

# GRI Content Index



2025

As part of the Content Index – Core Services, GRI Services reviewed that the GRI content index is presented in accordance with GRI Standards, consistent with reporting requirements, and that the information in the index is clearly presented and accessible to stakeholders. The service was performed on the Turkish version of the report.

Statement of Use	Yapı ve Kredi Bankası A.Ş. has reported in accordance with GRI Standards for the period January 1 - December 31, 2024
GRI 1 Used	GRI 1: Fundamentals 2021
GRI Sector Standard Used	No sector standard has been used in financial services as no sector standard has been prepared yet.

GRI STANDARD	NOTIFICATIONS	PLACE OF NOTIFICATION	Disclosure of Withheld Information
General Notifications			
GRI 2: General Disclosures 2021	2-1	Organizational Details	About the Report, pages 6-7 Yapı Kredi at First Glance, pages 20 Shareholding Structure, pages 24-25 Subsidiaries of Yapı Kredi, pages 30-31
	2-2	Entities Included in the Organization's Reporting	About the Report, pages 6-7
	2-3	Reporting Period, Frequency and Contact Person	About the Report, pages 6-7
	2-4	Restatement of Information	There is no revised statement regarding the information provided in previous reports.
	2-5	External Assurance	About the Report, pages 6-7 Limited Assurance Report, pages 568-571
	2-6	Activities, Value Chain and Other Business Relationships	Yapı Kredi at First Glance, pages 20 Shareholding Structure, pages 24-25 Yapı Kredi's Areas of Activity, pages 28-29 2024 Positioning, page 32
	2-7	Employees	Performance Tables, page 530
	2-8	Workers who are not Employees	Performance Tables, page 530
	2-9	Governance Structure and Composition	Board of Directors, pages 34-38 Senior Management, pages 39-47 Board of Directors and Committees, pages 48-57
	2-10	Nomination and Selection of the Highest Governance Body	Board of Directors and Committees, pages 48-57 Decleration of Compliance with Corporate Governance Principles, pages 232-233
	2-11	Chair of the Highest Governance Body	Board of Directors, pages 34-38 Senior Management, pages 39-47 Board of Directors and Committees, pages 48-57
	2-12	The Role of the Highest Governance Body in Overseeing the Management of IMP	Board of Directors and Committees, pages 48-57 Sustainability Management, pages 60-63
	2-13	Delegation of Responsibilities for Managing Impact	Sustainability Management, pages 60-63
	2-14	The Role of the Highest Governance Body in Sustainability Reporting	Sustainability Management, pages 60-63 Material Issues, pages 82-84
	2-15	Conflict of Interest	Ethics and Compliance, pages 79-81
	2-16	Communicating Critical Concerns	Ethics and Compliance, pages 79-81

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General Notifications			
GRI 2: General Disclosures 2021	2-17	Collective Knowledge of the Highest Governance Body	Board of Directors, pages 34-38
	2-18	Evaluation of the Performance of the Highest Governance Body	Being Here, page 215 Decleration of Compliance with Corporate Governance Principles, pages 232-233
	2-19	Remuneration Policies	Board of Directors and Committees, pages 48-57 Decleration of Compliance with Corporate Governance Principles, pages 232-233 <a href="#">Remuneration Policy</a>
	2-20	Process to Determine Remuneration	Decleration of Compliance with Corporate Governance Principles, pages 232-233 <a href="#">Remuneration Policy</a>
	2-21	Annual Compensation Ratio	Decleration of Compliance with Corporate Governance Principles, pages 232-233 Performance Tables, page 532 <a href="#">Remuneration Policy</a>
	2-22	Statement on Sustainable Development Strategy	Chairman's Message, pages 14-15 CEO's Message, pages 16-17
	2-23	Policy Commitments	Ethics and Compliance, pages 79-81 <a href="#">Yapı Kredi Human Rights Statement</a> <a href="#">Yapı Kredi Responsible Procurement Policy</a>
	2-24	Embedding Policy Commitments	Ethics and Compliance, pages 79-81 <a href="#">Yapı Kredi Human Rights Statement</a> <a href="#">Yapı Kredi Responsible Procurement Policy</a>
	2-25	Processes to Remediate Negative Impacts	Ethics and Compliance, pages 79-81 <a href="#">Yapı Kredi Human Rights Statement</a>
	2-26	Mechanisms for Seeking Advice and Raising Concerns	Ethics and Compliance, pages 79-81 <a href="#">Yapı Kredi Human Rights Statement</a>
	2-27	Compliance with Laws and Regulations	In 2024, there were no environmental fines for non-compliance with environmental laws and regulations.
	2-28	Membership Associations	Stakeholder Relations, page 87
	2-29	Approach to Stakeholder Engagement	Material Issues, pages 82-84 Stakeholder Relations, pages 85-87
	2-30	Collective Bargaining Agreements	Being Here, page 216

