

2022 Integrated Annual Report  
Additional Information

**AKBANK**

# Relations with our stakeholders

STAKEHOLDER GROUPS AND DIALOGUE PLATFORMS	OUR APPROACH	EXAMPLES	FREQUENCY OF COMMUNICATION	RELEVANT MATERIAL ISSUE	CAPITAL ELEMENT AFFECTED
<b>Shareholders, Investors, Analysts ,Ratings bureau</b>					
<p>General Assembly Meetings and Minutes, Face-to-Face and Electronic Dialogue (Meetings and Conferences at Home and Abroad, Presentation and Information by Webcast and E-Mail),</p> <p>Public Disclosure Platform,</p> <p>Annual Integrated Activity Reports,</p> <p>Central Registry Agency's "e-Management: Corporate Governance and Investor Relations Portal",</p> <p>CMB Corporate Governance Principles Compliance Report,</p> <p>Press Releases,</p> <p>Investor Presentations,</p> <p>Newspapers</p> <p>Website</p>	<p>The dialogue mechanism we have developed and nurtured in order to ensure constant communication between our bank's management and shareholders is based on the principles of "openness, responsiveness and regular information".</p>	<p>We regularly inform the investors about the environmental, social and economic sustainability performance of our bank, both verbally and in writing. Detailed information about our Bank's activities in the fields of digitalization and sustainability are provided through online conversations we publish on our corporate website. Newspaper notifications about important developments in our bank are shared with investors and analysts.</p>	Often	<p>Responsible Products and Services</p> <p>Innovation</p> <p>Impact Investing</p>	<p>Financial Capital</p> <p>Social and Relational Capital</p> <p>Natural Capital</p>
<b>Employees</b>					
<p>Next Generation Akbank Meetings" held live quarterly with our CEO,</p> <p>Instant Motivation Activities for Our Employees,</p> <p>Akbank Volunteers</p> <p>Volunteering Program,</p> <p>Employee Engagement Research,</p> <p>Internal Customer Satisfaction Survey,</p> <p>Pulse Surveys,</p> <p>Corporate Performance System (Feedback page to Bizbize, Evaluation, Award Ceremonies, Generating Ideas),</p> <p>Meetings (e.g. Regional Offices and CRM),</p> <p>Coaching System,</p> <p>Corporate Portal "For Us",</p> <p>1001 Idea Suggestion System,</p> <p>BANKSIS (Bank and Insurance Workers Union),</p> <p>Akbank Remuneration Fund Foundation,</p> <p>Ethics Line,</p> <p>E-Newsletters and E-Mail Submissions,</p> <p>Corporate TVs,</p> <p>Elevator Screens</p> <p>Trend Talks,</p> <p>"We Chat with Our CEO" Breakfast Events,</p> <p>Coffee Talks Events with Akbank Members and Leaders from Generation to Generation Meetings,</p> <p>Akbank Meetings,</p> <p>Future Club Meetings,</p> <p>"İyi Bir Sen" Wellbeing Program Events,</p> <p>Rotation Program,</p> <p>1 Day Programs,</p> <p>Akbank Collective portal announcements and stories</p>	<p>We are aware that the high motivation and satisfaction of our employees is a determining factor in ensuring permanent and good business performance in the long run. We attach importance to regularly taking the opinions and expectations of our employees and to implement the practices related to them. We use different channels effectively to ensure effective internal communication. Especially during the pandemic period, activities for our employees in the digital environment have become more frequent and diversified. In the post-pandemic period, our face-to-face event plans continue to increase and we integrate them into digital communication channels. As part of our cultural transformation program in 2023, we follow a communication strategy in line with Akbank's cultural codes as described in Akbank's Red Book.</p>	<p>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 since 2012. In this way, we aim to keep the internal synergy dynamic, to strengthen the two-way communication and to increase the motivation of all employees towards common goals. As part of the "Akbank Volunteers" volunteering system, we carry out social responsibility projects that add value to their locations with volunteer leaders from all over Turkey. Within the scope of volunteering activities, we have implemented different projects, from education to aid campaigns for the disabled, to health issues. We reach thousands of people, most of whom are students, including 40 Akbank Volunteer Envoy and nearly 1,000 Akbank Volunteers with our volunteering activities carried out every year. We organize various events where our leaders and colleagues come together. We organize breakfasts where they chat with our general manager, and chat events with our leaders where they exchange ideas on many different topics from artificial intelligence to sustainability.</p>	Often	<p>Skill Management</p> <p>The Future of Work</p> <p>Diversity and Inclusion</p> <p>Employee Satisfaction and Engagement</p> <p>Cultural Transformation</p>	Human Capital

