

## **SOCIAL PERFORMANCE TABLES**

Consolidated Number of Employees <sup>1</sup>	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Yapı Kredi Bank	10,655	6,463	10,243	6,320	9,950	6,165	9,607	5,824
Türkiye	10,655	6,460	10,243	6,317	9,950	6,162	9,607	5,821
Bahreyn Branch	0	3	0	3	0	3	0	3
Domestic Subsidiaries	241	290	253	340	293	370	335	435
Foreign Subsidiaries	98	199	100	205	109	199	103	212
Total	17,649		17,464		17,086		16,516	

1. The table covers Yapı Kredi Bank, domestic subsidiaries (Yapı Kredi Invest, Yapı Kredi Asset Management, Yapı Kredi Technology, Yapı Kredi Leasing ve Yapı Kredi Faktoring) and foreign subsidiaries (Yapı Kredi Bank Nederland N.V. and Yapı Kredi Bank Azerbaycan).

Number of Employees and Subcontractors by Employment Type <sup>2</sup>	2019		2020		2021		2022	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Employee number	16,478	153	15,886	151	15,208	244	15,256	175
Subcontractor number	2,559	148	2,508	147	2,348	101	2,445	136

2. Number of Employees and Subcontractors by Employment Type table covers only Yapı Kredi Bank.

Number of Employees by Age <sup>3</sup>	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	105	311	125	335	186	415	1,960	1,080
30-50 years old (including 30 and 50 years old)	7,705	5,118	7,818	5,047	7,783	4,816	7,752	4,673
Over 50 years old	2,845	1,034	2,300	938	2,002	934	230	506

3. Unless otherwise stated, Number of Employees by Age and the following tables cover Yapı Kredi Bank and its domestic subsidiaries (Yapı Kredi Invest, Yapı Kredi Portföy, Yapı Kredi Technology, Yapı Kredi Leasing ve Yapı Kredi Faktoring).

Number of Employees with Disabilities	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Employees with disabilities by gender	114	418	115	407	131	398	134	383

Number of Employees by Term of Employment	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
0-5 years	3,097	2,011	2,375	1,677	2,127	1,517	2,209	1,633
5-10 years (including 5 <sup>th</sup> ve 10 <sup>th</sup> years)	3,075	1,884	3,449	2,065	3,357	2,004	3,243	1,949
10 years and above	4,502	2,593	4,419	2,578	4,466	2,644	4,490	2,677

Number of Internal Promotions	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	794	218	468	185	239	163	524	336
30-50 years old (including 30 and 50 years old)	1,398	766	785	663	741	549	951	909
Over 50 years old	0	6	1	5	0	4	0	0

New Employee Hires by Gender and Age	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	595	384	378	196	776	493	1032	693
30-50 years old (including 30 and 50 years old)	69	102	491	262	59	122	116	168
Over 50 years old	0	0	65	129	0	0	0	1

Percentage of Open Positions Filled by Internal Hires (%)	2019	2020	2021	2022
		22	18	45

Number of Employees Leaving Work	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	706	282	378	196	504	315	650	368
30-50 years old (including 30 and 50 years old)	655	371	491	262	576	385	477	325
Over 50 years old	27	70	65	129	63	114	37	66

Employee Turnover	2019	2020	2021	2022
Employee Turnover Rate <sup>4</sup> (%)	11.9	9.02	11.95	11.9
Voluntary Employee Turnover Rate <sup>5</sup> (%)	4.2	3.41	5.91	5.8

4. Employee turnover rate is calculated over the total number of people who left voluntarily (with resignation) and non-resignation ways.

5. Voluntary employee turnover rate is calculated only for people who left by resignation.

Employee Turnover by Gender and Age (%)	2022	
	Female	Male
Under 30 years old	4.0	2.3
30-50 years old (including 30 and 50 years old)	3.0	2.0
Over 50 years old	0.2	0.4
Total	7.2	4.7

Maternity Leave <sup>6</sup>	2019	2020	2021	2022
Number of employees taking maternity leave	683	551	546	471
Number of employees returning to work after maternity leave	700	641	532	475
Number of employees that returned to work after maternity leave and worked at least 12 more months afterwards	686	640	515	457
Return-to-work rate after maternity leave (%)	94.5	93.3	95.9	94.5
Retention rate after maternity leave (at least 12 months) (%)	98.0	95.1	96.9	96.2

6. The table covers only employees at Yapı Kredi Bank Turkey locations. Yapı Kredi offers childcare facilities/ contributions and lactation facilities for its employees.

