

Report on compliance with corporate governance principles

	COMPLIANCE STATUS					EXPLANATION
	Yes	Partial	No	Exempted	Not Applicable	
1.1. Facilitating the exercise of shareholder rights						
1.1.2- Up-to-date information and disclosures which may affect the exercise of shareholder rights are available to investors at the corporate website.	X					
1.2. Right to obtain and review information						
1.2.1 - Management did not enter into any transaction that would complicate the conduct of special audit.	X					
1.3. General Assembly						
1.3.2 - The company ensures the clarity of the General Assembly agenda, and that an item on the agenda does not cover multiple topics.	X					
1.3.7- Insiders with privileged information have informed the board of directors about transactions conducted on their behalf within the scope of the company's activities in order for these transactions to be presented at the General Shareholders' Meeting.	X					
1.3.8 - Members of the board of directors who are concerned with specific agenda items, auditors, and other related persons, as well as the officers who are responsible for the preparation of the financial statements were present at the General Shareholders' Meeting.	X					
1.3.10 - The agenda of the General Shareholders' Meeting included a separate item detailing the amounts and beneficiaries of all donations and contributions.	X					
1.3.11 - The General Shareholders' Meeting was held open to the public, including the stakeholders, without having the right to speak.			X			Article 65 of the Articles of Association states "Right to Participate in Meeting". According to this, the General Shareholders' Meeting is not held open to public nor to the stakeholders.

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1.4. Voting rights						
14.1 - There is no restriction preventing shareholders from exercising their shareholder rights.	X					
14.2 - The company does not have shares that carry privileged voting rights.	X					
14.3-The company withholds from exercising its voting rights at the General Shareholders' Meeting of any company with which it has cross-ownership, in case such cross-ownership provides management control.	X					
1.5. Minority Rights						
1.5.1 - The company pays maximum diligence to the exercise of minority rights.	X					
1.5.2 - The Articles of Association extend the use of minority rights to those who own less than one twentieth the outstanding shares and expand the scope of the minority rights.			X			There are no members elected by minority rights in the Board of Directors of the Bank. Minority rights are not determined as less than one twentieth of the Bank's capital in the Articles of Association of the Bank. Meanwhile, utmost attention is paid to the use of minority rights in conformity with the Turkish Commercial Code (TTK) and Capital Markets Board (SPK) regulations.
1.6. Dividend right						
1.6.1 - The dividend policy approved by the General Shareholders' Meeting is posted on the company website.	X					
1.6.2 - The dividend distribution policy comprises the minimum information to ensure that the shareholders can have an opinion on the procedure and principles of dividend distributions in the future.	X					
1.6.3 - The reasons for retaining earnings, and their allocations, are stated in the relevant agenda item.	X					
1.6.4 - The board reviewed whether the dividend policy balances the benefits of the shareholders and those of the company.	X					
1.7. Transfer of shares						
1.7.1 - There are no restrictions preventing shares from being transferred.	X					
2.1. Corporate website						
2.1.1 - The company website includes all elements listed in Corporate Governance Principle 2.1.1	X					
2.1.2 - The shareholding structure (names, privileges, number and ratio of shares, and beneficial owners of more than 5% of the issued share capital) is updated on the website at least every 6 months.	X					
2.1.4 - The company website is prepared in other selected foreign languages, in a way to present exactly the same information with the Turkish content.	X					

	COMPLIANCE STATUS					EXPLANATION
	Yes	Partial	No	Exempted	Not Applicable	
2.2. Annual report						
2.2.1 - The board of directors ensures that the annual report represents a true and complete view of the company's activities.	X					
2.2.2 - The annual report includes all elements listed in Corporate Governance Principle 2.2.2.	X					
3.1. Corporation's policy on stakeholders						
3.1.1- The rights of the stakeholders are protected pursuant to the relevant regulations, contracts and within the framework of bona fides principles.	X					
3.1.3 - Policies or procedures addressing stakeholders rights are published on the company's website.	X					
3.1.4 - A whistleblowing programme is in place for reporting legal and ethical issues.	X					
3.1.5 - The company addresses conflicts of interest among stakeholders in a balanced manner.	X					
3.2. Supporting the participation of the stakeholders in the corporation's management						
3.2.1 - The Articles of Association, or the internal regulations (terms of reference/ manuals), regulate the participation of employees in management.	X					
3.2.2 - Surveys/other research techniques, consultation interviews, observation method etc. were conducted to obtain opinions from stakeholders on decisions that significantly affect them	X					
3.3. Human resources policy						
3.3.1 - The company has adopted an employment policy ensuring equal opportunities, and a succession plan for key managerial positions.	X					
3.3.2 - Recruitment criteria are documented	X					
3.3.3 - The company has a policy on human resources development and organises trainings for employees.	X					
3.3.4 - Meetings have been organised to inform employees on the financial status of the company, remuneration, career planning, education and health.	X					
3.3.5 - Employees, or their representatives, were notified of decisions impacting them. The opinion of the related trade unions was also taken.	X					
3.3.6 - Job descriptions and performance criteria have been prepared for all employees, announced to them and taken into account to determine employee remuneration.	X					
3.3.7 - Measures (procedures, trainings, raising awareness goals, monitoring, complaint mechanisms) have been taken to prevent discrimination, and to protect employees against any physical, mental, and emotionalmistreatment.	X					
3.3.8 - The company ensures freedom of association and supports the right for collective bargaining.	X					
3.3.9 - A safe working environment for employees is maintained.	X					

