

Our Sustainability Metrics and Targets

Environmental Targets and Performance Tables

Scope 1, 2, and 3 Emissions

Total annual GHG emissions (TCO₂e) reported according to the Greenhouse Gas Protocol (2004 & 2015).

Environmental Performance Data								
Bank and Subsidiaries	Scope 1 (TCO ₂ e)		Scope 2 (TCO ₂ e)		Scope 3 (TCO ₂ e)		Total TCO ₂ e (Scope 1 & 2)	
	2023	2024	2023	2024	2023	2024	2023	2024
Domestic								
Garanti BBVA	N/A	15,654.15	N/A	0.00	N/A	12,937.81	N/A	15,654.15
Garanti BBVA Leasing	N/A	150.47	N/A	0.00	N/A	124.36	N/A	150.47
Garanti BBVA Factoring	N/A	95.04	N/A	0.00	N/A	78.55	N/A	95.04
Garanti BBVA Securities	N/A	222.54	N/A	0.00	N/A	183.93	N/A	222.54
Garanti BBVA Asset Management	N/A	38.01	N/A	0.00	N/A	31.42	N/A	38.01
Garanti BBVA Pension and Life	N/A	436.38	N/A	0.00	N/A	360.66	N/A	436.38
Garanti Investment Trust Inc.	N/A	5.54	N/A	0.00	N/A	4.58	N/A	5.54
Garanti BBVA Payment Systems	N/A	195.62	N/A	0.00	N/A	161.67	N/A	195.62
Garanti Payments and E-Money	N/A	22.18	N/A	0.00	N/A	18.33	N/A	22.18



Environmental Performance Data								
Bank and Subsidiaries	Scope 1 (TCO ₂ e)		Scope 2 (TCO ₂ e)		Scope 3 (TCO ₂ e)		Total TCO ₂ e (Scope 1 & 2)	
	2023	2024	2023	2024	2023	2024	2023	2024
Abroad								
Garanti Bank International NV	N/A	111.22	N/A	12.11	N/A	670.23	N/A	123.33
Garanti Bank Romania	N/A	1,046.36	N/A	638.05	N/A	418.96	N/A	1,684.41

For the year 2024, estimates are used for data not available at the closing date of this report. Garanti Bank International NV and Garanti Bank Romania emission data includes their subsidiaries. The breakdown of emissions of subsidiaries started in 2024.

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
2024	16,820 ✓	0 ✓	13,901 ✓	16,820 ✓	5.6 ✓	99% ✓
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%

*** 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.

For the year 2024, estimates are used for data not available at the closing date of this report. This table only includes Garanti BBVA and its domestic subsidiaries.

Carbon Reduction Targets and Progress Status

Garanti BBVA aims to align its credit portfolio with net zero scenarios by 2050, as part of its commitments to the Net Zero Banking Alliance (NZBA) and science-based target setting.

The Bank's 2030 decarbonization targets for carbon-intensive sectors, including energy, automotive, iron & steel, and cement, have been developed using the internationally recognized PACTA (Paris Agreement Capital Transition Assessment) methodology and were publicly disclosed in 2023. Garanti BBVA continuously reviews these targets as data quality improves and works towards updating them.

The objectives of Garanti BBVA's sectoral decarbonization targets are:

- Measuring customers' progress in their decarbonization processes and providing them with the necessary financial support for investments in new technologies and production methods.
- Increasing risk weighting for customers aligned with decarbonization targets to reduce transition risks in the loan portfolio.
- Fulfilling the transparency commitment regarding environmental and social performance disclosures, which have become increasingly important for the financial sector.

