

## **T.C. ZİRAAT BANKASI A.Ş. DISCLOSURE POLICY**

### **1. PURPOSE**

The main purpose of “T.C. Ziraat Bankası A.Ş. Disclosure Policy” is to ensure that necessary information and explanations other than trade secrets, bank secrets and customer secrets are communicated to the shareholders and stakeholders including investors, employees, customers, creditors, etc. and other related parties timely, accurately, completely, in an understandable, interpretable form, as accessible easily and with low cost, and equally.

### **2. SCOPE AND LEGAL GROUND**

Public Disclosure Policy of the Bank is carried out mainly within the framework of the Banking Law, Turkish Commercial Code, provisions of Communiqué on Principles regarding Public Disclosure of Material Events issued by Capital Markets Board as well as Borsa Istanbul regulations, generally accepted accounting principles and Corporate Governance Principles arrangements of Banking Regulation and Supervision Agency (BRSA).

### **3. MEANS OF PUBLIC DISCLOSURE:**

#### **3.1 PUBLIC DISCLOSURE OF FINANCIAL TRANSACTIONS**

##### **3.1.1 Public Disclosure of Financial Statements**

Pursuant to the regulations made by the Banking Regulation and Supervision Agency (BRSA), Regulations on the Procedures and Principles for Accounting Practices and Document Keeping Procedures of Banks, Turkish Accounting Standards and Turkish Financial Reporting Standards determined by the Public Oversight, Accounting and Auditing Standards Institution, the consolidated and unconsolidated financial statements and footnotes prepared and subject to independent audit quarterly and at the end of the year are announced at the Bank's website (<http://www.ziraatbank.com.tr>) and on the Public Disclosure Platform (KAP) within the periods specified in the related legislation; and sent to the BRSA, to the Central Bank of the Republic of Turkey and to the Banks Association of Turkey.

In addition, the financial statements prepared at the end of the year (without footnotes) are published in the Official Gazette.

##### **3.1.2 Public Disclosure of the Activity Report**

Annual Activity Report is prepared in accordance with the "Regulations on Procedures and Principles for Preparation and Publication of Banks' Annual Activity Report" published by the Banking Regulation and Supervision Agency and on the basis of the Corporate Governance Principles of the Capital Markets Board (SPK). After the approval of Board of Directors, it is disclosed to the public via our website (<http://www.ziraatbank.com.tr>) and Public Disclosure Platform (KAP).

##### **3.1.3 Notification of Ratings**

The rating scores given by rating agencies regarding the financial data and activities of our bank are published on our Bank's website.

#### **3.2 Corporate Website**

Corporate website (<http://www.ziraatbank.com.tr>) is actively used for public disclosure activities. Material event disclosures and other announcements made to the public and detailed information and data related to the Bank are posted on the corporate website. The information contained in the website is constantly updated. The website is also prepared in English for the benefit of international investors. The information and descriptions in English are accurate, complete, direct, understandable, sufficient and consistent with the Turkish version.

##### **Important headings that can be viewed on the website summarized below:**

Detailed information about Corporate Identity

Vision, mission and main strategies

Information about Members of the Board of Directors and Senior Management

Organization Chart

Articles of Association of the Bank

Audit Report and Financial Statements

Annual and Interim Activity Reports

Disclosure of Material Events and Press Disclosures

News and Announcements from Ziraat

Ratings

Issue of Debt Securities

Customer Training Portal

Frequently Asked Questions

### **3.3. DISCLOSURES TO BE MADE BY MEANS OF PRESS ORGANS**

"Press releases" are made by the Bank on issues that should be disclosed to investors and the public with regard to the activities of the Bank. Press releases may be made in written, by interview or press conferences. Press releases are made by the Chairperson and Members of the Board of Directors, General Manager, Assistant General Managers and other executives whom they may deem appropriate. Among presentations and reports disclosed in press releases and public conferences or at publicity and information meetings held with investors, those that are seen important are also published on the News and Announcements from Ziraat section of the Bank's website.

### **4. TRACKING AND FOLLOW-UP OF THE NEWS RELEASED BY PRESS ORGANS WITH REGARD TO THE BANK**

The news published about the Banking press organs are followed up by the Corporate Communication Department in cooperation with an institution that provides professional services on media follow-up. It is assessed whether or not false or unfounded news and rumors that do not arise from the disclosures of the authorized persons of the Bank affect the Bank's reputation and whether it will have an effect on the capital market instruments. It is ensured that false and /or unfounded news are corrected by getting in touch with the related authority. With regard to these news, our Bank may make statements if necessary. In addition, material event disclosure is made about the news where required by the legislation. The Bank is entitled to take the necessary legal actions in the event that the published news constitutes a crime according to the provisions of the Banking Law on the protection of reputation.

### **5. MATERIAL EVENT DISCLOSURES**

Material event disclosures of the Bank are made in the Public Disclosure Platform (KAP) according to the provisions of the Communiqué on "Public Disclosure of Material Events" published by the Capital Markets Board. These disclosures are also published on the Bank's website.

### **6. MEASURES TAKEN FOR PROTECTION OF CONFIDENTIALITY OF INFORMATION IN THE SCOPE OF MATERIAL EVENT DISCLOSURE**

In order to ensure confidentiality until public disclosure of material events, employees of the Bank, who have access to inside information, are informed about their responsibilities arising from the relevant legislation. When necessary, a confidentiality clause is included in the agreements that the bank makes with person or organizations that may access inside information due to provision of a certain service to the Bank. On the other hand, our Bank strictly obeys the legal obligation on the nondisclosure of bank and customer secrets to public except for the legally authorized institutions pursuant to the Banking Law No. 5411 and related legislation. This obligation applies not only to the Bank's employees, but also to the employees of the organizations that provide support services to the Bank.

The issues that require material event disclosure are independently communicated by the related Department directly to the Financial Reporting and Budget Management Department or other authorized and entitled Department in the

material event disclosures and simultaneously to Borsa Istanbul and Public Disclosure Platform (KAP).

## **7. CRITERIA FOR DETERMINATION OF PERSONS HAVING ADMINISTRATIVE RESPONSIBILITY:**

Disclosure policy of the bank has been approved by the Board of Directors within the framework of CMB Corporate Governance Principles. Monitoring, supervision, and improvement of Public Disclosure Policy of the Bank is under the authority and responsibility of the Board of Directors of the Bank.

As defined in the Communiqué on Principles regarding Public Disclosure of Material Events published by Capital Markets Board, the Members of the Board of Directors and the Auditing Board of the Bank have administrative responsibility and their CVs can be found at "[www.ziraatbank.com.tr](http://www.ziraatbank.com.tr)" There are not any persons in the Bank who are acting as defined in the related articles of the Communiqué and who have administrative responsibilities.

## **8. PUBLIC DISCLOSURE OF FUTURE ASSESSMENTS**

Pursuant to the provisions of relevant legislation, future assessments may be disclosed to the public provided that the decision of Bank's Board of Directors and written approval of persons authorized by Board of Directors are obtained.