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3.4. Relations with customers and suppliers						
3.4.1-The company measured its customer satisfaction and operated to ensure full customer satisfaction.	X					
3.4.2 - Customers are notified of any delays in handling their requests.	X					
3.4.3 - The company complied with the quality standards with respect to its products and services.	X					
3.4.4 - The company has in place adequate controls to protect the confidentiality of sensitive information and business secrets of its customers and suppliers.	X					
3.5. Ethical rules and social responsibility						
3.5.1 - The board of the corporation has adopted a code of ethics, disclosed on the corporate website.	X					
3.5.2-The company has been mindful of its social responsibility and has adopted measures to prevent corruption and bribery.	X					
4.1. Role of the board of directors						
4.1.1 - The board of directors has ensured strategy and risks do not threaten the long-term interests of the company, and that effective risk management is in place	X					
4.1.2 - The agenda and minutes of board meetings indicate that the board of directors discussed and approved strategy, ensured resources were adequately allocated, and monitored company and management performance.	X					
4.2. Activities of the board of directors						
4.2.1-The board of directors documented its meetings and reported its activities to the shareholders.	X					
4.2.2 - Duties and authorities of the members of the board of directors are disclosed in the annual report.	X					
4.2.3-The board has ensured the company has an internal control framework adequate for its activities, size and complexity.	X					
4.2.4 - Information on the functioning and effectiveness of the internal control system is provided in the annual report.	X					
4.2.5 - The roles of the Chairman and Chief Executive Officer are separated and defined.	X					
4.2.7-The board of directors ensures that the Investor Relations department and the corporate governance committee work effectively. The board works closely with them when communicating and settling disputes with shareholders.	X					
4.2.8 - The company has subscribed to a Directors and Officers liability insurance covering more than 25% of the capital.		X				The Bank has insured itself against any damages resulting from unintentional errors by members of senior management, with an upper limit of USD 50 million.

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4.3. Structure of the board of directors						
4.3.9 – The board of directors has approved the policy on its own composition, setting a minimal target of 25% for female directors. The board annually evaluates its composition and nominates directors so as to be compliant with the policy			X			"Akbank's Chairman is female. However, the target ratio and timing regarding female member ratio is not determined by Board of Directors. In 2022, 10% of Board of Directors was composed of female members."
4.3.10 – At least one member of the audit committee has 5 years of experience in audit/accounting and finance.	X					
4.4. Board meeting procedures						
4.4.1-Each board member attended the majority of the board meetings in person.	X					
4.4.2 – The board has formally approved a minimum time by which information and documents relevant to the agenda items should be supplied to all board members.	X					
4.4.3 – The opinions of board members that could not attend the meeting, but did submit their opinion in written format, were presented to other members.	X					
4.4.4 – Each member of the board has one vote.	X					
4.4.5 – The board has a charter/written internal rules defining the meeting procedures of the board.	X					
4.4.6 – Board minutes document that all items on the agenda are discussed, and board resolutions include director's dissenting opinions if any.	X					
4.4.7-There are limits to external commitments of board members. Shareholders are informed of board members external commitments at the General Shareholders' Meeting.	X					The Bank's Articles of Association stipulate that members of the Board of Directors cannot undertake commercial transactions with the Bank in areas where the Bank is actively engaged either in person or by proxy, unless they have received the approval of the General Assembly. The provisions of Article 396 of the Turkish Commercial Code pertaining to the non-compete clause and the provisions of the Banking Law are reserved.
4.5. Board committees						
4.5.5 – Board members serve in only one of the Board's committees.			X			Some board members serve in more than one Board committee. This enables increased coordination between different Board committees.
4.5.6 – Committees have invited persons to the meetings as deemed necessary to obtain their views.	X					
4.5.7 – If external consultancy services are used, the independence of the provider is stated in the annual report.	X					
4.5.8 – Minutes of all committee meetings are kept and reported to board members.	X					

	COMPLIANCE STATUS					EXPLANATION
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4.6. Financial rights						
4.6.1-The board of directors has conducted a board performance evaluation to review whether it has discharged all its responsibilities effectively			X			Board members are selected in General Assembly Meeting on a yearly basis. There is not any special performance evaluation conducted at the board level.
4.6.4-The company did not extend any loans to its board directors or executives, nor extended their lending period or enhanced the amount of those loans, or improve conditions thereon, and did not extend loans under a personal credit title by third parties or provided guarantees such as surety in favour of them.			X			The loans provided by Akbank to be used by the Board members are limited through a framework specified by the Article 50 of the Banking Law. No other loans are extended to the Board members outside this framework.
4.6.5 – The individual remuneration of board members and executives is disclosed in the annual report.			X			This is disclosed as a total amount in the Annual report. In 2022, TL 194 million financial benefits were provided to the Group's senior management.