Garanti BBVA's portfolio decarbonization targets for companies in the energy, automotive, iron & steel, cement, and coal sectors, for which it has set decarbonization goals, and their progress as of 2024 are as follows:

Garanti BBVA Decarbonization Targets

Scenario	Sector	Metric	Emission Scope	Garanti BBVA Baseline *	Garanti BBVA Progress (2023)	Garanti BBVA Progress (2024)	Reduction Target by 2030	Difference
IEA Net Zero 2050	Energy	kgCO ₂ e/MWh	1+2	371*	339	371	(-71%)	+0%
	Automotive	gCO ₂ e/km	3	182	179	171	(-40%)	+15%
	Iron & Steel	kg CO ₂ e/Tiron&steel	1+2	1131****	1.306****	1.414	(-13%)	0%
	Cement	kg CO ₂ e/Tcement	1+2	726	726	726	(-20%)	0%
	Coal							Phase-out plan was announced in March 2021. The Bank will reduce the coal exposure of our portfolio to zero by 2040 or sooner.

Note: Garanti BBVA has negligible Oil&Gas exposure.

*The starting point for Energy, Automotive, Iron & Steel, and Cement is 2022.

**Starting data for Energy has been updated.

***The emission factor per ton of production in the iron and steel sector has been updated, taking into account grid electricity emissions.

Figure 1: Garanti BBVA Portfolio Decarbonization Targets



Garanti BBVA monitors its progress toward its 2030 decarbonization targets through data collection, customer visits, sectoral plans, and internal risk assessment tools; reports annually to NZBA and receives 3rd Party verification.

- In 2024, emissions intensity in the **automotive** sector decreased by 4.47%.
- In **cement** sector calculations, no changes were observed in emissions intensity due to database limitations.
- In the **iron and steel** sector, emissions intensity increased by 8.27%, driven by heightened short-term risk exposure among companies utilizing high-emission production technologies. Nevertheless, all firms within the sector were evaluated to be aligned with the Bank's 2030 decarbonization goals.
- In the **energy** sector, despite an increase in renewable energy investments, a 9.44% rise in emissions intensity was observed due to high-emission companies shifting towards renewable energy investments and a temporary increase in short-term risk exposure. A decline in emissions intensity, aligned with targeted goals, is expected once these investments are fully completed.

All risk exposure and credit limits for customers in these sectors are monitored monthly and evaluated using PACTA-derived emissions intensity values on a weighted average basis (Risk x Emissions Intensity). In cases where PACTA data does not accurately reflect actual emissions intensity (e.g., when customer-reported emissions data differs), direct customer data is used for calculations.

The TRi (Transition Risk Indicator) tool, developed by BBVA, integrates decarbonization targets into daily risk management processes. Using a sector-based approach, TRi evaluates each customer's emissions profile and decarbonization strategy, enabling the categorization of customers based on transition risks and strategy maturity. The tool provides customized services to support decarbonization efforts. TRi reports are updated monthly tracking current emissions intensity in energy, automotive, iron & steel, and cement sectors, along with 2030 projections for energy, iron & steel, and cement sectors.

High-emission sectors require significant capital investment and long-term financing. Garanti BBVA actively monitors sectoral solutions and aims to support customer investments in these areas.

Electricity Generation:

- Renewable energy projects
- Investments in digitalization
- Energy storage solutions

Cement Sector:

