

SUSTAINABILITY METRICS AND TARGETS

ENVIRONMENTAL TARGETS AND PERFORMANCE TABLES

SCOPE 1, 2, AND 3 EMISSIONS	SCOPE 1 (TCO ₂ e)		SCOPE 2* (TCO ₂ e)				SCOPE 3** (TCO ₂ e)		TOTAL TCO ₂ e (Scope 1 & 2)***	
	2024	2025	Scope 2 (TCO ₂ e) Market Based		Scope 2 (TCO ₂ e) Location Based		2024	2025	2024	2025
			2024	2025	2024	2025				
Domestic	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Garanti Bankası A.Ş.	15,523	17,068	0	0	35,102	35,936	13,850	19,524	15,523	17,068
Garanti Finansal Kiralama A.Ş.	149	87	0	0	337	183	133	99	149	87
Garanti Faktoring A.Ş.	94	103	0	0	213	216	84	118	94	103
Garanti Yatırım Menkul Kıymetler A.Ş.	221	254	0	0	499	534	197	290	221	254
Garanti Portföy Yönetimi A.Ş.	38	46	0	0	85	98	34	53	38	46
Garanti Emeklilik ve Hayat A.Ş.	433	461	0	0	979	970	386	527	433	461
Garanti Yatırım Ortaklığı A.Ş.	5	6	0	0	12	12	5	7	5	6
Garanti Ödeme Sistemleri A.Ş.	194	210	0	0	439	442	173	240	194	210
Garanti Ödeme ve Elektronik Para Hizmetleri A.Ş.	22	35	0	0	50	74	20	40	22	35
Garanti Filo Yönetim Hizmetleri A.Ş.	N/A	80	N/A	0	N/A	168	N/A	92	N/A	80
Garanti BBVA Kripto Varlık Alım Satım Platformu A.Ş.	N/A	43	N/A	0	N/A	90	N/A	49	N/A	43
Garanti Finansal Teknolojiler A.Ş.	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0
Domestic	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Garanti BBVA International NV	111	101	12	12	108	94	126	228	123	113
Garanti BBVA Romania	1,151	1,163	690	258	1,182	1,212	623	742	1,841	1,421

* Scope 2 (Market Based) emissions are stated as 0 due to the IREC purchases.

** Specified Scope 3 emissions include activities from air and train travel, other ground transportation, hotel accommodations, carried out by Garanti BBVA employees for business purposes, teleworking and commuting service (private vehicles, public transportation, shuttle vehicles, etc.) to reach the office.

Garanti Bank International NV and Garanti Bank Romania emission data includes their subsidiaries.

The 2024 data differs from those published in the previous Annual Report because the estimates included at the close of the 2024 fiscal year have been replaced with actual consumption data available after the publication of that report.

Estimated figures were used for the last two months of 2025, as the actual data were not available as of the report's closing date.

*** In the calculation of total tCO₂e (Scopes 1 and 2), market based Scope 2 emissions were used.

GHG EMISSIONS (TONNES OF CO ₂ EQUIVALENT)	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 Number of Employees)	% Change in GHG Emissions Intensity***
2025	18,392	0	21,039	18,392	0.84	12.78
2024	16,679	0	14,881	16,679	0.79	20.97
2023	18,073	0	11,445	18,073	0.88	8.17
2022	18,981	0	411	18,981	0.93	1.75
2021	18,643	0	61	18,643	0.95	-



* Scope 2 (Market Based) emissions are stated as 0 due to the IREC purchases.

** Specified Scope 3 emissions include activities from air and train travel, other ground transportation, hotel accommodations, carried out by Garanti BBVA employees for business purposes, teleworking and commuting service (private vehicles, public transportation, shuttle vehicles, etc.) to reach the office.

*** Scope 3 is not included in the intensity calculations. Greenhouse gas emission intensity has been calculated by dividing Scope 1 and Scope 2 emissions by the total number of employees as of 2025. Therefore, emission intensity data as of 2021 differs from those published in the previous Annual Report.

This table only includes Garanti BBVA and its domestic subsidiaries.

The 2024 data differs from those published in the previous Annual Report because the estimates included at the close of the 2024 fiscal year have been replaced with actual consumption data available after the publication of that report.

Estimated figures were used for the last two months of 2025, as the actual data were not available as of the report's closing date.