The Corporate Governance Compliance Report (URF), Corporate Governance Information Form (KYBF) and Sustainability Principles Compliance Report documents approved by our Bank's Board of Directors can be accessed from the links below on the Public Disclosure Platform:

<https://www.kap.org.tr/en/Bildirim/1120601>

<https://www.kap.org.tr/en/Bildirim/1120602>

<https://www.kap.org.tr/en/Bildirim/1120600>

Corporate governance compliance information form

1. SHAREHOLDERS	
1.1. Facilitating the Exercise of Shareholders Rights	
The number of investor meetings (conference, seminar/etc.) organised by the company during the year	A video web cast was made by the Investor Relations and Sustainability Department at the beginning of 2022, where the guidance was announced. In addition, in 2022, with the participation of senior management, a total of 4 web-casts were organized, which gave information about the quarterly financial results and included a question and answer section. In 2022, a total of 33 domestic and foreign investor conferences/roadshows were attended and meetings were held with approximately 238 different international investor funds and two rating agencies. In addition, 2 online panels were organized with the senior management. In addition, questions sent by investors and analysts via telephone and e-mail were also answered. During the year, more than 500 questions were answered via telephone and e-mail
1.2. Right to Obtain and Examine Information	
The number of special audit request(s)	None.
The number of special audit requests that were accepted at the General Shareholders' Meeting	None
1.3. General Assembly	
Link to the PDP announcement that demonstrates the information requested by Principle 1.3.1 (a-d)	https://www.kap.org.tr/en/Bildirim/1007539
Whether the company provides materials for the General Shareholders' Meeting in English and Turkish at the same time	Both in Turkish and English
The links to the PDP announcements associated with the transactions that are not approved by the majority of independent directors or by unanimous votes of present board members in the context of Principle 1.3.9	None
The links to the PDP announcements associated with related party transactions in the context of Article 9 of the Communique on Corporate Governance (II-17.1)	None
The links to the PDP announcements associated with common and continuous transactions in the context of Article 10 of the Communique on Corporate Governance (II-17.1)	None
The name of the section on the corporate website that demonstrates the donation policy of the company	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Donation-and-contribution-policy/170/310/O
The relevant link to the PDP with minute of the General Shareholders' Meeting where the donation policy has been approved	https://www.kap.org.tr/en/Bildirim/269794
The number of the provisions of the articles of association that discuss the participation of stakeholders to the General Shareholders' Meeting	None
Identified stakeholder groups that participated in the General Shareholders' Meeting, if any	There was no participation from unidentified stakeholders for the Ordinary General Assembly Meeting held for the year 2021.
1.4. Voting Rights	
Whether the shares of the company have differential voting rights	No
In case that there are voting privileges, indicate the owner and percentage of the voting majority of shares.	-
The percentage of ownership of the largest shareholder	40.75%

1. SHAREHOLDERS	
1.5. Minority Rights	
Whether the scope of minority rights enlarged (in terms of content or the ratio) in the articles of the association	No
If yes, specify the relevant provision of the articles of association	-
1.6. Dividend Right	
The name of the section on the corporate website that describes the dividend distribution policy	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Dividend-policy/165/287/O#:~:text=Provided%20that%20no%20adverse%20conditions,40%25%20of%20the%20Bank's%20distributable
Minutes of the relevant agenda item in case the board of directors proposed to the general assembly not to distribute dividends, the reason for such proposal and information as to use of the dividend	-
PDP link to the related general shareholder meeting minutes in case the board of directors proposed to the general assembly not to distribute dividends	-

GENERAL MEETINGS	
General Meeting Date	28.03.2022
The number of information requests received by the company regarding the clarification of the agenda of the General Shareholders' Meeting	0
Shareholder participation rate to the General Shareholders' Meeting	69.55%
Percentage of shares directly present at the GSM	0.00%
Percentageof shares representedby proxy	69.55%
Specify the name of the page of the corporate website that contains the General Shareholders' Meeting minutes, and also indicates for each resolution the voting levels for or against	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Annual-general-assembly-documents/38/14/O
Specify the name of the page of the corporate website that contains all questions asked in the general assembly meeting and all responses to them	-
The number of the relevant item or paragraph of General Shareholders' Meeting minutes in relation to related party transactions	-
The number of declarations by insiders received by the board of directors	425
The link to the related PDP general shareholder meetingnotification	https://www.kap.org.tr/en/Bildirim/1007539