Number of Employees Benefiting from Parental Leave <sup>7</sup>	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Number of employees benefiting from parental leave	683	408	551	264	546	276	471	256

7. The table covers only employees at Yapı Kredi Bank Turkey locations. Paid parental leave for the primary caregiver is 16 weeks and for the non-primary caregiver is 1 week.

Gender Diversity	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Employees in all positions (%)	62.2	37.8	61.7	38.3	61.7	38.3	61.4	38.6
Board members (%)	14.3	85.7	20.0	80.0	16.7	83.3	16.7	83.3
Employees in senior management positions <sup>8</sup> (%)	22.2	77.8	30.0	70.0	22.9	77.1	22.2	77.8
Employees in first-level management positions <sup>8</sup> (%)	46.9	53.1	49.2	50.8	48.6	51.4	48.5	51.5
Employees in entry level positions (%)	69.9	30.1	70.3	29.7	69.3	30.7	68.4	31.6
Employees in income generating positions (%)	67.7	32.3	67.7	32.3	67.9	32.1	68.2	31.8
Employees in STEM <sup>9</sup> –related positions (%)	37.9	62.1	36.2	63.8	36.6	63.4	38.2	61.8
Employees in technology/IT teams (%)	37.7	62.3	38.1	61.9	38.1	61.9	39.3	60.7
Employees in engineering positions (%)	20.2	79.8	22.6	77.4	23.3	76.7	23.0	77.0

8. For senior executive positions, maximum two levels away from CEO or similar positions, and for first-level executive positions three or more levels away from CEO or similar positions are taken as a basis.

9. STEM refers to science, technology, engineering and mathematics.

Share in Management Positions by Nationality	Share in total workforce (%)	Share in all management positions (%)
Turkish	98	98
Azerbaijani	1.5	1.4
Netherlander	0.2	0.5

Gender Pay Gap Analysis	2022	
	Average	Median
Pay Gap Ratio (%)	27.1	24.9
Bonus Gap Ratio (%)	31.4	32.9

Unionization <sup>10</sup>	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Number of unionized employees	6,320	3,030	6,025	2,879	5,792	2,743	6,595	2,840

10. The table covers only employees at Yapı Kredi Bank Turkey locations.

Training	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Average hours of training per FTE	35	33	20	24	43	47	49	50
Total training hours	366,298	202,107	202,844	141,751	419,491	274,456	488,316	310,781
Average amount spent per FTE on training (TL)	1,800	1,800	1,626	1,626	2,392	2,392	5,349	5,349
Total amount spent on training (million TL)	18.7	11.1	16.2	9.7	23.1	13.8	53.1	33.4

Total Training Hours	2019	2020	2021	2022
Ethics	9,501	4,491	2,943	20,162
Personal Data Protection Law	1,245	3,502	7,311	4,677
OHS	11,169	7,837	84,763	30,679
Environment	707	646	1,129	2,011
Climate Risk	-	-	-	539
Leadership	11,221	15,564	125,506	130,006
Professional/Technical	375,688	230,130	320,703	379,936
Other	82,426	82,426	151,592	231,087

Occupational Health and Safety Employees	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Total working hours (in a year)	19,273,945	12,443,047	16,686,690	10,978,856	17,262,118	11,358,470	17,807,777	11,774,866
The total lost working days	297	145	100	65	27	91	71	90
The number of work-related injuries	42	10	14	6	11	7	22	11
The number of work-related fatalities	0	0	1	0	0	0	0	0
The number of occupational diseases	3	1	0	0	1	0	0	0
Lost Day Rate (LDR) <sup>11</sup>	3.36	2.59	1.20	1.20	0.31	1.60	0.80	1.50
Injury Rate (IR) <sup>12</sup>	0.48	0.18	0.17	0.11	0.13	0.12	0.25	0.19
Occupational Disease Rate (ODR) <sup>13</sup>	0.17	0.08	0.00	0.00	0.06	0.00	0.00	0.00