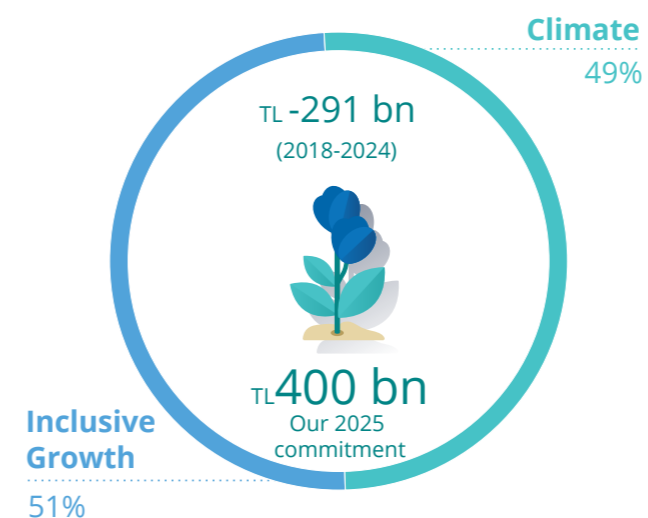
- Transition to alternative fuel sources (Ensuring process conditions suitable for waste incineration, use of Refuse-Derived Fuel (RDF), biomass, waste shredding and fuel preparation facilities for Used Tires, production of Municipal Solid Waste, sludge drying plants, etc.)
- Use of alternative raw materials, incorporating industrial symbiosis principles
- Reducing clinker ratio in cement production
- Production of alternative materials, including calcined clay
- Energy efficiency improvements in kilns, grinding mills, crushers, and cooling systems
- Carbon Capture, Utilization, and Storage (CCUS) technologies
- Electrification and hydrogen usage

Iron & Steel Sector

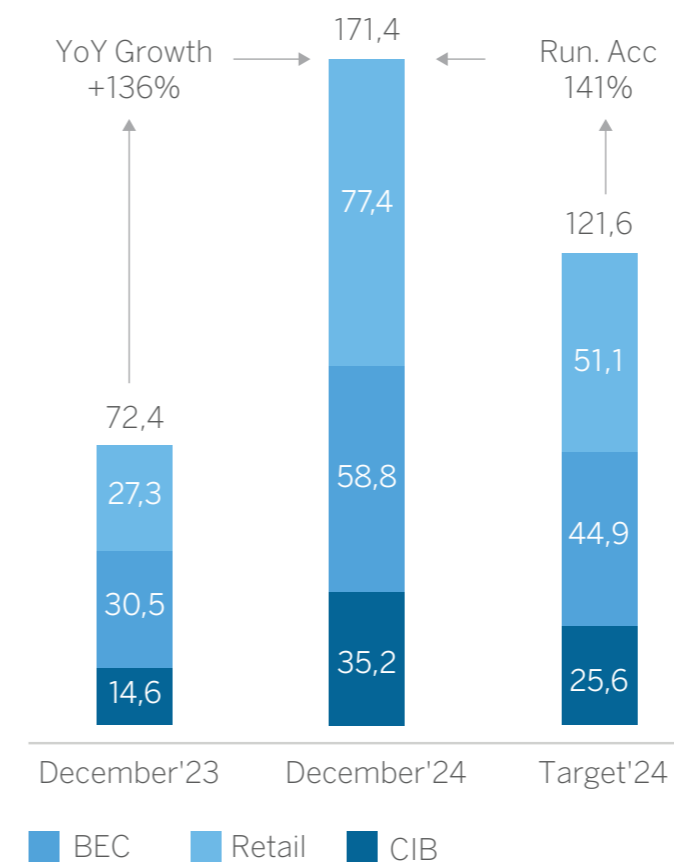
- Investment in Electric Arc Furnaces (EAFs)
- Reduction technologies in coke production (enhanced separation of raw materials, biomass utilization, waste heat recovery)
- Emission reduction technologies for pig iron production in blast furnaces (Top pressure recovery turbine, optimization of blast furnace charge distribution, fuel injection, waste heat recovery, biochar utilization, etc.).
- Direct Reduced Iron (DRI) production technologies (direct reduction processes; MIDREX®, FASTMET®, HIs melt®, CCF)

Our Sustainable Finance Commitment

Garanti BBVA's 2018-25 Goal ~400 bn TL



Breakdown of Sustainable Finance Mobilization by Segment and Subsidiary



Garanti BBVA's sustainable finance contributions include the activities of domestic subsidiaries such as Garanti Leasing and Garanti Asset Management, as well as international subsidiaries like Garanti Bank International and Garanti Bank Romania. Sustainable finance contributions are assessed and categorized according to BBVA Group's "Sustainable Business Activity Finance Standard". The following table outlines the contributions made by subsidiaries to sustainable development financing:

Segment	Subsidiary	Mobilization Amount (TRY)
Corporate	Garanti BBVA International	11,537,628,000
Commercial	Garanti BBVA International	1,064,058,000
Mortgage	Garanti BBVA International	1,419,804,887
Corporate	Garanti BBVA Romania	819,635,802
SME	Garanti BBVA Romania	629,613,366
Leasing	Garanti BBVA Leasing	1,522,874,164
Asset Management	Garanti BBVA Asset Management	2,446,000,000

Assets Aligned with Climate-Related Opportunities

As of the end of 2024, the share of cash and non-cash loans allocated to activities classified as sustainable within the Bank's total cash and non-cash loans is 2%. This ratio is 5% in the corporate and commercial segment and 0.4% in the SME and retail segments. Since the regulatory standards and calculation methodologies for this ratio were not yet established during the reporting period, financing activities were assessed in accordance with BBVA's Sustainable Business Activity Finance Standard.



Coal Phase Out Plan

In 2021, Garanti BBVA announced its commitment to fully exit coal financing by 2040, actively monitoring its portfolio and implementing a phase-out/monitoring plan to eliminate coal-related risks.* Both new and existing customers whose revenues exceed 5% from thermal coal mining for electricity production or those whose installed capacity exceeds 5% from thermal coal-fired power generation are classified as coal customers.

In line with this commitment, the Coal Phase Out Plan was established to closely monitor and gradually reduce exposure to coal-related customers. By 2024, the Bank observed a 10% reduction in coal-related risk exposure.*

Renewable Energy

Since 2014, Garanti BBVA has committed to financing only renewable energy projects under Project Finance for new electricity generation projects. In 2024, the Bank continued this policy, ensuring that all new energy project financing was allocated exclusively to renewable energy investments. In 2024, the market share of wind power plants (WPP) and solar power plants (SPP) financed by Garanti BBVA was 23.6% and 14.3%, respectively. The Bank's cumulative financing for renewable energy investments has amounted to approximately 7 billion USD.

In 2024, the total avoided emissions from renewable energy projects financed by Garanti BBVA amounted to 14.82 million tCO₂e, based on Türkiye's current average grid emission factor.

3.003 billion USD was financed for wind power plant (WPP) projects with an installed capacity of 3030 MW.

2.501 billion USD was financed for hydroelectric power plant (HEPP) projects with an installed capacity of 3704 MW.

1.015 billion USD was financed for solar power plant (SPP) projects with an installed capacity of 2860 MW.

0.275 billion USD was financed for geothermal power plant (GPP) projects with an installed capacity of 337 MW.

0.201 billion USD was financed for biomass power plant (BPP) projects with an installed capacity of 142 MW.

Performance Tables

Sustainable Finance	2023	2024	Audited Data (Yes/No)
Amount of investments in renewable energy projects by type as of the reporting period end	6,5 bn \$	7,0 bn \$	✓
Installed capacity of renewable energy projects by type as of the reporting period end	9,559	10,072	✓
Renewable energy projects in the new investment energy production portfolio (in new project finance transactions)	100%	100%	✓
Market share of wind power plants (WPP) by installed power financed by the Bank	24.6%	23.6%	✓

* Non-performing loans are excluded from this calculation.