ENERGY CONSUMPTION WITHIN THE ORGANIZATION	2021	2022	2023	2024	2025
Non-Renewable Electricity (MWh)	14,462	14,056	93,404	14,684	13,538
Renewable Electricity (MWh)	72,653	78,819	0	74,543	78,074
PV Electricity Consumption (MWh)	87	4	226	390	593
Natural Gas for Heating (m ³)	4,514,428	3,536,609	3,165,219	2,308,009	2,672,732
Natural Gas for Heating (MWh)	43,285	38,078	30,372	22,146	25,645
Diesel for Heating (liter)	201,343	62,646	43,369	34,169	24,575
Diesel for Heating (MWh)	1,053	505	427	337	242
Geothermal (MWh)			192	191	228
Coal for Heating (ton)	42	60	3	0	0
Coal for Heating (MWh)	145	208	12	0	0
Diesel Consumption in Generators (liter)	94,389	67,785	76,014	111,360	185,719
Diesel Consumption in Generators (MWh)	928	547	748	1,097	1,829
Fuel Oil (liter)	11,884	0	0	0	0
Fuel Oil (MWh)	125	0	0	0	0

ENERGY CONSUMPTION WITHIN THE ORGANIZATION

	2021	2022	2023	2024	2025
Diesel Consumption in Vehicle (liter)*	978,275	1,257,692	1,279,185	1,345,259	1,365,697
Diesel Consumption in Vehicle (MWh)*	9,635	12,718	12,596	13,248	13,449
Gasoline Consumption in Vehicle (liter)*	1,625,250	1,884,245	1,952,286	2,218,994	2,251,124
Gasoline Consumption in Vehicle (MWh)*	14,426	16,385	17,357	19,726	20,012
Total Energy Consumption (MWh)	156,800	161,320	155,334	146,362	153,610



* Vehicles used for commercial purposes only.

WATER CONSUMPTION

	Total Consumption (2021)	Total Consumption (2022)	Total Consumption (2023)	Total Consumption (2024)	Total Consumption (2025)
Municipality-provided Tap Water (1,000 m ³)	186	233	222	247	270
Rain Water* (1,000m ³)	-	-	3.45	4.46	3.20
	Total Decharged Water (2021)	Total Decharged Water (2022)	Total Decharged Water (2023)	Total Decharged Water (2024)	Total Decharged Water** (2025)
Water (1,000m ³)	-	182	178	201	-



* Rainwater consumption has not been calculated before 2023.

** The 2025 water discharge verification process has not yet been completed as of the reporting date.

WASTE MANAGEMENT

	2021	2022	2023	2024	2025
Hazardous Waste (tonnes)	20	11	34	50	63
Non-Hazardous Recyclable Waste (tonnes)	228	204	373	406	363



PAPER CONSUMPTION

	2021	2022	2023	2024	2025
Paper (1,000 tonnes)	0.6	0.73	0.74	1.07	0.96

ENVIRONMENTAL INVESTMENTS AND EXPENDITURES* (TL)

	2023	2024	2025
Capital expenses	29,794,176	10,861,753	37,392,681
Administrative expenses	5,509,122	-	1,906,150

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

ESG PERFORMANCE INDICATORS

SUSTAINABLE FINANCE	2023	2024	2025	
Amount of investments in renewable energy projects by type as of the reporting period end	6.5 bn \$	7.0 bn \$	7.7 bn\$	✓
Installed capacity of renewable energy projects by type as of the reporting period end	9,559	10,113	10,406	✓
Renewable energy projects in the new investment energy production portfolio (in new project finance transactions)	100%	100%	100%	✓
Market share of wind power plants (WPP) by installed power financed by the Bank	24.6%	23.6%	21.4%	✓
Total annual emissions avoided by financed renewable energy projects (mtCO ₂ e)	14.65	14.86	15.08	✓
Garanti BBVA's market share of solar energy projects (SPP) financed by the Bank in Türkiye, based on installed capacity, as of the end of the reporting period	21.3%	14.5%	12.6%	✓
Contribution to Sustainable Development* (TL billion, since 2018)	120	291	997	✓
Environmental and Social Impact Assessment Process Indicators (cumulative)	92	93	96	✓
Number of projects rejected	0	0	1	✓
Site visits to customers regarding environmental and social issues	27	18	16	✓
SUSTAINABILITY	2023	2024	2025	
Number of contributed working groups on sustainability	45	45	44	
Number of ESG ratings and sustainability indices that Garanti BBVA follows	13	11	12	
Total sustainability funds received from international financial institutions (USD million)	1,105	1,016	1,075	
COMMUNITY INVESTMENT PROGRAMS	2023	2024	2025	
Contribution to community investment programs (TL million)	875	277.8	376.3	✓
Number of areas focused on by community investment programs	4	4	4	

