

## GRI CONTENT INDEX



**CONTENT INDEX  
ESSENTIALS SERVICE**

**2025**

Content Index - Essentials Service, GRI Services reviewed that the GRI Content Index is presented clearly and consistently with the standards and that references to disclosures 2-1 to 2-5, 3-1 and 3-2 are consistent with the relevant sections of the report. This service was performed on the Turkish version of the report.

Statement of use	Ziraat Bank reported the period January 1 - December 31, 2024 in accordance with GRI Standards.	
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GRI 1	GRI 1: Foundation 2021	
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Applicable GRI Sector Standard(s)	Since the sector standard for the banking sector has not yet been prepared, no sector standard has been used.	
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GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GENERAL DISCLOSURES</b>		
	<b>Organization and Reporting Applications</b>	
<b>GRI 2: General Disclosures 2021</b>	2-1 Organizational details	About the Report, pages 12-13 About Ziraat Bank, pages 24-25 Contact (Back Cover)
	2-2 Entities included in the organization's sustainability reporting	About the Report, pages 12-13
	2-3 Reporting period, frequency and contact point	About the Report, pages 12-13  Reporting is done on an annual basis. Contact: Ziraat Bank Head of Project Finance and Sustainability Department Tel: 0216 590 7648/0 E-mail: surdurulebilirlik@ziraatbank.com.tr
	2-4 Restatements of information	There is no revised declaration.
	2-5 External assurance	The report has not received external assurance.
	<b>Activities and Employees</b>	
	2-6 Activities, value chain and other business relationships	Our Strong 2024 Performance, pages 22-23 About Ziraat Bank, pages 24-25 Ziraat Bank's Value Generation Model, pages 80-83 Value for Our Country: Sustainable Economic Growth, pages 124-161 Stakeholder Map and Communication with Stakeholders, pages 184-185
	2-7 Employees	Human Values, pages 212-220 Performance Indicators, pages 618-623
	2-8 Workers who are not employees	Human resources at Ziraat Bank consist of full-time employees.

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GRI 2: General Disclosures 2021</b>	<b>Governance</b>	
	2-9 Governance structure and composition	Board of Directors, pages 254-257 Senior Management, pages 258-259
	2-10 Nomination and selection of the highest governance body	Regarding the minimum qualifications required for the election of members for the Board of Directors, the Company acts in accordance with the Banking legislation, the Turkish Commercial Code and the CMB regulations.  Board of Directors, pages 254-257 Senior Management, pages 258-259 Committees and Board Meetings, page 260-265
	2-11 Chair of the highest governance body	Board of Directors, pages 254-257 Senior Management, pages 258-259
	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability Governance and Organization pages 86-89  Sustainability Policy
	2-13 Delegation of responsibility for managing impacts	Sustainability Governance and Organization pages 86-89  Sustainability Policy
	2-14 Role of the highest governance body in sustainability reporting	Sustainability Governance and Organization pages 86-89  Sustainability Policy
	2-15 Conflicts of interest	Human Values, pages 212-220
	2-16 Communication of critical concerns	Stakeholder Map and Communication with Stakeholders pages 184-185 Customer Satisfaction and Experience, pages 187-189
	2-17 Collective knowledge of the highest governance body	Board of Directors, pages 254-257 Senior Management, pages 258-259
	2-18 Evaluation of the performance of the highest governance body	Board of Directors, pages 254-257 Senior Management, pages 258-259
	2-19 Remuneration policies	Human Values, pages 212-220

