

**2023 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, Rating Agencies</b>					
<p>General Assembly Meetings and Minutes,</p> <p>Face-to-Face and Electronic Dialogue (Meetings and Conferences at Home and Abroad, Presentation and Information via Webcast and E-Mail),</p> <p>Public Disclosure Platform,</p> <p>Annual Integrated Activity Reports,</p> <p>Central Registry Agency's "e-Governance: 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 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".</p>	<p>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. Newspaper notifications about important developments in our bank are shared with investors and analysts.</p>	Often	<p>Responsible Products and Services</p> <p>Digitalization and Innovation</p> <p>Impact Investing</p> <p>Financial Performance</p> <p>Financing &amp; Investment Decisions Considering ESG Criteria</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 Events for Our Employees,</p> <p>Akbank Volunteers</p> <p>Volunteering Program,</p> <p>Employee Engagement Research,</p> <p>Internal Customer Satisfaction Survey,</p>	<p>We are aware that the high motivation and satisfaction of our employees is a decisive factor in ensuring permanent and good business performance in the long term. We attach importance to regularly receiving the opinions and expectations of our employees and implementing practices</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, 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 Türkiye.</p>	Often	<p>Diversity &amp; Inclusion</p> <p>Employee-Oriented Corporate Culture</p> <p>Ethical and Clean Banking</p>	Human Capital

Stakeholder Groups and Dialogue Platforms	Our Approach	Examples	Frequency of Communication	Relevant Material Issue	Capital Element Affected
<p>Pulse Surveys,</p> <p>Corporate Performance System (Feedback page to Bizbize, Evaluation, Award Ceremonies, Generating Ideas),</p> <p>Meetings (e.g. Regional Directorates and CRM),</p> <p>Coaching System,</p> <p>Bizbize Portal,</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>Zero Tolerance Line for Violence,</p> <p>E-Newsletters and E-Mail Sends,</p> <p>Corporate TVs,</p> <p>Elevator Screens,</p> <p>Trend Talks,</p> <p>We Chat with Our General Manager/Breakfast Events,</p> <p>Coffee Talks Events with Akbank Members and Leaders from Generation to Generation Meetings</p> <p>Akbank Member 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>accordingly. We use different channels effectively to ensure effective internal communication. Especially during the Pandemic period, events for our employees in the digital environment have become more diverse and more frequent. In the post-pandemic period, our face-to-face event plans continue to increase and we integrate them into digital communication channels. Within the scope of our cultural transformation program in 2023, we are following a communication strategy in line with the cultural codes of Akbank citizens described in Akbank's Red Book.</p>	<p>Within the scope of volunteering activities, we have implemented different projects ranging from education to aid campaigns for the disabled and health. 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.</p>			

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<b>Customers</b>					
Information meetings for SMEs, Online export 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, E-mail notification, Customer business development meetings, Akbank Art activities, Media, Advertising and promotional campaigns, E-mail submissions, Corporate TVs	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.	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  Ethical and 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 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.	Within the scope of the USD 250 million securitization transaction carried out with the International Finance Corporation (IFC), we established Environmental and Social Management Systems to be applied to SME loans. With this system, we have aligned Akbank SME loan processes with the environmental and social standards defined by IFC. Thus, as Akbank, we continue to take our pioneering work in the field of sustainability even further.	Often	Portfolio Impact & Exposure  Responsible Products and Services  Impact Investing  Financial Inclusion	Financial Capital  Social and Relational Capital

Stakeholder Groups and Dialogue Platforms	Our Approach	Examples	Frequency of Communication	Relevant Material Issue	Capital Element Affected
<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 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 follow the developments concerning the banking sector and convey their opinions regarding legislative changes to the relevant authorities.	We are carrying out the necessary work to keep the personal data inventory we have created regarding the Law on the Protection of Personal Data up to date. We provided support to the Banking Sector Good Practices Guide on the Protection of Personal Data published by the DPL Board with the work of the Turkish Banks Association working group.  In addition, we contributed to the solution of personal sector problems by participating in the Workshop on the protection of personal data organized by the DPL Board. We provided support to the Banking Sector Good Practices Guide on the Protection of Personal Data published by the DPL Board with the work of the Turkish Banks Association working group.	If needed	Data Privacy and Security	Social and Relational Capital  Financial Capital  Intellectual Capital

