



## Annexes

### 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, 2025.

Topic	Metric	Category	SASB Code	Section Containing the Relevant Disclosure
<b>Data Security</b>	(1) Number of data breaches, (2) Percentage involving personal data, (3) Number of account holders affected	Quantitative	FN-CB-230a.1	No complaints regarding breaches of customer privacy or loss of customer data were recorded during the reporting period.
	Description of the approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	Cybersecurity and Data Privacy, pages 166-169
<b>Financial Inclusion and Capacity Building</b>	(1) Number and (2) amount of outstanding loans qualified under programs designed to promote small business and community development	Quantitative	FN-CB-240a.1	Corporate Banking and Commercial Banking, pages 110-111 Agricultural Banking, pages 112-123
	(1) Number and (2) amount of loans in arrears and not accruing interest, or subject to forbearance, under programs designed to promote small business and community development		FN-CB-240a.2	
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underrepresented customers		FN-CB-240a.4	Sustainable Development Goals Contributed, pages 85-90 Financial Inclusion and Literacy, pages 192-195
<b>Integration of Environmental, Social and Governance (ESG) Factors in Credit Analysis</b>	Description of the approach to integrating environmental, social, and governance (ESG) factors into credit analysis	Discussion and Analysis	FN-CB-410a.2	ESG Impact on Sustainable Finance and Lending, pages 235-243 Environmental and Social Impact Management Policy in Lending Activities



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Topic	Metric	Category	SASB Code	Section Containing the Relevant Disclosure
<b>Business Ethics</b>	The aggregate amount of monetary losses resulting from legal actions related to fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice or other relevant financial industry laws or regulations	Quantitative	FN-CB-510a.1	No cases were recorded in this context during the reporting period.
	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2	Customer Satisfaction and Experience, pages 178-184  The rights of Ziraat Bank employees in the context of ethics and equal opportunity are safeguarded through the Human Resources Implementation Principles accessible via the employee portal. The Implementation Principles include provisions that deter violations of equal opportunity and mobbing. In accordance with the regulations implemented through the policy, employees submit their ethics- and equal opportunity-related complaints to their supervisors. The relevant process is subsequently carried out.
<b>Systemic Risk Management</b>	Global Systemically Important Bank (G-SIB) score by category	Quantitative	FN-CB-550a.1	Within the framework of the methodology prepared by the Basel Committee on Banking Supervision, Ziraat Bank is not classified as a Global Systemically Important Bank (G-SIB). However, the Bank publishes its systemic importance buffer ratio within the scope of its independently audited financial statements and notes 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 290-294