



Annexes



CONTENT INDEX ESSENTIALS SERVICE

2026

GRI Content Index

GRI Services has reviewed, for the Content Index - Essentials Service, that the GRI content index is clearly presented in alignment with the Standards, that references are correctly included for all disclosures, and that they are properly aligned with the relevant sections in the main body of the report. This service was conducted on the Turkish version of the report.

Statement of Use	T.C. Ziraat Bankası A.Ş. has reported for the period 1 January 2025-31 December 2025 in accordance with the GRI Standards.				
GRI 1 Used	GRI 1: Foundation 2021				
Sector Standard	Since the sector standard for the banking sector has not yet been developed, no sector standard has been used.				
GRI Standard	DISCLOSURES	LOCATION AND/OR DIRECT RESPONSES	OMISSIONS		
GENERAL DISCLOSURES			Omitted Requirements	Reason	Explanation
GRI 2: General Disclosures 2021	2-1 Organizational details	About the Report, pages 2-3 About Ziraat Bank, pages 14-17 Directory (Back Cover)			
	2-2 Entities included in the organization's sustainability reporting	About the Report, pages 2-3			
	2-3 Reporting period, frequency and contact point	About the Report, pages 2-3 Reporting is conducted annually. Contact: Ziraat Bank Project Finance and Sustainability Department Tel: 0216 590 7648/0 E-mail: surdurulebilirlik@ziraatbank.com.tr			
	2-4 Corrections to information from previous reporting periods	There is no restatement of information.			
	2-5 External assurance	No external audit was conducted for this report.			



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GRI 2: General Disclosures 2021	2-6 Activities, value chain and other business relationships	<p>Highlights of 2025, pages 10-11</p> <p>About Ziraat Bank, pages 14-17</p> <p>Ziraat Bank's Value Generation Model, pages 70-71</p> <p>Value for Our Country: Sustainable Economic Growth, pages 108-109, 110-111, 112-123, 124-138, 139-147</p>			
	2-7 Employees	<p>Human Values, pages 207-221</p> <p>Performance Indicators, pages 640-653</p>			
	2-8 Workers who are not employees	Human resources at Ziraat Bank consist of full-time employees.			
GRI 2: General Disclosures 2021	2-9 Governance structure and composition	<p>Board of Directors, pages 262-267</p> <p>Senior Management, pages 268-273</p>			
	2-10 Nomination and selection of the highest governance body	<p>Regarding the minimum qualifications required for Board membership, actions are taken in accordance with banking legislation, the Turkish Commercial Code (TCC), and the regulations of the Capital Markets Board (CMB).</p> <p>Board of Directors, pages 262-267</p> <p>Senior Management, pages 268-273</p> <p>Committees and Board Meetings, pages 274-284</p>			
	2-11 Chair of the highest governance body	<p>Board of Directors, pages 262-267</p> <p>Senior Management, pages 268-273</p>			



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GRI 2: General Disclosures 2021	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability Governance and Organization, pages 78-82 Sustainability Policy			
	2-13 Delegation of responsibility for managing impacts	Sustainability Governance and Organization, pages 78-82 Sustainability Policy			
	2-14 Role of the highest governance body in sustainability reporting	Sustainability Governance and Organization, pages 78-82 Sustainability Policy			
	2-15 Conflicts of interest	Human Values, pages 207-221			
	2-16 Communication of critical concerns	Stakeholder Map and Communication with Stakeholders, pages 174-177 Customer Satisfaction and Experience, pages 179-184			
	2-17 Collective knowledge of the highest governance body	Board of Directors, pages 262-267 Senior Management, pages 268-273			
	2-18 Evaluation of the performance of the highest governance body	Board of Directors, pages 262-267 Senior Management, pages 268-273			
	2-19 Remuneration policies	Remuneration and Other Benefits, pages 213			
	2-20 Process to determine remuneration	Remuneration and Other Benefits, pages 213			
	2-21 Annual total compensation ratio	Not disclosed due to confidentiality.	Pricing details are not disclosed due to confidentiality reasons.	Confidentiality reasons.	Matters related to remuneration are considered confidential in nature.



