

HUMAN RIGHTS STATEMENT

1. Purpose and Scope

Yapı ve Kredi Bankası A.Ş. ("Yapı Kredi") aims to carry out all of its operations in compliance with legislation regulating working life, UN Universal Declaration of Human Rights and fundamental principles of International Labor Organization (ILO), within the framework of sustainable and responsible banking approach. Yapı Kredi strives to create a work environment respectful for human rights and to ensure that its employees, customers, suppliers, business partners and all other stakeholders adopt such understanding. Yapı Kredi aims to manage risks associated with human rights in the best way possible and implement a reliable and comprehensive approach to avoid potential violations in this regard. Yapı Kredi avoids giving rise to a negative impact upon human rights due to its operations and takes all actions required for response whenever such impacts occur.

As a signatory of UN Global Compact, Yapı Kredi accepts all responsibilities and liabilities arising from being the signatory and makes a clear commitment regarding human rights, fair working conditions, protection of environment and fight against corruption within the scope of this compact. Yapı Kredi also fulfills all of its relevant liabilities and commitments as natural signatory of Declaration on Equality at Work and UN Women's Empowerment Principles, signed by its major stakeholder Koç Holding.

Yapı Kredi expects its employees, affiliates, customers, suppliers, business partners and all other stakeholders to act in compliance with Yapı Kredi Human Rights Statement and works in collaboration with its stakeholders to that end. Yapı Kredi systematically carries out necessary monitoring, supervision and improvement processes.

2. Principles and Commitments

2.1. Employees

Yapı Kredi respects individual dignity and rights of its employees. Yapı Kredi embraces the idea of equal opportunity and providing equal opportunities at employment. Yapı Kredi aims to create a working environment whereby skills and experiences of every individual are valued, differences are respected, employees are enabled to freely express their ideas and opinions and their development is supported. Yapı Kredi expects all employees to fulfill their duties and responsibilities in line with Yapı Kredi Code of Ethics and Business Conduct.

Diversity

Yapı Kredi provides equal opportunity in employment, regardless of differences such as religion, language, race, nationality, gender, sexual orientation, marital status, age, seniority, ethnic and geographical origin, political opinion, disability, and takes necessary measures to prevent discrimination among its employees. Yapı Kredi establishes grievance mechanisms to avoid violation of such rights. Yapı Kredi aims to eradicate all forms of discrimination and ensures that individuals' skills and talents come to the forefront. Intentional and systematic humiliation, belittlement, exclusion, damage to the personality and reputation of employees, mistreatment and implementation of intimidation policies by any other employee are avoided.

Zero Tolerance Against Harassment and Violence

Yapı Kredi takes all measures required to ensure that employees are safe in the working environment. Yapı Kredi shows zero tolerance to all forms of physical and psychological harassment or violence which may stop employees from feeling safe.

Freedom of Expression

Yapı Kredi aims to create a culture wherein all employees feel free to speak their minds. Yapı Kredi encourages employees with opposing thoughts to express their opinions and share their ideas. Yapı Kredi expects its employees to respect others' opinions and express their thoughts in constructive methods and easily.

Freedom of Collective Bargaining

Yapı Kredi respects its employees' freedom of collective bargaining and professional association in compliance with legal legislation and avoids operations that may pose a risk to the rights and freedoms of its internal stakeholders in this field. The articles within the scope of the collective agreement are announced throughout Yapı Kredi and are accessible to all employees through internal communication channels. The Employee Relations Advisory Board (ÇİDAK) was established at Yapı Kredi in order to solve problems that may arise in working life quickly and in a timely manner through dialogue, to preserve labor peace between the Bank and Union members and to contribute to increasing productivity. Meetings of ÇİDAK are held on a regular basis throughout the year.

Prevention of Forced Labor and Child Labor

Yapı Kredi does not allow forced labor, employment of child labor and human trafficking during its operations. Yapı Kredi is against child labor, involuntary and forced labor under threat, human trafficking, and takes all measures in this regard.

Health and Safety

Yapı Kredi takes all necessary measures in accordance with legal regulations to ensure the occupational health and safety of its employees and provides training to increase the awareness level of its employees. Yapı Kredi periodically assesses risks associated with occupational health and safety and takes measures intended to eliminate or minimize such risks. Yapı Kredi offers a safe working environment to its employees thanks to occupational health and safety practices put into practice. Further information on this topic is available at Yapı Kredi Occupational Health and Safety Policy.

Work-Life Balance

Yapı Kredi sets working hours, overtime periods and rights of leave in accordance with statutory legislation. Yapı Kredi also supports its employees and their families in various aspects of life through facilities intended to improve work-life balance. Yapı Kredi Employee Support Program was created with a view to helping employees to manage challenges they face in private and professional life more effectively and ensuring that a robust balance is built. As part of Employee Support Program, Employee Support Line offering free consultancy service for 24 hours on 7 days provides consultancy services in many fields such as health, training, psychology, law, parenting and pet care.