2. DISCLOSURE AND TRANSPARENCY	
2.1. Corporate website	https://www.akbankinvestorrelations.com/tr/
Specify the name of the sections of the website providing the information requested by the Principle 2.1.1.	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Capital-and-trade-registry-information/31/9/Q
If applicable, specify the name of the sections of the website providing the list of shareholders (ultimate beneficiaries) who directly or indirectly own more than 5% of the shares.	https://www.akbankinvestorrelations.com/en/about-akbank/detail/Shareholder-structure/16/19/Q
List of languages for which the website is available	Both in Turkish and English
2.2. Annual Report	
The page numbers and/or name of the sections in the Annual Report that demonstrate the information requested by principle 2.2.2.	
a) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the duties of the members of the board of directors and executives conducted out of the company and declarations on independence of board members	2022 Annual Report, pages 66-67; 121
b) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on committees formed within the board structure	2022 Annual Report, pages 77,78
c) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the number of board meetings in a year and the attendance of the members to these meetings	2022 Annual Report, page 96
ç) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on amendments in the legislation which may significantly affect the activities of the corporation	2022 Annual Report, pages 234-240
d) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on significant lawsuits filed against the corporation and the possible results thereof	2022 Annual Report, pages 188,189
e) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the conflicts of interest of the corporation among the institutions that it purchases services on matters such as investment consulting and rating and the measures taken by the corporation in order to avoid from these conflicts of interest	-
f) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the cross ownership subsidiaries that the direct contribution to the capital exceeds 5%	2022 Annual Report, pages 50-53
g) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on social rights and professional training of the employees and activities of corporate social responsibility in respect of the corporate activities that arises social and environmental results	2022 Annual Report, pages 180-187

3. STAKEHOLDERS	
3.1. Corporation's Policy on Stakeholders	
The name of the section on the corporate website that demonstrates the employee remedy or severance policy	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Compensation-policy/171/311/Q
The number of definitive convictions the company was subject to in relation to breach of employee rights	399
The position of the person responsible for the alert mechanism (i.e. whistleblowing mechanism)	Board of Internal Control
The contact detail of the company alert mechanism.	etik@akbank.com, 02123857777
3.2. Supporting the Participation of the Stakeholders in the Corporation's Management	
Name of the section on the corporate website that demonstrates the internal regulation addressing the participation of employees on management bodies.	-
Corporate bodies where employees are actually represented	No bodies present
3.3. Human Resources Policy	
The role of the board on developing and ensuring that the company has a succession plan for the key management positions	The bank has a succession plan for the key management positions and it is developed with the Board.
The name of the section on the corporate website that demonstrates the human resource policy covering equal opportunities and hiring principles. Also provide a summary of relevant parts of the human resource policy.	https://www.akbankinvestorrelations.com/en/images/pdf/Akbank_Diversity_and_inclusion.pdf
Whether the company provides an employee stock ownership programme	There is no employee stock ownership programme.
The name of the section on the corporate website that demonstrates the human resource policy covering discrimination and mistreatments and the measures to prevent them. Also provide a summary of relevant parts of the human resource policy.	https://www.akbankinvestorrelations.com/en/images/pdf/Akbank_Diversity_and_inclusion.pdf
The number of definitive convictions the company is subject to in relation to health and safety measures	None.
3.5. Ethical Rules and Social Responsibility	
The name of the section on the corporate website that demonstrates the code of ethics	https://www.akbankinvestorrelations.com/en/images/pdf/2018-0307-krm-etik-ilkelerimiz-ing-web.pdf
The name of the section on the company website that demonstrates the corporate social responsibility report. If such a report does not exist, provide the information about any measures taken on environmental, social and corporate governance issues.	
Any measures combating any kind of corruption including embezzlement and bribery	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Anti-Bribery-Anti-Corruption-policy/164/502/Q

4. BOARD OF DIRECTORS-I	
4.2. Activity of the Board of Directors	
Date of the last board evaluation conducted	-
Whether the board evaluation was externally facilitated	No
Whether all board members released from their duties at the GSM	Yes
Name(s) of the board member(s) with specific delegated duties and authorities, and descriptions of such duties	Suzan Sabancı Dinçer - Chairman Eyüp Engin - Vice Chairman and Executive Board Member, responsible for overseeing all activities of the Bank, member responsible for Internal Systems, member responsible for Compliance Program Ahmet Fuat Ayla - Executive Board Member, responsible for overseeing and management of lending activities
Number of reports presented by internal auditors to the audit committee or any relevant committee to the board	Akbank's Audit Committee held 4 meetings in 2022. Board of Internal Auditors, Board of Internal Control, Board of Compliance, Board of Risk Management and Board of Information Risk Management regularly report on Committee Meetings and their related activities as well.
Specify the name of the section or page number of the annual report that provides the summary of the review of the effectiveness of internal controls	Report of the Audit Committee can be found on page 114-117 of Akbank Annual Report 2022
Name of the Chairman	Suzan Sabancı Dinçer
Name of the CEO	Sabri Hakan Binbaşgil
If the CEO and Chair functions are combined: provide the link to the relevant PDP announcement providing the rationale for such combined roles	-
Link to the PDP notification stating that any damage that may be caused by the members of the board of directors during the discharge of their duties is insured for an amount exceeding 25% of the company's capital	None
The name of the section on the corporate website that demonstrates current diversity policy targeting women directors	None
Number of women members and percentage	1 - 10%

