

## GRI Content Index

Content Index - Essentials Service, GRI Services reviewed that the GRI Content Index is presented clearly and consistently with the standards and that references to disclosures 2-1 to 2-5, 3-1 and 3-2 are consistent with the relevant sections of the report. This service was performed on the Turkish version of the report.

Statement of use	Ziraat Katılım reported the period January 1 - December 31, 2024 in accordance with GRI Standards.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Since the sector standard for the banking sector has not yet been prepared, no sector standard has been used.

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GENERAL DISCLOSURES</b>		
<b>Organization and Reporting Applications</b>		
GRI 2: General Disclosures 2021	2-1 Organizational details	About the Report, pages 14-15 About Ziraat Katılım, pages 28-29 Shareholding Structure, page 32 Contact, page 485
	2-2 Entities included in the organization's sustainability reporting	About the Report, pages 14-15
	2-3 Reporting period, frequency and contact point	About the Report, pages 14-15  Reporting is done on an annual basis. Contact Person: Doğukan Bak, Dogukan.Bak@ziraatkatilim.com.tr
	2-4 Restatements of information	There is no revised declaration.
	2-5 External assurance	Independent Auditor's Report on the Annual Report of the Board of Directors, pages 162-163 Greenhouse Gas Emissions Verification Statement, page 476
<b>Activities and Employees</b>		
2-6 Activities, value chain and other business relationships	Our Performance in 2024, pages 26-27 About Ziraat Katılım, pages 28-29 Value Generation Model of Ziraat Katılım, pages 52-55 Stakeholder Map and Communication with Stakeholders, pages 68-69 Contributing to the Strength of the Economy, pages 84-119	
2-7 Employees	Human Values, pages 132-145 Performance Indicators, pages 470-475	
2-8 Workers who are not employees	Human resources at Ziraat Katılım consist of full-time employees.	
<b>Governance</b>		
2-9 Governance structure and composition	Board of Directors, pages 164-165 Executive Management, pages 167-169 Information on the Committees and Their Activities, page 171	
2-10 Nomination and selection of the highest governance body	Regarding the minimum qualifications required for the election of members for the Board of Directors, the Company acts in accordance with the Banking legislation, the Turkish Commercial Code and the CMB regulations.  Board of Directors, pages 164-165 Executive Management, pages 167-169 Information on the Committees and Their Activities, page 171	
2-11 Chair of the highest governance body	Board of Directors, pages 164-165 Executive Management, pages 167-169	
2-12 Role of the highest governance body in overseeing the management of impacts	Board of Directors, pages 164-165 Executive Management, pages 167-169 Material Topics and Materiality Matrix, pages 72-73	

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GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GENERAL DISCLOSURES</b>		
<b>GRI 2: General Disclosures 2021</b>	2-13 Delegation of responsibility for managing impacts	Board of Directors, pages 164-165 Executive Management, pages 167-169
	2-14 Role of the highest governance body in sustainability reporting	Sustainability Governance and Organizational Structure, pages 58-61 <b>Sustainability Policy</b>
	2-15 Conflicts of interest	Human Values, pages 132-145
	2-16 Communication of critical concerns	Stakeholder Map and Communication with Stakeholders, pages 68-69 Customer Satisfaction and Experience, pages 106-107
	2-17 Collective knowledge of the highest governance body	Board of Directors, pages 164-165 Executive Management, pages 167-169
	2-18 Evaluation of the performance of the highest governance body	Board of Directors, pages 164-165 Executive Management, pages 167-169
	2-19 Remuneration policies	Human Values, pages 132-145
	2-20 Process to determine remuneration	Human Values, pages 132-145
	2-21 Annual total compensation ratio	It is not disclosed in accordance with Ziraat Katılım's privacy policy.
	<b>Strategy, Policies and Practices</b>	
	2-22 Statement on sustainable development strategy	Chairman's Message, pages 16-19 CEO's Message, pages 20-25 Sustainability Strategy and Approach, pages 62-67
	2-23 Policy commitments	Policies of Ziraat Katılım, page 56-57 <b>Sustainability Policy</b>
	2-24 Embedding policy commitments	Policies of Ziraat Katılım, page 56-57 <b>Sustainability Policy</b>
	2-25 Processes to remediate negative impacts	Stakeholder Map and Communication with Stakeholders, pages 68-69 Material Topics and Materiality Matrix, pages 72-73 Management of Sustainability Risks and Opportunities, page 75 Management of Climate Risks and Opportunities, pages 76-82
	2-26 Mechanisms for seeking advice and raising concerns	Human Values, pages 132-145 Customer Satisfaction and Experience, pages 106-107
	2-27 Compliance with laws and regulations	During the reporting period, there has been no non-compliance with the law and no significant administrative penalty has been imposed for non-compliance with laws and regulations.
	2-28 Membership associations	Corporate Memberships and Initiatives We Support, pages 70-71
<b>Stakeholder Engagement</b>		
2-29 Approach to stakeholder engagement	Stakeholder Map and Communication with Stakeholders, pages 68-69 Material Topics and Materiality Matrix, pages 72-73	
2-30 Collective bargaining agreements	Our Performance in 2024, pages 26-27 Human Values, pages 132-145	