Stakeholder Groups and Dialogue Platforms	Our Approach	Examples	Frequency of Communication	Relevant Material Issue	Capital Element Affected
<b>Suppliers</b>					
Supplier Identification Forms, Meetings, Akbank Ethical Principles, Supplier Code of Conduct, IFC Commitment,	In order to continue our activities, we expect our suppliers to act in 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 high-quality business relationships with our suppliers. We support the continuous development of our suppliers through information exchange.	<p>We provide information about our Ethical Principles and Sustainability Policies to the companies in our supplier portfolio. We request information on Diversity &amp; Inclusion from our suppliers. We support small businesses and organizations belonging to vulnerable groups. For this reason, during the supplier selection phase, we encourage at least one of the selection options to be a business owned by women entrepreneurs, young entrepreneurs or disabled entrepreneurs.</p> <p>In order to ensure the economic empowerment of women, youth and people of color, we support supplier diversity by becoming members of relevant platforms at our Bank and creating cooperation opportunities.</p> <p>Our bank's purchasing policies and processes are compatible with our Diversity &amp; Inclusion policies. Our purchasing policies are updated periodically by making necessary checks.</p>	If needed	Responsible Products and Services  Data Privacy and Security	Social and Relational Capital  Financial Capital
<b>University Youth</b>					
Events Organized or Supported Directly 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 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.	<p>Every year with Digital Art, short film festival and jazz festival on campus</p> <p>We organize 500 events targeting young people in different disciplines on 50 campuses.</p> <p>Eight years ago, we launched the project "Well-being of the City" with the aim of encouraging young people to take action on issues they are sensitive to and increasing their awareness of volunteerism.</p> <p>The most important goal of this project, which brings together NGOs and university students; To spread volunteering among young,</p>	Often	Community Investments  Impact Investing	Social and Relational Capital  Financial Capital  Intellectual Capital

Stakeholder Groups and Dialogue Platforms	Our Approach	Examples	Frequency of Communication	Relevant Material Issue	Capital Element Affected
		<p>people the architects of the future, to raise awareness on this issue, thus to initiate this transformation with them by approaching social issues from different perspectives.</p> <p>With our Introduction to Competencies 101 trainings, we tried to raise awareness among university students on today's prominent issues such as Analytics, Cloud Technologies, Cyber Security, Artificial Intelligence, Metaverse, Gender Equality, and to convey field experiences through Technology Experience Meetings. In this organization, which was held with the participation of 14,195 young people, we provided training to young people for 2 days with our volunteer Akbank employees.</p> <p>We brought together young people with experts in their fields with our Competency Development Programs. We organized a total of 15 programs with the participation of 2,846 young people with our training partners Microsoft AI Academy, UP School, CEF - Sabancı Edu, Global AI Hub, Patika.dev, Cisco, SabancıDX, Userspots, YetGen, SAGE. With our "Akbank on Campus" competition, we rewarded 3 successful projects that we believe will have an impact on young people's campuses.</p>			
<b>Local Community</b>					
Events organized and participated by our bank, Local Sponsorships, Entrepreneurship Volunteering Activities, Culture & Art Activities, Press Releases	As Akbank, we aim to support many activities that will provide social benefit and reach the local community in the places where we operate with the projects we develop.  Center of Excellence in Finance (CEF), which we launched in 2016 within Sabancı University, with our founding sponsorship; It brings together academics, financial market actors and investors and serves to transform basic knowledge into 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 Türkiye with the "Akbank Short Film Festival at Universities" event after the festival.</p> <p>We carry out studies within the scope of ESIA for the communities affected by the Project Finance lending activity.</p> <p>With Boost the Future, technology startups are supported to scale and expand their businesses and expand abroad with a 10-week online program.</p>	Often	Community Investments  Impact Investing	Social and Relational Capital  Natural Capital