COMPOSITION OF BOARD OF DIRECTORS																	
Name-Surname	Real Person Acting on Behalf of Legal Person Member	Gender	Title	Profession	The First Election Date To Board	Whether Executive Director or Not	Positions Held in the Company in theLast 5 Years		Current Positions Held Outside the Company	Whether She/he has at least 5 Years of Experience in Audit, Accounting and/or Finance or not	Share in Capital (%)	The Share Group that the Board Member Representing	Independent Board Member or not	Link To PDP Notification That Includes The Independence Declaration	Whether the Independent Director Considered By The Nomination Committee	Whether She/He is the Director Who Ceased to Satisfy the Independence or Not	Committees Charged and Task
Suzan Sabancı Dinçer	-	Female	Chairman of the Board	Banker	22.09.1997	Non-Executive	Chairman of the Board and Executive Director		H.Ö. Sabancı Vakfı - Trustee Committee Member, H.Ö. Sabancı Holding A.Ş. - Member of the Board, Sabancı Üniversitesi - Trustee Committee Member	Yes	0.63	-	Dependent Member	-			-
Eyüp Engin	-	Male	Deputy Chairman of the Board and Executive Director	Banker	25.03.2019	Non-Executive	Executive Director, Head of Board of Audit		Akbank T.A.Ş. Mensupları Tekaüt Sandığı Vakfı- Chairman	Yes	-	-	Independent Member	-			Audit Committee Chairman, Executive Risk Committee Chairman, Corporate Governance Committee Chairman, Credit Committee Member.
Ahmet Fuat Ayla	-	Male	Executive Director	Banker	12.07.2017	Executive	Executive Director		-	Yes	-	-	Dependent Member	-			Credit Committee Chairman, Executive Risk Committee Member.
Şakir Yaman Törüner	-	Male	Member of the Board	Banker	17.03.1998	Non-Executive	Member of the Board		Basın Konseyi - High Advisory Board Member	Yes	-	-	Dependent Member	-			Corporate Governance Committee Member.
Emre Derman	-	Male	Member of the Board	Banker	26.03.2010	Non-Executive	Member of the Board		RC UK - Trustee Committee Member, Robert Kolej - Trustee Committee Member, Turcas Petrol A.Ş.- Independent Board Member, Dragut Limited - Member of the Board, Eczacıbaşı Holding A.Ş. - Member of the Board	Yes	-	-	Dependent Member	-			-
Kemal Özgür Demirtaş	-	Male	Member of the Board	Banker	26.03.2018	Non-Executive	Member of the Board		Sabancı Üniversitesi - Chair Professor in Finance, Enfen Group Danışmanlık Hizmetleri A.Ş. - Advisor	Yes	-	-	Dependent Member	-			-
Mehmet Tuğrul Belli	-	Male	Member of the Board	Banker	23.03.2020	Non-Executive	Member of the Board		Sera Filmcilik San. Tic. A.Ş. - Member of the Board, Turkish Bank - Economics Advisor	Yes	-	-	Independent Member	-	Considered		-
Levent Demirağ	-	Male	Member of the Board	Banker	28.03.2022	Non-Executive	-		Ak Finansal Kiralama A.Ş. - Member of the Board, Ak Yatırım Menkul Değerler A.Ş. - Member of the Board	Yes	-	-	Independent Member	-			Audit Committee Member
Nusret Orhun Köstem	-	Male	Member of the Board	Banker	28.03.2022	Non-Executive	-		H.Ö. Sabancı Holding A.Ş. - Group CFO, CarrefourSA Carrefour Sabancı Ticaret Merkezi A.Ş. – Chairman, Kordsa Teknik Tekstil A.Ş. - Member of the Board, Enerjisa Üretim Santralleri A.Ş. - Member of the Board, Enerjisa Enerji A.Ş. - Member of the Board, Sabancı İklim Teknolojileri A.Ş. - Deputy Chairman of the Board, Sabancı Building Solutions BV – Supervisory Board Member	Yes	-	-	Dependent Member	-			-
Sabri Hakan Binbaşgil	-	Male	Member of the Board	Banker	5.01.2012	Executive	Member of the Board and CEO		Akbank AG - Chairman of the Supervisory Board	Yes	-	-	Dependent Member	-			Credit Committee Member, Executive Risk Committee Member.

