

Integrated Annual  
Report 2025  
Additional Information

# AKBANK



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# AKBANK

# Our Strong Stakeholder Engagement

Stakeholder Group*	Our Stakeholder Engagement Approach and Practices	Our Dialogue Platforms	Our Frequency of Communication	Relevant Material Topics	Position in the Value Chain	Relevant Section in the Report
Shareholders*	The dialogue mechanism we developed and nurtured to ensure continuous communication between our bank's management and shareholders is based on the principles of "openness, responsiveness and regular information." We regularly inform investors in writing and verbally about our bank's environmental, social and economic sustainability performance. Detailed information about our Bank's activities in the fields of digitalization and sustainability are provided through online conversations published on our corporate website. Newsletter notifications about important developments in our bank are shared with investors and analysts. We continuously communicate with our shareholders, investors, and analysts.	<ul style="list-style-type: none"> <li>General Assembly Meetings and Minutes</li> <li>Face-to-Face and Electronic Dialogue (Meetings and Conferences at Home and Abroad, Presentation and Information via Webcast and E-Mail)</li> <li>Public Disclosure Platform</li> <li>Integrated Annual Reports</li> <li>Central Registry Agency's "e-Governance: Corporate Governance and Investor Relations Portal"</li> <li>CMB Corporate Governance Principles Compliance Report</li> <li>Press Releases</li> <li>Investor Presentations</li> <li>Newspapers</li> <li>Website</li> </ul>	Regularly	Business Ethics	Upstream	<p>Our Integrated Governance</p> <p>Built Upon Your Trust</p> <p>Financial Information</p>
Akbank International Advisory Board*	We consider our International Advisory Board to be one of our Bank's key strengths. Through our Board, composed of members with extensive expertise in their respective fields, we bring together knowledge and experience from different regions of the world within our Bank. We believe that our Advisory Board makes a significant contribution to sustaining our strong performance and supporting our strategic decision-making processes.	<ul style="list-style-type: none"> <li>Meetings</li> <li>Conferences</li> <li>Working Groups</li> </ul>	Regularly	Business Ethics Own Workforce	Upstream	<p>Our Integrated Governance</p> <p>Built Upon Your Trust</p> <p>Financial Information</p>

\* Represents critical stakeholders.

Stakeholder Group*	Our Stakeholder Engagement Approach and Practices	Our Dialogue Platforms	Our Frequency of Communication	Relevant Material Topics	Position in the Value Chain	Relevant Section in the Report
Suppliers	Our suppliers, with whom we collaborate to sustain our operations, are expected to act in line with the principles and values of Akbank and to comply with social and environmental responsibilities. We aim to establish value-creating, transparent, sustainable, reliable, and high-quality business relationships with our suppliers. We support the continuous development of our suppliers through knowledge sharing. We provide information to firms in our supplier portfolio about our Ethical Principles. We request information from our suppliers regarding diversity and inclusion practices. By managing our procurement activities in line with our sustainability policies, we mitigate risks that could expose our Bank to negative external impacts. We obtain commitments from our suppliers against human rights violations such as child labor and forced labor, and we monitor these principles while maintaining our joint operations.	<ul style="list-style-type: none"> <li>Supplier Identification Forms</li> <li>Meetings</li> <li>Akbank Ethical Principles</li> <li>Supplier Code of Conduct</li> <li>IFC Commitment</li> </ul>	If Needed	Business Ethics	Upstream	Ecosystem Management
Public Institutions and Regulatory Authorities*	As Akbank, we are committed to fully comply with laws and regulations in all our activities. Our bank participates in forums, conferences and working groups in order to follow the agenda closely, identify trends, and develop and adapt products and services in line with the expectations of its customers and legislators without wasting time. In addition, we closely monitor developments relevant to the banking sector, including sustainability-related agendas, and communicate our views regarding regulatory changes to the relevant authorities.	<ul style="list-style-type: none"> <li>Public-Private Cooperation Workshop</li> <li>Meetings</li> <li>Forums and Conferences</li> <li>Various Working Groups</li> <li>Oral and Written Notifications</li> <li>Declarations</li> <li>Press Releases</li> <li>Legal Compliance Reports</li> </ul>	If Needed	Climate Change Biodiversity and Ecosystems Business Ethics	Upstream	Our Integrated Governance
Financial Institutions and Creditors*	The loans we provide to customers from international financial institutions such as the International Finance Corporation (IFC), the European Bank for Reconstruction and Development (EBRD) and the Asian Infrastructure Investment Bank (AIIB) generally include conditions of being environmentally friendly and supporting development. Due to these conditions, our customers' environmental and We are developing a dialogue with these organizations to establish a management system that will monitor their social performance.	<ul style="list-style-type: none"> <li>One-On-One and Joint Meetings</li> <li>Audits</li> <li>Negotiations</li> <li>Reports</li> <li>Presentations</li> </ul>	Regularly	Climate Change Biodiversity and Ecosystems Business Ethics Customers and End Users	Upstream	Sustainable Finance

