOPMENT

DESCRIPTION	GARANTI BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>14.1.</b> By 2025, prevent and significantly reduce marine pollution of all kinds, in particular from land-based activities, including marine debris and nutrient pollution</p>	<ul style="list-style-type: none"> <li>• Blue Breath Project</li> <li>• Environmental and Social Loan Policies</li> </ul>	<ul style="list-style-type: none"> <li>Sea sweepers collected approximately 109 tonnes of solid waste, which later got recycled, since September 2021. The sea sweeper, which operated for 4 months in Antalya-Adrasan enabled 19,192,032 liters of sea water remained clean. (page 156)</li> </ul>	<p>CLIMATE CHANGE</p>
<p><b>14.2.</b> By 2020, 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</p>		<ul style="list-style-type: none"> <li>Within the scope of Environmental and Social Loan Policies, social impacts are evaluated and risks are reduced as much as possible. (page 148)</li> </ul>	





15 LIFE ON LAND

LIFE ON LAND: PROTECT, RESTORE AND PROMOTE SUSTAINABLE USE OF TERRESTRIAL ECOSYSTEMS, SUSTAINABLY MANAGE FORESTS, COMBAT DESERTIFICATION, AND HALT AND REVERSE LAND DEGRADATION AND HALT BIODIVERSITY LOSS

DESCRIPTION	GARANTI BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
<p><b>15.1.</b> By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in line with obligations under international agreements</p>	<ul style="list-style-type: none"> <li>• Türkiye's Life: Fire Management Grant Program</li> <li>• Environmental and Social Loan Policies</li> <li>• eording partnership</li> </ul>	<ul style="list-style-type: none"> <li>In cooperation with WWF-Türkiye, we initiated "Türkiye's Life: Fire Management Grant Program" in June 2022. (page 155)</li> <li>Forestation commitments are being obtained within the scope of ESLP Deforestation Impact Management Process (page 155)</li> <li>Under our partnership with eording, we are shooting seed balls primarily to hard-to-reach areas for various ecological causes facilitated by Garanti BBVA mobile (page 139)</li> </ul>	<p>CLIMATE CHANGE</p>
<p><b>15.2.</b> By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally</p>			
<p><b>15.a.</b> Mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems</p>			





**16** PEACE, JUSTICE AND STRONG INSTITUTIONS

**PEACE, JUSTICE AND STRONG INSTITUTIONS: PROMOTE PEACEFUL AND INCLUSIVE SOCIETIES FOR SUSTAINABLE DEVELOPMENT, PROVIDE ACCESS TO JUSTICE FOR ALL AND BUILD EFFECTIVE, ACCOUNTABLE AND INCLUSIVE INSTITUTIONS AT ALL LEVELS**

DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
 <p><b>16.4.</b> By 2030, significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets and combat all forms of organized crime</p>	<ul style="list-style-type: none"> <li>• TCR and Reputation Training</li> <li>• Environmental and Social Loan Policies</li> </ul>		
 <p><b>16.5.</b> Substantially reduce corruption and bribery in all their forms</p>	<ul style="list-style-type: none"> <li>• Defense Industry Specific Guidelines</li> <li>• Garanti BBVA Code of Conduct</li> </ul>	<ul style="list-style-type: none"> <li>☐ Communicating with Violence-Victim Employees training was designed specifically for Talent and Culture Advisors <a href="#">(page 123)</a></li> </ul>	<p><b>CORPORATE GOVERNANCE AND STRONG MANAGEMENT OF ALL RISKS</b></p> <p><b>HUMAN RIGHTS</b></p>
 <p><b>16.6.</b> Develop effective, accountable and transparent institutions at all levels</p>	<ul style="list-style-type: none"> <li>• Whistleblowing Channel</li> <li>• HR Internal Control Mechanism</li> <li>• Integrity Committee</li> </ul>	<ul style="list-style-type: none"> <li>☐ Under Environmental and Social Loan Policies, it is assessed whether certain activities and products associated with the defense industry violate corporate standards and principles. <a href="#">(page 148)</a></li> </ul>	
 <p><b>16.7.</b> Ensure responsive, inclusive, participatory and representative decisionmaking at all levels</p>	<ul style="list-style-type: none"> <li>• Audit Committee</li> </ul>		

**17** PARTNERSHIPS FOR THE GOALS

**PARTNERSHIPS FOR THE GOALS: STRENGTHEN THE MEANS OF IMPLEMENTATION AND REVITALIZE THE GLOBAL PARTNERSHIP FOR SUSTAINABLE DEVELOPMENT**

DESCRIPTION	GARANTİ BBVA ACTION	STATUS	RELATED MATERIAL ISSUES
 <p><b>17.7.</b> Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed</p>	<ul style="list-style-type: none"> <li>• Sustainability Themed Sectoral Working Groups</li> <li>• TUSIAD Working Group</li> <li>• UNEP FI Impact Tool</li> <li>• Net Zero Banking Alliance</li> <li>• Environmental and Social Loan Policies</li> <li>• Sustainable Finance</li> <li>• eCording, BlindLook, KAGİDER, TURMEPA, ÖRAV partnerships</li> <li>• Sponsorships in sports, culture and arts</li> </ul>	<ul style="list-style-type: none"> <li>☐ Presidency of TUSIAD's (Turkish Industry and Business Association) Sustainable Finance Sub-Working Group <a href="#">(page 151)</a></li> <li>☐ Impact analysis of the Bank's portfolio employing UNEP FI Impact Tool <a href="#">(page 145)</a></li> <li>☐ Involvement in the decarbonization of the banking industry with Net Zero Banking Alliance, Science-Based Targets Initiative pledges <a href="#">(page 147)</a></li> <li>☐ Sustainability-themed sectoral working groups we are part of: 52 <a href="#">(page 151)</a></li> <li>☐ Contribution is lent to customers and financial institutions to improve their environmental and social performances through briefings on environmental and social issues. <a href="#">(page 149)</a></li> <li>☐ Videos dealing with the value we create through our partnerships with eCording, BlindLook and KAGİDER can be found in the "Customer Experience" section.</li> <li>☐ Videos regarding the value we create through our partnerships with TURMEPA, WWF-Türkiye and ORAV can be found in the "Sustainability and Community Investments" section.</li> <li>☐ 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.</li> </ul>	<p><b>CLIMATE CHANGE</b></p>
 <p><b>17.14.</b> Enhance policy coherence for sustainable development</p>			
 <p><b>17.17.</b> Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships</p>			
 <p><b>17.19.</b> 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</p>			