

SOCIAL PERFORMANCE TABLES

Consolidated Number of Employees ¹	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Yapı Kredi Bank	9,950	6,165	9,607	5,824	9,354	5,655	9,024	5,378
Türkiye	9,950	6,162	9,607	5,821	9,354	5,652	9,024	5,375
Bahreyn Branch	0	3	0	3	0	3	0	3
Domestic Subsidiaries	293	370	335	435	362	454	375	440
Foreign Subsidiaries	109	199	103	212	114	223	107	211
Total	17,086		16,516		16,162		15,535	

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 Azerbaijan).

Number of Employees and Subcontractors by Employment Type ²	2021		2022		2023		2024	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Employee number	15,208	244	15,256	175	14,834	175	15,010	207
Subcontractor number	2,348	101	2,445	136	2,222	102	2,307	108

² The table covers only Yapı Kredi Bank.

Employment Models (%) ³	2022	2023	2024
Office	55	54	57
Hybrid	20	20	15
Remote	25	26	28

³ The application was launched in May 2022 and only Yapı Kredi Bankası was included.

Number of Employees by Age ⁴	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	186	415	1,960	1,080	2,326	1,332	2,338	1,404
30-50 years old (including 30 and 50 years old)	7,783	4,816	7,752	4,673	7,108	4,325	6,854	4,086
Over 50 years old	2,002	934	230	506	282	452	207	328

⁴ Unless otherwise stated, Employment Models and the following tables cover Yapı Kredi Bank and its domestic subsidiaries (Yapı Kredi Invest, Yapı Kredi Portfolio, Yapı Kredi Technology, Yapı Kredi Leasing ve Yapı Kredi Faktoring)

Number of Employees with Disabilities	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Employees with disabilities by gender	131	398	134	383	144	380	112	332

Number of Employees by Term of Employment	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
0-5 years	2,127	1,517	2,209	1,633	2,740	2,013	3,375	2,504
5-10 years (including 5 th ve 10 th years)	3,357	2,004	3,243	1,949	2,729	1,638	1,857	1,141
Above 10 years	4,466	2,644	4,490	2,677	4,247	2,458	4,167	2,173

Number of Internal Promotions	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	239	163	524	336	666	406	336	196
30-50 years old (including 30 and 50 years old)	741	549	951	909	1,150	680	632	425
Over 50 years old	0	4	0	0	16	22	17	13

New Employee Hires by Gender and Age	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	776	493	1,032	693	1,403	773	978	648
30-50 years old (including 30 and 50 years old)	59	122	116	168	257	224	130	145
Over 50 years old	0	0	0	1	0	1	2	1

Position Filled with Internal Candidates (%)	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
By Gender (%)	62.1	37.9	66.7	33.3	68.5	31.5	60.8	39.2
Total	1,209		147		1,433		1,619	

Percentage of Open Positions Filled by Internal Hires (%)	2021	2022	2023	2024
	45	7	54	85

Number of Employees Leaving Work	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	504	315	650	368	636	406	480	340
30-50 years old (including 30 and 50 years old)	576	385	477	325	1,073	592	799	540
Over 50 years old	63	114	37	66	99	224	146	205

Employee Turnover Rate (%) ⁵	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	3.1	1.9	4.0	2.3	4.0	2.5	3.1	2.2
30-50 years old (including 30 and 50 years old)	3.5	2.4	3.0	2.0	6.7	3.7	5.1	3.5
Over 50 years old	0.4	0.7	0.2	0.4	0.6	1.4	0.9	1.3
Total	12.0		11.9		18.9		16.2	

⁵ Employee turnover rate is calculated over the total number of people who left voluntarily (with resignation) and non-resignation ways.

Voluntary Employee Turnover Rate (%) ⁶	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Under 30 years old	2.0	1.6	2.2	1.6	2.4	2.0	2.2	1.8
30-50 years old (including 30 and 50 years old)	1.0	1.3	0.9	1.1	0.9	1.1	0.9	1.1
Over 50 years old	0	0	0	0	0	0	0	0
Total	5.9		5.8		6.4		6.1	

⁶ Voluntary employee turnover rate is calculated only for people who left by resignation.

