



## Annexes

### Performance Indicators

Breakdown by Head Office, Regions and Branches

Unit	2024		2025	
	Number of Employees	%	Number of Employees	%
Head Office	5,539	21.29	5,654	21.96
Regions	317	1.22	328	1.27
Branches	20,055	77.10	19,660	76.38
International	100	0.38	101	0.39
<b>Total</b>	<b>26,011</b>	<b>100</b>	<b>25,743</b>	<b>100</b>

Breakdown by Age

Age	2024		2025	
	Number of Employees	%	Number of Employees	%
-30	3,202	12.31	2,989	11.6
30-50	21,369	82.15	21,321	82.8
51+	1,440	5.54	1,433	5.6

Breakdown by Educational Background

Educational Background	2024		2025	
	Number of Employees	%	Number of Employees	%
Post-Graduate	49	0.19	51	0.2
Master's Degree	2,284	8.78	2,323	9.0
Bachelor's Degree	17,953	69.02	17,748	68.9
Associate Degree	2,194	8.43	2,160	8.4
Primary and Secondary Education	3,531	13.58	3,461	13.4



## Annexes

### Social Performance Indicators

#### Gender Distribution by Job Position

Job Position	2024		2025	
	Man	Women	Man	Women
Senior Executive	16	1	17	1
Manager	1,862	470	1,890	454
Officer	4,921	2,863	5,016	3,085
Assistant	4,211	4,441	4,268	4,717
Counter Assistant	1,772	2,625	1,376	2,094
Support Assistant	2,796	33	2,791	34
<b>Total</b>	<b>15,578</b>	<b>10,433</b>	<b>15,358</b>	<b>10,385</b>

#### Number of Employees by Gender

Gender	2023	2024	2025	2025 (%)
Woman	10,138	10,433	10,385	40.34
Man	15,766	15,578	15,358	59.66
<b>Total</b>	<b>25,904</b>	<b>26,011</b>	<b>25,743</b>	<b>100</b>

#### Employee Seniority Distribution

Seniority (year)	2024	%	2025	%
0-9	11,233	43	9,208	36
10-19	11,560	44	13,769	53
20-29	3,009	12	2,585	10
30-33	209	1	181	1



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### Average Length of Service of Employees

Average Length of Service (hour)	2023	2024	2025
<b>Total</b>	<b>11,065</b>	<b>10,912</b>	<b>11,299</b>

### OHS Key Performance Indicators

Indicator	2023	2024	2025
Number of Lost Days <sup>1</sup> (Number/Year)	92	55	225
Injury Frequency Rate <sup>2</sup> (%)	144.24	5.82	39.89
Frequency Rate of Accidents Requiring First Aid (%)	11.25	17.91	26.59
Accident Requiring Medical Intervention (Number/Year)	11	6	26
Number of Employees Involved in Accidents (Persons)	-	13	39
Accident Severity Rate <sup>3</sup> (%)	0.094	0.006	0.23

<sup>1</sup> A measure of the total number of working days lost due to occupational accidents.

<sup>2</sup> Used to define the number of occupational accidents occurring within a specific working period.

<sup>3</sup> The total number of lost days resulting from occupational accidents within a specific working period..



2025 Training Activities

Training Data	2025
Total Training Hours per Employee (Hours)	59.63
Face-to-Face (Classroom) Training per Employee (Hours)	25.43
Online (E-Learning) Training per Employee (Hours)	34.20
Total Training Hours (Corporate)	1,531,119
Total Face-to-Face Training Hours	652,966
Total Online/Digital (E-Learning) Training Hours	878,153
Total Number of Employees Participating in Training	19,524
Number of Male Employees	12,114
Number of Female Employees	7,410
Face-to-Face Training per Male Employee (Hours)	15.17
Face-to-Face Training per Female Employee (Hours)	10.26
Total Number of E-Learning Activities	1,167
Total Number of Classroom Activities (Units)	1,355