STAKEHOLDER GROUPS AND DIALOGUE PLATFORMS	OUR APPROACH	EXAMPLES	FREQUENCY OF COMMUNICATION	RELEVANT MATERIAL ISSUE	CAPITAL ELEMENT AFFECTED
<b>Customers</b>					
Information meetings for SMEs Online expert meetings Corporate Banking Special events for customers Special events and sponsorships for customers who are interested in technology. Customer satisfaction surveys Akbank branches Akbank Call Center "Contact Us" web page Social media, informing by e-mail, Customer business development meetings Akbank Art activities Media Advertising and promotional campaigns E-mail submissions Corporate TV	Customer satisfaction ranks first among our priorities. Our customers' opinions and expectations guide our product and service development efforts. In order to maintain customer satisfaction, we have many applications in areas such as information security, responsible marketing communication, innovative and environmental products, and business development support.	We provide services to our customers through 17 different social media accounts and 2 different application stores. We respond to over 16,000 comments every month between 9:00 am and 1:00 am, 7 days a week. While offering fast and effective solutions to complaints, we record our customers' suggestions. We have made intensive efforts to increase the "financial literacy" levels of young people in order to become knowledgeable about financial issues and make correct decisions regarding their budgets.  We have implemented Blindlook's voice simulation technology to enable our visually impaired customers to use Akbank Mobile and Internet more comfortably.	Often	Customer Experience and Journey Brand Reputation Clean Banking	Social and Relational Capital Manufactured Capital
<b>International Financial Institutions</b>					
One-on-one and joint meetings, Audits, Negotiations, Reports, Presentations.	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 environmental friendliness and development support conditions. We are developing a dialogue with these organizations to establish a management system that will monitor their social performance.	Within the scope of the USD 250 mn securitization transaction with the International Finance Corporation (IFC), we established Environmental and Social Management Systems to be applied to SME loans. With this system, we aligned Akbank's SME loan processes with the environmental and social standards defined by the IFC. Thus, we continue to advance our pioneering work in sustainability at Akbank.	Often	Thematic Banking Portfolio Effect / Exposure Responsible Products and Services Impact Investing Financial Inclusion	Financial Capital Social and Relational Capital
<b>Legislators and Regulators</b>					
Public-Private Cooperation Workshop, Meetings, Forums and Conferences, Various Working Groups, Oral and written notifications, Declarations, Press releases, Legal Compliance Reports.	As Akbank, we are committed to fully complying with laws and regulations in all of our activities. Our bank closely follows the agenda, identifies trends, and participates in forums, conferences, and working groups to develop and adapt products and services quickly in line with the expectations of our customers and lawmakers. In addition, we closely monitor developments that concern the banking sector, convey our views on regulatory changes to relevant authorities, and keep up with the latest legal compliance requirements.	We are conducting necessary studies to keep the personal data inventory, which we have created in accordance with the Law on The Protection Of Personal Data, up to date. We supported the Good Practices Guide of the Banking Sector Regarding the Protection of Personal Data, published by DPL Board, with the works carried out by The Banks Association of Türkiye working group. In addition, we contributed to the solution of sectoral problems related to personal data protection by participating in the Workshop on Personal Data Protection organized by DPL Board. We also supported the Good Practices Guide of the Banking Sector Regarding the Protection of Personal Data, published by DPL Board, with the works carried out by The Banks Association of Türkiye working group.	If needed	Data Privacy and Security	Social and Relational Capital Financial Capital Intellectual Capital
<b>Suppliers</b>					
Supplier Identification Forms Meetings, Akbank Ethical Principles, Supplier Code of Conduct IFC Commitment	We expect our suppliers, with whom we work together to continue our activities, to act in the light of Akbank's principles and values and to comply with social and environmental responsibilities. We aim to establish value-creating, transparent, sustainable, reliable and quality business relationships with our suppliers. We support the continuous development of our suppliers through information exchange.	We provide information to the companies in our supplier portfolio about our ethical principles and sustainability policies. We request information from our suppliers on diversity and inclusion. We support small businesses and organizations that serve vulnerable groups. Therefore, during the supplier selection process, we encourage at least one of the selection options to be a business owned by women, young entrepreneurs, or disabled entrepreneurs.  To promote the economic empowerment of women, young people, and people with disabilities, we support supplier diversity by joining relevant platforms and creating partnership opportunities at our bank.  Our purchasing policies and processes are consistent with our diversity and inclusion policies. Our purchasing policies are updated periodically by conducting necessary controls.	If needed	Sustainable Procurement Open Banking Human Rights Data Privacy and Security	Social and Relational Capital Financial Capital