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<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, stay in constant communication, and take into account their opinions and expectations about our activities.	While shaping our social contribution projects, we act in cooperation with non-governmental organizations. We invite representatives from non-governmental organizations to the events we organize and exchange views. We also share our opinions by participating in working groups organized by non-governmental organizations. Within the scope of our volunteering activities, we have implemented different projects in the last eight years, from education to development issues for the disabled, from 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.  Despite the conditions of the Covid-19 epidemic, we continued our volunteering activities under the name "Good State of the House".	If needed	Community Investments  Impact Investing Diversity & Inclusion	Social and Relational Capital
<b>Media</b>					
Press Conferences, Press Releases, Daily Economic Bulletins	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.	Our senior management and relevant managers regularly meet with leading names in the media world and exchange views during sector evaluations or press conferences about our Bank's products and services. We prepare press releases about our bank's products and services and report on our important issues with special news works in visual and written media.	If needed	Community Investments	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 (WEPIs)
- 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 (İSESi) 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)
- TŪYİD - 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>	
	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> <p>Where legal or regulatory requirements preclude a statement of responsibility from those charged with governance, this should be clearly stated.</p>	Compliance Opinion Regarding Annual Integrated 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 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
	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 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

Requirements	Subject	#	Mandatory Statement	Place In Report
GUIDING PRINCIPLES	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: <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
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 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?	Corporate Governance Our Sustainability Journey
	Business Model	4.10	An integrated report should answer the question: What is the organization's business model?	Akbank 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 Legal Compliance Sustainable Finance People & 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 Sustainable Finance People & 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?	Akbank Built Upon Your Trust Sustainable Finance People & Community Ecosystem Management Climate Change

Requirements	Subject	#	Mandatory Statement	Place In Report
İÇERİK ÖGELERİ	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?	Sustainable Finance People & Community Ecosystem Management Climate Change
	Basis of preparation and resentation	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

## GRI Content Index

Statement of use		Akbank has reported in accordance with the GRI Standards for the period 01.01.2023-31.12.2023.		
GRI 1 Used GRI 1: Foundation 2021				
Gri Standard/ Other Source	Disclosure	Location	Omission	
			Requirement(s) omitted	Reason Explanation
General Disclosures 2021				
Corporate Profile				
GRI 2: General Disclosures 2021	2-1 Organizational details	Akbank Built Upon Your Trust, page: 20; Corporate Governance, page: 74		
	2-2 Entities included in the organization's sustainability reporting	About the Report, page: 8		
	2-3 Reporting period, frequency and contact point	About the Report, page: 8		
	2-4 Restatements of information	About the Report, page: 8		
	2-5 External assurance	Assurance Report, page: 530		
	2-6 Activities, value chain and other business relationships	Akbank's Activities, page: 29		
	2-7 Employees	Akbank and our History in Brief, page: 22; People & Community, page: 198; Our Performance Tables, page: 551		
	2-8 Workers who are not employees	People & Community, page: 198; Our Performance Tables, page: 551		
	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: 64-65		
	2-12 Role of the highest governance body in overseeing the management of impacts	Our Sustainability Management, page: 158		
	2-13 Delegation of responsibility for managing impacts	Our Sustainability Management, page: 158		
	2-14 Role of the highest governance body in sustainability reporting	Our Sustainability Management, page: 158		

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Corporate Profile</b>					
<b>GRI 2: General Disclosures 2021</b>	2-15 Conflicts of interest	Corporate Governance, page: 144			
	2-16 Communication of critical concerns	Corporate Governance, page: 74; Paydaşlarımızla İlişkiler, sayfa: 180			
	2-17 Collective knowledge of the highest governance body	Corporate Governance, page: 144			
	2-18 Evaluation of the performance of the highest governance body	Corporate Governance, page: 144			
	2-19 Remuneration policies	Corporate Governance, page: 144			
	2-20 Process to determine remuneration	Corporate Governance, page: 144			
	2-21 Annual total compensation ratio	Corporate Governance, page: 144			
	2-22 Statement on sustainable development strategy	Message from the Chairman, page: 12; Message from the CEO, page: 16			
	2-23 Policy commitments	Corporate Governance, page : 92; Our Values, Our Vision, Our Mission, page: 26			
	2-24 Embedding policy commitments	Corporate Governance, page: 92			
	2-25 Processes to remediate negative impacts	Corporate Governance, page: 92			
	2-26 Mechanisms for seeking advice and raising concerns	Corporate Governance, page: 92			
	2-27 Compliance with laws and regulations	Corporate Governance, page: 92 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	Memberships, page: 181			
	2-29 Approach to stakeholder engagement	Relations with Our Stakeholders, page: 180			
2-30 Collective bargaining agreements	Employee-Oriented Corporate Culture, page: 207				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<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: 164			
	3-2 List of material topics	Our Strategic Focus Areas and Materiality Issues, page: 165			
<b>Financial Stability and Regulation</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Corporate Governance, page: 132			
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	The Economic Value We Create, page: 63			
	201-2 Financial implications and other risks and opportunities due to climate change	Climate Change, page: 257			
	201-3 Defined benefit plan obligations and other retirement plans	Employee-Oriented Corporate Culture, Page: 198			
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	People & Community, page: 214			
	203-2 Significant indirect economic impacts	People & Community, page: 214			
<b>Climate Change</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Climate Change, page: 246			
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Performance Tables, page: 550			
	302-3 Energy intensity	Performance Tables, page: 550			
	302-4 Reduction of energy consumption	Performance Tables, page: 550			



GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Climate Change</b>					
<b>GRI 303: Water and Effluents 2018</b>	303-1 Interactions with water as a shared resource	Our Water Consumption, page: 259			
	303-2 Management of water discharge-related impacts	Our Water Consumption, page: 259			
	303-3 Water withdrawal	Our Water Consumption, page: 259			
	303-4 Water discharge	Our Water Consumption, page: 259			
	303-5 Water consumption	Our Water Consumption, page: 259 Performans Göstergeleri, sayfa: 550			
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Our Environmental Footprint, page: 255 Our Performance Tables, page: 549			
	305-2 Energy indirect (Scope 2) GHG emissions	Our Environmental Footprint, page: 255 Our Performance Tables, page: 549			
	305-3 Other indirect (Scope 3) GHG emissions	Our Environmental Footprint, page: 255 Our Performance Tables, page: 549			
	305-4 GHG emissions intensity	Our Environmental Footprint, page: 255 Our Performance Tables, page: 549			
	305-5 Reduction of GHG emissions	Our Operational Greenhouse Emissions, page: 549			
<b>GRI 306: Waste 2020</b>	306-1 Waste generation and significant waste-related impacts	Our Recycling-Focused Approach to Environment, page: 258			
	306-2 Management of significant waste-related impacts	Our Recycling-Focused Approach to Environment, page: 258			
	306-3 Waste generated	Our Recycling-Focused Approach to Environment, page: 258 ; Our Performance Tables, page: 550			
	306-4 Waste diverted from disposal	Our Recycling-Focused Approach to Environment, page: 258 ; Our Performance Tables, page: 550			
	306-5 Waste directed to disposal	Our Recycling-Focused Approach to Environment, page: 258 ; Our Performance Tables, page: 550			
<b>Sustainable Procurement</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Purchasing Approach, page: 242			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Sustainable Procurement</b>					
<b>GRI 204: Procurement Practices 2016</b>	204-1 Proportion of spending on local suppliers	Our Purchasing Approach, page: 242			
<b>GRI 308: Supplier Environmental Assessment 2016</b>	308-2 Negative environmental impacts in the supply chain and actions taken	Our Purchasing Approach, page: 242			
<b>Integrated Risk Management</b>					
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	Integrated Risk Management and Legal Compliance, page: 132			
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption	Corporate Governance, page: 143			
	205-2 Communication and training about anti-corruption policies and procedures	Corporate Governance, page: 143			
	205-3 Confirmed incidents of corruption and actions taken	Corporate Governance, page: 143			
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Corporate Governance, page: 149			
<b>GRI 207: Tax 2019</b>	207-1 Approach to tax	Corporate Governance, page: 141			
	207-2 Tax governance, control, and risk management	Corporate Governance, page: 132-137			
<b>Employee Satisfaction and Loyalty</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Our Qualified Human Resources, page: 198;			
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Our Performance Tables, page: 552			
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee-Oriented Corporate Culture, page: 203			
	401-3 Parental leave	Employee-Oriented Corporate Culture, page: 211			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Employee Satisfaction and Loyalty</b>					
<b>GRI 402: Labor/ Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	Employee-Oriented Corporate Culture, page: 207			
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Our Occupational Health and Safety Practices page: 212			
	403-2 Hazard identification, risk assessment, and incident investigation	Our Occupational Health and Safety Practices page: 212			
	403-3 Occupational health services	Our Occupational Health and Safety Practices page: 212			
	403-4 Worker participation, consultation, and communication on occupational health and safety	Our Occupational Health and Safety Practices page: 212			
	403-5 Worker training on occupational health and safety	Our Occupational Health and Safety Practices page: 212 Performance Tables, page: 556			
	403-6 Promotion of worker health	Our Occupational Health and Safety Practices page: 212			
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Our Occupational Health and Safety Practices page: 212			
	403-9 Work-related injuries	Our Occupational Health and Safety Practices page: 212 Performance Tables, page: 556			
	403-10 Work-related ill health	Our Occupational Health and Safety Practices page: 212 Performance Tables, page: 556			
	<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: 207		
<b>Talent Management</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Employee-Oriented Corporate Culture, page: 199			
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Employee-Oriented Corporate Culture, page: 201, Performance Tables, page: 555			
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee-Oriented Corporate Culture, page: 201			
	404-3 Percentage of employees receiving regular performance and career development reviews	Our Qualified Human Resources, page: 198			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
<b>Diversity &amp; Inclusion</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Diversity & Inclusion, page: 208			
<b>GRI 202: Market Presence 2016</b>	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Diversity & Inclusion, page: 208			
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Diversity & Inclusion, page: 209 Our Performance Tables, page: 552			
	405-2 Ratio of basic salary and remuneration of women to men	Diversity & Inclusion, page: 208			
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions taken	Diversity & Inclusion, page: 208			
<b>Human Rights</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Employee-Oriented Corporate Culture, page: 198			
<b>GRI 408: Child Labor 2016</b>	408-1 Operations and suppliers at significant risk for incidents of child labor	Our Purchasing Approach, page: 242			
<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Our Purchasing Approach, page: 242			
<b>Community Investments</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Community Investments, page: 214			
<b>GRI 413: Local Communities 2016</b>	413-1 Operations with local community engagement, impact assessments, and development programs	Community Investments, page: 216			
<b>Data Privacy and Security</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Customer Data Privacy, page: 140			
<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: 140			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION		
			Requirement(s) omitted	Reason	Explanation
Customer Experience and Journey					
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Customer Experience and Journey, page: 241			
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.			