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Stakeholder Group*	Our Stakeholder Engagement Approach and Practices	Our Dialogue Platforms	Our Frequency of Communication	Relevant Material Topics	Position in the Value Chain	Relevant Section in the Report
<b>Educational Institutions and NGOs</b>	We take care to develop collaborations with non-governmental organizations, stay in constant communication, and take into account their opinions and expectations about our activities. We care about the wishes, opinions and expectations of university youth, and we increase our investments in their education and development day by day. We cooperate with university student clubs within the scope of our aim to support university students in entering business life and to better introduce our Bank to young graduates.	<ul style="list-style-type: none"> <li>• Events Organized or Supported by Akbank</li> <li>• CaseCampus Entrepreneurship Development Program</li> <li>• Akbank Thought Club</li> <li>• Information Meetings</li> <li>• Youth Banking</li> <li>• Campus Branches</li> <li>• Campaigns</li> <li>• Akbank Talent Camp</li> <li>• Cooperation in Social Participation Practices</li> <li>• Sponsorships</li> <li>• Meetings</li> <li>• Conferences</li> <li>• Working Groups</li> <li>• Good State of the City</li> <li>• Employee Volunteering Activities</li> </ul>	If Needed	Business Ethics	Upstream	Ecosystem Management
<b>Chambers of Commerce and Unions</b>	We recognize that our collaborations with Chambers of Commerce and industry associations are important for closely monitoring sectoral developments, sharing best practices, and creating shared value. In this context, we maintain regular communication with the relevant chambers and associations, and we closely follow the sector's priorities and expectations through meetings, workshops, and joint platforms.	<ul style="list-style-type: none"> <li>• Meetings</li> <li>• Conferences</li> <li>• Working Groups</li> </ul>	If Needed	Business Ethics	Upstream	Ecosystem Management
<b>Subsidiaries*</b>	Through our subsidiaries; Akbank AG, AkLease, Ak Investment, Ak Asset Management, AkÖde, Ak Ventures, and AkTech, we provide innovative and integrated solutions to meet our customers' financial needs. We prioritize implementing a sustainability governance structure within our subsidiaries as well. Our Investor Relations and Sustainability Department guides our subsidiaries in line with our Bank's sustainability strategies and ensures the necessary communication.	<ul style="list-style-type: none"> <li>• Meetings</li> <li>• Conferences</li> <li>• Email Communications</li> <li>• Events Organized or Supported by Akbank</li> </ul>	Regularly	Business Ethics Customers and End Users	Own Operations	Built Upon Your Trust

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Stakeholder Group*	Our Stakeholder Engagement Approach and Practices	Our Dialogue Platforms	Our Frequency of Communication	Relevant Material Topics	Position in the Value Chain	Relevant Section in the Report
<b>Senior Management*</b>	We are aware that strong, transparent, and continuous engagement with senior management is critically important for achieving our strategic objectives and creating long-term sustainable value. In this direction, we regularly receive the views and guidance of senior management and evaluate financial and non-financial performance indicators, risks, and opportunities through a holistic perspective. Through regular meetings, reporting, and evaluation processes conducted within the framework of corporate governance principles, we support the effectiveness of decision-making mechanisms.	<ul style="list-style-type: none"> <li>• Meetings</li> <li>• Conferences</li> <li>• Verbal and Written Notifications</li> <li>• Reports</li> <li>• Presentations</li> <li>• Working groups</li> </ul>	Regularly	Business Ethics Own Workforce	Own Operations	Our Integrated Governance
<b>Employees*</b>	We recognize that maintaining high levels of employee motivation and satisfaction is a critical factor in ensuring sustainable and high-quality business performance in the long run. Accordingly, we prioritize regularly gathering our employees' feedback and expectations, and we implement actions aligned with these insights. We actively utilize various communication channels to facilitate effective internal communication. We ensure that management messages and quarterly performance results of our Bank are shared first-hand through the "Next Generation Akbank Meetings" held live quarterly by our CEO, which has been going on since 2012. Within the scope of the "Akbank Volunteers" volunteering system, we carry out social responsibility projects that add value to the locations where they work with volunteer leaders all over Turkey. With our volunteering activities carried out every year, we reach thousands of people, mostly students, including 40 Akbank Volunteer Envoys and nearly 1000 Akbank Volunteers. We organize various events where our leaders and colleagues come together. We hold breakfasts where they chat with our general manager, and conversation events where our leaders exchange ideas on many different topics, from artificial intelligence to sustainability.	<ul style="list-style-type: none"> <li>• Next Generation Akbank Meeting</li> <li>• Instant Motivation Events</li> <li>• Akbank Volunteers Volunteering Program</li> <li>• Employee Engagement Research</li> <li>• Corporate Performance System</li> <li>• Meetings (e.g., Regional Directorates and CRM)</li> <li>• Coaching System</li> <li>• Bizbize Portal</li> <li>• 1001 Ideas Suggestion System</li> <li>• BANKSIS (Bank and Insurance Workers Union)</li> <li>• Akbank Retirement Fund Foundation</li> <li>• Ethics Line</li> <li>• Zero Tolerance Line for Violence</li> <li>• E-Newsletters and E-Mail Sends</li> <li>• Corporate TVs</li> <li>• Elevator Screens</li> <li>• Trend Talks</li> <li>• We Chat with Our General Manager/Breakfast Events</li> <li>• Coffee Talks Events with Akbank Members and Leaders from Generation to Generation Meetings</li> <li>• Akbank Member Meetings</li> <li>• Future Club Meetings</li> <li>• "İyi Bir Sen" Wellbeing Program Events</li> <li>• Rotation Program</li> <li>• One-day Programs Akbank Collective Portal Announcements and Stories</li> </ul>	Regularly	Own Workforce	Own Operations	People and Community