Sustainable Finance	2023	2024	Audited Data (Yes/No)
Total annual emissions avoided by financed renewable energy projects (mtCO ₂ e)	14.65	14.82	✓
Contribution to Sustainable Development* (billion TL, 2018-2024)	120	291	✓
Environmental & Social Impact Assessment Process Indicators (cumulative)	92	93	✓
Number of projects rejected	0	0	✓
Risk rating of evaluated projects	4	1	✓
Site visits to customers regarding environmental and social issues	27	18	✓

Sustainability	2023	2024	Audited Data (Yes/No)
Number of SDGs contributed through effective management of sustainability risks	17	17	
Participation in sustainability related initiatives and memberships	30	26	
Number of contributed working groups on sustainability	45	45	
Number of ESG ratings and sustainability indices that Garanti BBVA follows	13	11	
Number of Policies/Position Papers Garanti BBVA contributed	11	10	
Environmental and Social workshops and conferences	24	30	
Total sustainability funds received from international financial institutions (million USD)	1,105	1,016	

Community Investment Programs	2023	2024	Audited Data (Yes/No)
Contribution to community investment programs (million TL)	875	277.8	✓
Number of areas focused on by community investment programs	4	4	



Operational Efficiency and Waste Management

Zero Waste Management System

Garanti BBVA implements source separation and effective waste management across its branches and buildings.

The certification process for the Basic Level Zero Waste Certificate, issued by the Ministry of Environment, Urbanization, and Climate Change, began in 2022 with the Zincirlikuyu Headquarters and Pendik Campus buildings. As of the end of 2024, the certification program has expanded to 17 service buildings. Additionally, all employees receive "Zero Waste Training for a More Livable World", aimed at raising awareness among staff.

Electronic Waste

Garanti BBVA expanded its electronic waste recycling initiative to Pendik Campus in 2024, following its initial launch at Zincirlikuyu Headquarters in collaboration with Mol-e, the winner of the 2023 Türkiye's Women Entrepreneur Competition, organized in partnership with Ekonomist Magazine and KAGİDER. Through Mol-e, Bank employees can donate their unused electronic waste and convert the points they earn into donations to the Teachers Academy Foundation (ÖRAV), supporting education. With this partnership, Garanti BBVA not only contributes to sustainability but also continues to support women entrepreneurs.

With the recycling movement we initiated, we prevented 467 kg* of carbon emissions by recycling a total of 200 kg of electronic waste. Mol-e; is a holistic e-waste digital management platform that manages the electronic waste of individuals and companies in an environmentally friendly, economical and end-to-end manner. It also creates a data pool with waste images and provides year-end electronic waste balance sheets to both institutions and international reports.

*Approximately calculated with EPA data

Resource Consumption Within The Organization

Energy Source	2019	2020	2021	2022	2023	2024	
Non-Renewable Electricity (MWh)	107,447	25,021	14,462	14,056	93,404	0	✓
Renewable Electricity (MWh)	51	73,206	72,653	78,819	0	90,189	✓
PV Electricity Consumption* (MWh)			87	3.56	225.5	392.6	✓
Natural Gas for Heating (m3)	5,270,775	3,575,311	4,514,428	3,536,609	3,165,219	2,393,178	✓
Natural Gas for Heating (MWh)	50,538	34,281	43,285	38,078	30,372	22,964	✓
Diesel for Heating (liter)	51,642	81,692	201,343	62,646	43,369	35,054	✓
Diesel for Heating (MWh)	508	804	1.053	505	427	345	✓

* Reported from 2021.

Energy Source	2019	2020	2021	2022	2023	2024	
Geothermal (MWh)					192	180	✓
Coal for Heating (tonnes)	21	16	42	60	3	0	✓
Coal for Heating (MWh)	73	54	145	208	12	0	✓
Diesel Consumption in Generators (liter)	129,347	74,540	94,389	67,785	76,013.83	91,284	✓
Diesel Consumption in Generators (MWh)	1,273	733	928	547	748	899	✓
Fuel Oil (liter)	6,120	4,455	11,884	0	0	0	✓
Fuel Oil (MWh)	65	47	125	0	0	0	✓
Diesel Consumption in Vehicle (liter)**	1,091,907	710,832	978,275	1,257,692	1,279,185	1,337,408	✓
Diesel Consumption in Vehicle (MWh)**	10,743	6,994	9,635	12,718	12,596	13,169	✓
Gasoline Consumption in Vehicle (liter)**	59,098	17,125	1,625,250	1,884,245	1,952,286	2,180,434	✓
Gasoline Consumption in Vehicle (MWh)**	525	152	14,426	16,385	17,357	19,386	✓
Total Energy Consumption (MWh)	171,172	141,293	156,800	161,320	155,334	147,525	✓