Maternity Leave⁷	2021	2022	2023	2024
Number of employees taking maternity leave	546	471	412	359
Number of employees returning to work after maternity leave	532	475	424	346
Number of employees that returned to work after maternity leave and worked at least 12 more months afterwards	515	457	415	328
Return-to-work rate after maternity leave (%)	95.9	94.5	95.6	96.4
Retention rate after maternity leave (at least 12 months) (%)	96.9	96.2	97.8	94.8

⁷ The table covers only employees at Yapı Kredi Bank Türkiye locations.

Number of Employees Benefiting from Parental Leave⁸	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Number of employees benefiting from parental leave	546	276	471	256	412	206	359	176

⁸ The table covers only employees at Yapı Kredi Bank Türkiye locations. Paid parental leave for the primary caregiver is 16 weeks and for the non-primary caregiver is 1 week.

Gender Diversity	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Employees in all positions (%)	61.7	38.3	61.4	38.6	61.4	38.6	61.8	38.2
Board members (%)	16.7	83.3	16.7	83.3	20	80	20	80
Employees in all management positions (%)	40.0	60.0	39.9	60.1	61.6	38.4	47.5	52.5
Employees in senior management positions ⁹ (%)	22.9	77.1	22.2	77.8	19.4	80.6	19.4	80.6
Employees in middle and first-level management positions ⁹ (%)	48.6	51.4	48.5	51.5	48.5	51.5	47.9	52.1
Employees in first-level management positions ⁹ (%)	60.6	39.4	59.0	41.0	58.6	41.4	59.7	40.3
Employees in non-management positions (%)	64.4	35.6	64.1	35.9	64.1	35.9	64.6	35.4
Employees in income generating management positions (%)	43.6	56.4	44.4	55.6	46.2	53.8	45.6	54.4
Employees in income generating positions (%)	67.9	32.1	68.2	31.8	69.1	30.9	69.3	30.7
Employees in STEM ¹⁰ –related positions (%)	36.6	63.4	38.2	61.8	37.0	63.0	38.7	61.3
Employees in technology/IT teams (%)	38.1	61.9	39.3	60.7	38.4	61.6	36.0	64.0
Employees in engineering positions (%)	23.3	76.7	23.0	77.0	22.9	77.1	23.0	77.0

⁹ For senior management positions maximum two levels away from CEO or similar positions, for middle-level management positions three and four levels away from CEO or similar positions, and first-level management positions five and more levels away from CEO or similar positions are taken as a basis.

¹⁰ STEM refers to science, technology, engineering and mathematics.

Share in Management Positions by Nationality	2022		2023		2024	
	Total workforce	All management positions	Total workforce	All management positions	Total workforce	All management positions
Turkish (%)	98	98	98.2	98.4	98.3	97.7
Azerbaijani (%)	1.5	1.4	1.6	1.1	1.6	2.3
Netherlander (%)	0.2	0.5	0.2	0.5	0.1	0.0

Pay Gap Analysis	2021		2022		2023		2024	
	Average	Median	Average	Median	Average	Median	Average	Median
Pay Gap Ratio (%)	27.5	26.4	27.1	24.9	27.6	24.5	27.7	24.2
Bonus Gap Ratio (%)	35.4	36.9	31.4	33	41	40	42.0	27.4

Unionization ¹¹	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Number of unionized employees	5,792	2,743	6,595	2,840	6,283	2,616	5,981	2,433

¹¹ The table covers only employees at Yapı Kredi Bank Turkey locations.