Occupational Health and Safety Employees	2019	2020	2021	2022
Absentee rate	3.53	2.57	1.56	2.12

Occupational Health and Safety Subcontractors	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Total working hours (in a year)	2,752,901	3,289,034	2,580,412	3,071,301	2,644,169	3,145,234	2,489,417	2,710,827
The total lost working days	1	0	7	3	1	0	4	0
The number of work-related injuries	4	4	4	3	6	6	8	6
The number of work-related fatalities	0	0	0	0	0	0	0	0
The number of occupational diseases	0	0	0	0	0	0	0	0
Lost Day Rate (LDR) <sup>11</sup>	0.07	0.00	0.54	0.20	0.08	0.00	0.32	0.00
Injury Rate (IR) <sup>12</sup>	0.29	0.24	0.31	0.20	0.45	0.38	0.64	0.44
Occupational Disease Rate (ODR) <sup>13</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

11. Lost Days Rate (LDR): Calculated based on the number of lost working days due to workplace accidents and total working time.

Formula:  $(\text{Total Number of Lost Working Days} \times 200,000) / \text{Total Working Hours}$

12. Injury Rate (IR): Calculated based on work-related injuries and total time worked during the year.

Formula:  $\text{Total Number of Work-Related Injuries} / (\text{Total Working Hours} - \text{Lost Working Hours}) \times 200,000$

13. Occupational Disease Rate (ODR): Calculated based on temporary or permanent diseases due to the nature or conditions of the work and total working hours Formula:  $(\text{Total Number of Occupational Diseases} \times 200,000) / \text{Total Working Hours}$

Employee Satisfaction and Engagement	2022		
	Female	Male	Total
Employee engagement (%)	69	72	69
Employee satisfaction (%)	71	75	71

Customer Service Representative Development Program <sup>14</sup>	Satışta Enfes Tatlar (Delicious Flavors on Sale Program)
Designed for the improvement of job skills of customer service representatives. The aim of the program is to increase sales volumes, decrease processing time per person, and decrease lobby waiting time. 23% of customer representatives joined to the Program. The effectiveness of the Program was measured based on the results of performance KPIs before and after the Program.	Designed for the improvement of job skills of Call Center Sales Team. The aim of the program is to increase the sales rates of call center employees. 17% of sales team members joined to the training. The effectiveness of the Program was measured based on the results of sales difference 3 months before and 3 months after the Program.
<ul style="list-style-type: none"> <li>- KPI 1 Daily average sales: 23% increase</li> <li>- KPI 2 Daily average lobby waiting time: 2.81% decrease</li> <li>- KPI 3 Transaction time per person: 26.97% decrease</li> </ul>	<ul style="list-style-type: none"> <li>- KPI Sales Amount: 18% increase</li> </ul>

14. Yapı Kredi was granted a Silver Stevie Award on Best Use of Performance Support category. [Stevie Winner](#)

<b>Customer Satisfaction</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Net Promoter Score	33	48	49	48
Coverage of total customers (%)	6	7	10	13

<b>Supplier Management<sup>14</sup></b>	<b>2022</b>
Number of total supplier	564
Number of local supplier	509
Rate of payments to local suppliers (%)	97.9

14. Supplier Management table covers only Yapı Kredi Bank.

<b>Contributions and Other Spending (TL)</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Lobbying, interest representation or similar	0	0	0	0
Local, regional or national political campaigns / organizations	0	0	0	0
Trade associations or tax-exempt groups	2,594,170	3,491,180	2,985,562	6,944,767
Other	0	0	0	0
<b>Total</b>	<b>2,594,170</b>	<b>3,491,180</b>	<b>2,985,562</b>	<b>6,944,767</b>