** Vehicles used for commercial purposes only.

Water Consumption	Total Consumption (2019)	Total Consumption (2020)	Total Consumption (2021)	Total Consumption (2022)	Total Consumption (2023)	Total Consumption (2024)	
Tap Water (1.000 m3)	260	260	186	233	222	252	✓
Rain Water (1.000m3)	-	-	-	-	3.45	3.42	✓
	Total Discharged Water (2019)	Total Discharged Water (2020)	Total Discharged Water (2021)	Total Discharged Water (2022)	Total Discharged Water (2023)	Total Discharged Water (2024)*	
Water (1.000m3)	-	-	-	182	178	-	✓

* The 2024 water discharge verification process has not yet been completed as of the reporting date. Rainwater consumption has not been calculated before 2023.



Waste Management	2019	2020	2021	2022	2023	2024	
Hazardous (tonnes)	6	4	20	11	34	29	✓
Recyclable (tonnes)	368	385	228	204	373	406	✓

Paper Consumption	2019	2020	2021	2022	2023	2024	
Paper (1.000 tonnes)	0.9	0.6	0.6	0.73	0.74	1.02	✓

Environmental Investments and Expenditures* (TL)	2023	2024
Capital expenses	29,794,176	10,861,753
Administrative expenses	5,509,122	-

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

Social and Governance Indicators

Employee, Diversity, and Employee Development Performance Tables

Employee and Diversity Indicators	2023	2024	Audited Data (Yes/No)
Number of Employees	22,016	22,664	✓
Garanti BBVA*	19,367	19,947	✓
Garanti BBVA Crypto	16	30	✓
Garanti BBVA Pension and Life	503	551	✓
Garanti BBVA Factoring	121	120	✓
Garanti BBVA Fleet	85	88	✓
Garanti BBVA Leasing	101	102	✓
Garanti BBVA Payment Systems	14	28	✓
Garanti BBVA Asset Management	50	48	✓
Garanti BBVA Securities	277	281	✓

Employee and Diversity Indicators	2023	2024	Audited Data (Yes/No)
Garanti BBVA International	239	249	✓
Garanti Bank S.A (Romania)	1,200	1,177	✓
Garanti BBVA Kültür A.S.	43	43	✓

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

Employee and Diversity Indicators	2023	2024	Audited Data (Yes/No)
Ratio of women employees	55.7%	55.5%	✓
Women in senior management (%)	30.0%	44.4%	✓
Women in mid-level management (%)	39.3%	40.1%	✓
Women in technology (Share of women in STEM roles)	39.9%	39.4%	✓
Women in revenue-generating roles	64.8%	64.3%	✓
Number of maternity leaves	437	443	✓
Ratio of women employees returned to work after maternity leave	98.4%	97.5%	✓
Number of paternity leaves	379	379	✓
Number of employees with disabilities	380	428	✓
Employee turnover	11.6%	13.3%	✓
Employee engagement score*	4.31	4.38	

Number of Employees by Age Group	2023	2024	Audited Data (Yes/No)
<30	5,170	5,616	✓
30-50	15,922	15,977	✓
>=50	924	1,071	✓
Total	22,016	22,664	✓



Number of Employees (Branches, Head Office, Technology)	2023	2024	Audited Data (Yes/No)
Headquarter	7,497	8,023	✓
Branches	11,229	11,189	✓
Technology	2,466	2,594	✓
Other	824	858	✓
Total	22,016	22,664	✓

New Hires by Age Group	2023	2024	Audited Data (Yes/No)
<30	2,144	2,462	✓
30-50	693	735	✓
>=50	61	27	✓
Total	2,898	3,224	✓