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Stakeholder Group*	Our Stakeholder Engagement Approach and Practices	Our Dialogue Platforms	Our Frequency of Communication	Relevant Material Topics	Position in the Value Chain	Relevant Section in the Report
<b>Customers*</b>	Customer satisfaction is at the top of our priorities. Our product and service development efforts are guided by the opinions and expectations of our customers. In order to maintain customer satisfaction, we have many practices in areas such as information security, responsible marketing communication, innovative and environmentally friendly products, and business development support. In 2025, we advanced customer experience to a more AI-supported, proactive, and holistic structure. We now operate with an architecture that not only measures and monitors post-transaction or post-complaint experiences but also tracks and evaluates customers' real-time experiences.	<ul style="list-style-type: none"> <li>Information Meetings for SMEs</li> <li>Online Export Meetings</li> <li>Special Events for Corporate Banking Customers</li> <li>Special Events and Sponsorships For Customers Who Are Interested In Technology</li> <li>Customer Satisfaction Surveys</li> <li>Akbank Branches</li> <li>Akbank Call Center</li> <li>Contact Us Web Page</li> <li>Social Media</li> <li>E-mail Notification</li> <li>Customer Business Development Meetings</li> <li>Akbank Art Activities</li> <li>Media</li> <li>Advertising and Promotional Campaigns</li> <li>E-mail Submissions</li> <li>Corporate TVs</li> </ul>	Regularly	<ul style="list-style-type: none"> <li>Customers and End Users</li> <li>Climate Change</li> </ul>	Downstream	<ul style="list-style-type: none"> <li>Ecosystem Management</li> <li>Sustainable Finance</li> </ul>
<b>Media</b>	We aim to remain in constant dialogue with the national and international media, to inform the media accurately and in a timely manner through press releases, and to exchange views with opinion leaders during press conferences.	<ul style="list-style-type: none"> <li>Press Conferences</li> <li>Press Releases</li> <li>Daily Economic Bulletins</li> </ul>	If Needed	<ul style="list-style-type: none"> <li>Customers and End Users</li> <li>Business Ethics</li> </ul>	Downstream	Ecosystem Management
<b>FinTech Ecosystem Partnerships*</b>	We aim to enhance the financial inclusiveness of our ecosystem by continuing to integrate financial solutions with FinTechs into the interfaces of non-financial platforms.	<ul style="list-style-type: none"> <li>Meetings</li> <li>Dialogue in Person and via Electronic Platforms</li> </ul>	If Needed	<ul style="list-style-type: none"> <li>Customers and End Users</li> <li>Business Ethics</li> </ul>	Downstream	Ecosystem Management

\* Represents critical stakeholders.