<b>Contributions to trade associations or tax-exempt groups (TL)</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Banks Association of Turkey (BAT)	2,376,330	3,184,580	2,663,604	6,455,922
Turkish Industry and Business Association (TÜSİAD)	105,500	114,000	140,250	202,500
Turkish Capital Market Association (TSPB)	101,340	165,600	64,458	185,095
Foreign Economic Relations Board of Türkiye (DEİK)	0	0	88,250	56,250
Foreign Trade Association of Turkey (TURKTRADE)	0	16,000	16,000	25,000
Corporate Management Association Türkiye (TKYD)	11,000	11,000	13,000	20,000
<b>Total</b>	<b>2,594,170</b>	<b>3,491,180</b>	<b>2,985,562</b>	<b>6,944,767</b>

Sustainable Financing Products & Services	Corporate Finance			Consumer Finance		SME Lending	
	Green loans, social loans, sustainable loans	Sustainability-linked loans	Total value of corporate lending	Sustainable loans and mortgages	Total value of personal and mortgage lending	Sustainable SME Loans	Total value of SME lending
Outstanding Amount 2022 (billion TL)	107.83	2.19	328.72	0.71	190.84	0.61	52.21

Sustainable Financing Products & Services	Number of clients/contracts in 2022
Women Entrepreneur Support Package	1,946
Productive Card for Farmers	6,291
Play Card for Students	386,983

## **ENVIRONMENTAL PERFORMANCE TABLES**

<b>GHG Emissions (ton CO<sub>2</sub>e)<sup>1</sup></b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Scope 1	17,249	13,731	15,844	14,555
Scope 2 (Location base)	46,049	42,137	38,870	35,862
Scope 2 (Market base)	41,338	35,146	23,703	0
Total (Scope 1 and Scope 2)	58,587	48,877	39,547	14,555
Scope 3 <sup>2</sup> Category 1	661	465	389	398
Scope 3 Category 5	-	259.03	51.87	63.18
Scope 3 Category 6	2,929	487	267	477
Scope 3 Category 7	9,972	5,301	3,147	3,713
Scope 3 Category 15 <sup>3</sup>	-	-	7,641,274	5,932,139
Emission Intensity of Scope 1 and 2 (ton CO <sub>2</sub> e /total number of employees)	3.39	2.95	2.49	0.87
Emission Intensity of Scope 3 Category 15 (ton CO <sub>2</sub> e / USD million outstanding amount)	-	-	1,198	1,198

1. As of 2021, the coverage of environmental performance indicators has been expanded with the inclusion of other subsidiaries, namely Yapı Kredi Culture Arts and Publishing (YKKSŞY), Yapı Kredi Technology, Yapı Kredi Bank Nederland N.V. and Yapı Kredi Bank Azerbaijan, in addition to the Bank's Head Office and facility buildings, branches, and subsidiaries (Yapı Kredi Faktoring, Yapı Kredi Leasing, Yapı Kredi Asset Management, Yapı Kredi Invest).

2. As of 2021, Scope 3 covers greenhouse gas emissions, paper consumption across the Bank and its subsidiaries (Yapı Kredi Faktoring, Yapı Kredi Leasing, Yapı Kredi Asset Management, Yapı Kredi Invest), fuel consumption for employee commuting at selected locations (Head Office and facility buildings, regional offices and branch buildings) of the Bank and its subsidiaries, (Yapı Kredi Faktoring, Yapı Kredi Leasing, Yapı Kredi Asset Management, Yapı Kredi Invest) and air travel across the Bank.. In addition, as of 2021, the scope 3 greenhouse gas emissions include hazardous wastes, non-hazardous wastes, medical wastes and household wastes generated by Banking Base, Plaza Building D/A, Black Sea Commercial Regional Office Building, Ankara Regional Office Building, Kadıköy Branch Building, YKKSŞY Building and Darica Archive facilities.