## Annexes

### Parental Leave Metrics

Number of Employees Eligible for Parental Leave	2023	2024	2025
Woman	592	559	508
Man	-	-	-
<b>Total</b>	<b>592</b>	<b>559</b>	<b>508</b>
Total Number of Employees Who Took Parental Leave	2023	2024	2025
Woman	352	416	413
Man	-	-	-
<b>Total</b>	<b>352</b>	<b>416</b>	<b>413</b>
Total Number of Employees Returning to Work After the End of Parental Leave	2023	2024	2025
Woman	348	278	304
Man	-	-	-
<b>Total</b>	<b>348</b>	<b>278</b>	<b>304</b>
Number of Employees Returning to Work After Parental Leave and Remaining Employed for at Least 12 Months Thereafter	2023	2024	2025
Woman	344	270	304
Man	-	-	-
<b>Total</b>	<b>344</b>	<b>270</b>	<b>304</b>



## Environmental Performance Indicators

### Environmental and Sustainability Trainings

All Trainings by Type (Hours)	2023	2024	2025
Sustainability (E-Learning)	4,080	4,745	19,880
Environment (Waste, Water, Emissions) (E-Learning)	298	333	4,783

### Sectoral Distribution of Projects Subject to Environmental and Social Impact Assessment

Sector	Number	Total Investment Amount (USD)	Number	Total Investment Amount (USD)
Manufacturing	19	1,432,660,492.69	15	1,658,598,581
Energy	14	874,710,215.70	13	1,826,782,288
Tourism	6	619,853,900.00	14	1,596,657,183
Trade	7	799,595,759.90	2	210,124,597
Construction	0	0	5	1,495,965,412
<b>Total</b>	<b>46</b>	<b>3,726,820,368.29</b>	<b>49</b>	<b>6,788,128,061</b>

### 2025 Emission Distribution by Scope (%)

Greenhouse Gas Emissions	2024 Ratios (%)	2025 Ratios (%)
Scope 1	29	25
Scope 2	43	42
Scope 3	28	33



## Annexes

### Change in Energy Indirect Greenhouse Gas Emissions

Energy	2023		2024		2025		Scope 2 Change (%)	
	Indirect Energy Consumption	Indirect Greenhouse Gas Emissions (tCO <sub>2</sub> e)	Indirect Energy Consumption	Indirect Greenhouse Gas Emissions (tCO <sub>2</sub> e)	Indirect Energy Consumption	Indirect Greenhouse Gas Emissions (tCO <sub>2</sub> e)	2023 /2024	2024 /2025
Purchased Electricity (kWh)	197,948,859.74	60,908.87	129,851,667.81	0	141,598,853.66	0	-100	0

### Energy Intensity

Energy Intensity	2025
Energy Intensity (Energy consumption relative to revenue, kWh/TL Million, net interest income/expense)	433.4
Energy Intensity (Energy consumption per employee, kWh/person-year)	5,500.47



Yearly Scope 1-2 Emission Changes of Ziraat Bank

Greenhouse Gas Emissions (tCO <sub>2</sub> e)	Scope 1 (tCO <sub>2</sub> e)	Scope 2 (tCO <sub>2</sub> e)	Total Scope 1-2 (tCO <sub>2</sub> e)	Total tCO <sub>2</sub> e Change (%)	Greenhouse Gas Intensity (tCO <sub>2</sub> e / TL thousand Assets)	Greenhouse Gas Intensity (tCO <sub>2</sub> e / TL thousand Net Interest Income/ Expense)
2025	36,425.56	0	36,425.56	-10.81	0.0000043	0.0001115
2024	40,842.30	0	40,842.30	-61.34	0.0000076	0.0002466
2023	44,733.85	60,908.87	105,642.72	77.44	0.0000278	0.0008152
2022	31,864.08	27,671.90	59,535.90	-18.33	0.0000258	0.0004901
2021	34,335.90	38,564.10	72,900.00	2.05	0.0000532	0.0018331
2020	32,728.70	39,110.40	71,437.20	-12.38	0.0000758	0.0020638
2019	33,779.80	47,754.30	81,534.10	7.48	0.0001255	0.0032212
2018	29,015.40	46,841.50	75,856.90	-13.47	0.0001412	0.0034613
2017	33,428.60	54,234.30	87,662.90	3.29	0.0002019	0.0051865
2016	36,478.00	48,394.70	84,872.70	-5.27	0.0002372	0.0060849
2015	40,441.00	49,151.60	89,592.60	17.31	0.0002958	0.0085253
2014	36,060.50	40,311.20	76,371.60	-	0.0003084	0.0088732