4. BOARD COMMITTEES-II	
4.4. Meeting Procedures of the Board of Directors	
Number of physical board meetings in the reporting period (meetings in person)	5 physical, 1 online meetings
Director average attendance rate at board meetings	93.5% (for the year 2022)
Whether the board uses an electronic portal to support its work or not	
Number of minimum days ahead of the board meeting to provide information to directors, as per the board charter	Information to directors, as per the board charter, is provided around 3 days ahead of the board meeting
The name of the section on the corporate website that demonstrates information about the board charter	Information about the board charter is detailed in Articles of Association of Akbank (Article 27&31) https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Articles-of-association/37/13/Q
Number of maximum external commitments for board members as per the policy covering the number of external duties held by directors	External commitments for board members are allowed in accordance with regulatory restrictions.
4.5. Board Committees	
Page numbers or section names of the annual report where information about the board committees are presented.	Akbank Annual Report 2022, on pages 78 - 79
Link(s) to the PDP announcement(s) with the board committee charters	The information regarding the Board Committees is at the Bank's website: https://www.akbankinvestorrelations.com/en/corporate-governance/list/Board-committees/549/1170/Q

BOARD COMMITTEES-I				
Names Of The Board Committees	Name Of Committees Defined As "Other" In The First Column	Name-Surname of Committee Members	Whether Committee Chair Or Not	Whether Board Member Or Not
Combo seçenekleri: 1-Denetim Komitesi (Audit Committee) 2-Kurumsal yönetim komitesi (Corporate Governance Committee) 3-Aday göstermeKomitesi (Nomination Committee) 4-Riskin Erken Saptanması Komitesi (Commtee of Early Detection of Risk) 5-Ücret Komitesi (Remuneration Committee) 5-Diğer (Other)			Combo seçenekleri 1-yes 2- no	Combo seçenekleri 1- Yönetim kurulu üyesi (Board member) 2- Yönetim kurulu üyesi değil (Not board member)
Audit Committee	-	Eyüp Engin	Yes	Board member
Audit Committee	-	Levent Demirağ	No	Board member
Corporate Governance Committee	-	Eyüp Engin	Yes	Board member
Corporate Governance Committee	-	Yaman Törüner	No	Board member
Corporate Governance Committee	-	Türker Tunalı	No	Not board member
Remuneration Committee	-	Eyüp Engin	Yes	Board member
Remuneration Committee	-	Yaman Törüner	No	Board member
Other	Credit Committee	Ahmet Fuat Ayla	Yes	Board member
Other	Credit Committee	Eyüp Engin	No	Board member
Other	Credit Committee	Hakan Binbaşgil	No	Board member
Other	Executive Risk Committee	Eyüp Engin	Yes	Board member
Other	Executive Risk Committee	Ahmet Fuat Ayla	No	Board member
Other	Executive Risk Committee	Hakan Binbaşgil	No	Board member

4. BOARD OF DIRECTORS-III	
4.5. Board Committees-II	
Specify where the activities of the audit committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.akbankinvestorrelations.com/en/corporate-governance/list/Board-committees/549/1170/Q
Specify where the activities of the corporate governance committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.akbankinvestorrelations.com/en/corporate-governance/list/Board-committees/549/1170/Q
Specify where the activities of the nomination committee are presented in your annual report or website (Page number or section name in the annual report/website)	-
Specify where the activities of the early detection of risk committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.akbankinvestorrelations.com/en/corporate-governance/list/Board-committees/549/1170/Q
Specify where the activities of the remuneration committee are presented in your annual report or website (Page number or section name in the annual report/website)	https://www.akbankinvestorrelations.com/en/corporate-governance/list/Board-committees/549/1170/Q
4.6. Financial Rights	
Specify where the operational and financial targets and their achievement are presented in your annual report (Page number or section name in the annual report)	Akbank Annual Report 2022, on page 76
Specify the section of website where remuneration policy for executive and non-executive directors are presented.	-
Specify where the individual remuneration for board members and senior executives are presented in your annual report (Page number or section name in the annual report)	Akbank Annual Report 2022, on page 177

BOARD COMMITTEES-II					
Names Of The Board Committees	" Name Of Committees Defined As ""Other"" In The First Column"	The Percentage of Non-executive Directors	The Percentage of Independent Directors in the Committee	The Number of Meetings Held in-person	The Number of Reports on its Activities Submitted to the Board
Audit Committee		100%	100%	4 online meetings	-
Corporate Governance Committee		67%	33%	2 online meetings	-
Credit Committee		33%	33%	Convening on an as-needed basis.	-
Executive Risk Committee		33%	33%	2 online meetings	-