SOCIAL AND GOVERNANCE INDICATORS

EMPLOYEE, DIVERSITY, AND EMPLOYEE DEVELOPMENT PERFORMANCE TABLES

	2023	2024	2025	
NUMBER OF EMPLOYEES	22,016	22,664	23,311	✓
Garanti BBVA*	19,367	19,947	20,474	✓
Garanti BBVA Crypto	16	30	51	✓
Garanti BBVA Pension and Life	503	551	547	✓
Garanti BBVA Factoring	121	120	122	✓
Garanti BBVA Fleet	85	88	95	✓
Garanti BBVA Leasing	101	102	103	✓
, Garanti BBVA Payment Systems	14	28	42	✓
Garanti BBVA Securities	50	48	55	✓
Garanti BBVA Investment	277	281	301	✓
Garanti BBVA International	239	249	286	✓
Garanti Bank S.A (Romania)	1,200	1,177	1,192	✓
Garanti Kültür A.S.	43	43	43	✓

* Including Garanti BBVA Mortgage, Garanti BBVA GYO, Garanti BBVA Payment Systems and Garanti BBVA Technology.

EMPLOYEE AND DIVERSITY INDICATORS	2023	2024	2025	
Ratio of women employees	55.7%	55.5%	55.1%	✓
Women in senior management (%)	30.0%	44.4%	50.0%	✓
Women in mid-level management (%)	39.3%	40.1%	40.4%	✓
Women in technology (Share of women in STEM roles)	39.9%	39.4%	39.0%	✓
Women in revenue-generating roles	64.8%	64.3%	64.4%	✓
Number of maternity leaves	437	443	425	✓
Ratio of women employees returned to work after maternity leave	98.4%	97.5%	97.4%	✓
Number of paternity leaves	379	379	399	✓
Number of employees with disabilities	380	428	458	✓
Employee turnover	11.56%	13.0%	12.05%	✓
Employee engagement score*	4.31	4.38	83	

* As of 2025, the Employee Engagement Score will be calculated on a 100-point scale due to a change in methodology.

NUMBER OF EMPLOYEES BY AGE GROUP	2023	2024	2025	
<30	5,170	5,616	5,832	✓
30-50	15,922	15,977	14,740	✓
>=50	924	1,071	1,211	✓
Total	22,016	22,664	21,783	✓

NUMBER OF EMPLOYEES (BRANCHES, HEAD OFFICE, TECHNOLOGY)	2023	2024	2025	
Headquarter	7,497	8,023	7,612	✓
Branches	11,229	11,189	10,681	✓
Technology	2,466	2,594	2,825	✓
Other	824	858	665	✓
Total	22,016	22,664	21,783	✓

NEW HIRES BY AGE GROUP	2023	2024	2025	
<30	2,144	2,462	2,423	✓
30-50	693	735	790	✓
>=50	61	27	32	✓
Total	2,898	3,224	3,245	✓

NEW HIRES BY GENDER	2023	2024	2025	
Women	1,530	1,724	1,766	✓
Men	1,368	1,500	1,479	✓
Total	2,898	3,224	3,245	✓

NEW HIRES BY NATION	2023	2024	2025	
Türkiye	2,550	2,975	2,987	✓
Romania	302	215	201	
Holland	46	34	57	
Total	2,898	3,224	3,245	

TOTAL EMPLOYEE TURNOVER BY GENDER	2023	2024	2025	
Women	11.71%	12.70%	12.21%	✓
Men	11.36%	13.44%	11.86%	✓

TOTAL EMPLOYEE TURNOVER BY AGE	2023	2024	2025	
<30	20.33%	24.91%	20.16%	✓
30-50	8.62%	8.65%	8.45%	✓
>=50	13.10%	16.06%	17.67%	✓

GENDER PAY GAP (WOMEN/MEN)	2022	2023	2024	2025	
Mean	(0.1)	0.3	0.8	0.8	✓
Median	-	-	-	0.9	

* While the mean gender pay gap is based on the average of total wages, the median gender pay gap is based on the midpoint of the wage distribution.

* The median calculation has been introduced as of 2025.

