

SASB INDEX

This index includes Ziraat Bank's disclosures under the Commercial Banking Standards issued by the independent standard setter, the Sustainability Accounting Standards Board (SASB). Ziraat Bank aims to expand its disclosures on SASB Standards and respond to more topics in the coming period. The disclosures in the SASB Index are for the reporting period January 1-December 31, 2024.

Table 1. Sustainability Disclosure Topics and Metrics

Subject	Metric	Category	SASB Code	Title with Related Explanations
Data Security	(1) Number of data breaches, (2) Percentage of personal data breaches, (3) Number of affected account holders	Quantitative	FN-CB-230a.1	During the reporting period, no complaints regarding breach of customer confidentiality and loss of customer data were recorded. Cybersecurity and Data Privacy, pages 177-181
	Description of the approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	Cybersecurity and Data Privacy, pages 177-181
Financial Inclusion and Capacity Building	(1) the number and (2) the amount of outstanding loans eligible for programs designed to promote small business and community development	Quantitative	FN-CB-240a.1	Corporate and Commercial Banking, pages 126-129 Agricultural Banking, pages 130-139
	(1) the number and (2) the amount of past due and nonaccrual loans or loans subject to waivers that are eligible for programs designed to promote small business and community development		FN-CB-240a.2	
	Number of people participating in financial literacy initiatives for unbanked, underserved or underrepresented customers		FN-CB-240a.4	Sustainable Development Goals Contributed, Financial Inclusion and Literacy, pages 196-199
Integration of Environmental, Social and Governance (ESG) Factors in Credit Analysis	Description of the approach to the integration of environmental, social and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	ESG Impact on Sustainable Finance and Lending, pages 230-235 Environmental and Social Impact Management Policy in Lending Activities
Business Ethics	The aggregate amount of monetary losses resulting from legal actions related to fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice or other relevant financial industry laws or regulations	Quantitative	FN-CB-510a.1	During the reporting period, there were no recorded cases in this context.

Subject	Metric	Category	SASB Code	Title with Related Explanations
Business Ethics	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2	<p>Customer Satisfaction and Experience, pages 187-189</p> <p>The rights of Ziraat Bank employees in the context of ethics and equal opportunity are protected by the Human Resources Implementation Principles and Procedures, which can be accessed from the employee portal. The Principal Procedures have a content that deters equal opportunity violations and mobbing. According to the regulations implemented by the Policy, Bank employees can submit their complaints regarding ethics and equal opportunities to their superiors. Subsequently, the relevant process is carried out.</p>
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score by category	Quantitative	FN-CB-550a.1	In the context of the methodology prepared by the Basel Committee on Banking Supervision, Ziraat Bank is not included in the scope of Globally Systemically Important Banks (G-SIB). On the other hand, the Bank publishes the systemically important bank buffer ratio within the scope of the audited balance sheet and footnotes prepared in accordance with Turkish Financial Reporting Standards ("TFRS").
	Description of the approach to integrating the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	Discussion and Analysis	FN-CB-550a.2	Risk Management, Internal Audit, Internal Control and Compliance, pages 269-279

Table 2. Activity Metrics

Activity Metric	Category	SASB Code	Title with Related Explanations
(1) number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	FN-CB-000.A	ESG Impact on Sustainable Finance and Lending, pages 230-235
(1) number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate ⁷		FN-CB-000.B	<p>Ziraat Bank's total cash loan balance for 2024 is TL 2,866 billion.</p> <p>Information on loans extended in the Corporate and Commercial Banking, Agricultural Banking and Retail Banking segments is provided on pages 126-145 of the report, while information on loans extended in the Digital Banking segment is provided on pages 164-176 of the report.</p>