Sustainability principles compliance framework

		Compliance				Explanation	Information on publicly disclosed information
		Yes	No	Partial	Irrelevant		
A. General Principles							
A1. Strategy, Policy, and Targets							
A1.1	Material environmental, social and corporate governance (ESG) issues, risks and opportunities by the board of directors of the partnership have been determined.	X					https://www.akbankinvestorrelations.com/en/sustainability/detail/Our-sustainability-strategy/61/51/O https://www.akbankinvestorrelations.com/en/sustainability/detail/Akbanks-sustainability-governance/204/339/O
	ESG policies (eg Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the board of directors of the partnership.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Policies/34/10/O
A1.2	Short and long-term targets set within the scope of ESG policies have been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/sustainability/detail/Akbanks-sustainability-commitments/74/54/O
A2. Implementation/Monitoring							
A2.1	The committees and/or units responsible for implementing ESG policies and the highest level officials in the partnership related to ESG issues and their duties have been identified and disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/sustainability/detail/Akbanks-sustainability-governance/204/339/O 2022 Integrated Annual Report, pages, 126-128
	Activities carried out within the scope of policies by the responsible committee and/or unit were reported to the board of directors at least once a year.	X					2022 Integrated Annual Report, pages, 126-128
A2.2	In line with the ESG targets, implementation and action plans were created and disclosed to the public.	X					2022 Integrated Annual Report, pages, 126-133
A2.3	The ESG Key Performance Indicators (KPI) and the level of reaching these indicators on a yearly basis were disclosed to the public.	X					2022 Integrated Annual Report, pages, 129-133 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/O/O
A2.4	Activities to improve the sustainability performance of business processes or products and services have been disclosed to the public.	X					2022 Integrated Annual Report, pages, 129-133
A3. Reporting							
A3.1	In the annual reports, information regarding the sustainability performance, targets and actions of the partnership is given in an comprehensible, accurate and sufficient manner.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/O/O
A3.2	Information on which of its activities are related to the United Nations (UN) 2030 Sustainable Development Goals has been disclosed to the public by the partnership.	X					2022 Integrated Annual Report, pages, 129-133,135,137 and 139-147 https://www.akbankinvestorrelations.com/en/sustainability/detail/Akbanks-sustainability-commitments/74/54/O
A3.3	Lawsuits filed and/or concluded against ESG issues, which are important in terms of ESG policies and/or will significantly affect activities, have been disclosed to the public.	X					2022 Integrated Annual Report, pages, 118,119
A4. Verification							
A4.1	ESG Key Performance metrics by the partnership have been verified and publicly disclosed by an independent third party.	X					2022 Integrated Annual Report, pages, 512

		Compliance				Explanation	Information on publicly disclosed information
		Yes	No	Partial	Irrelevant		
B. Environmental Principles							
B1	The partnership has made public its policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs in the field of environmental management.	X					https://www.akbankinvestorrelations.com/en/images/pdf/Environmental-Policy-of-Akbank.pdf 2022 Integrated Annual Report, pages, 205,206
B2	The scope of the report, the reporting period, the reporting date, and the limitations on the reporting conditions were disclosed to the public regarding the environmental reports prepared to provide information on environmental management.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0
B3	It is included in A2.1.						
B4	Environmental targets included in the rewarding criteria within the scope of performance incentive systems based on stakeholders (such as members of the Board of Directors, managers, and employees) have been disclosed to the public.	X					2022 Integrated Annual Report, pages, 129
B5	Integration of material environmental issues into business goals and strategies has been publicly disclosed.	X					2022 Integrated Annual Report, pages, 123,125-129 and 132
B6	It is included in A2.4.						
B7	It has been publicly disclosed how environmental issues are managed and integrated into business objectives and strategies throughout the partnership value chain, including the operational process, suppliers and customers.	X					2022 Integrated Annual Report, pages, 135-146 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Supplier-code-of-conduct/638/1619/0
B8	Participation in the policy-making processes of environmental institutions and non-governmental organizations and the collaborations with these institutions were disclosed to the public.	X					2022 Integrated Annual Report, pages, 135-146
B9	Environmental indicators (GHG emissions (Scope-1 (Direct), Scope-2 (Indirect), Scope-3 (Other)), information on air quality, energy management, water and wastewater management, waste management, biodiversity impacts) are periodically disclosed to the public on a comparable basis.	X					2022 Integrated Annual Report, pages, 528 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0
B10	Details of the standard, protocol, methodology, and base year used to collect and calculate data have been made public.	X					2022 Integrated Annual Report, pages, 5-6 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0
B11	Compared to previous years, the increase or decrease of environmental indicators for the report year has been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0 2022 Integrated Annual Report, pages, 137,138 and 511
B12	Short and long-term targets have been determined to reduce their environmental impacts, and the progress of these targets and the targets determined in previous years has been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0 2022 Integrated Annual Report, pages, 129-138
B13	A strategy to combat the climate crisis has been created and the planned actions have been publicly announced.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Policies/34/10/0