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GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GRI 2: General Disclosures 2021</b>	2-20 Process to determine remuneration	Human Values, pages 212-220
	2-21 Annual total compensation ratio	It is not disclosed due to Ziraat Bank's confidentiality policy.
	<b>Strategy, Policies and Practices</b>	
<b>GRI 2: General Disclosures 2021</b>	2-22 Statement on sustainable development strategy	Message from the Chairman, pages 14-17 Message from the CEO pages 18-21 Our Strategies, pages 38-55
	2-23 Policy commitments	Ziraat Bank's Policies, page 266 Sustainability Policy
	2-24 Embedding policy commitments	Ziraat Bank's Policies, page 266 Sustainability Policy
	2-25 Processes to remediate negative impacts	Material Topics and Materiality Matrix, pages 94-95 Sustainability Risks and Trends Management, pages 106-123 Stakeholder Map and Communication with Stakeholders, pages 184-185
	2-26 Mechanisms for seeking advice and raising concerns	Customer Satisfaction and Experience, pages 187-189 Human Values, pages 212-220
	2-27 Compliance with laws and regulations	During the reporting period, there has been no non-compliance with the law and no significant administrative penalty has been imposed for non-compliance with laws and regulations.
	2-28 Membership associations	Corporate Memberships and Initiatives We Support, page 186
	<b>Stakeholder Engagement</b>	
<b>GRI 2: General Disclosures 2021</b>	2-29 Approach to stakeholder engagement	Material Topics and Materiality Matrix, pages 94-95 Stakeholder Map and Communication with Stakeholders, pages 184-185
	2-30 Collective bargaining agreements	Human Values, pages 212-220

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>MATERIAL TOPICS</b>		
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Material Topics and Materiality Matrix, pages 94-95
	3-2 List of material topics	Material Topics and Materiality Matrix, pages 94-95
	<b>Sustainable Economic Growth</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Strategies, pages 38-55 Material Topics and Materiality Matrix, pages 94-95 Value for Our Country: Sustainable Economic Growth, pages 124-161 Financial Inclusion and Literacy, pages 196-199
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	Summary Financial and Operational Highlights, page 30-31 Value for Our Country: Sustainable Economic Growth, pages 124-161
	201-2 Financial implications and other risks and opportunities due to climate change	Our Strategies, pages 38-55 Sustainability Risks and Trends Management, pages 106-123
	201-4 Financial assistance received from government	Ziraat Bank has not benefited from any government incentives as of the report date.
<b>GRI 202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	The standard entry-level wages of all employees at Ziraat Bank are above the minimum wage in Türkiye.
	202-2 Proportion of senior management hired from the local community	All of Ziraat Bank's Senior Management are citizens of the Republic of Türkiye.
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	Value for Our Country: Sustainable Economic Growth, pages 124-161 Sustainable Development Goals Contributed, pages 96-105
	203-2 Significant indirect economic impacts	Developments in the Sustainability Ecosystem, pages 72-79 Sustainable Development Goals Contributed, pages 96-105 Value for Our Country: Sustainable Economic Growth, pages 124-161 Financial Inclusion and Literacy, pages 196-199
	<b>Reducing Environmental Footprint</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Combating Climate Change and Environmental Adaptation, pages 226-229 Sustainable Carbon Management, pages 236-239 Water Management, pages 241-242 Waste Management, pages 243-247

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GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	Water Management, pages 241-242
	303-2 Management of water discharge-related impacts	Water Management, pages 241-242
	303-3 Water withdrawal	Water Management, pages 241-242 Performance Indicators, pages 610-615
	303-4 Water discharge	Water Management, pages 241-242 Performance Indicators, pages 610-615
	303-5 Water consumption	Water Management, pages 241-242 Performance Indicators, pages 610-615
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Sustainable Carbon Management, pages 236-239 Performance Indicators, pages 618-623
	305-2 Energy indirect (Scope 2) GHG emissions	Sustainable Carbon Management, pages 236-239 Performance Indicators, pages 618-623
	305-3 Other indirect (Scope 3) GHG emissions	Sustainable Carbon Management, pages 236-239 Performance Indicators, pages 618-623
	305-4 GHG emissions intensity	Sustainable Carbon Management, pages 236-239 Performance Indicators, pages 618-623
	305-5 Reduction of GHG emissions	Sustainable Carbon Management, pages 236-239 Performance Indicators, pages 618-623
<b>GRI 306: Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	Waste Management, pages 243-247
	306-2 Management of significant waste-related impacts	Waste Management, pages 243-247
	306-3 Waste generated	Waste Management, pages 243-247 Performance Indicators, pages 610-615
<b>GRI 306: Waste 2020</b>	306-4 Waste diverted from disposal	Waste Management, pages 243-247 Performance Indicators, pages 610-615
	306-5 Waste directed to disposal	Waste Management, pages 243-247 Performance Indicators, pages 618-623
	<b>Qualified Labor and Employment</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Human Values, pages 212-220