3. Scope 3 Category 15 project finance emissions are included.

<b>Project Finance</b>	<b>2022</b>	
	<b>Financed Emissions Scope 1,2&amp;3 (tCO<sub>2</sub>e)</b>	<b>Intensity (tCO<sub>2</sub>e)/USD Million Outstanding Amount)</b>
<b>Yapı Kredi Consolidated</b>	5,932,139	1,030
<b>Yapı Kredi Bank Türkiye</b>	5,231,663	990
<b>Yapı Kredi Bank Nederland N.V</b>	694,484	1,480
<b>Yapı Kredi Bank Azerbaijan</b>	5,992	1,130



Energy Consumption (GJ)	2019	2020	2021	2022
Electricity <sup>4</sup>	356,890	325,455	323,710	286,178
Grid electricity <sup>5</sup>	356,890	325,455	323,710	286,040
Renewable electricity (produced) <sup>6</sup>	0	0	0.0324	138
Renewable electricity (purchased) <sup>7</sup>	36,511	54,000	126,079	286,040
Natural Gas	122,871	116,384	125,187	108,422
Fuel oil	99,728	77,436	73,924	84,871
Total Energy Consumption	579,489	519,275	522,821	479,471
Energy Intensity (GJ/ total number of employees)	33.5	31.4	31.6	29.03

4. Electricity amount refers to the total of grid electricity and produced renewable electricity.

5. It is the amount of electricity purchased from electricity distribution companies.

6. The amount of renewable energy produced in the solar energy systems of Bodrum Branch and Banking Base (SPP) is included in the scope of the renewable electricity produced. Bodrum SPP started production in 2021, and Banking Base SPP started in 2022.

7. The Bank has supplied 100% of its electricity consumption in 2022 from renewable energy sources with IREC certification.

Energy Savings	2019	2020	2021	2022
Total annual energy saving (GJ)	278.8	19.2	6,708	2,703
Total annual GHG saving via energy saving (ton CO2e)	36	2.5	873	185
Total annual financial savings (TL)	52,662	8,080	1,819,825	2,153,287

Water Consumption (m <sup>3</sup> )	2019	2020	2021	2022
Municipal water	273,569	208,558	226,685	215,375
Ground water	6,220	8,240	5,454	5,839
Rain water	133	0	683	4,113
Other <sup>8</sup>	702	177	0	0
Total	280,624	216,975	232,822	225,327
Amount of wastewater (m <sup>3</sup> )	280,624	216,975	232,822	225,327
Water intensity (m <sup>3</sup> /total number of employee)	16.2	13.1	14.1	13.6

8. It refers to drinking and utility water supplied by tanker.

<b>Waste Generation (ton)<sup>9</sup></b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Hazardous waste</b>				
Recycled	390.2	291.5	242.2	100.1
<i>Electronic waste</i>	380.2	246.8	228.0	87.8
<i>Other</i>	10	44.8	14.2	12.3
Incinerated with energy recovery	3.24	0.0	0.0	0.0
Disposed	0.27	0.11	0.12	0.33
Total	393.7	291.6	242.3	100.4
<b>Non - Hazardous waste</b>				
Recycled	1,446.7	939.1	905.5	1,211.8
<i>Paper</i>	1,103.0	838.6	828.6	874.9
<i>Plastic</i>	12.4	8.47	15.8	5.66
<i>Metal</i>	35.5	37.4	45.9	128.3
<i>Other</i>	284.9	0.0	15.2	202.9
Incinerated with energy recovery	10.9	2.25	0.00	0.00
Municipal waste	0.0	396.0	45.96	60.3
Total	1,446.7	1,337.3	951.5	1,272.1

9. In 2022 reporting period, hazardous waste, non-hazardous waste, medical waste generated by Banking Base, Plaza Building D/A, Black Sea Commercial Regional Office Building, Ankara Regional Office Building, Kadıköy Branch Building, YKKSŞY Building and Darıca Archives facilities and household waste (including municipal waste) generated by Banking Base, Plaza Building D and Darıca Archives are included in recovery/recycling and disposal processes. Municipal waste started to be calculated from 2020.

<b>Environmental Investments and Expenditures (million TL)</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>CAPEX</b>	0.8	2.5	3.5	32.4
<b>OPEX</b>	0.5	0.7	0.7	4.7
<b>Total</b>	1.3	3.2	4.2	37.1