

GRI CONTENT INDEX



For the Content Index - Essentials Service, GRI Services reviewed that the GRI content index has been presented in a way consistent with the requirements for reporting in accordance with the GRI Standards, and that the information in the index is clearly presented and accessible to the stakeholders. The service was performed on the Turkish version of the Report.

STATEMENT OF USE Ziraat Bank has reported in accordance with the GRI Standards for the period 1 January-31 December 2023.

GRI 1 USED GRI 1: Foundation 2021

APPLICABLE GRI SECTOR STANDARD(S) N/A.

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
General disclosures			
GRI 2: General Disclosures 2021	2-1 Organizational details	About the Integrated Annual Report, Page: 11 Corporate Profile, Page: 18-19	
	2-2 Entities included in the organization's sustainability reporting	About the Integrated Annual Report, Page: 11	
	2-3 Reporting period, frequency and contact point	About the Integrated Annual Report, Page: 11 1 January-31 December 2023 Reporting is done annually. Contact Person: Gülşah Kayılı Sustainability Officer Tel: +90 216 590 7648/0 E-mail: gkayili@ziraatbank.com.tr	
	2-4 Restatements of information	There is no restated information.	
	2-5 External assurance	No external assurance was received for the report.	
	2-6 Activities, value chain and other business relationships	Corporate Profile, Page: 18-19 In 2023, Page: 76-97	
	2-7 Employees	Human Resources, Page: 122-127	
	2-8 Workers who are not employees	At Ziraat Bank, human resources consist of full-time employees.	
	2-9 Governance structure and composition	Corporate Governance, Page: 140-141 Ziraat Bank Board of Directors, Page: 142-147 Ziraat Bank Senior Management, Page: 148-151 https://www.ziraatbank.com.tr/en/our-bank/about-us/our-organizational-structure/general-directorate	
	2-10 Nomination and selection of the highest governance body	Regarding the minimum qualities to be sought in appointments to Board Member, Ziraat Bank acts in accordance with the provisions of Banking legislation, Turkish Commerce Code and the regulations of Capital Markets Board.	

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
	2-11 Chair of the highest governance body	Ziraat Bank Board of Directors, Page: 142-147 The Chairman of the Board of Directors has no executive duty	
	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability at Ziraat Bank, Page: 40-45 https://www.ziraatbank.com.tr/en/investor-relations/corporate-governance/sustainability-policy	
	2-13 Delegation of responsibility for managing impacts	Sustainability at Ziraat Bank, Page: 40-45 https://www.ziraatbank.com.tr/en/investor-relations/corporate-governance/sustainability-policy	
	2-14 Role of the highest governance body in sustainability reporting	Sustainability at Ziraat Bank, Page: 40-45 https://www.ziraatbank.com.tr/en/investor-relations/corporate-governance/sustainability-policy	
	2-15 Conflicts of interest	Human Resources/Employee Satisfaction, Page: 126 Customer Satisfaction, Page: 132	
	2-16 Communication of critical concerns	Human Resources/Employee Satisfaction, Page: 126 Customer Satisfaction, Page: 132	
	2-17 Collective knowledge of the highest governance body	Ziraat Bank Board of Directors, Page: 142-147 https://www.ziraatbank.com.tr/en/our-bank/about-us/our-organizational-structure/general-directorate	
	2-18 Evaluation of the performance of the highest governance body	Ziraat Bank Board of Directors, Page: 142-147 https://www.ziraatbank.com.tr/en/our-bank/about-us/our-organizational-structure/general-directorate	
	2-19 Remuneration policies	Human Resources, Page: 122	
	2-20 Process to determine remuneration	Human Resources, Page: 122	
	2-21 Annual total compensation ratio		Confidentiality constraints: Not disclosed in accordance with the Bank's confidentiality policy.
	2-22 Statement on sustainable development strategy	Sustainability Approach, Page: 42	
	2-23 Policy commitments	Policies Applied at Ziraat Bank, Page: 39	
	2-24 Embedding policy commitments	Policies Applied at Ziraat Bank, Page: 39	