## Memberships

Ad Net Zero Türkiye

Interbank Card Centre (BKM)

United Nations Environment Program Finance Initiative Financial Health and Inclusion Commitment

United Nations Environment Program Finance Initiative Principles of Responsible Banking (UNEP FI RBP)

United Nations Women's Empowerment Principles (WEPs)

United Nations Global Compact (UNGC)

Endeavor (Active Entrepreneur Support) Association

Financial Literacy and Inclusion Association (FODER)

Interactive Advertising Bureau (IAB Türkiye)

Business Against Domestic Violence (BADV)

Business World and Sustainable Development Association

Advertising Association Istanbul Culture and Art Foundation (İKSV)

Carbon Disclosure Project (CDP)

Credit Registration Bureau (KKB)

Net-Zero Banking Alliance (NZBA)

Private Sector Volunteers Association (ÖSGD)

Professional Women's Network: PWN İstanbul

Advertising Self-Regulatory Institution (RÖK)

Advertisers Association (RVD)

Women's Association in Technology

Turkish Industrialists and Businessmen Association (TÜSİAD)

Banks Association of Türkiye (TBB)

Corporate Governance Association of Türkiye (TKYD)

TÜYİD - Investor Relations Association

Unstereotype Alliance

Valuable 500

30% Club

# Integrated Report Mandatory Statement List

Requirements	Subject	#	Mandatory Statement	Place In Report
Use of Framework	Form of report and relationship with other information	1.12	An integrated report should be a designated, identifiable communication.	Entire Report
	Application of the <IR> Framework	1.17	Any communication claiming to be an integrated report and referencing the Framework should apply all requirements identified in bold italic type unless: <ul style="list-style-type: none"> <li>The unavailability of reliable information or specific legal prohibitions results in an inability to disclose material information</li> <li>Disclosure of material information would cause significant competitive harm.</li> </ul>	Entire Report
		1.18	In the case of the unavailability of reliable information or specific legal prohibitions, an integrated report should: <ul style="list-style-type: none"> <li>Indicate the nature of the information that has been omitted</li> <li>Explain the reason why it has been omitted</li> <li>In the case of the unavailability of data, identify the steps being taken to obtain the information and the expected time frame for doing so.</li> </ul>	Entire Report
	Responsibility for an integrated report	1.20	An integrated report should include a statement from those charged with governance that includes: <ul style="list-style-type: none"> <li>An acknowledgement of their responsibility to ensure the integrity of the integrated report</li> <li>Their opinion or conclusion about whether the integrated report is presented in accordance with the &lt;IR&gt; Framework.</li> <li>Where legal or regulatory requirements preclude a statement of responsibility from those charged with governance, this should be clearly stated.</li> </ul>	Our Integrated Governance Compliance Opinion Regarding Annual Integrated Report

Requirements	Subject	#	Mandatory Statement	Place In Report
Guiding Principles	Strategic focus and future orientation	3.3	An integrated report should provide information about the organization's strategy and how it relates to the organization's ability to create value in the short, medium, and long term, and to its use and interaction of capitals.	Built Upon Your Trust Our Sustainability Journey
	Connectivity of information	3.6	An integrated report should present a holistic picture of the combination of factors, their interrelationships and interdependencies that affect the organization's ability to create value over time.	Our Sustainability Journey People and Community • Social Investments
	Stakeholder relationships	3.10	An integrated report should provide insight into the nature and quality of the organization's relationships with its key stakeholders, including how and to what extent the organization understands, takes into account and responds to their legitimate needs and interests.	Our Sustainability Journey Additional Information Report • Our Strong Stakeholder Engagement
	Materiality	3.17	An integrated report should provide information on issues that significantly affect the organization's ability to create value in the short, medium, and long term.	Our Sustainability Journey
	Conciseness	3.36	An integrated report should be concise.	Entire Report
	Reliability and completeness	3.39	An integrated report should contain all material aspects, positive or negative, in a balanced and free of material errors.	Entire Report Assurance Report
	Consistency and comparability	3.54	Information in an integrated report: <ul style="list-style-type: none"> <li>On a consistent basis over time,</li> <li>In a way that enables comparison with other organizations to the extent it is material to the organization's own ability to create value over time.</li> </ul>	Financial Information Our Sustainability Journey

Requirements	Subject	#	Mandatory Statement	Place In Report
Content Items	Organizational overview and external environment	4.4	An integrated report should answer the question: What does the organization do and what are the circumstances under which it operates?	Built Upon Your Trust
	Governance	4.8	An integrated report should answer the question: How does the organization's corporate governance structure support its ability to create value in the short, medium, and long term?	Our Integrated Governance Our Sustainability Journey
	Business model	4.10	An integrated report should answer the question: What is the organization's business model?	Built Upon Your Trust Our Sustainability Journey
	Risks and opportunities	4.24	An integrated report should answer the question: What are the specific risks and opportunities that affect the organization's ability to create value over the short, medium and long term, and how is the organization dealing with them?	Integrated Risk Management and Compliance Our Double Materiality Analysis Climate Change People and Community Sustainable Finance Ecosystem Management
	Strategy and resource allocation	4.28	An integrated report should answer the question: Where does the organization want to go and how does it intend to get there?	Our Sustainability Journey • Our Goals, Sustainability Performance and Contributions to the Sustainable Development Goals Climate Change People and Community Sustainable Finance Ecosystem Management
	Performance	4.31	An integrated report should answer the question: To what extent has the organization achieved its strategic objectives for the period and what are its outcomes in terms of effects on the capitals?	Built Upon Your Trust • Our Operations • Our Subsidiaries Our Value Creation Model Climate Change People and Community Sustainable Finance Ecosystem Management
	Outlook	4.35	An integrated report should answer the question: What challenges and uncertainties is the organization likely to encounter in pursuing its strategy, and what are the potential implications for its business model and future performance?	Global Trends and Their Impact on Akbank Climate Change People and Community Sustainable Finance Ecosystem Management
	Basis of preparation and presentation	4.41	An integrated report should answer the question: How does the organization determine what matters to include in the integrated report and how are such matters quantified or evaluated?	Our Sustainability Journey • Our Double Materiality Analysis