GRI STANDARD		NOTIFICATIONS	PLACE OF NOTIFICATION	Disclosure of Withheld Information
GRI 3: Material Topics 2021	3-1	Process to Determine Material Topics	Material Issues, pages 82-84	
	3-2	List of Material Topics	Material Issues, pages 82-84	
Financial Performance				
GRI 3: Material Topics 2021	3-3	Management of Material Issues	Material Issues, pages 82-84 Chairman's Message, pages 14-15 CEO's Message, pages 16-17	
GRI 201: Economic Performance 2016	201-1	Direct Economic Value Generated and Distributed	Five-Year Summary Financials, page 230 2024 Financial Review, page 229	
	201-2	Financial Implications and other Risks and Opportunities Due to Climate Change	Trends, Their Impact for the Sector and Yapı Kredi's Response, pages 68-78 Risk Management, pages 88-89 TCFD Statement, pages 550-551	
	201-3	Defined Benefit Plan Obligations and other Retirement Plans	Being Here, page 215 Financial Information, page 275, pages 304-305	
	201-4	Financial Assistance from the Government	Financial Information, page 307	
	207-1	Approach to Tax	Financial Information, page 432	
	207-2	Tax Governance, Control and Risk Management	Financial Information, page 432	
	207-3	Stakeholder Engagement and Management of Concerns Related to Tax	Financial Information, page 432	
	207-4	Country-by-Country Reporting	Financial Information, page 432	
Financial Inclusion				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Being Here, page 217	
GRI 202: Market Presence 2016	202-1	Ratios of Standard Entry Level Wage by Gender Compared to Local Minimum Wage	Performance Tables, page 530	
Responsible Products and Services / Open Banking				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Chairman's Message, pages 14-15 CEO's Message, pages 16-17"	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure Investments and Services Supported	Responsible and Sustainable Finance, pages 102-107	
	203-2	Significant Indirect Economic Impacts	Commercial and SME Banking, pages 158-163 Corporate Banking, pages 164-167	
Ethics and Compliance / Transparency				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Yapı Kredi Anti-Corruption and Anti-Bribery Policy Ethics and Compliance, pages 79-81	
GRI 205: Anti-Corruption 2016	205-1	Operations Assessed for Corruption-Related Risks	Risk Management, pages 97-98	
	205-2	Communication and Training About Anti-Corruption Policies and Procedures	Ethics and Compliance, pages 79-81 Risk Management, pages 97-98 Performance Tables, pages 533	
	205-3	Confirmed Corruption Incidents and Measures Taken	Ethics and Compliance, pages 79-81 Risk Management, pages 97-98	
GRI 206: Anti-Competitive Behavior 2016	206-1	Legal Actions for Anti-Competitive Behavior, Trust and Monopoly Practices	In 2024, there were no lawsuits filed in relation to anti-competitive behavior, antitrust and monopoly activities.	

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Climate Change				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Environmental Impact Management, pages 108-123	
GRI 302: Energy 2016	302-1	Energy Consumption within the Organization	Performance Tables, page 528	
	302-2	Energy Consumption Outside the Organization	Performance Tables, page 528	
	302-3	Energy Intensity	Performance Tables, page 528	
	302-4	Reduction of Energy Consumption	Environmental Impact Management, page 119 Performance Tables, page 528	
GRI 303: Water and Wastewater 2018	303-1	Interactions with Water as Shared Resource	Environmental Impact Management, page 119-120	
	303-2	Management of Water Discharge-Related Impacts	Environmental Impact Management, pages 119-120	
	303-3	Water Withdrawal	Performance Tables, page 529	
	303-4	Water Drainage	Performance Tables, page 529	
	303-5	Water Consumption	Performance Tables, page 529	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) Carbon Emissions	Performance Tables, page 528	
	305-2	Indirect (Scope 2) Carbon Emissions	Performance Tables, page 528	
	305-3	Other Indirect (Scope 3) Carbon Emissions	Performance Tables, page 528	
	305-4	Carbon Emissions Intensity	Performance Tables, page 558	
	305-5	Reduction of Carbon Emission	Environmental Impact Management, pages 108-118 Performance Tables, page 528	
Resource and Waste Management				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Materail Issues, pages 82-84 Environmental Impact Management, pages 120-121	
GRI 306: Waste 2020	306-1	Waste Generation and Significant Waste-Related Impacts	Environmental Impact Management, pages 121	
	306-2	Management of Significant Waste-Related Impacts	Environmental Impact Management, pages 121	
	306-3	Waste Generated	Performance Tables, page 529	