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GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
	2-25 Processes to remediate negative impacts	Impact Framework of Strategies, Page: 57 Management of Environmental and Social Impacts, Page: 58-59	
	2-26 Mechanisms for seeking advice and raising concerns	Customer Satisfaction, Page: 132	
	2-27 Compliance with laws and regulations	Risk Management, Internal Audit, Internal Control, Compliance, Page: 158-165	
	2-28 Membership associations	Initiatives that Ziraat Bank Is a Member or Supports, Page: 48	
	2-29 Approach to stakeholder engagement	Stakeholders of Ziraat Bank, Page: 46-47	
	2-30 Collective bargaining agreements	Human Resources, Page: 122	
Material topics			
GRI 3: MATERIAL TOPICS 2021	3-1 Process to determine material topics	Strategies, Page: 32-34 Our Strategies, Sector Risks and Ziraat Bank's Responses, Page: 35-39	
	3-2 List of material topics	Strategies, Page: 32-34 <ul style="list-style-type: none"> · Stable Growth · The Business Model of Future · Advanced Technological Infrastructure · Efficient and Lean Processes · Developing Organization and Satisfied Employees · Platform Banking · A Global Bank · Responsible Banking 	
STABLE GROWTH			
Economic performance			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Key Indicators, Page: 26-27 Ziraat Bank's Financial Standing, Profitability and Solvency, Page: 167 Ratios, Page: 168 Summary Financial Information for the 5-Year Period, Page: 168	
	201-2 Financial implications and other risks and opportunities due to climate change	Our Strategies, Sector Risks and Ziraat Bank's Responses, Page: 35-39	
	201-3 Defined benefit plan obligations and other retirement plans	Financial Statements, Page: 206-207, 296-297, 309, 355, 454-455, 467	

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
	201-4 Financial assistance received from government	Ziraat Bank does not have any financial assistance received from the government as of the report date.	
Market presence			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	The standard entry level wages of all employees at Ziraat Bank are above the local minimum wage.	
	202-2 Proportion of senior management hired from the local community	All of Ziraat Bank's senior management are citizens of the Republic of Turkey.	
Indirect economic impacts			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	The Sustainable Development Goals and Ziraat Bank, Page: 50-56 Impact Framework of Strategies, Page: 57 Management of Environmental and Social Impacts, Page: 58-59	
	203-2 Significant indirect economic impacts	The Sustainable Development Goals and Ziraat Bank, Page: 50-56 Impact Framework of Strategies, Page: 57 Management of Environmental and Social Impacts, Page: 58-59	

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GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
RESPONSIBLE BANKING			
Anti-corruption			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Risk Management, Internal Audit, Internal Control, Compliance, Page: 158-165	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Risk Management, Internal Audit, Internal Control, Compliance, Page: 158-165 https://www.ziraatbank.com.tr/en/Investor-Relations-ZB/Corporate-Governance/Documents/AMLPolicy.pdf	
	205-2 Communication and training about anti-corruption policies and procedures	Risk Management, Internal Audit, Internal Control, Compliance, Page: 158-165 https://www.ziraatbank.com.tr/en/Investor-Relations-ZB/Corporate-Governance/Documents/AMLPolicy.pdf	
	205-3 Confirmed incidents of corruption and actions taken	There were no confirmed incidents of corruption during the reporting period.	
Anti-competitive behavior			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	https://www.ziraatbank.com.tr/en/investor-relations/corporate-governance/disclosure-policy	
Tax			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 207: Tax 2019	207-1 Approach to tax	Financial Statements, Page: 353-355, 423, 446, 452	
	207-4 Country-by-country reporting	Financial Statements, Page: 353-355, 423, 446, 452	

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
Energy			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 22-24 Environmental Sustainability, Page: 108-119	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Emissions Management, Page: 110-116	
	302-2 Energy consumption outside of the organization	Emissions Management, Page: 110-116	
	302-3 Energy intensity	Emissions Management, Page: 110-116	
	302-4 Reduction of energy consumption	Emissions Management, Page: 110-116	
	302-5 Reductions in energy requirements of products and services	Emissions Management, Page: 110-116	
Water and effluents			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Environmental Sustainability, Page: 108-119	
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Water Management, Page: 117-118	
	303-2 Management of water discharge-related impacts	Water Management, Page: 117-118	
	303-3 Water withdrawal	Water Management, Page: 117-118	
	303-4 Water discharge	Water Management, Page: 117-118	
	303-5 Water consumption	Water Management, Page: 117-118	
Emissions			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Environmental Sustainability, Page: 108-119	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Emissions Management, Page: 110-116	