## GRI Content Index

<b>Statement of Use</b>	Akbank T.A.Ş. has reported in accordance with the GRI Standards for the period from 1 January 2025 to 31 December 2025.	
<b>GRI 1 Used</b>	GRI 1: Foundation 2021	
<b>GRI Standard</b>	<b>Disclosure</b>	<b>Location</b>
<b>GRI 2: General Disclosures 2021</b>	2-1 Organizational details	Built Upon Your Trust, page: 20-83 Our Integrated Governance, page: 84-179
	2-2 Entities included in the organization's sustainability reporting	About the Report, page: 6-7
	2-3 Reporting period, frequency and contact point	About the Report, page: 6-7
	2-4 Restatements of information	About the Report, page: 6-7
	2-5 External assurance	Assurance Report, page: 618-621
	2-6 Activities, value chain and other business relationships	Our Activities, page: 54-71
	2-7 Employees	Akbank and Our History in Brief, page: 22-25 People and Community, page: 238-271 Our Performance Tables, page: 634-654
	2-8 Workers who are not employees	People and Community, page: 238-271 Our Performance Tables, page: 634-654
	2-9 Governance structure and composition	Our Integrated Governance, page: 84-179
	2-10 Nomination and selection of the highest governance body	Our Integrated Governance, page: 84-179
	2-11 Chair of the highest governance body	Our Integrated Governance, page: 84-179
	2-12 Role of the highest governance body in overseeing the management of impacts	Our Sustainability Strategy, page: 182-185 Our Sustainability Governance, page: 186-191
	2-13 Delegation of responsibility for managing impacts	Our Sustainability Strategy, page: 182-185 Our Sustainability Governance, page: 186-191
	2-14 Role of the highest governance body in sustainability reporting	Our Sustainability Strategy, page: 182-185 Our Sustainability Governance, page: 186-191
	2-15 Conflicts of interest	Our Integrated Governance, page: 84-179

GRI Standard	Disclosure	Location
<b>GRI 2: General Disclosures 2021</b>	2-16 Communication of critical concerns	Our Integrated Governance, page: 84-179
	2-17 Collective knowledge of the highest governance body	Our Integrated Governance, page: 84-179
	2-18 Evaluation of the performance of the highest governance body	Our Integrated Governance, page: 84-179
	2-19 Remuneration policies	Our Integrated Governance, page: 84-179
	2-20 Process to determine remuneration	Our Integrated Governance, page: 84-179
	2-21 Annual total compensation ratio	Our Integrated Governance, page: 84-179
	2-22 Statement on sustainable development strategy	Message from the Chairman, page: 10-13 Message from the CEO, page: 14-19
	2-23 Policy commitments	Our Integrated Governance, page: 84-179 Our Core Values, Our Vision, Our Mission, Strong Foundations, Strategic Goals, page: 48-51
	2-24 Embedding policy commitments	Our Integrated Governance, page: 84-179
	2-25 Processes to remediate negative impacts	Our Integrated Governance, page: 84-179
	2-26 Mechanisms for seeking advice and raising concerns	Our Integrated Governance, page: 84-179
	2-27 Compliance with laws and regulations	Our Integrated Governance, page: 84-179 In addition, no monetary penalties or non-monetary penalties were applied for non-compliance with environmental laws and regulations during the reporting period.
	2-28 Membership associations	Additional Information Report, page: 9
	2-29 Approach to stakeholder engagement	Additional Information Report, page: 4-8
2-30 Collective bargaining agreements	Employee-Oriented Corporate Culture, page: 240-262	

