

PERFORMANCE INDICATORS

SOCIAL PERFORMANCE INDICATORS

Breakdown by Head Office, Regions and Branches

Unit	Number of Employees	%
Head Office	5,539	21.29
Regions	317	1.22
Branches	20,055	77.10
International	100	0.38
Total	26,011	100

Breakdown by Age

Age	Number of Employees	%
-30	3,202	12.31
30-50	21,369	82.15
51+	1,440	5.54
Total	26,011	100

Breakdown by Educational Background

Educational Background	Number of Employees	%
Post-Graduate	49	0.19
Graduate	2,284	8.78
Graduate	17,953	69.02
Associate	2,194	8.43
Primary and Secondary School	3,531	13.58
Total	26,011	100

Gender Distribution by Position

Duty	Male	Female	Total
Top Manager	16	1	17
Manager	1,862	470	2,332
Officer	4,921	2,863	7,784
Assistant	4,211	4,441	8,652
Counter Assistant	1,772	2,625	4,397
Support Assistant	2,796	33	2,829
Total	15,578	10,433	26,011

GRI 2-7, 303-3, 303-4, 303-5, 305-1, 305-2, 305-2, 305-3, 305-4, 305-5, 306-3, 306-4, 306-5, 401-1

Employee Seniority Distribution

Seniority (years)	Number of Personnel
0-9	11,233
10-19	11,560
20-29	3,009
30-33	209
Total	26,011

Educational Background of New Hires in 2024

Educational Background	Number of Employees
Graduate	5
Graduate	1,398
Associate	125
Primary and Secondary School	268
Total	1,796

Occupational Health and Safety Key Performance Indicators

Indicator	Status
Number of Lost Workdays ¹	55
Injury Frequency Rate ²	5.82
Frequency Rate of Accidents Requiring First Aid	17.91
Accident Requiring Medical Intervention	6
Number of Employees with Accidents	13
Severity of Accidents ³	24.62

⁽¹⁾ A measure of the total number of working days lost due to work accidents.

⁽²⁾ Used to define the number of occupational accidents in a given working period.

⁽³⁾ Total number of days lost due to occupational accidents in a given period of working time

PERFORMANCE INDICATORS

ENVIRONMENTAL PERFORMANCE INDICATORS

Sectoral Breakdown of Projects Subject to Environmental and Social Impact Assessment

Sector	Quantity	Total Investment Amount (USD)
Production	19	1,432,660,492.69
Energy	14	874,710,215.70
Trade	7	799,595,759.90
Tourism	6	619,853,900.00
Total	46	3,726,820,368.29

2024 Emission Breakdown by Scope (%)

Scope 1	29
Scope 2	43
Scope 3	28

Scope 1 and Scope 2 Emissions Comparison by Year

Emission Source	2022 Emissions (tons CO ₂ eq)	2022 Emissions (tons CO ₂ eq)	2023 Emissions (tons CO ₂ eq)	2024 Emissions (tons CO ₂ eq)
Constant Combustion	36,551.80	36,551.80	23,671.49	16,772.585
Mobile Combustion	16,720.07	16,720.07	16,852.68	16,207.219
Leak Emissions	929.56	929.56	4,209.67	7,862.5009
Purchased Electricity (Market-based)	27,729.52	27,729.52	60,908.87	0

Change in Energy Indirect Greenhouse Gas Emissions

Energy	2022		2023		2024		Scope 2 change (%)	
Indirect Greenhouse Gas Emissions (Scope 2)	Indirect Energy Consumption	Indirect Energy Consumption	Indirect Energy Consumption	Indirect Greenhouse Gas Emissions (tCO ₂ e)	Indirect Energy Consumption	Indirect Greenhouse Gas Emissions (tCO ₂ e)	2022/2023	2023/2024
Purchased Electricity (kWh)	113,021,645.69	197,948,859.74	197,948,859.74	27,729.52	129,851,667.81	0	120	-100

Changes in Ziraat Bank Scope 1-2 Emissions by Years

Greenhouse Gas Emissions	(tCO ₂ e)	Scope 1 (tCO ₂ e)	Scope 2 (tCO ₂ e)	Total tCO ₂ e (Scope 1 - 2)	Change for Total tCO ₂ e %	Greenhouse Gas Intensity (tCO ₂ e/ TL Million Turnover)
2021	34,335.90	38,564.10	72,900.00	2.05	0.053	0.053
2020	32,728.70	39,110.40	71,437.20	-12.38	0.076	0.076
2019	33,779.80	47,754.30	81,534.10	7.48	0.125	0.125
2018	29,015.40	46,841.50	75,856.90	-13.47	0.141	0.141
2017	33,428.60	54,234.30	87,662.90	3.29	0.202	0.202
2016	36,478.00	48,394.70	84,872.70	-5.27	0.237	0.237
2015	40,441.00	49,151.60	89,592.60	17.31	0.296	0.296
2014	36,060.50	40,311.20	76,371.60	-	0.308	0.308

