

APPENDIX A.1: REPORTING GUIDELINES FOR THE NON-FINANCIAL DISCLOSURES

This section is the guidelines applied for the indicators in scope of limited assurance as explained in the table below. The data reported for each indicator is for the year ended on December 31, 2021. The reporting covers Garanti BBVA's operations in Turkey, including Garanti Payment Systems, Garanti BBVA Mortgage and Garanti BBVA Technology, unless specifically mentioned in the relevant indicator definition.

INDICATOR	GUIDANCE NOTES
Materiality Analysis	As Garanti BBVA, in our 2020 analysis, where we compile current and potential expectations, risks and opportunities from a group strategy perspective with all internal and external stakeholders, we include industry reports, global reports, UN Environment Program Finance Initiative ('UNEP FI') and Global Reporting Initiative ('We reviewed the recommendations of international professional organizations such as GRI') and considered Group-based evaluations of 59 international reports shedding light on current trends. On the other hand, taking into account the outputs of the analysis completed for global investors and non-governmental organizations in the BBVA Group, we determined our priority topics. Then, we reached out to all key stakeholder groups of Garanti BBVA, both internal and external, through surveys, meetings and phone calls to get their opinions, and we conducted a comprehensive stakeholder analysis on these issues. Material topic headings covered in the materiality analysis which was most recently updated in 2020 by the Bank were evaluated with all internal and external stakeholders and for 2021 and there was no differences in the material topics.
Sustainability Governance	Garanti BBVA's Sustainability Management is mentioned in the Risk Management section on page 196. Sustainability Management covers the policies and mechanisms used for the decision-making process regarding economic, environmental and social impacts.
Total Yearly Energy Consumption by Source	This indicator is defined as the energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use, and purchased electricity by Garanti BBVA's operations (Headquarters, service buildings, branches and ATMs) in Turkey. Universal energy conversion factors provided by the IPCC are used to convert source data in cubic meters, litres and tonnes to MWh. Total Energy consumption is reported following the guidance in GRI 302-1 Energy consumption within the organization and can be found in Appendix A.3: Environmental Performance Data.
Total Yearly Water Consumption by Source	This indicator is defined as the total water consumption mainly coming from municipality by Garanti BBVA's operations Turkey. Reported following the guidance in GRI 303-3 Total water withdrawal by source in the Appendix A.3: Environmental Performance Data.
Total Yearly Waste Generated	<p>Recyclable hazardous waste (cartridges and batteries) are collected centrally by TAP (Portable Battery Manufacturers and Importers Association) and HP (Hewlett Packard Enterprise). Their total weight is calculated based on data from these two organizations.</p> <p>Since there is no measurement mechanism for non-hazardous recyclable wastes (paper, plastic etc.) collected centrally by the municipalities, the calculation of the generated wastes is based on the amount of waste generated in the Garanti BBVA Headquarters Building.</p> <p>In 2021, the total non-hazardous recyclable waste of this building was calculated as 16.82 kg according to the statement obtained from Beşiktaş Municipality the previous year.</p> <p>The average monthly non-hazardous recyclable waste generation per person is calculated by taking into account the average monthly number of employees of the Headquarters building. Annual non-hazardous waste generation per person (16.82 kg) is calculated by taking the average of the monthly figures.</p> <p>The annual total non-hazardous recyclable waste amount collected from all buildings within the scope was calculated by multiplying the unit waste generation by the total number of employees in all buildings. For details, you can refer to Annex A.3: Environmental Performance Indicators.</p>

<p>Total Yearly GHG Emissions in tCO₂e reported under scope 1 and 2 of the GHG Protocol (2015)</p>	<p>This indicator is defined as the GHG emissions (CO₂, CH₄ and N₂O and f-gases) from energy consumption from fossil fuel sources for heating, generators, leased vehicle fleet in commercial use and refrigerants for Scope 1, and purchased electricity by Garanti BBVA's operations in Turkey (Headquarters, service buildings, branches and ATMs) for Scope 2. IPCC 6th Assessment Report factors are used for global warming potentials and emission factors. Grid Emission Factor is calculated based on the most recent data available by TEİAŞ for 2020. GHG emissions are reported following the guidance in GRI 305-1 Direct greenhouse gas (GHG) emissions (Scope 1), GRI 305-2 Energy indirect greenhouse gas (GHG) emissions (Scope 2) and the GHG Protocol - Location-based approach and can be found in Appendix A.3: Environmental Performance Data.</p>
<p>Total Yearly GHG emissions from business air travel – Scope 3 & Air Travel in Kilometres</p>	<p>Scope 3 emissions related to business air travel by Garanti BBVA employees is reported following the guidance in GRI 305-3 and the GHG Protocol (2015). Average passenger DEFRA 2021 emission factors (without RF) are used for air travel emissions calculations. Flights are classified as Short Haul (less than 500 km), Medium Haul (between 500 km and 3,700 km), and Long Haul (over 3,700). Please see Appendix A.3: Environmental Performance Data.</p>
<p>GHG Emissions Intensity in the Reporting Period</p>	<p>Total Scope 1 and Scope 2 GHG emissions divided by total assets of the Bank as of calendar year end in billion TL terms. The total assets are based on the Bank's audited financial statements. Reported following the guidance in GRI 305-4 and can be found in Appendix A.3: Environmental Performance Data.</p>
<p>Annual percentage change in GHG Emission Intensity</p>	<p>The percentage change in the GHG Emissions Intensity compared to the previous year's GHG emissions intensity. The total assets are based on the Bank's audited financial statements. Reported following the guidance in GRI 305-4 and can be found in Appendix A.3: Environmental Performance Data.</p>
<p>Total Yearly Avoided Emissions due to operational renewable energy projects under loan from Garanti BBVA</p>	<p>Emissions avoided by the electricity generation based on the operational capacity of solar, wind and hydropower plants during the reporting period are calculated. The projects Garanti BBVA has participated in financing which were operational in the reporting period are taken into consideration for the calculations. Grid Emission Factor is calculated based on the most recent data available by TEİAŞ for 2020. The projects that are active are within the scope of the audit. By financing renewable energy projects, emissions are prevented by preventing the burning of additional fossil fuels for electrical energy demand. Please find the details of the calculations in Sustainability section on page 120.</p>
<p>E&S Impact Assessment Process related to projects financed by Garanti BBVA</p> <ul style="list-style-type: none"> • # of assessed projects in 2021 • # of rejected projects in 2021 • Risk rating of the assessed projects in 2021 • # of project site visits conducted in 2021 	<p>Within the scope of the Bank's Environmental and Social Credit Policies, it has an internal methodology based on local legislation and international good practices for environmental and social risk assessment process. For details, see the Risk Management Section on page 196 and the Environmental and Social Impacts Assessment Process (ESIAP) section on the Garanti BBVA Sustainability website.</p>
<p>Renewable Energy Portfolio</p> <ul style="list-style-type: none"> • Amount of investments in renewable energy projects by type as of the reporting period end. • Installed capacity of renewable energy projects by type as of the reporting period end. • Garanti BBVA's market share of operational installed wind capacity in Turkey as of the reporting period end 	<p>After the annual consolidated report is completed, the cumulative financing amount provided for renewable energy is calculated and published annually in various public reports, especially the Integrated Activity Report. total wind power installed in Turkey by the Energy team data from official institutions (TEİAŞ DOE) is collected.</p> <p>On a project basis, banks that provide financing according to the installed capacity of the project and, if necessary, the amount of financing are determined. Market share is calculated over the installed capacity.</p> <p>Please find the details of the calculations in Sustainability section on page 120.</p>