Protection of Personal Data

Yapı Kredi takes required measures associated with protection of employees' personal data and avoiding disclosure of such information to third parties in accordance with legal regulations. It is forbidden to divulge personnel information of employees which ought to be known employees alone to persons inside and outside the organization. Approach of Yapı Kredi relating to respect for privacy is consistent with local laws and arrangements regulating this matter. Further information on this topic is available at Yapı Kredi Corporate Policy on Personal Data Protection and Processing.

Remuneration

Yapı Kredi implements a remuneration system in place, regardless of religion, language, race, gender, across the company. Payments such as benefits, overtime are consistent with statutory legislation. Further information on this topic is available at Yapı Kredi Remuneration Policy.

2.2. Customers

Responsible Financing

Yapı Kredi aims to provide sustainable products and services for its customers as part of its responsible banking understanding. Not only financial elements but also environmental and social elements are taken into account when taking financing and investment decisions. Yapı Kredi undertakes not to finance activities with adverse impact upon environment, community and human rights. Yapı Kredi regularly reviews its Exclusion List and declares in Yapı Kredi Environmental and Social Risk Management Policy. During financing activities, Yapı

Kredi subjects all projects above the specified size to the Environmental and Social Risk Assessment Model. Yapı Kredi monitors that an institution demanding loan takes measures intended to mitigate such risks in line with risk groups established according to risks determined and acts in compliance with Environmental and Social Action Plan so created through monitoring activities.

Confidentiality of Customer Information

Yapı Kredi attaches importance to holding customer information in confidence and not sharing such information with third parties. All employees undertake to treat confidential information acquired by them whilst doing their jobs and to use such information solely for the purpose of fulfilling their professional duties. Yapı Kredi acts in accordance with restrictions and regulations associated with banking secret, customer secret, disclosure of personal data to third parties as set within framework of provisions of Banking Law and/or other relevant legislation. Further information on this topic is available at Yapı Kredi Corporate Policy on Personal Data Protection and Processing.

2.3. Suppliers

Responsible Purchasing

Yapı Kredi takes care to work with those suppliers who are sensitive to environment, community and human rights within framework of responsible purchasing principles. Yapı Kredi pays attention to products and services purchased not causing any adverse impact upon environment and community. Therefore, environmental and social criteria have also been included in supplier selection, assessment and supervision systems. Yapı Kredi expects its suppliers to act in compliance with Code of Ethics and Business Conduct, and Human Rights Statement. Within the framework of the Responsible Purchasing Policy, environmental and social criteria have been integrated into the contract processes that are run with suppliers, thereby, encouraging these stakeholders to fully comply with environmental legislation, legislation regulating working life and international human rights.

With its responsible purchasing approach, Yapı Kredi aims to support the development of local economies in the geography in which it runs its operations by choosing local suppliers for its purchases.

3. Implementation and Monitoring

Yapı Kredi Human Rights Statement and principles of implementation are published and announced to all employees through communication channels across the organization (e.g. intranet and internal communication announcements). Employees undergo mandatory human rights trainings with a view to raising level of awareness on human rights. Employees are expected to act in consistent with topics laid down in Yapı Kredi Human Rights Statement whilst doing their jobs. It is an individual responsibility for all employees to report violations or suspected situations associated with matters specified in Yapı Kredi Human Rights Statement. In case of any violation of principles in such statement; disciplinary penalties, which may, considering the nature of the event, include termination of the employment contract, may be imposed.

In the event of a situation in breach of matters specified in Human Rights Statement or leading to a concern, matters of reporting are expected to be e-mailed to etik@yapikredi.com.tr or to be reported by calling +90 212 339 73 53, and it is possible to report a situation anonymously. Relevant disclosures are handled within frame of confidentiality principle and may not be used against the person reporting. All reports received are concluded following necessary assessments and it is ensured that necessary actions are taken. It is not possible for persons reporting to undergo any change of position or to be exposed to a similar adverse situation or to be placed at a disadvantageous position. Further information on this topic is available at Yapı Kredi Whistleblowing Policy.

Yapı Kredi Human Rights Statement is annually reviewed and practices are regularly monitored by the Sustainability Committee. In the event that there are gaps and/or risks that arise based on the results of risk

assessment, open stakeholder dialogue and feedback from stakeholders to identify problems encountered in the field of human rights, Yapı Kredi is responsible for improving the process and taking necessary actions.

Yapı Kredi Human Rights Statement was first approved and put into force by Board of Directors in May 2016 and was updated under a resolution of Board of Directors dated November 2023.