Scope 1-2-3 Emissions and Intensity (TCO₂/Net Interest Income) Changes for 2023 and 2024

Greenhouse Gas Emissions (tCO ₂ e)	Scope 1 (tCO ₂ e)	Scope 2 (tCO ₂ e)	Scope 3 (tCO ₂ e)	Total tCO ₂ e (Scope 1-2-3)	Greenhouse Gas Intensity (tCO ₂ e/ Net Interest Income)
2024	40,842.30	0	38,888.38	79,730.68	0.00000048
2023	44,733.85	60,908.87	51,166.73	156,809.44	0.00000121
2022	54,201.43	27,729.52	33,968.91	115,899.87	0.000000954

Metrics	2023	2024	2023 Market Based Total tCO ₂ e	2024 Market Based Total tCO ₂ e	Carbon Intensity 2023	Carbon Intensity 2024	Difference	Change %
Number of Employees	27,565.00	26,011	156,809.44	79,730.68	5.68871540	3.06526777	-2.62344763	-46.117
Net Interest Income TL	129,597,000,000	165,628,518,000	156,809.44	79,730.68	0.00000121	0.00000048	-0.00000073	-60.216
Assets	3.800.385	5.384.860	156,809.44	79,730.68	0.041266146	0.01480645	-0.02645501	-64.116
TL million	3,800,385	5,384,860	156,809.44	79,730.68	0.041266146	0.01480645	-0.02645501	-64.116
Total m ²	816,506.82	817,031.82	156,809.44	79,730.68	0.19204915	0.09758577	-0.09446338	-49.187

GRI 2-7, 303-3, 303-4, 303-5, 305-1, 305-2, 305-2, 305-3, 305-4, 305-5, 306-3, 306-4, 306-5, 401-1

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Ziraat Bank Solar Power Plants

	Electrical Installed Capacity (MWe)	Mechanical Installed Capacity (MWp)
Ziraat-1 SPP	17.50	18.46
Ziraat - 2 SPP	17.50	21.54
Ziraat-3 SPP	18.00	23.82
Total	53.00	63.82

Total Water Consumption

Source (m ³)	2023	2024
Mains Water	348,697.25	424,517.67
Drinking water	6,946.38	6,898.50
Total Water Withdrawals	355,643.63	431,416.17

Pollution Load, Total Amounts of Water Consumed and Polluted

Source (m ³)	2023	2024
Water Withdrawals	355,643.63	431,416.17
Water Consumed	6,946.38	6,898.50
Discharged	348,697.25	424,517.67
Pollutant Load (kg)		
BOI	17,434.86	80,658.36
KOI	55,791.56	182,542.60
AKM	20,921.84	89,148.71

Water Footprint Uncertainty Table

Source (%)	Uncertainty 2023	Uncertainty 2024
Input Uncertainty (Mains Water + Drinking water)	9.81	9.84
Output Uncertainty (Sewage)	10	10.00
Output Uncertainty (Pollution load)	3.3	3.10

A4 Paper Consumption

Years	Consumption (pack)	Change (%)
2020	282,000	-28.79
2021	243,000	-13.83
2022	248,000	2.06
2023	213,000	-14.11
2024	171,000	-19.72

Waste Amount by Type

Waste Class	Waste Type	Quantity (kg)
Non-Hazardous Waste	Paper and Cardboard Packaging	7,150
	Plastic Packaging	1,837
	Wooden Packaging	750
	Metallic Packaging	344
	Mixed Packaging	650
Hazardous Waste	Other Engine, Transmission and Lubricating Oils	2,160
	Oil from Oil/Water Separators	1,178
	Packages Containing Residues of Dangerous Substances or Contaminated with Dangerous Substances	160
	Absorbents Contaminated with Hazardous Substances, Filter Materials (Oil Filters if Not Otherwise Specified), Cleaning Cloths, Protective Clothing	3,090
	Wastes whose collection and disposal are subject to special treatment in order to prevent infection	41