PERFORMANCE INDICATORS FOR TRAINING

SELECTED TRAININGS	2023	2024	2025	
Total Completions in "Anti Corruption" Training	8,715	9,197	9,889	✓
Total Completions in "Code of Conduct" Training	13,914	11,069	22,870	✓
Total Completions in "Informative Security" Training	35,971	42,581	44,953	✓
Total Completions in "PDPL" Training	27,317	14,082	21,606	✓
Total Completions in "Cyber Security" Training	13,349	4,968	17,321	✓
Total Completions in "Gender Equality" Training	4,846	22,659	18,433	✓
Total Completions in "Sustainability" Training	19,591	53,418	47,038	
SELECTED TRAININGS				
Total Training Hours in "Anti Corruption" Training	6,073	6,044	7,015	✓
Total Training Hours in "Code of Conduct" Training	6,094	4,349	10,892	✓
Total Training Hours in "Information Security" Training	19,474	23,064	24,345	✓
Total Training Hours in "PDPL" Training	10,683	7,150	9,317	✓
Total Training Hours in "Cyber Security" Training	13,349	4,968	21,436	✓
Total Training Hours in "Gender Equality" Training	5,677	12,497	9,841	✓
Total Training Hours in "Sustainability" Training	11,046	27,073	29,067	
TRAININGS HOURS & TOTAL EXPENDITURE ON TRAINING				
Training hours per employee	54.22	69.52	76.40	✓
Number of training per male/female employee	54.25 (female) & 50.20(male)	67.18 (female) & 65.12 (male)	76.9 (female) & 75.8 (male)	✓
Share of digital training in total training hours	80%	64%	66%	
Total expenditure on training (million TL)	94.7	200.4	317.1	
OCCUPATIONAL HEALTH AND SAFETY PERFORMANCE INDICATORS				
Absentee rate	1.20%	1.19%	1.24%	✓
Number of accidents	132	30	44	✓
Number of fatal cases	2	0	0	✓
Accident frequency rate	0.52	0.73	0.73	✓
Occupational illness	0	0	2	

EMPLOYEE EXPERIENCE EMPOWERED BY TECHNOLOGY AND DATA

	2023	2024	2025
Number of Questions Answered by Bilge Bots	669 thousand	110,5527	1,452,626
Number of Robots Contributing to Digital Workforce	41	45	49

PERFORMANCE INDICATORS RELATED TO CUSTOMER DATA

CUSTOMER EXPERIENCE	2023	2024	2025	
Total # of Customers	25.4 million	27.7 million	30.1 million	✓
Total # of Digital Banking Customers	15.0 million	16.7 million	18.0 million	✓
Total # of Mobile Banking Customers	14.8 million	16.5 million	17.9 million	✓
Yearly Transactions Performed through Internet and Mobile Banking Channels*	1.2 billion	1.4 billion	1.5 billion	
# of Garanti BBVA Log-ins	5.1 billion	5.5 billion	5.7 billion	
% of Active Digital Customers	86%	88%	88%	
Branches	Garanti BBVA Domestic: 796 Garanti BBVA Foreign (including Cyprus): 8 Garanti BBVA International: 1 Garanti BBVA Romania: 72 Garanti BBVA Yatirim: 31 Garanti BBVA Leasing (including Fleet): 15 Garanti BBVA Factoring: 11	Garanti BBVA Domestic: 787 Garanti BBVA Foreign (including Cyprus): 7 Garanti BBVA International: 1 Garanti BBVA Romania: 72 Garanti BBVA Yatirim: 31 Garanti BBVA Leasing (including Fleet): 15 Garanti BBVA Factoring: 11	Garanti BBVA Domestic: 787 Garanti BBVA Foreign (including Cyprus): 7 Garanti BBVA International: 1 Garanti BBVA Romania: 68 Garanti BBVA Yatirim: 23 Garanti BBVA Leasing (including Fleet): 15 Garanti BBVA Factoring: 11	
ATMs	5,511	5,820	6,558	
# of Cardless Transactions through Garanti BBVA ATMs	123 million	136 million	144 million	✓
Share of QR transactions in total withdrawal and deposit transactions	35%	38%	41%	
POS Terminals	808,478	864,055	870,653	
Credit Cards	15,183,137	17,056,271	19,153,633	
Digital channel share in non-cash transactions	98.1%	98.1%	98.2%	
Number of ATMs accessible by visually impaired individuals	5,496	5,806	6,558	
Number of ATMs accessible by individuals with orthopedic disabilities	230	227	234	
Retail Net Promoter Score** (Ranking)	#2	#2	#2	
SME Net Promoter Score** (Ranking)	#2	#2	#2	