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GENERAL DISCLOSURES</b>		
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Material Topics and Materiality Matrix, pages 72-73
	3-2 List of material topics	Material Topics and Materiality Matrix, pages 72-73
<b>Sustainable Financial Growth and Profitability</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Management of Sustainability Risks and Opportunities, page 75 Management of Climate Risks and Opportunities, pages 76-82 Contributing to the Strength of the Economy, pages 84-119 Corporate Social Responsibility, pages 148-149 Financial Inclusion and Literacy, pages 150-153
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	Summary Financial Indicators, pages 34-35 Contributing to the Strength of the Economy, pages 84-119
	201-2 Financial implications and other risks and opportunities due to climate change	Management of Sustainability Risks and Opportunities, page 75 Management of Climate Risks and Opportunities, pages 76-82
	201-4 Financial assistance received from government	Ziraat Katılım has not benefited from any government incentives as of the report date.
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	Contributing to the Strength of the Economy, pages 84-119
	203-2 Significant indirect economic impacts	Contributing to the Strength of the Economy, pages 84-119 Corporate Social Responsibility, pages 148-149 Financial Inclusion and Literacy, pages 150-153
<b>Combatting Climate Change</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Combating Climate Change, pages 154-155 Emission and Energy Management, pages 156-157 Water Management, pages 158-159 Waste Management, pages 160-161
<b>Environment and Climate Change Policy</b>		
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	302-2 Energy consumption outside of the organization	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	302-3 Energy intensity	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	302-4 Reduction of energy consumption	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	Water Management, pages 158-159
	303-2 Management of water discharge-related impacts	Water Management, pages 158-159

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<b>GENERAL DISCLOSURES</b>		
<b>GRI 303: Water and Effluents 2018</b>	303-3 Water withdrawal	Water Management, pages 158-159 Performance Indicators, pages 470-475
	303-4 Water discharge	Water Management, pages 158-159 Performance Indicators, pages 470-475
	303-5 Water consumption	Water Management, pages 158-159 Performance Indicators, pages 470-475
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	305-2 Energy indirect (Scope 2) GHG emissions	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	305-3 Other indirect (Scope 3) GHG emissions	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	305-4 GHG emissions intensity	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
	305-5 Reduction of GHG emissions	Emission and Energy Management, pages 156-157 Performance Indicators, pages 470-475
<b>GRI 306: Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	Waste Management, pages 160-161
	306-2 Management of significant waste-related impacts	Waste Management, pages 160-161
	306-3 Waste generated	Waste Management, pages 160-161 Performance Indicators, pages 470-475
	306-4 Waste diverted from disposal	Waste Management, pages 160-161 Performance Indicators, pages 470-475
	306-5 Waste directed to disposal	Waste Management, pages 160-161 Performance Indicators, pages 470-475
<b>Employee Wellbeing, Engagement and Satisfaction</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Human Values, pages 132-145 Occupational Health and Safety, pages 146-147
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Human Values, pages 132-145 Performance Indicators, pages 470-475
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Human resources at Ziraat Katılım consist of full-time employees.
	401-3 Parental leave	Human Values, pages 132-145 Performance Indicators, pages 470-475
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Occupational Health and Safety, pages 146-147
	403-3 Occupational health services	Occupational Health and Safety, pages 146-147
	403-5 Worker training on occupational health and safety	Occupational Health and Safety, pages 146-147 Performance Indicators, pages 470-475
	403-9 Work-related injuries	Occupational Health and Safety, pages 146-147 Performance Indicators, pages 470-475
	403-10 Work-related ill health	Occupational Health and Safety, pages 146-147 Performance Indicators, pages 470-475

GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GENERAL DISCLOSURES</b>		
	<b>Talent Management and Employee Development</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Human Values, pages 132-145 Occupational Health and Safety, pages 146-147
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Human Values, pages 132-145 Performance Indicators, pages 470-475
	404-2 Programs for upgrading employee skills and transition assistance programs	Human Values, pages 132-145
	404-3 Percentage of employees receiving regular performance and career development reviews	Human Values, pages 132-145 Performance Indicators, pages 470-475
	<b>Equal Opportunities, Diversity and Inclusion</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Human Values, pages 132-145
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Our Performance in 2024, pages 26-27 Human Values, pages 132-145
	405-2 Ratio of basic salary and remuneration of women to men	Ziraat Katılım does not discriminate based on gender in determining base salaries and wages.
	<b>Business Ethics, Legal Compliance and Transparency</b>	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Human Values, pages 132-145
<b>Human Resources and Human Rights Policy</b>		
<b>GRI 205: Anti-Corruption 2016</b>	205-3 Confirmed incidents of corruption and actions taken	During the reporting period, there were no confirmed incidents of corruption at Ziraat Katılım.
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	There were no cases of discrimination at Ziraat Katılım during the reporting period.
<b>GRI 407: Freedom of Association and Collective Bargaining 2016</b>	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Ziraat Katılım respects the right to organize and collective bargaining. During the reporting period, there was no violation of trade union rights at any supplier within the knowledge of the Company.  Our Performance in 2024, pages 26-27 Human Values, pages 132-145
<b>GRI 408: Child Labor 2016</b>	408-1 Operations and suppliers at significant risk for incidents of child labor	Ziraat Katılım does not employ child labor in any way and expects its other stakeholders in the value chain, especially its suppliers, to comply with the age provisions specified in the relevant laws and regulations.
<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Ziraat Katılım and all its stakeholders in the value chain, especially its suppliers, do not employ forced labor under any circumstances.

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GRI STANDARD	DISCLOSURES	LOCATION AND/OR DIRECT ANSWERS
<b>GENERAL DISCLOSURES</b>		
<b>Cyber Security and Data Privacy</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Cyber Security and Data Privacy, pages 130-131
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	During the reporting period, there were no substantiated complaints regarding breach of customer confidentiality and loss of customer data.
<b>Digital Transformation and Innovation</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Contributing to the Strength of Technology, pages 120-131
<b>Integrated Risk Management</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Management of Sustainability Risks and Opportunities, page 75 Management of Climate Risks and Opportunities, pages 76-82 Transactions Carried Out with Ziraat Katılım's Risk Group, page 175 The Audit Committee's Evaluations Regarding the Functioning of the Internal Audit, Internal Control, Compliance, and Risk Management Systems, pages 178-183 Information on Risk Management Policies Applied by Type of Risk and Risk Management Disclosures, pages 184-186
<b>Customer Experience and Satisfaction</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Customer Satisfaction and Experience, pages 106-107 <b>Customer Satisfaction Policy</b>
<b>Responsible Products and Services</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Responsible Products and Services, pages 112-113
<b>Corporate Governance</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Corporate Governance, pages 162-177
<b>Operational Excellence and Sustainable Service Quality</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Contributing to the Strength of Technology, pages 120-131
<b>Financial Inclusion and Literacy</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Financial Inclusion and Literacy, pages 150-153
<b>Corporate Social Responsibility</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Material Topics and Materiality Matrix, pages 72-73 Corporate Social Responsibility, pages 148-149
<b>Corporate Culture Principles</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	About Ziraat Katılım, pages 28-29 Our Vision, Mission, and Strategies, pages 30-31 Material Topics and Materiality Matrix, pages 72-73