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Human Values, pages 212-220 Performance Indicators, pages 618-623
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Human resources at Ziraat Bank consist of full-time employees.
	401-3 Parental leave	In accordance with Ziraat Bank's policies, there is no quantitative data entry under this metric.
<b>Employee Wellbeing, Engagement and Satisfaction</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Occupational Health and Safety, pages 221-223
<b>GRI 403: Occupational Health and Safety 2018</b>	403-3 Occupational health services	Occupational Health and Safety, pages 221-223
	403-4 Worker participation, consultation, and communication on occupational health and safety	Occupational Health and Safety, pages 221-223
	403-5 Worker training on occupational health and safety	Occupational Health and Safety, pages 221-223
	403-6 Promotion of worker health	Occupational Health and Safety, pages 221-223
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Occupational Health and Safety, pages 221-223
<b>Talent Management and Employee Development</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Human Values, pages 212-220
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Human Values, pages 212-220
	404-2 Programs for upgrading employee skills and transition assistance programs	Human Values, pages 212-220
	404-3 Percentage of employees receiving regular performance and career development reviews	Human Values, pages 212-220
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Human Values, pages 212-220
	405-2 Ratio of basic salary and remuneration of women to men	Ziraat Bank does not discriminate on the basis of gender in determining base salaries and wages.

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GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
	<b>Business Ethics, Legal Compliance and Transparency</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Human Values, pages 212-220  Anti-Bribery and Anti-Corruption Policy
<b>GRI 205: Anti-Corruption 2016</b>	205-3 Confirmed incidents of corruption and actions taken	During the reporting period, there were no confirmed cases of corruption in Ziraat Bank.
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	There were no cases of discrimination at Ziraat Bank during the reporting period.
<b>GRI 407: Freedom of Association and Collective Bargaining 2016</b>	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Ziraat Bank respects the right to organize and collective bargaining. During the reporting period, there was no violation of trade union rights at any supplier within the knowledge of the Company.  Human Values, pages 212-220
<b>GRI 408: Child Labor 2016</b>	408-1 Operations and suppliers at significant risk for incidents of child labor	Ziraat Bank does not employ child labor in any way and expects its other stakeholders in the value chain, especially its suppliers, to comply with the age provisions specified in the relevant laws and regulations.
<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Ziraat Bank and all its stakeholders in the value chain, especially its suppliers, do not employ forced labor.
	<b>Cybersecurity and Data Privacy</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Cybersecurity and Data Privacy, pages 177-181
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	During the reporting period, there were no substantiated complaints regarding breach of customer confidentiality and loss of customer data.
	<b>Agricultural Banking</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Agricultural Banking, pages 130-139

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
	<b>Corporate Governance</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Corporate Governance, pages 248-285
	<b>Digital Transformation and Innovation</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Digital Banking, pages 164-176
	<b>Operational Excellence and Process Optimization</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Value to Our Business: Sustainable Technological Solutions, pages 162-181
	<b>Platform Banking</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Strategies, pages 38-55 Material Topics and Materiality Matrix, pages 94-95
	<b>Global Banking and Competitiveness</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 International Banking, pages 146-151 Overseas Branch Banking, pages 152-155
	<b>Proactive Risk and Crisis Management</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 Sustainability Risks and Trends Management, pages 106-123 Risk Management, Internal Audit, Internal Control and Compliance, pages 269-279 Information on Transactions of the Bank with its Risk Group, page 280
	<b>ESG Impact on Sustainability Financing and Lending</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 94-95 ESG Impact on Sustainable Finance and Lending, pages 230-235  Environmental and Social Impact Management Policy in Lending Activities