Commercial Net Promoter Score*** (Ranking)	#1	#1	#1
Mobile Net Promoter Score** (Ranking)	#2	#2	#1
Net TCR Score****	62%	60%	63%
Feedbacks received*****	3.9 million	4.7 million	10.8 million
Change in customer complaints*****	-1%	-5%	11%
Number of Contacts handled by the Customer Contact Center (CCC) (million)*****	67.2	68.5	121.0
CCC Service Level	82.2%	81.0%	81.1%
CCC Call Response Rate	98.7%	98.5%	98.6%
CCC Financial Product Range (units)	33	44	43
Women entrepreneurs encouraged to apply to Woman Entrepreneur Competition	45 thousand	47 thousand	50 thousand
Women who participated in woman entrepreneurship events and whom Garanti BBVA helped raise increased financial awareness	11,555	13,855	14,996
Number of Interactions with UGI Smart Assistant	61.7 million	61.2 million	73.4 million
Number of Projects Creating Value through Big Data and Machine Learning	75	118	115
Number of Customer Behavior Scenarios Analyzed on the Complex Event Processing Platform	126	158	218



* It includes cash withdrawal, cash deposit, loan repayment, credit card payment, bill payment, EFT, money transfer, foreign currency purchase, and foreign currency sale transactions.
 ** Net Promoter Score study was conducted by independent research firm Ipsos for Garanti BBVA. Competitors are İşbank, Akbank and Yapı Kredi Bank. The research was conducted with 18,401 in January-December 2025 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 and Yapı Kredi Bank. The research was conducted with 9,732 people, in January-December 2025 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 and Yapı Kredi Bank. The research was conducted with 2,322 people, in January-December 2025 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.
 ***** The feedback received consists of the aggregated responses from surveys conducted following the Bank's complaint handling, branch services, Customer Communication Center services (including outsourced and live support), and Customer Experience Support services, as well as from the competitive benchmark Net Promoter Score surveys and the Thermal Net Promoter Score surveys conducted via Garanti BBVA Mobile. Unlike the previous year, surveys conducted by outsourced service providers have also been included in the Customer Communication Center surveys. In 2025, the total number of responses collected from the Thermal Net Promoter Score surveys, which began to be monitored in 2025, amounted to 1,891,013.
 ***** Represents the change in the number of complaints per 1,000 customers.
 ***** Unlike 2024, outsourced Customer Contact Center interactions and our written channel "Live Chat" communications have been included, while interactions that concluded within the Interactive Voice Response (IVR) system have been excluded from the scope.

PERFORMANCE INDICATORS RELATED TO GOVERNANCE DATA

INFORMATION RELATED TO BOARD OF DIRECTORS	2024	2025
Board of Directors	11	11
- Woman	3	2
- Man	8	9
Share of Independent Board Member	36%	27.3%
Number of Committees	19	19
- Affiliated to the Board of Directors	13	13
- Members are composed of the Board Directors members	6	6

2025

Prevention of money laundering and financing of terrorism	As a result of the ongoing monitoring and control activities conducted to prevent money laundering and the financing of terrorism, a total of 14,866 suspicious transaction reports were filed. These reported transactions correspond to approximately 0.0468% of the Bank's total number of customers.
Whistleblowing Channel	As a result of the evaluations, various disciplinary actions were taken regarding 35 of the 63 reports submitted to the Whistleblowing Channel. In addition to training and awareness activities, our Bank's Compliance Department also provides consultation by evaluating consultancy queries received from employees within the scope of the Code of Conduct. In this context, 433 consultancy queries received from the employees in 2025 were answered and guidance provided in line with the Bank's Policies and Procedures.
AML&CFT	Within the scope of AML&CFT training activities, 26,877 participants received a total of 15,652 hours of training. These trainings covered 17,152 employees.
Personal Data Protection	In 2025, breach notifications were submitted to the Personal Data Protection Authority (KVKK) for 12 incidents primarily arising from individual employee errors. During the same year, the Bank was subject to administrative fines totaling TL 900,000 due to data breach notifications. In addition, 142 requests from customers regarding the processing of their personal data were responded to in compliance with the applicable legislation in 2025.