STAKEHOLDER GROUPS AND DIALOGUE PLATFORMS	OUR APPROACH	EXAMPLES	FREQUENCY OF COMMUNICATION	RELEVANT MATERIAL ISSUE	CAPITAL ELEMENT AFFECTED
<b>University Youth</b>					
Events Directly Organized or Supported by Akbank, CaseCampus Entrepreneurship Development Program, Akbank Thought Club, Information Meetings, Youth Banking, Campus Branches, Campaigns Akbank Talent Camp.	We care about the wishes, opinions and expectations of university youth, and we increase our investments in their education and development on a daily basis. We cooperate with university student clubs within the scope of our aim to support university youth in their entry into business life and to better introduce our Bank to new graduates.	<p>"We organize 500 events targeting young people from different disciplines in 50 campuses every year with digital art, short film and jazz festivals.</p> <p>Eight years ago, we launched the "Goodwill of the City" project with the aim of encouraging young people to take action on issues they are sensitive to and increasing their awareness of volunteering.</p> <p>The most important goal of this project, which brings together NGOs and university students, is to spread volunteering among the architects of the future, increase awareness on this issue, and thus start this transformation with them by approaching social issues with different perspectives.</p> <p>With our Introduction to Competencies 101 trainings, we tried to raise awareness on topics that are prominent today, such as Analytics, Cloud Technologies, Cybersecurity, Artificial Intelligence, Metaverse, and Gender Equality, and transfer professional experiences with Technology Experience Meetings to university students. With the participation of 14,195 young people, we provided trainings to them for 2 days with our volunteer Akbank employees.</p> <p>We brought young people together with experts in their fields with our Competency Development Programs. We realized a total of 15 programs with our education partners Microsoft AI Academy, UP School, CEF - Sabancı Edu, Global AI Hub, Patika.dev, Cisco, SabancıDX, Userspots, YetGen, SAGE, with the participation of 2,846 young people.</p> <p>With our "Akbank on Campus" competition, we rewarded 3 successful projects that we believe will have an impact on campuses."</p>	Often	Social Investments Impact Investing	Social and Relational Capital Financial Capital Intellectual Capital
<b>Local Community</b>					
Events organized and participated by our bank: Local sponsorships, Entrepreneurship, Volunteering studies, Culture & Art activities, Press releases.	As Akbank, we aim to support many activities that will provide social benefit and reach out to the local community in the places where we operate with the projects we have developed.  With our founding sponsorship at Sabancı University, we launched the Center of Excellence in Finance (CEF) in 2016. CEF brings together academics, financial market actors, and investors to turn fundamental knowledge into practical applications that can be used in real life.	<p>The films that won awards at the Akbank Short Film Festival met with students at many universities in Turkey with the "Akbank Short Film Festival at Universities" event after the festival.</p> <p>We are working on the ESIA for the communities affected by the Project Financing lending activity.</p> <p>With Boost the Future, we support technology startups to scale up their businesses and expand internationally with a 10-week online program.</p>	Often	Social Investments Impact Investing	Social and Relational Capital Natural Capital
<b>Non-Governmental Organizations</b>					
Cooperation in Social Participation Practices Sponsorships, Meetings, Conferences, Working Groups, Goodwill of the City, Employee Volunteering Activities.	We take care to develop collaborations with non-governmental organizations, to be in constant communication, and to take into account their opinions and expectations about our activities.	<p>While shaping our social contribution projects, we act in cooperation with non-governmental organizations. We exchange views by inviting representatives from non-governmental organizations to the events we organize. We also share our views by participating in working groups organized by non-governmental organizations. Within the scope of our volunteering activities, we have implemented different projects for the last eight years, on topics ranging from education, development issues for the disabled, aid campaigns, to health issues. In our volunteering activities carried out every year, we reach thousands of people, mostly students, with our 40 Akbank Volunteer Ambassadors and nearly 1000 Akbank Volunteers.</p> <p>Despite the conditions of the COVID-19 pandemic, we continued to carry out our volunteer activities under the name of "Goodwill of the Home".</p>	If needed	Social Investments Impact Investing Human rights	Social and Relational Capital
<b>Media</b>					
Press Conferences, Press Releases, Daily Economic Bulletins.	We aim to stay in constant dialogue with the national and international media, to inform the media accurately and on time with press releases, and to exchange views with opinion leaders during press conferences.	Our senior management and related executives meet with prominent names of the media world at regular intervals to exchange views during industry evaluations or at press conferences about our Bank's products and services. We prepare press releases regarding our bank's products and services, and we report on important issues in the visual and printed media with special news works	If needed	Brand Reputation	Social and Relational Capital