Employee Engagement	2021			2022			2023			2024		
	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total
Employee engagement (%)	68	67	68	67	72	69	65	67	66	59	59	59

Training	2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male
Average hours of training per FTE	43	47	49	50	33	33	40	37
Total training hours	419,491	274,456	488,316	310,781	318,010	200,936	370,828	213,598
Average amount spent per FTE on training (TL)	2,392	2,392	5,349	5,349	10,630	10,630	16,130	16,130
Total amount spent on training (million TL)	23.1	13.8	53.1	33.4	103.3	64.9	151.6	93.8

Total Training Hours	2021	2022	2023	2024
Ethics	2,943	20,162	4,986	9,581
Personal Data Protection Law	7,311	4,677	16,963	14,676
Anti-corruption	312	488	725	738
Gender Equality / Diversity & Inclusion	1,355	446	418	415
Human Rights	966	322	181	2,996
Sustainability	3	179	980	1,277
Information Security	1,581	1,582	6,144	3,863
Cyber Security	438	401	545	279
OHS	84,763	30,679	8,523	83,376

Environment	1,129	2,011	4,283	8,438
Leadership	125,506	130,006	33,817	29,753
Professional/Technical	320,703	379,936	329,808	300,078
Other	151,592	231,087	125,942	129,007

Occupational Health and Safety (Employees)	2021	2022	2023	2024
Total working hours (in a year)	28,650,588	29,582,643	30,904,527	31,560,380
The total lost working days	118	161	71	3
The number of work-related injuries	18	33	22	20
The number of work-related fatalities	0	0	0	0
The number of occupational diseases	1	0	0	0
Lost Day Rate (LDR) ¹²	0.82	1.09	0.46	0.02
Injury Rate (IR) ¹³	0.13	0.22	0.14	0.13
Occupational Disease Rate (ODR) ¹⁴	0.06	0	0	0
Absentee rate (% of total days scheduled) ¹⁵	1.56	2.12	1.98	2.01

Occupational Health and Safety (Subcontractors)	2021	2022	2023	2024
Total working hours (in a year)	5,789,403	5,200,244	5,507,567	5,394,380
The total lost working days	1	4	8	23
The number of work-related injuries	12	14	14	27
The number of work-related fatalities	0	0	0	0
The number of occupational diseases	0	0	0	0
Lost Day Rate (LDR) ¹²	0.03	0.15	0.29	0.85
Injury Rate (IR) ¹³	0.41	0.54	0.51	1.00
Occupational Disease Rate (ODR) ¹⁴	0	0	0	0

¹² Lost Days Rate (LDR): Calculated based on the number of lost working days due to workplace accidents and total working time.

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

¹³ Injury Rate (IR): Calculated based on work-related injuries and total time worked during the year.

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

¹⁴ 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: $(\text{Total Number of Occupational Diseases} \times 200,000) / \text{Total Working Hours}$

¹⁵ Absentee Rate: Calculated based on absentee days lost and total days worked. Formula: $(\text{Absentee Days} / \text{Total Days Scheduled}) \times 100$

Supplier Management ¹⁶	2022	2023	2024
Number of total supplier	564	626	833
Number of local supplier	509	563	783
Rate of payments to local suppliers (%)	97.9	94	98

¹⁶ The table covers only Yapı Kredi Bank.

Customer Satisfaction	2021	2022	2023	2024
Net Promoter Score	49	48	43	44
Coverage of total customers (%)	10	13	16.5	15.5

Contributions and Other Spending (TL)	2021	2022	2023	2024
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	2,985,562	6,944,767	17,809,233	25,092,234
Other	0	0	0	0
Total	2,985,562	6,944,767	17,809,233	25,092,234

Contributions to trade associations or tax-exempt groups (TL)	2021	2022	2023	2024
Banks Association of Turkey (BAT)	2,663,604	6,455,922	16,742,712	23,685,615
Turkish Industry and Business Association (TÜSİAD)	140,250	202,500	350,000	290,000
Turkish Capital Market Association (TSPB)	64,458	185,095	369,521	796,619
Foreign Economic Relations Board of Türkiye (DEİK)	88,250	56,250	105,000	270,000
Foreign Trade Association of Turkey (TURKTRADE)	16,000	25,000	-	-
Corporate Management Association Türkiye (TKYD)	13,000	20,000	32,000	50,000
Total	2,985,562	6,944,767	17,809,233	25,092,234