<p>Cardless Transactions from Garanti BBVA ATMs</p> <ul style="list-style-type: none"> • Total number of cardless transaction from Garanti BBVA ATMs in the reporting period 	<p>Cardless transactions include the following transaction data performed at all ATMs of Garanti BBVA.</p> <ul style="list-style-type: none"> • CepBank Withdrawal • Withdrawing Money with QR • Depositing Money • Invoice / Fee / Game of Chance Payment • Credit Card Debt Payment • Deposit with QR • Mobile Phone TL Top-up • Withdrawing Money with Reference Number • Depositing with GarantiOne QR • Personal Consumer Loan Application
<p>Community Investments</p> <ul style="list-style-type: none"> • Total monetary amount of community investments in the reporting period 	<p>Social investments are defined as the total amount of investment made in programs that create social impact and are compatible with the bank's business strategy and stakeholder priorities. These programs are based on a value principle shared with Garanti BBVA's "Sponsorship and Corporate Responsibility Policy". The total investment amount contributed to the group investments during the reporting period is explained in this indicator.</p>
<p>Climate Finance amount</p>	<p>The Climate Financing amount is defined as the inclusive sustainable finance loan amount that the bank offers to all segment customers in line with its strategic priorities. In the reporting period of Garanti BBVA, within the scope of climate finance; (i) loans and transactions that comply with the Green Credit Principles and Sustainability-Related Credit Principles issued by the Credit Market Association; (ii) Credits and transactions for climate change mitigation and adaptation projects and/or activities in line with the requirements of the EU Taxonomy Technical Expert Group Report (https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/200309-sustainable-finance-teg-final-report-taxonomy_en.pdf); (iii) loans and transactions conforming to local standards, where relevant; (iv) renewable energy loans (including solar roof loans for individuals and businesses); (v) building insulation loans and (vi) green building loans. Please find the details of the calculations in Sustainability section on page 120.</p>
<p>Total electricity consumption from renewable generation</p>	<p>It is the share of total electricity consumption from renewable generation, including Garanti BBVA's IREC certificate purchases.</p>
<p>Human Resources</p> <ul style="list-style-type: none"> • Women employee ratio: <ul style="list-style-type: none"> - Senior+Middle Management - Total Women Employees • # of maternity leaves • # of paternity leaves • Ratio of women employees returned to work after maternity leave 	<p>In calculating female employee rates, monthly average values within the reporting period are taken into account. It includes senior managers, CEO and Assistant General Managers. It includes mid-level managers, Regional Managers, Credit Regional Managers, Unit Managers, Branch Managers, Managers and Consultants. The number of female employees on maternity leave is defined as female employees who entered maternity leave and went on leave during the reporting period. The number of employees on paternity leave is defined as male employees who entered paternity leave and went on leave. The rate of employees returning to work after maternity leave is defined as female employees calculated and reported for the previous year instead of the reporting period and still working at Garanti BBVA after maternity leave at the end of the reporting period.</p>
<p>Absentee Rate</p>	<p>The lost working days rate is the ratio of the total number of lost days calculated based on the medical reports of all sick leave and injuries entered into the Bank's system as of 07.01.2022, in the reporting period.</p>
<p>Number of Clients</p> <ul style="list-style-type: none"> • # of total customers • # of digital banking customers • # of mobile banking customers 	<p>The total number of customers is defined as the number of customers calculated by including customers with at least 1 open product to active customers as of the end of the reporting period.</p> <p>The number of Digital Banking customers is defined as the total number of active customers who have logged into online or mobile channels at least once in the last 3 months.</p> <p>The number of Mobile Banking customers is defined as the total number of active customers who have logged into the mobile channel at least once in the last 3 months.</p>