# Memberships

- European Association of Communications Directors (EACD)
- Green Banking in the Mediterranean Countries of the European Union
- Interbank Card Centre (BKM)
- United Nations Environment Program Finance Initiative Principles of Responsible Banking (UNEP FI RBP)
- Founding member of the United Nations Environment Program Finance Initiative Financial Health and Inclusion Commitment
- United Nations Global Compact Initiative (UNGC, United Nations Global Compact, UNGC)
- United Nations Global Compact Türkiye Sustainable Finance Working Group
- Cancun and Durban Statements Prepared Before the Conferences of the Parties to the United Nations Framework Convention on Climate Change and Calling Governments as the Private Sector to Take Action
- United Nations Women's Empowerment Principles (WEPs)
- Bloomberg Gender Equality Index
- World Economic Forum (WEF)
- Endeavor (Active Entrepreneur Support) Association
- Ethics and Reputation Association (TEID)
- Financial Literacy and Inclusion Association (FODER)
- The Prince of Wales's Corporate Leaders Group on Climate Change (CLG)
- Interactive Advertising Bureau (IAB Türkiye) Interactive Advertising Association Istanbul Culture and Art Foundation (İKSV)
- Task Force on Climate-related Financial Disclosures (TCFD)
- Istanbul Stock Exchange Sustainability Index (İSESİ) Project
- Business World and Sustainable Development Association
- Carbon Disclosure Project (CDP)
- Credit Registration Bureau (KKB)
- Corporate Communicators Association (KİD)
- Private Sector Volunteers Association (ÖSGD)
- Climate Platform Established in Collaboration with REC and TÜSİAD and Türkiye Climate Change Leaders Group Advertising Self-Regulatory Institution (RÖK)
- Advertisers Association (RVD)
- Sustainable Development Task Force Visa Color Horizons
- The European Association of Communication Directors (EACD)
- Women's Association in Technology
- Banks Association of Türkiye (TBB)
- The Role of the Financial Sector in Sustainable Growth Working Group of the Banks Association of Türkiye
- Turkish Public Relations Association (TÜHİD)
- Corporate Governance Association of Türkiye (TKYD)
- Turkish Industrialists and Businessmen Association (TÜSİAD)
- TÜYİD - Investor Relations Association
- Valuable 500
- 30% Club (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	112	An integrated report should be a designated, identifiable communication	All Report
	Application of the <IR> Framework	117	Any communication claiming to be an integrated report and referencing the Framework should apply all the 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>	All Report
		118	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>	All Report
	Responsibility for an integrated report	120	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> </ul> Where legal or regulatory requirements preclude a statement of responsibility from those charged with governance, this should be clearly stated.	Messages from Top Management <ul style="list-style-type: none"> <li>– Message of the Chairman</li> <li>– Message of the CEO</li> </ul>