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GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
	305-2 Energy indirect (Scope 2) GHG emissions	Emissions Management, Page: 110-116	
	305-3 Other indirect (Scope 3) GHG emissions	Emissions Management, Page: 110-116	
	305-4 GHG emissions intensity	Emissions Management, Page: 110-116	
	305-5 Reduction of GHG emissions	Emissions Management, Page: 110-116	
Waste			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Environmental Sustainability, Page: 108-119	
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Waste Management, Page: 119	
	306-2 Management of significant waste-related impacts	Waste Management, Page: 119	
	306-3 Waste generated	Waste Management, Page: 119	
	306-4 Waste diverted from disposal	Waste Management, Page: 119	
	306-5 Waste directed to disposal	Waste Management, Page: 119	
Supplier environmental assessment			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Supplier Relationships Management, Page: 133	
GRI 308: Supplier Environmental Assessment 2016	308-2 Negative environmental impacts in the supply chain and actions taken	Supplier Relationships Management, Page: 133	

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
DEVELOPING ORGANIZATION AND SATISFIED EMPLOYEES			
Employment			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Human Resources, Page: 122-127	
	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		Confidentiality constraints: No disclosed metrics available due to the Bank's policy.
Labor/management relations			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Financial Statements, Page: 351-352, 450, 463	
Occupational health and safety			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-44 Social Sustainability, Page: 120-137	
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Occupational Health and Safety Practices, Page: 130-131	
	403-2 Hazard identification, risk assessment, and incident investigation	Occupational Health and Safety Practices, Page: 130-131	
	403-3 Occupational health services	Occupational Health and Safety Practices, Page: 130-131	

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GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
	403-4 Worker participation, consultation, and communication on occupational health and safety	Occupational Health and Safety Practices, Page: 130-131	
	403-5 Worker training on occupational health and safety	Occupational Health and Safety Practices, Page: 130-131	
	403-6 Promotion of worker health	Occupational Health and Safety Practices, Page: 130-131	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Occupational Health and Safety Practices, Page: 130-131	
Training and education			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-7 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 130-137	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Human Resources and Training, Page: 127-129	
	404-2 Programs for upgrading employee skills and transition assistance programs	Human Resources and Training, Page: 127-129	
	404-3 Percentage of employees receiving regular performance and career development reviews	Human Resources and Training, Page: 127-129	
Diversity and equal opportunity			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Human Resources, Page: 122-127	
	405-2 Ratio of basic salary and remuneration of women to men	At Ziraat Bank, there is no gender-based discrimination in base salary and wage determinations.	

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
Non-discrimination			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	There were no incidents of discrimination during the reporting period.	
Freedom of association and collective bargaining			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
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	Human Resources, Page: 124 There were no incidents in which the right to freedom of association and collective bargaining was at risk during the reporting period.	
Child labor			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	There is no child labor at Ziraat Bank.	
Forced or compulsory labor			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	There were no incidents of forced or compulsory labor during the reporting period.	
ADVANCED TECHNOLOGICAL INFRASTRUCTURE			
Security practices			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	

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GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	Human Resources and Training, Page: 127-129	
A GLOBAL BANK			
Rights of indigenous peoples			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	There were no incidents of violations involving rights of indigenous peoples during the reporting period.	
Supplier social assessment			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Supplier Relationships Management, Page: 133	
Public policy			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 415: Public Policy 2016	415-1 Political contributions	Ziraat Bank adopts the principle of impartiality and carefully protects its impartiality with its policies on this subject.	
PLATFORM BANKING			
Customer health and safety			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 416: Customer Health and Safety 2016	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	There were no incidents of non-compliance concerning the health and safety impacts of products and services during the reporting period.	

GRI STANDARD	DISCLOSURE	LOCATION/AND OR DIRECT ANSWER	OMISSION
Marketing and labeling			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34 Social Sustainability, Page: 120-137	
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	In 2023, Page: 76-97 https://www.ziraatbank.com.tr/en/our-bank	
	417-2 Incidents of non-compliance concerning product and service information and labeling	There were no incidents of non-compliance concerning product and service information and labeling during the reporting period.	
	417-3 Incidents of non-compliance concerning marketing communications	There were no incidents of non-compliance concerning marketing communications during the reporting period.	
Customer privacy			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	There are no complaints concerning breaches of customer privacy and losses of customer data during the reporting period.	
THE BUSINESS MODEL OF FUTURE			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	
EFFICIENT AND LEAN PROCESSES			
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material topics	Evaluation of the Chairman of the Board, Page: 12-13 Message from the CEO, Page: 14-17 Value Creation at Ziraat Bank, Page: 30-31 Strategies, Page: 32-34	