		Compliance				Explanation	Information on publicly disclosed information
		Yes	No	Partial	Irrelevant		
B. Environmental Principles							
B14	Programs or procedures have been established and publicly disclosed in order to prevent or minimize the potential negative impact of products and/or services on the environment.	X					
	Actions have been taken to reduce Greenhouse Gas emissions of third parties (e.g., suppliers, subcontractors, dealers, etc.), and these actions have been disclosed to the public.			X		Akbank takes commitments from all suppliers to comply with its ethical principles and sustainability policies and continues to encourage compliance with the UN Global Compact.	2022 Integrated Annual Report, pages, 221-224
B15	The environmental benefits and cost savings of initiatives and projects aimed at reducing environmental impacts have been disclosed to the public.			X		The actions, projects, and initiatives undertaken to reduce the environmental impact are being disclosed in our Bank's annual sustainability reports. The environmental benefits and cost reductions of these actions in question are planned to be disclosed in the upcoming period.	https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/6Q/O/O
B16	Energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) data are disclosed to the public as Scope-1 and Scope-2.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/6Q/O/O
B17	Public disclosure was made about the electricity, heat, steam and cooling produced in the reporting year.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/6Q/O/O
B18	Studies on increasing the use of renewable energy and the transition to zero or low carbon electricity have been made and publicly announced.	X					2022 Integrated Annual Report, pages, 221-224
B19	Renewable energy production and usage data is publicly disclosed.	X					2022 Integrated Annual Report, pages, 221-224
B20	Energy efficiency projects have been carried out and the amount of energy consumption and emission reduction achieved through energy efficiency projects has been disclosed to the public.	X					2022 Integrated Annual Report, pages, 221-224
B21	Water consumption (if any, amounts of water drawn from underground or above ground, recycled and discharged sources) and procedures have been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/6Q/O/O https://www.akbankinvestorrelations.com/en/images/pdf/akbank-cdp-water-security-2022.pdf
B22	Any carbon emissions of operations or activities whether it is included in the pricing system (Emission Trading System, Cap & Trade or Carbon Tax) has been disclosed to the public.				X	Our operations and activities are not part of a carbon pricing system	
B23	Information on carbon credits accumulated or purchased during the reporting period has been disclosed to the public.				X	As there are no transactions on carbon credits, no information is disclosed on the issue.	
B24	If carbon pricing is applied within the partnership, the details are disclosed to the public.				X	As there are no transactions on carbon credits, no information is disclosed on the issue.	
B25	The platforms where the partnership discloses its environmental information are publicly disclosed.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/6Q/O/O

		Compliance				Explanation	Information on publicly disclosed information
		Yes	No	Partial	Irrelevant		
C. Social Principles							
C1. Human Rights and Employee Rights							
C11	Universal Declaration of Human Rights, ratified by TürkiyeTürkiye A Corporate Human Rights and Employee Rights Policy has been established to cover ILO Conventions and other relevant legislation, those responsible for the implementation of the policy have been identified, and the policy and those responsible have been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/O
C12	Considering the effects of supply and value chain, fair workforce, improvement of labor standards, women's employment and inclusion issues (gender, race, religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc., such as non-discrimination) are included in its policy on employee rights.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/O https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Diversity-and-inclusion-policy/614/1504/O
C13	Sensitive to certain economic, environmental, social factors segments (low-income segments, women, etc.) or minority The measures taken along the value chain in respect of the rights/equal opportunities have been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/O https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Diversity-and-inclusion-policy/614/1504/O https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Policies/34/10/
C14	Developments regarding preventive and corrective practices against discrimination, inequality, human rights violations, forced and child labor were disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/O 2022 Integrated Annual Report, pages, 156-173
C15	Investment in employees (education, development policies), compensation, fringe benefits, right to unionize, work/life balance solutions and talent management are included in the employee rights policy.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/O 2022 Integrated Annual Report, pages, 165
	Mechanisms for employee complaints and dispute resolution were established, and dispute resolution processes were determined.	X					2022 Integrated Annual Report, pages, 165
	Activities carried out within the reported period to ensure employee satisfaction were disclosed to the public.	X					2022 Integrated Annual Report, pages, 165-168
C16	Occupational health and safety policies have been established and made available to the public.	X					2022 Integrated Annual Report, pages, 177,178
	In order to prevent occupational accidents and protect health, precautions and accident statistics are made public.	X					2022 Integrated Annual Report, pages, 177,178
C17	Personal data protection and data security policies have been established and disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Policies/34/10/O
C18	Ethics policy is established and disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Ethical-principles/29/8/O
C19							
C110	Information meetings and training programs were organized for employees on ESG policies and practices.	X					2022 Integrated Annual Report, pages, 130,175
C2. Stakeholders, International Frameworks & Initiatives							
C21	The customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed to the public.	X					https://www.akbank.com/en-us/Content/Pages/bat-customer-complaints-arbitration-board.aspx Customer Satisfaction Policy
C22	Information about the communication with stakeholders (which stakeholder, subject and frequency) is publicly disclosed.	X					2022 Integrated Annual Report, pages, 135,136
C23	International reporting standards adopted in reporting are explained.	X					2022 Integrated Annual Report, pages, 5
C24	Principles adopted regarding sustainability, signatory or members of international organizations, committees and principles have been disclosed to the public.	X					2022 Integrated Annual Report,- Annexes
C25	Improvements have been made and studies have been carried out in order to be included in the sustainability indices of Borsa Istanbul and/or international index providers.	X					2022 Integrated Annual Report, pages, 20
D. Corporate Governance Principles							
D1	Opinions of stakeholders were sought in the determination of measures and strategies in the field of sustainability.	X					2022 Integrated Annual Report, pages, 127,128
D2	Social responsibility projects, awareness activities and trainings have been carried out to raise awareness about the issue of sustainability and its importance.	X					2022 Integrated Annual Report, pages, 180-186