GRI Standard	Disclosure	Location
<b>Material Topics</b>		
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Our Double Materiality Analysis, page: 192-201
	3-2 List of material topics	Our Double Materiality Analysis, page: 192-201
<b>Climate Change</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Double Materiality Analysis, page: 192-201 Climate Change page: 212-237
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Our Performance Tables, page: 634-654
	302-3 Energy intensity	Our Performance Tables, page: 634-654
	302-4 Reduction of energy consumption	Our Performance Tables, page: 634-654
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	Our Water Management, page: 236
	303-2 Management of water discharge-related impacts	Our Water Management, page: 236
	303-3 Water withdrawal	Our Water Management, page: 236
	303-4 Water discharge	Our Water Management, page: 236
	303-5 Water consumption	Our Water Management, page: 236 Our Performance Tables, page: 634-654
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Environmental Footprint of Our Operations, page: 230-237 Our Performance Tables, page: 634-654
	305-2 Energy indirect (Scope 2) GHG emissions	Environmental Footprint of Our Operations, page: 230-237 Our Performance Tables, page: 634-654
	305-3 Other indirect (Scope 3) GHG emissions	Environmental Footprint of Our Operations, page: 230-237 Our Performance Tables, page: 634-654
	305-4 GHG emissions intensity	Environmental Footprint of Our Operations, page: 230-237 Our Performance Tables, page: 634-654
	305-5 Reduction of GHG emissions	Business Continuity and Climate Risk Management in Our Operations, page: 237
<b>GRI 306: Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	Our Waste Management, page: 235
	306-2 Management of significant waste-related impacts	Our Waste Management, page: 235
	306-3 Waste generated	Our Waste Management, page: 235 Our Performance Tables, page: 634-654
	306-4 Waste diverted from disposal	Our Waste Management, page: 235 Our Performance Tables, page: 634-654
	306-5 Waste directed to disposal	Our Waste Management, page: 235 Our Performance Tables, page: 634-654
<b>Biodiversity and Ecosystems</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Double Materiality Analysis, page: 192-201 Portfolio Impact and Exposure, page: 216-229

GRI Standard	Disclosure	Location
<b>Own Workforce</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Double Materiality Analysis, page: 192-201 Employee-Oriented Corporate Culture, page: 240-262
<b>GRI 202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Employee-Oriented Corporate Culture, page: 240-262
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Our Performance Tables, page: 634-654
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee-Oriented Corporate Culture, page: 240-262
	401-3 Parental leave	Employee-Oriented Corporate Culture, page: 240-262
<b>GRI 402: Labor/Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	Employee-Oriented Corporate Culture, page: 240-262
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Our Occupational Health and Safety, page: 261-262
	403-2 Hazard identification, risk assessment, and incident investigation	Our Occupational Health and Safety, page: 261-262 Our Performance Tables, page: 634-654
	403-3 Occupational health services	Our Occupational Health and Safety, page: 261-262
	403-4 Worker participation, consultation, and communication on occupational health and safety	Our Occupational Health and Safety, page: 261-262
	403-5 Worker training on occupational health and safety	Our Occupational Health and Safety, page: 261-262 Our Performance Tables, page: 634-654
	403-6 Promotion of worker health	Our Occupational Health and Safety, page: 261-262
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Our Occupational Health and Safety, page: 261-262
	403-9 Work-related injuries	Our Occupational Health and Safety, page: 261-262 Our Performance Tables, page: 634-654
	403-10 Work-related ill health	Our Occupational Health and Safety, page: 261-262 Our Performance Tables, page: 634-654

GRI Standard	Disclosure	Location
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Employee-Oriented Corporate Culture, page: 240-262 Our Performance Tables, page: 634-654
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee-Oriented Corporate Culture, page: 240-262
	404-3 Percentage of employees receiving regular performance and career development reviews	Employee-Oriented Corporate Culture, page: 240-262
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Diversity, Equity, and Inclusion, page: 256-260 Our Performance Tables, page: 634-654
	405-2 Ratio of basic salary and remuneration of women to men	Employee-Oriented Corporate Culture, page: 240-262
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	Diversity, Equity, and Inclusion, page: 256-260
<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	Employee-Oriented Corporate Culture, page: 240-262
<b>Consumers and End Users</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Double Materiality Analysis, page: 192-201 Our Customer Experience and Journey, page: 323-329
<b>GRI 416: Customer Health and Safety 2016</b>	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	GRI Content Index: There was no such noncompliance during the reporting period.
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Privacy and Security, page: 163-165
<b>Business Ethics</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Double Materiality Analysis, page: 192-201 Integrated Risk Management and Regulatory Compliance, page: 156-162
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption	Our Integrated Governance, page: 84-179
	205-2 Communication and training about anti-corruption policies and procedures	Our Integrated Governance, page: 84-179
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anticompetitive behavior, anti-trust, and monopoly practices	Our Integrated Governance, page: 84-179

## GRI-ESRS Interoperability Mapping

Our material topics and GRI-ESRS Interoperability mapping are shared below.