New Hires by Gender	2023	2024	Audited Data (Yes/No)
Women	1,530	1,724	✓
Men	1,368	1,500	✓
Total	2,898	3,224	✓

New Hires by Nation	2023	2024	Audited Data (Yes/No)
Türkiye	2,550	2,975	✓
Romania	302	215	
Holland	46	34	
Total	2,898	3,224	

Total Employee Turnover by Gender	2023	2024	Audited Data (Yes/No)
Women	11.71%	12.91%	✓
Men	11.36%	13.72%	✓

Total Employee Turnover by Age	2023	2024	Audited Data (Yes/No)
<30	20.33%	26.32%	✓
30-50	8.62%	8.67%	✓
>=50	13.10%	17.18%	✓

Related Indicators	2024	2023	2022
Gender Pay Gap (Percentage)*	0.8 ✓	0.3	(0.1)

	Management Level**	Branch Manager/ Mid-Level Manager**	Rest of the Employees**	Average
2024 (Percentage)*	2.8 ✓	0.7 ✓	0.9 ✓	0.8 ✓

* Median value given, as average metrics is negatively affected by extreme values (i.e. very high/very low). Annual total cash income data was used in the study and Garantibank International fees were not included in the calculations due to data confidentiality.

** 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 the Employees: Associates, Specialists and Specialist Assistants, Assistants and Support Staff

Performance Indicators for Training	2023	2024	Audited Data (Yes/No)
Employees Completed Selected Trainings *			
Number of Employees Completed "Gender Equality" Trainings	4,846	22,659	✓
Number of Employees Completed "Anti Corruption" Trainings	8,715	9,197	✓
Number of Employees Completed "Ethics" Trainings	13,914	11,069	✓
Number of Employees Completed "Information Security" Trainings	35,971	42,581	✓
Number of Employees Completed "PDPL Trainings"	27,317	14,082	✓
Number of Employees Completed "Cyber Security" Trainings	13,349	4,968	✓
Number of Employees Completed "Sustainability Trainings"	19,591	53,418	✓

*The 2023 and 2024 data in the table shows the total number of participants who completed the training



Performance Indicators for Training	2023	2024	Audited Data (Yes/No)
Hours of Selected Trainings*			
Total Training Hours of "Gender Equality" Trainings	5,677	12,497	✓
Total Training Hours of "Anti Corruption" Trainings	6,073	6,044	✓
Total Training Hours of "Ethics" Trainings	6,094	4,349	✓
Total Training Hours of "Information Security" Trainings	19,474	23,064	✓
Total Training Hours of "PDPL Trainings"	10,683	7,150	✓
Total Training Hours of "Cyber Security" Trainings	13,349	4,968	✓
Total Training Hours of "Sustainability Trainings	11,046	27,073	✓
Training Hours & Total Expenditure on Training			
Training hours per employee	54.2	69.52	✓
Number of training per male/female employee	54.25 (female) & 50.20 (male)	67,18 (female) & 65,12 (male)	✓
Share of digital training in total training hours	51%	47%	
Total expenditure on training (million TL)	94.7	200.4	

*The data for 2023 and 2024 in the table shows the total duration of training for all participants who completed the training.

Occupational Health and Safety Performance Indicators	2023	2024	Audited Data (Yes/No)
Absentee Rate	1.20%	1.27%	✓
Number of accidents	132	30	✓
Number of fatal cases	2	0	✓
Accident frequency rate	0.52	0.78	✓
Occupational illness	0	0	