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Responsible Supply Chain				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Environmental Impact Management, page 121	
GRI 308: Environmental Assessment of Suppliers 2016	308-1	New Suppliers Audited Using Environmental Criteria	Environmental Impact Management, page 121 <a href="#">Yapı Kredi Responsible Procurement Policy</a>	
	308-2	Negative Environmental Impacts in the Supply Chain and Actions Taken	<a href="#">Yapı Kredi Responsible Procurement Policy</a>	
GRI 414: Social Assessment of Suppliers 2016	414-1	New Suppliers Audited Using Social Criteria	<a href="#">Yapı Kredi Human Rights Statement</a> <a href="#">Yapı Kredi Responsible Procurement Policy</a>	
	414-2	Negative Social Impacts in the Supply Chain and Actions Taken	<a href="#">Yapı Kredi Human Rights Statement</a> <a href="#">Yapı Kredi Responsible Procurement Policy</a>	
Talent Management, Employee Satisfaction and Loyalty				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Being Here, pages 209-217	
GRI 401: Employment 2016	401-1	New Hires and Employee Turnover Rate	Performance Tables, page 531	
	401-2	Benefits Provided to Full-Time Employees Not Provided to Temporary or Part-Time Employees	Being Here, page 215	
	401-3	Parental Leave	Performance Tables, page 531	
GRI 402: Labor/ Governance Relations 2016	402-1	Minimum Notification Periods for Operational Changes	Being Here, page 216	
GRI 404: Eğitim ve Öğrenim 2016	404-1	Average Hours of Training per year per Employee	Being Here, page 216 Performance Tables, page 532	
	404-2	Employee Skills Development Programs and Transition Assistance Programs	Being Here, page 216 Performance Tables, page 533	
	404-3	Percentage of Employees Receiving Regular Performance and Career Development Evaluations	Being Here, page 216	
GRI 403: Occupational Health and Safety 2018	403-1	Occupational Health and Safety Management System	Being Here, page 216 <a href="#">Yapı Kredi OHS Policy</a>	
	403-2	Hazard Identification, Risk Assessment and Incident Investigation	<a href="#">Yapı Kredi OHS Policy</a>	
	403-3	Occupational Health Services	<a href="#">Yapı Kredi OHS Policy</a>	
	403-4	Worker Participation, Consultation and Communication on Occupational Health and Safety	Being Here, page 216 <a href="#">Yapı Kredi OHS Policy</a>	
	403-5	Worker Training on Occupational Health and Safety	Being Here, page 216	
	403-6	Promotion of Worker Health	Being Here, page 216	
	403-7	Preventing and Mitigating Occupational Health and Safety Impacts Directly Linked to Labor Relations	<a href="#">Yapı Kredi OHS Policy</a>	
	403-8	Workers within the scope of Occupational Health and Safety Management System	<a href="#">Yapı Kredi OHS Policy</a>	
	403-9	Work-Related Injury	Performance Tables, page 533	
	403-10	Work-Related Illness	Performance Tables, page 533	

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Diversity and Inclusion				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Being Here, page 217	
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of Governance Bodies and Employees	Being Here, page 217 Performance Tables, page 532	
	405-2	Ratio of Basic Salaries and Wages of Women to Men	Performance Tables, page 532	
Human Rights				
GRI 3: Öncelikli Konular 2021	3-3	Management of Material	Material Issues, pages 82-84 <a href="#">Yapı Kredi Human Rights Statement</a>	
GRI 406: Prevention of Discrimination 2016	406-1	Incidents of Discrimination and Corrective Measures Taken	<a href="#">Code of Ethics and Business Conduct</a>	
GRI 407: Right to Organize and Collective Bargaining 2016	407-1	Operations and Suppliers where Freedom of Association and the Right to Collective Bargaining may be at Risk	Risk Management, page 99 Being Here, page 216	
GRI 408: Child Labor 2016	408-1	Operations and Suppliers at Significant Risk for Child Labor Incidents	Risk Management, page 99 <a href="#">Yapı Kredi Human Rights Statement</a> <a href="#">Yapı Kredi Responsible Procurement Policy</a>	
GRI 409: Forced and Compulsory Labor 2016	409-1	Operations and Suppliers at Significant Risk of Forced or Compulsory Labor Incidents	Risk Management, page 99 <a href="#">Yapı Kredi Human Rights Statement</a> <a href="#">Yapı Kredi Responsible Procurement Policy</a>	

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Social Investments / Financial Literacy				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Social Contribution, page 126	
GRI 413: Local Communities 2016	413-1	Operations with Local Community Engagement, Impact Assessments and Development Programs	Social Contribution, pages 124-129	
Cyber Infrastructure and Data Security				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, pages 82-84 Technological Risks and Cyber Security, pages 190-192	
GRI 418: Customer Privacy 2016	418-1	Substantiated Complaints of Breach of Customer Privacy and Loss of Customer Data	Technological Risks and Cyber Security, page 192 Customer Experience, page 202-206	
Enterprise Risk Management				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Board of Directors, pages 34-38 Senior Management, pages 39-47 Board of Directors and Committees, pages 48-57 Declaration of Compliance with Corporate Governance Principles, pages 232-233	
Corporate Governance / Brand Culture				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Risk Management, pages 88-98	

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Digital Transformation and Innovation				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Technological Risks and Cyber Security, pages 190-192	
Customer Satisfaction				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Customer Experience, pages 200-203	
Business Continuity				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Board of Directors and Committees, page 54	
Biodiversity				
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Trends, Their Impact for the Sector and Yapı Kredi's Response, page 73	