Material Topics	GRI Standards	ESRS Explanations
E1 Climate Change	GRI 3: Material Topics 2021 GRI 302: Enerji 2016 GRI 303: Water and Effluents 2018 GRI 305: Emissions 2016 GRI 306: Waste 2020	<b>ESRS E1:</b> • E1-2 24, 25 (c-d) • E1-3 28, 29 (b) • E1-4 32, 33, 34 (a-c) • E1-5 37, 38 • E1-6 44 (a-c), 46, 48 (a), 49, 50, 51, 53 • E1-7 56 (b) AR 25 (b-c), AR 39 (a-d), AR 40, AR 43 (c-d), AR 45 (a, c, d, f), AR 46 (a) (i-k) <b>ESRS E2:</b> • E2-3 24 (a) <b>ESRS E3:</b> • 8 (a-b) • E3-2 17 • E3-3 24-25 • E3-4 28 (a, b, d, e), AR 15 (a), AR 20, AR 32 <b>ESRS E5:</b> • AR 7 (f) E5-2 19, 20 (e-f) • E5-4 30 • E5-5 37 (a-c), 38-40, AR 33 (c)
E4 Biodiversity and Ecosystems	GRI 3: Material Topics 2021	<b>ESRS E4:</b> • E4-1 AR 1 (b) ve (d) • E4- 2 22, 23 (a) ve (b) • E4-3 27, 28 (a), AR 19, AR 20 (a) • E4-4 31
S1 Own Workforce	GRI 3: Material Topics 2021 GRI 202: Market Presence 2016 GRI 401: Employment 2016 GRI 402: Labor/Management Relations 2016 GRI 403: Occupational Health and Safety 2018 GRI 404: Training and Education 2016 GRI 405: Diversity and Equal Opportunity 2016 GRI 406: Non-discrimination 2016 GRI 407: Freedom of Association and Collective Bargaining 2016	<b>ESRS E1:</b> • E1-2 24, 25 (c-d) • E1-3 28 • E1-4 32-33 <b>ESRS 2:</b> • GOV-1 21 (d) <b>ESRS S1:</b> • S1-1 23, AR 17 (d, h) • S1-3 32 (b) • S1-4 38 (a) • S1-6 50 (a, c) • S1-9 66 (a-b) • S1-10 69-71, AR 72-73 • S1-11 74-75, AR 75 • S1-12 79 • S1-13 83 (a-b), 84 • S1-14 88 (b-d), 89, AR 82 • S1-15 93 • S1-16 97-98 • S1-17 103 (a), AR 103 <b>ESRS S2:</b> • S2-4 32 (a)
S4 Customers and End Users	GRI 3: Material Topics 2021 GRI 416: Customer Health and Safety 2016 GRI 418: Customer Privacy 2016	<b>ESRS S4:</b> • 10 (b) • S4-1 15, 16 (c) • S4-2 20 • S4-3 AR 23 • S4-4 31, 32 (a-b), 35; AR 30, AR 33 (a) • S4-5 41, 41 (b-c)
G1 Business Ethics	GRI 3: Material Topics 2021 GRI 205: Anti-corruption 2016 GRI 206: Anti-competitive Behavior 2016	<b>ESRS G1:</b> • G1-1 7 • G1-3 18 (a), 20, 21 (b-c), AR 5, AR 7-8 • G1-4 24 (b)

## Women's Empowerment Principles (WEPs) Progress Report

Principles	Related Section
Principle 1-Leadership Promotes Gender Equality	Diversity, Equity and Inclusion
Principle 2-Equal Opportunity, Inclusion, and Non-discrimination	Diversity, Equity and Inclusion
Principle 3-Health, Safety and Freedom from Violence	Occupational Health and Safety
Principle 4-Education and Training	Employee-Oriented Corporate Culture
Principle 5-Enterprise Development, Supply Chain and Marketing Practices	Ecosystem Management
Principle 6-Community Leadership and Engagement	People and Community Ecosystem Management
Principle 7-Transparency, Measuring and Reporting	People and Community

## United Nations Global Compact Index

As Akbank, we became a pioneer in the Turkish banking sector by signing the United Nations Global Compact Principles (UNGC) in 2007. The table below shows the applications and performance information we have implemented at Akbank as a requirement of being a signatory to UNGC in our 2025 Integrated Annual Report. Information about each policy described in the report can be found using the table below.