Performance Indicators Related to Customer Data

Customer Experience	2023	2024	Audited Data (Yes/No)
Indicators related to Customers, Customer Experience and Inclusive Growth			
Total # of customers	25.4 million	27.7 million	✓
Total # of digital banking customers	15.0 million	16.7 million	✓
Total # of mobile banking customers	14.8 million	16.5 million	✓
Yearly Transactions Performed through Internet and Mobile Banking Channels	1.5 billion	1.7 billion	
# of Garanti BBVA Log-ins	4.9 billion	5.3 billion	
% of Digital Active Customers	86%	88%	
Branches	Garanti BBVA Domestic: 796 Garanti BBVA Foreign (including Cyprus): 8 Garanti BBVA International: 1 Garanti BBVA Romania: 72 Garanti BBVA Securities: 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 Securities: 31 Garanti BBVA Leasing (including Fleet): 15 Garanti BBVA Factoring: 11	
ATMs	5,511	5,820	
# of Cardless Transactions through Garanti BBVA ATMs	123 million	136 million	✓
Share of QR transactions	35%	38%	
POS Terminals	808,478	864,055	
Credit Cards	15,183,137	17,056,271	
Digital channel share in non-cash transactions (Retail)	98.1%	98.1%	
Number of ATMs accessible by visually impaired individuals	5,496	5,806	
Number of ATMs accessible by individuals with orthopedic disabilities	230	227	
Products or services modified and developed according to customer feedback	15	16	
Retail Net Promoter Score* (Ranking)	#2	#2	

*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 in January-December 2024 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 9,697 people, in January-December 2024 period through the online panel, with customers who described the relevant bank as their main or second bank.



Customer Experience	2023	2024	Audited Data (Yes/No)
Indicators related to Customers, Customer Experience and Inclusive Growth			
SME Net Promoter Score* (Ranking)	#2	#2	
Commercial Net Promoter Score** (Ranking)	#1	#1	
Mobile Net Promoter Score*(Ranking)	#2	#2	
Net TCR Score***	62%	60%	
Target customers surveyed	15%	19%	
Feedbacks received	3.9 milyon	4.7 million	
Change in customer complaints****	-1%	-5%	✓
Proactive actions against potential situations likely to cause customer dissatisfaction	6	16	
Number of Contacts handled by the Customer Contact Center (CCC) (million)	67.2	68.5	
CCC Service Level	82.2%	81.0%	
CCC Call Response Rate	98.7%	98.5%	
CCC Financial Product Range (units)	33	44	
SME initiatives (including applications and events)	9	9	
Women entrepreneurs encouraged to apply to Woman Entrepreneur Competition	45 thousand	47 thousand	
Women who participated in woman entrepreneurship events and whom Garanti BBVA helped raise increased financial awareness	11.555	13.855	

**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 in January-December 2024 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 9,697 people, in January-December 2024 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 2,447 people, in January-December 2024 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.

Performance Indicators Related to Governance Data

Governance	2023	2024	Audited Data (Yes/No)
Indicators related to Governance			
Board of Directors	11	11	
– Woman	2	3	
– Man	9	8	
Share of Independent Board Member	36%	36%	
Number of Committees	20	19	
– Affiliated to the Board of Directors	9	9	
– Members are composed of the Board Directors members	11	10	
Governance			
Compliance and Privacy Protection			
– Prevention of money laundering and financing of terrorism	As a result of continuous monitoring and control activities carried out for the prevention of money laundering and financing of terrorism, 28,466 suspicious transactions were reported in total. The number of transactions so reported accounts for around 0,098% of the Bank's total customers.		
– AML&CFT	19,370 hours of training were provided to 21,291 participants within the scope of AML&CFT training activities. These trainings covered 16,756 personnel.		
– Whistleblowing Channel	Out of 34 incidents reported to the Whistleblowing Channel, various disciplinary actions were taken for 18 as a result of the reviews conducted.		
– Personal Data Protection	" During 2024, breaches were reported for 9 incidents to the Personal Data Protection Authority, which stemmed from individual employee mistakes. In 2024, the Bank was imposed administrative sanctions totaling TL 1,275,000 due to data breach notifications. Personal data disclosure queries from 75 customers were responded to in line with the applicable legislation in the reporting period."		