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GRI 2: General Disclosures 2021	2-22 Statement on sustainable development strategy	Our Strategies, pages 29-45			
	2-23 Policy commitments	Ziraat Bank's Policies, page 285 Sustainability Policy			
	2-24 Embedding policy commitments	Ziraat Bank's Policies, page 285 Sustainability Policy			
	2-25 Processes to remediate negative impacts	Material Topics and Materiality Matrix, pages 84 Sustainability Risks and Trends Management, pages 91-107 Stakeholder Map and Communication with Stakeholders, pages 174-177			
	2-26 Mechanisms for seeking advice and raising concerns	Customer Satisfaction and Experience, pages 179-184 Human Values, pages 207-221			
	2-27 Compliance with laws and regulations	During the reporting period, no non-compliant developments occurred, and no significant administrative penalties were imposed for non-compliance with laws and regulations.			
	2-28 Membership associations	Corporate Memberships and Initiatives We Support, page 178			
	GRI 2: General	2-29 Stakeholder engagement	Material Topics and Materiality Matrix, pages 84 Stakeholder Map and Communication with Stakeholders, pages 174-176		
2-30 Collective bargaining agreements		Human Values, pages 207-221			



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MATERIAL TOPICS

GRI 3: Material Topics 2021	3-1 Process to determine material topics	Material Topics and Materiality Matrix, pages 84			
	3-2 List of material topics	Material Topics and Materiality Matrix, pages 84			

Sustainable Economic Growth

GRI 3: Material Topics 2021	3-3 Management of material topics	Our Strategies, pages 29-45 Material Topics and Materiality Matrix, pages 84 Financial Inclusion and Literacy, pages 192-194			
GRI 201: Economic Performance 2016 GRI 202: Market Presence 2016	201-1 Direct economic value generated and distributed	Summary of Financial and Operational Indicators, pages 16-17 Value for Our Country: Sustainable Economic Growth, pages 108-147			
	201-2 Financial implications and other risks and opportunities due to climate change	Our Strategies, pages 29-45 Sustainability Risks and Trends Management, pages 91-107			
	201-4 Financial assistance received from government	As of the report date, Ziraat Bank has not benefited from any government incentives.			
GRI 202: Market Presence 2016	202-1 Ratios of standard entry-level wage by gender compared to local minimum wage	At Ziraat Bank, the standard entry-level wages of all employees are above the minimum wage in Türkiye.			
	202-2 Proportion of senior management hired from the local community	All members of Ziraat Bank's Senior Management are citizens of the Republic of Türkiye.			



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GRI 201: Economic Performance 2016	203-1 Infrastructure investments and services supported	Value for Our Country: Sustainable Economic Growth, pages 108-147 Sustainable Development Goals Contributed, pages 85-90			
	203-2 Significant indirect economic impacts	Developments in the Sustainability Ecosystem, pages 58-70 Sustainable Development Contributed, pages 85-90 Value for Our Country: Sustainable Economic Growth, pages 108-147 Financial Inclusion and Literacy, pages 192-195			
Reduction of Environmental Footprint					
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Combating Climate Change and Environmental Compliance, pages 232-234 Carbon Management, pages 244-247 Water Management, pages 251-253 Waste Management, pages 254-259			



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GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Water Management, pages 251-253			
	303-2 Management of water discharge-related impacts	Water Management, pages 251-253			
	303-3 Water withdrawal	Water Management, pages 251-253 Performance Indicators, page 630-643			
	303-4 Water discharge	Water Management, pages 251-253 Performance Indicators, page 630-643			
	303-5 Water consumption	Water Management, pages 251-253 Performance Indicators, page 630-643			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) greenhouse gas emissions	Carbon Management, pages 244-247 Performance Indicators, page 630-643			
	305-2 Energy indirect (Scope 2) greenhouse gas emissions	Carbon Management, pages 244-247 Performance Indicators, page 630-643			
	305-3 Other indirect (Scope 3) greenhouse gas emissions	Carbon Management, pages 244-247 Performance Indicators, page 630-643			
	305-4 Greenhouse gas emissions intensity	Carbon Management, pages 244-247 Performance Indicators, page 630-643			
	305-5 Reduction of greenhouse gas emissions	Carbon Management, pages 244-247 Performance Indicators, page 630-643			



GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Waste Management, pages 254-259			
	306-2 Management of significant waste-related impacts	Waste Management, pages 254-259			
	306-3 Waste generated	Waste Management, pages 254-259 Performance Indicators, page 640-653			
	306-4 Waste diverted from disposal	Waste Management, pages 254-259 Performance Indicators, page 640-653			
	306-5 Waste directed to disposal	Waste Management, pages 272-280 Performance Indicators, pages 640-653			
Skilled Workforce and Employment					
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Human Values, pages 207-221			
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Human Values, pages 207-221 Performance Indicators, page 630-643			
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	At Ziraat Bank, human resources consist of full-time employees.			
	401-3 Parental leave	Performance Indicators, page 640-653			



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Employee Well-being, Engagement and Satisfaction

GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Occupational Health and Safety, pages 222-227			
GRI 403: Occupational Health and Safety 2018	403-3 Occupational health services	Occupational Health and Safety, pages 222-227			
	403-4 Worker participation, consultation and communication on occupational health and safety	Occupational Health and Safety, pages 222-227			
	403-5 Worker training on occupational health and safety	Occupational Health and Safety, pages 222-227			
	403-6 Promotion of worker health	Occupational Health and Safety, pages 222-227			
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked to business relationships	Occupational Health and Safety, pages 222-227			



Talent Management and Trainings

GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Human Values, pages 207-221			
GRI 404: Training and Education 2016	404-1 Average hours of training per employee per year	Human Values, pages 207-221			
	404-2 Programs for upgrading employee skills and transition assistance programs	Human Values, pages 207-221			
	404-3 Percentage of employees receiving regular performance and career development reviews	Human Values, pages 207-221			
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Human Values, pages 207-221			
	405-2 Ratio of basic salary and remuneration of women to men	At Ziraat Bank, no gender-based discrimination is applied in the determination of base salaries and wages.			



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Business Ethics, Legal Compliance and Transparency

GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Human Values, pages 207-221 Anti-Bribery and Anti-Corruption Policy			
GRI 205: Anti-Corruption 2016	205-3 Confirmed incidents of corruption and actions taken	There were no confirmed incidents of corruption at Ziraat Bank during the reporting period.			
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	There were no incidents of discrimination at Ziraat Bank during the reporting period.			
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Ziraat Bank respects the rights to freedom of association and collective bargaining. During the reporting period, to the Company's knowledge, no violations of trade union rights occurred at any supplier. Human Values, pages 207-221			
GRI 408: Child Labor 2016	408-1 Operations and suppliers identified as having significant risk for incidents of child labor	Ziraat Bank does not employ child labor under any circumstances and expects its suppliers and other stakeholders in the value chain to comply with the age requirements set forth in the relevant laws and regulations.			
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor and measures taken	Ziraat Bank does not engage in forced labor practices in its own operations. The Bank also expects its suppliers within the value chain to comply with this principle.			



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Cybersecurity and Data Privacy					
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Cybersecurity and Data Privacy, pages 166-169			
GRI 418: Customer Privacy 2016	418-1 Confirmed complaints concerning breaches of customer privacy and loss of customer data	There were no confirmed complaints regarding breaches of customer privacy or loss of customer data during the reporting period.			
Agricultural Banking					
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Agricultural Banking, pages 112-123			
Corporate Governance					
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Corporate Governance, pages 260-299			



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Digital Transformation and Innovation

GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Digital Banking, pages 150-165			
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Operational Excellence and Process Optimization

GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 Value for Our Business: Sustainable Technological Solutions, pages 148-169			
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Platform Banking

GRI 3: Material Topics 2021	3-3 Management of material topics	Our Strategies, pages 29-46 Material Topics and Materiality Matrix, pages 84			
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Global Banking and Competitive Strength

GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 84 International Banking, pages 129-134 Overseas Branch Banking, pages 135-137			
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Proactive Risk and Crisis Management

GRI 3: Material Topics 2021	3-3 Management of material topics	<p>Material Topics and Materiality Matrix, pages 84</p> <p>Sustainability Risks and Trends Management, pages 91-107</p> <p>Risk Management, Internal Audit, Internal Control and Compliance, pages 290-294</p> <p>Information Regarding Transactions with the Risk Group in Which the Bank Is Included, page 295</p>			
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Financing Sustainability and the Impact of ESG in Credit

GRI 3: Material Topics 2021	3-3 Management of material topics	<p>Material Topics and Materiality Matrix, pages 84</p> <p>ESG Impact on Sustainable Finance and Lending, pages 235-243</p> <p>Environmental and Social Impact Management Policy in Lending Activities</p>			
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