

SASB INDEX

This is Ziraat Bank's disclosure pursuant to the Industry Standards (Version 2023-12) issued by the Sustainability Accounting Standards Board (SASB). Ziraat Bank aims to expand its disclosures on these SASB topics and respond to more topics over time. The disclosures included in the SASB Index refer to the year ending December 31, 2023.

SUSTAINABILITY DISCLOSURE TOPICS & METRICS

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Category	Code	Response/Source
Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Quantitative	FN-CB-230a.1	There are no complaints concerning breaches of customer privacy and losses of customer data during the reporting period. Information Security Management, p. 90-93
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	Information Security Management, p. 90-93
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	Quantitative	FN-CB-240a.1	Corporate and Commercial Banking, p. 76-77 Financing of the Agricultural Sector, p. 78-82
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Quantitative	FN-CB-240a.2	Corporate and Commercial Banking, p. 76-77 Financing of the Agricultural Sector, p. 78-82 Explanations on Credit Risk, p. 216-217 Explanations on the Consolidated Credit Risk, p. 368-369
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	FN-CB-240a.4	SDGs to Which Ziraat Bank Directly/Indirectly Contributes, p. 50, 52
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	Management of Environmental and Social Impacts, p. 58-59
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	FN-CB-510a.1	There were no recorded cases in this regard during the reporting period.
	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2	Customer satisfaction, p. 132 The rights of Ziraat Bank employees in the context of ethics and equality of opportunity are protected by the Human Resources Code of Practice, which can be accessed through the employee portal. The Code of Practice have a content that deters equal opportunity violations and mobbing. According to the regulations implemented by the Code of Practice, Bank employees convey their complaints in the field of ethics and equality of opportunity to their superiors, and relevant processes are then run.

Topic	Metric	Category	Code	Response/Source
Systemic Risk Management	Global Systemically Important Bank (GSIB) score, by category	Quantitative	FN-CB-550a.1	According to the methodology drawn up by the Basel Committee on Banking Supervision, Ziraat Bank is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score. On the other hand, the Bank publishes the systemically important bank buffer ratio within the scope of its independently audited balance sheets and footnotes prepared in accordance with Turkish Financial Reporting Standards ("TFRS"). See page 364.
	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, longterm corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2	Risk Management, Internal Audit, Internal Control, Compliance p. 158-165

Table 2. Activity Metrics

Activity Metric	Category	Code	Response/Source
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	FN-CB-000.B	Ziraat Bank's total cash loan book as of the end of 2023 amounts to TL 1,972 billion. Information on loans provided in the Corporate/Commercial Banking, Agricultural Sector and Individual Banking segments is provided on pages 76-83, and information on loans provided in the Digital Banking segment is provided on pages 85-87.