## Women's Empowerment Principles (WEPs) Progress Report and GRI Content Relationship

Principles	Gri Standards And Related Section
<b>Principle 1</b> - Principle 1- Leadership Promotes Gender Equality.	Diversity & Inclusion GRI 405-1 GRI 405-2
<b>Principle 2</b> - Equal Opportunity, Inclusion, and Non-discrimination.	Diversity & Inclusion GRI 406-1
<b>Principle 3</b> - Health, Safety and Freedom from Violence.	Our Occupational Health and Safety Practices GRI 406-1
<b>Principle 4</b> - Education and Training.	Employee Satisfaction and Development GRI 404-1 GRI 404-2 GRI 404-3
<b>Principle 5</b> - Enterprise Development, Supply Chain and Marketing Practices.	Ecosystem Management GRI 204-1
<b>Principle 6</b> - Community Leadership and Engagement.	People & Community Ecosystem Management GRI 405-1 GRI 203-1 GRI 203-2
<b>Principle 7</b> - Transparency, Measuring and Reporting.	People & Community 405-1 405-2

## 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 2023 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 & Community, page: 196
<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: 72 People & Community, page: 196
<b>Principle 4</b> - End forced and compulsory labor.	People & Community, page: 196
<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: 154 Climate Change, page: 244
<b>Principle 8</b> - It should support all kinds of activities and formations that will increase environmental responsibility.	Climate Change, page: 244
<b>Principle 9</b> - Support the development and diffusion of environmentally friendly technologies.	Sustainable Finance, page: 182 Climate Change, page: 244
<b>ANTI BRIBERY</b>	
<b>Principle 10</b> - Business should fight all forms of corruption, including bribery and extortion.	Corporate Governance, page: 72

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



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