## Annexes

### Emission Reduction Amount

Emission Reduction Amount	2023	2024	2025
Emission Reduction(tCO <sub>2</sub> e)	-	-38.66	-10.81

### Changes in Scope 1-2-3 Emissions and Intensity (tCO<sub>2</sub>e/Net Interest Income) for 2024 and 2025

Year	Scope 1 (tCO <sub>2</sub> e)	Scope 2 (tCO <sub>2</sub> e)	Scope 3 (tCO <sub>2</sub> e)	Total tCO <sub>2</sub> e (Scope 1-2-3)	Greenhouse Gas Intensity (tCO <sub>2</sub> e / Net Interest Income)
2025	36,425.56	0	47,497.98	83,923.54	0.000000257
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

### Carbon Intensity by Metrics

Metrics	2024	2025	Market-Based Total tCO <sub>2</sub> e (2024)	Market-Based Total tCO <sub>2</sub> e (2025)	Carbon Intensity 2024	Carbon Intensity 2025	Difference	% Change
Number of Employees	26,011	25,743	79,730.68	83,923.54	3.06526	3.26005283	0.19478506	6%
Net Interest Income (TL million)	165,629	326,717	79,730.68	83,923.54	0.00000048	0.00000026	-0.00000022	-87%
Total Assets (TL million)	5,384,860	8,473,974	79,730.68	83,923.54	0.01480	0.00990368	-0.00490277	-50%
Total Area (m <sup>2</sup> )	817,031.82	1,041,561.46	79,730.68	83,923.54	0.09758	0.08057474	-0.01701103	-21%



Comparison of Scope 1 and Scope 2 Emissions by Year

Greenhouse Gas Emissions	2023	2024	2025
Scope 1 Emissions (tCO <sub>2</sub> e)	44,733.85	40,842.30	36,425.56
Scope 2 Emissions (tCO <sub>2</sub> e)	60,908.87	0	0
Market-Based	60,908.87	0	0
Location-Based	93,908.87	61,084.59	62,079.5

Ziraat Bank Solar Power Plants

Power Plant	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
<b>Total</b>	<b>53.00</b>	<b>63.82</b>



## Annexes

### Total Water Consumption

Source (m <sup>3</sup> )	2023	2024	2025
Mains Water	348,697.25	424,517.67	402,471.17
Drinking Water	6,946.38	6,898.50	6,791.97
<b>Total Water Withdrawn</b>	<b>355,643.63</b>	<b>431,416.17</b>	<b>409,263.14</b>

### Total Water Consumed and Polluted

Source (m <sup>3</sup> )	2023	2024	2025
Water Withdrawn	355,643.63	431,416.17	409,263.14
Water Consumed	6,946.38	6,898.50	6,791.97
Water Discharged	348,697.25	424,517.67	402,471.17
Pollutant Load (kg)			
BOD	17,434.86	80,658.36	80,494.23
COD	55,791.56	182,542.60	204,455.35
TSS	20,921.84	89,148.71	78,481.88



### Water Footprint Uncertainty

Source	Uncertainty 2023	Uncertainty 2024	Uncertainty 2025
Input Uncertainty (Mains Water + Drinking Water) (%)	9.81	9.84	9.84
Output Uncertainty (Sewage) (%)	10.00	10.00	10.00
Output Uncertainty (Pollutant Load) (%)	3.30	3.10	2.64

### Paper Consumption

Paper Consumption	2023	2024	2025
Consumption (Packages)	213,810	201,384	182,330
Change (%)	-	- 5.81	- 9.46

### Total Waste Amount by Type (kg)

Total Waste Amount by Type (kg)	2023	2024	2025
Hazardous Waste	72,020	41,650	58,470
Non-Hazardous Waste	852,000	1,046,000	1,115,000
<b>Total Waste</b>	<b>924,020</b>	<b>1,087,650</b>	<b>1,173,470</b>



## Annexes

### Recycled Solid and Liquid Waste

<b>Recycled Solid and Liquid Waste (Tonnes)</b>	<b>2025</b>
Paper / Cardboard Packaging	1,115,000
Plastic (Polyethylene, Polypropylene, etc.) Packaging	5,380
Metal Packaging	280
Mixed Packaging	28,445
Electronic Waste	58
<b>Total Recycled Waste Amount</b>	<b>1,149,163</b>