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.	Akbank For You Our Sustainability Journey – Our Value Creation Model
	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 – Our Value Creation Model
	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 – Our Strategic Focus Areas and Materiality Issues –Our Value Creation Model Relations with Our Stakeholder – Our strong interaction with our stakeholders
	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 – Our Strategic Focus Areas and Materiality Issues –Our Value Creation Model
	Conciseness	3.36	An integrated report should be concise.	All 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.	All Report Assurance Report
	Consistency and comparability	3.54	Information in an integrated report: – On a consistent basis over time, – 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.	Our Sustainability Journey –Our Sustainability Performance
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?	Akbank For You
	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 Sustainability Journey –Our Sustainability Management
	Business Model	4.10	An integrated report should answer the question: What is the organization's business model?	Our Sustainability Journey –Our Value Creation Model
	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?	Sustainable Finance People and Community Ecosystem Management Climate Change
	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 Strategic Focus Areas and Materiality Issues Sustainable Finance People and Community Ecosystem Management Climate Change
	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?	Sustainable Finance People and Community Ecosystem Management Climate Change
	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?	Finance People and Community Ecosystem Management Climate Change
	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 Strategic Focus Areas and Materiality Issues

# GRI content index

Statement of use	Akbank has reported in accordance with the GRI Standards for the period 01.01.2022-31.12.2022.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	-

"GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>General Disclosures 2021</b>					
<b>Corporate Profile</b>					
<b>GRI 2: General Disclosures 2021</b>	2-1 Organizational details	Akbank For You, page: 16; Corporate Governance, page: 62	-		
	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: 512	-		
	2-6 Activities, value chain and other business relationships	Akbank's Activities, page: 25-62	-		
	2-7 Employees	Akbank and our History in Brief, page: 18; People and Community, page: 162,163,177; Our Performance Tables, page: 529-533	-		
	2-8 Workers who are not employees	People and Community, page:164,165; Our Performance Tables, page: 529-533	-		
	2-9 Governance structure and composition	Corporate Governance, page: 64,65	-		
	2-10 Nomination and selection of the highest governance body	Corporate Governance, page: 64,65	-		
	2-11 Chair of the highest governance body	Corporate Governance, page: 66	-		
	2-12 Role of the highest governance body in overseeing the management of impacts	Our Sustainability Management, page: 128,129	-		
	2-13 Delegation of responsibility for managing impacts	Our Sustainability Management, page: 128,129	-		
	2-14 Role of the highest governance body in sustainability reporting	Our Sustainability Management, page: 128,129	-		
	2-15 Conflicts of interest	Corporate Governance, page: 113	-		
	2-16 Communication of critical concerns	Corporate Governance, page: 118,119; Relations with Our Stakeholders, page: 136,137	-		
	2-17 Collective knowledge of the highest governance body	Corporate Governance, page: 66	-		
	2-18 Evaluation of the performance of the highest governance body	Corporate Governance, page: 88,89	-		



"GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>General Disclosures 2021</b>					
<b>Corporate Profile</b>					
<b>GRI 2: General Disclosures 2021</b>	2-19 Remuneration policies	Corporate Governance, page: 97	-		
	2-20 Process to determine remuneration	Corporate Governance, page: 97	-		
	2-21 Annual total compensation ratio	Corporate Governance, page: 177	-		
	2-22 Statement on sustainable development strategy	Message from the Chairman, page: 10,11; Message from the CEO, page: 12,13	-		
	2-23 Policy commitments	Corporate Governance, page:103; Our Values, Our Vision, Our Mission, page: 22,23	-		
	2-24 Embedding policy commitments	Corporate Governance, page: 103	-		
	2-25 Processes to remediate negative impacts	Corporate Governance, page: 104-107	-		
	2-26 Mechanisms for seeking advice and raising concerns	Corporate Governance, page: 114-118	-		
	2-27 Compliance with laws and regulations	Corporate Governance, page: 104-108,110-114 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	<u>Memberships</u>	-		
	2-29 Approach to stakeholder engagement	Relations with Our Stakeholders, page: 136,137	-		
2-30 Collective bargaining agreements	Diversity and Inclusion, page: 177	-			
<b>Material Topics</b>					
<b>Material Topics</b>					
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Our Strategic Focus Areas and Materiality Issues, page: 124,125	-		
	3-2 List of material topics	Our Strategic Focus Areas and Materiality Issues, page: 124,125	-		
<b>Financial Stability and Regulation</b>					
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	Corporate Governance, page: 64,65	-		
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	The Economic Value We Create, page: 55	-		
	201-2 Financial implications and other risks and opportunities due to climate change	Climate Change, page: 206-211	-		
	201-3 Defined benefit plan obligations and other retirement plans	Employee Satisfaction and Development, page: 166-169	-		
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	People and Community, page: 180-187	-		
	203-2 Significant indirect economic impacts	Ecosystem Management, page: 191,192,194-198; People and Community, page: 180-184	-		

"GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Material Topics</b>					
<b>Climate Change</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Climate Change, page: 206,207	-		
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Climate Change, page: 224; Our Performance Tables, page: 528	-		
	302-3 Energy intensity	Climate Change, page: 224; Our Performance Tables, page: 528	-		
	302-4 Reduction of energy consumption	Climate Change, page:224; Our Performance Tables, page: 528	-		
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	Our Water Consumption, page: 227	-		
	303-2 Management of water discharge-related impacts	Our Water Consumption, page: 227	-		
	303-3 Water withdrawal	Our Water Consumption, page: 227	-		
	303-4 Water discharge	Our Water Consumption, page: 227	-		
	303-5 Water consumption	Our Water Consumption, page: 227; Our Performance Tables, page: 528	-		
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Our Operational Greenhouse Emissions, page: 222-225; Our Performance Tables, page: 528	-		
	305-2 Energy indirect (Scope 2) GHG emissions	Our Operational Greenhouse Emissions, page: 222-225; Our Performance Tables, page: 528	-		
	305-3 Other indirect (Scope 3) GHG emissions	Our Operational Greenhouse Emissions, page: 222-225; Our Performance Tables, page: 528	-		
	305-4 GHG emissions intensity	Our Operational Greenhouse Emissions, page: 222-225; Our Performance Tables, page: 528	-		
	305-5 Reduction of GHG emissions	Our Operational Greenhouse Emissions, page: 222-225	-		
<b>GRI 306: Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	Our Recycling-Focused Approach to Environment, page: 226	-		
	306-2 Management of significant waste-related impacts	Our Recycling-Focused Approach to Environment, page: 226	-		
	306-3 Waste generated	Our Recycling-Focused Approach to Environment, page: 226 ; Our Performance Tables, page: 528,529	-		
	306-4 Waste diverted from disposal	Our Recycling-Focused Approach to Environment, page: 226; Our Performance Tables, page: 528,529	-		
	306-5 Waste directed to disposal	Our Recycling-Focused Approach to Environment, page: 226; Our Performance Tables, page: 528,529	-		
<b>Sustainable Procurement</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Purchasing Approach, page: 203	-		
<b>GRI 204: Procurement Practices 2016</b>	204-1 Proportion of spending on local suppliers	Our Purchasing Approach, page: 203	-		
<b>GRI 308: Supplier Environmental Assessment 2016</b>	308-2 Negative environmental impacts in the supply chain and actions taken		-		

"GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Material Topics</b>					
<b>Integrated Risk Management</b>					
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	Corporate Governance, page: 104-108	-		
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption	Corporate Governance, page: 112-114	-		
	205-2 Communication and training about anti-corruption policies and procedures	Corporate Governance, page: 113-114	-		
	205-3 Confirmed incidents of corruption and actions taken	Corporate Governance, page: 113,114	-		
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Corporate Governance, page: 119,120	-		
<b>GRI 207: Tax 2019</b>	207-1 Approach to tax	Corporate Governance, page: 111	-		
	207-2 Tax governance, control, and risk management	Corporate Governance, page: 104-108,111	-		
<b>Employee Satisfaction and Loyalty</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Qualified Human Resources, page: 164,165; Employee Satisfaction and Development, page: 166-169	-		
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Our Performance Tables, page: 530-531	-		
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee Satisfaction and Development, page: 166	-		
	401-3 Parental leave	Employee Satisfaction and Development, page: 166-168; Our Performance Tables, page: 532	-		
<b>GRI 402: Labor/Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	Employee Satisfaction and Development, page: 166	-		
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Our Occupational Health and Safety Practices, page: 178,179	-		
	403-2 Hazard identification, risk assessment, and incident investigation	Our Occupational Health and Safety Practices, page: 178,179; Our Performance Tables, page: 532	-		
	403-3 Occupational health services	Our Occupational Health and Safety Practices, page: 178,179	-		
	403-4 Worker participation, consultation, and communication on occupational health and safety	Our Occupational Health and Safety Practices, page: 178,179	-		
	403-5 Worker training on occupational health and safety	Our Occupational Health and Safety Practices, page: 178,179; Our Performance Tables, page: 532	-		
	403-6 Promotion of worker health	Our Occupational Health and Safety Practices, page: 178,179	-		
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Our Occupational Health and Safety Practices, page: 178,179	-		
	403-9 Work-related injuries	Our Health and Safety Performance, page: 178,179; Our Performance Tables, page: 532	-		
	403-10 Work-related ill health	Our Health and Safety Performance, page: 178,179; Our Performance Tables, page: 532	-		
	<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	Diversity and Inclusion, page: 177	-	

"GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Material Topics</b>					
<b>Talent Management</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	The Future of Work, page: 170,171; Specialization Based Personalized Development Journeys, page: 172,173	-		
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Specialization Based Personalized Development Journeys, page: 172,173, Our Performance Tables, page: 517	-		
	404-2 Programs for upgrading employee skills and transition assistance programs	The Future of Work, page: 170,171; Specialization Based Personalized Development Journeys, page: 172,173	-		
	404-3 Percentage of employees receiving regular performance and career development reviews	Our Qualified Human Resources, page: 142-143	-		
<b>Diversity and Inclusion</b>					
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	Diversity and Inclusion, page: 174,177	-		
<b>GRI 202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Employee Satisfaction and Development, page: 166,167	-		
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Diversity and Inclusion, page: 174-177; Our Performance Tables, page: 514	-		
	405-2 Ratio of basic salary and remuneration of women to men	Employee Satisfaction and Development, page: 166-169	-		
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	Diversity and Inclusion, page: 174-177	-		
<b>Human Rights</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Diversity and Inclusion, page: 174-177	-		
<b>GRI 408: Child Labor 2016</b>	408-1 Operations and suppliers at significant risk for incidents of child labor	Diversity and Inclusion, page: 174-177	-		
<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Diversity and Inclusion, page: 174-177	-		
<b>Social Investments</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Social Investments, page: 202	-		
<b>GRI 413: Local Communities 2016</b>	413-1 Operations with local community engagement, impact assessments, and development programs	Social Investments, page: 202	-		
<b>Data Privacy and Security</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Customer Data Privacy, page: 202	-		
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Customer Data Privacy, page: 202	-		

"GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Material Topics</b>					
<b>Customer Experience and Journey</b>					
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Customer Experience and Satisfaction Studies, page: 199-201	-		
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	GRI Content Index: There was no such non-compliance during the reporting period.	-		
<b>Ecosystem Banking / Open Banking</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Ecosystem Management, page: 190	-		
<b>Responsible Products and Services</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Responsible Products and Services, page: 153-155	-		
<b>Impact Investing</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Impact Investing, page: 160,161	-		
<b>Innovation</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Digitalization and Innovation, page: 191-193	-		
<b>Financial Inclusion</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Financial Inclusion, page: 194-198	-		
<b>Thematic Banking</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Our SME Inclusion & Thematic Banking, page: 197,198	-		
<b>Financial Literacy</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Financial Literacy, page: 194,195	-		
<b>The Future of Work</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	The Future of Work, page: 170,171	-		
<b>Portfolio Impact/Exposure</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Portfolio Impact and Exposure , page: 208,209	-		
<b>Clean Banking</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Clean Banking, page: 201	-		
<b>Brand Reputation</b>					
GRI 3: Material topics 2021	3-3 Management of material topics	Relations with our Stakeholders - Our Strong Stakeholder Interaction, page: 136,137	-		

# Women's Empowerment Principles (WEPS)

## progress report and GRI content relationship

PRINCIPLES	GRI STANDARDS AND RELATED SECTION
<b>Principle 1- Leadership Promotes Gender Equality.</b>	Diversity and Inclusion GRI 405-1 GRI 405-2
<b>Principle 2- Equal Opportunity, Inclusion, and Non-discrimination.</b>	Diversity and Inclusion GRI 406-1
<b>Principle 3- Health, Safety and Freedom from Violence.</b>	Our occupational health and safety practices GRI 406-1
<b>Principle 4- Education and Training.</b>	Specialization-based personalized development journeys GRI 404-1 GRI 404-2 GRI 404-3
<b>Principle 5- Enterprise Development, Supply Chain and Marketing Practices.</b>	Ecosystem Management GRI 204-1
<b>Principle 6- Community Leadership and Engagement.</b>	People and Communities Ecosystem Management GRI 405-1 GRI 203-1 GRI 203-2
<b>Principle 7- Transparency, Measuring and Reporting.</b>	People and Communities 405-1 405-2

# UN 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 2022 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>		
<b>Principle 1</b>	Businesses should support, and respect proclaimed human rights.	People and Community, page: 166,167,174-177
<b>Principle 2</b>	Businesses should not be complicit in human rights abuses.	
<b>Working Standards</b>		
<b>Principle 3</b>	Businesses should support workers' freedom of association and collective bargaining.	Corporate Governance, page: 86,101 People and Community, page: 177
<b>Principle 4</b>	End forced and compulsory labor.	People and Community, page: 174,175
<b>Principle 5</b>	All forms of child labor should be stopped.	
<b>Principle 6</b>	Eliminate discrimination in recruitment and placement.	
<b>Environment</b>		
<b>Principle 7</b>	Businesses should support precautionary approaches to environmental problems.	Our Sustainability Journey, page: 124,125 Climate Change, page: 206-207
<b>Principle 8</b>	It should support all kinds of activities and formations that will increase environmental responsibility.	Climate Change, page: 206-211
<b>Principle 9</b>	Support the development and diffusion of environmentally friendly technologies.	Sustainable Finance, page: 153,157,160,161 Climate Change, page: 210
<b>Anti Bribery</b>		
<b>Principle 10</b>	Business should fight all forms of corruption, including bribery and extortion.	Corporate Governance, page: 113,114

# United Nations Sustainable Development Goals and Akbank

As Akbank, we support the UN Sustainable Development Goals (UN SDGs), published by the United Nations (UN) in 2015, which set out the priority global problems that need to be resolved by 2030. The table summarizing our bank's SDG approach and contribution is given below.

SUSTAINABLE DEVELOPMENT GOALS	RELATED SECTION
4. Quality Education	People & Community Ecosystem Management
7. Affordable and Clean Energy	Sustainable Finance Climate Change
8. Decent Work and Economic Growth	Sustainable Finance People & Community Ecosystem Management
9. Industry, Innovation and Infrastructure	Ecosystem Management
10. Reduced Inequalities	People & Community Ecosystem Management
13. Climate Action	Climate Change
15. Life on Land	Climate Change
17. Partnerships for the Goals	Sustainable Finance People & Community Ecosystem Management