Principles	Related Section and Page
<b>HUMAN RIGHTS</b>	
Principle 1: Businesses should support, and respect proclaimed human rights.	People and Community, page: 238-271
Principle 2: Businesses should not be complicit in human rights abuses.	
<b>WORKING STANDARDS</b>	
Principle 3: Businesses should support workers' freedom of association and collective bargaining.	Integrated Governance, page: 84-179 People and Community, page: 238-271
Principle 4: End forced and compulsory labor.	People and Community, page: 238-271
Principle 5: All forms of child labor should be stopped.	
Principle 6: Eliminate discrimination in recruitment and placement.	
<b>ENVIRONMENT</b>	
Principle 7: Businesses should support precautionary approaches to environmental problems.	Our Sustainability Journey, page: 180-211 Climate Change, page: 212-237
Principle 8: It should support all kinds of activities and formations that will increase environmental responsibility.	Climate Change, page: 212-237
Principle 9: Support the development and diffusion of environmentally friendly technologies.	Climate Change, page: 212-237 Sustainable Finance, page: 272-301
<b>ANTI BRIBERY</b>	
Principle 10: Business should fight all forms of corruption, including bribery and extortion.	Integrated Governance, page: 84-179

## United Nations Sustainable Development Goals and Akbank

Sustainable Development Goals	Related Section
3. Good Health and Well-being 	People and Community
4. Quality Education 	People and Community Ecosystem Management
5. Gender Equality 	People and Community Ecosystem Management
7. Affordable and Clean Energy 	Climate Change Sustainable Finance
8. Decent Work and Economic Growth 	People and Community Sustainable Finance Ecosystem Management
9. Industry, Innovation, and Infrastructure 	Sustainable Finance Ecosystem Management
10. Reduced Inequalities 	People and Community Ecosystem Management
12. Responsible Consumption and Production 	Climate Change
13. Climate Action 	Climate Change Sustainable Finance
14. Life Below Water 	Climate Change
15. Life on Land 	Climate Change Sustainable Finance
17. Partnerships for the Goals 	People and Community Sustainable Finance Ecosystem Management

## Awards 2025

Award Name	Awarding Organization	Program	Scope
Best Bank in the World for Social Bonds	Global Finance	Sustainable Finance Awards 2025	Global
Sustainable Finance Deal of the Year	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Best Bank for Sustainable Infrastructure / Project Finance	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Sustainable Finance Deal of the Year	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Best Bank for Sustainable Infrastructure / Project Finance	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Best Bank for Sustainable Financing in Emerging Markets	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Best Bank for Social Bonds	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Best Bank for Sustaining Communities	Global Finance	Sustainable Finance Awards 2025	Central & Eastern Europe
Best Bank for Sustainable Finance in Türkiye	Global Finance	Sustainable Finance Awards 2025	Türkiye
Best Investment Bank in Türkiye	Global Finance	Best Investment Bank Awards 2025	Türkiye
Best Private Banking for UHNW in Türkiye	Euromoney	Private Banking Awards 2025	Türkiye
Best Bank in Türkiye	Global Finance	Best Bank Awards 2025	Türkiye
Best Financial Innovation Labs – Akbank LAB	Global Finance	The Innovators 2025 – World's Best Financial Innovation Labs	Central & Eastern Europe

Award Name	Awarding Organization	Program	Scope
Top Financial Innovations in Finance– Akbank Mobile “For You”	Global Finance	The Innovators 2025 – Top Financial Innovations in Finance	Central & Eastern Europe
Best Private Banking Digital Customer Experience in Türkiye	PWM	Wealth Tech Awards 2025	Türkiye
Best Bank for Customer Experience in Central & Eastern Europe	Euromoney	Awards for Excellence 2025	Central & Eastern Europe
Best Bank for Net Zero Transition Strategy in Central & Eastern Europe	Euromoney	Awards for Excellence 2025	Central & Eastern Europe
Best Bank for Customer Experience in Türkiye	Euromoney	Awards for Excellence 2025	Türkiye
Best Bank for Net Zero Transition Strategy in Türkiye	Euromoney	Awards for Excellence 2025	Türkiye
World's Best Bank for Artificial Intelligence	Global Finance	AI in Finance Awards 2025	Global
World's Best Bank for Payment Processing	Global Finance	AI in Finance Awards 2025	Global
Best Bank for Artificial Intelligence in Western Europe	Global Finance	AI in Finance Awards 2025	Western Europe
Best Bank for Payment Processing in Western Europe	Global Finance	AI in Finance Awards 2025	Western Europe
Best Bank for Artificial Intelligence in Türkiye	Global Finance	AI in Finance Awards 2025	Türkiye
Best Bank for Payment Processing in Türkiye	Global Finance	AI in Finance Awards 2025	Türkiye
Best Bank for Cash Management in Türkiye	Euromoney	Transaction Banking Awards 2025	Türkiye



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