ENVIRONMENTAL PERFORMANCE TABLES

GHG Emissions (ton CO ₂ e) ¹	2021	2022	2023	2024
Scope 1	15,985	14,555	18,415	16,421
Scope 2 (Location based)	38,802	35,862	35,598	34,903
Scope 2 (Market based) ²	23,636	0	0	0
Total (Scope 1 and Scope 2)	39,621	14,555	18,415	16,421
Scope 3 (Category 1) ³	663	3,443	1,148	3,752
Scope 3 (Category 5)	110	114	161	114,1
Scope 3 (Category 6)	625	532	1,417	2,002
Scope 3 (Category 7)	4,478	4,545	4,598	3,499
Scope 3 (Category 15) ⁴	18,538,146	10,462,075	9,642,208	8,457,241
Emission Intensity of Scope 1 and 2 (ton CO ₂ e / total number of employees)	2.32	0.88	1.14	1.05
Emission Intensity of Scope 3 Category 15 (ton CO ₂ e / million TL outstanding amount)	59.76	28.14	17.45	11.3

¹ Yapı Kredi and its subsidiaries are included in the greenhouse gas emissions. The 2024 environmental performance indicators include Yapı Kredi Germany. Detailed information regarding the Environmental Performance tables provided in the Reporting Guide under "Basic Definitions and Reporting Scope."

² Market-based Scope 2 emissions, electricity consumption is calculated as "0" due to IREC certification. In 2024, 100% of total energy consumption was met with energy sourced from renewable resources

³ As of 2021, the scope of Scope 3 - Category 1 (purchased paper) has been expanded. Under the same scope evaluation, there was a 3% reduction in 2024 compared to the previous year.

⁴ Data for the years from 2021 onward have been verified under ISO 14064-1 standards.

Company	2024			
	Financed Emissions Scope 1&2	Intensity (tCO ₂ e)/ Million TL Outstanding Amount	Financed Emissions Scope 1&2&3	Intensity (tCO ₂ e)/ Million TL Outstanding Amount
Yapı Kredi Consolidated	8,457,241	11.3	14,994,889	20.0
Yapı Kredi Bank Türkiye	7,435,073	10.7	13,717,066	19.8
Yapı Kredi Bank Nederland N.V.	984,435	18.9	1,195,200	22.9
Yapı Kredi Azerbaijan	37,733	6.0	82,622	13.2

Energy Consumption (GJ)	2021	2022	2023	2024
Electricity ⁵	323,710	298,394	301,869	298,267
Grid electricity	323,710	298,256	297,185	293,713
Renewable electricity (produced)	0.0324	138	4,684	4,554
Renewable electricity (purchased)	126,079	298,256	297,185	293,713
Natural Gas	125,187	108,422	97,049	101,740
Fuel oil ⁶	73,924	84,871	81,682	86,103
Total Energy Consumption	522,821	491,687	480,600	486,110

Energy Intensity (GJ / total number of employees)	31.6	29.8	29.6	31.1
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⁵ The electricity amount includes the total of grid-purchased, renewable-generated (Banking Base buildings and Bodrum Branch rooftop solar), and renewable-purchased electricity (IREC and Yapı Kredi Nederland 100% renewable grid electricity).

⁶ The fuel amount covers fuels used for generators, heating, and vehicle fuels (gasoline and diesel)

Energy Savings	2021	2022	2023	2024
Total annual energy saving (GJ)	6,708	2,703	1,880	2,064
Total annual GHG saving via energy saving (ton CO ₂ e)	873	185	226.2	246.4
Total annual financial savings (TL)	1,819,825	2,153,287	1,883,211	2,722,605

Waste Generation (ton)	2021	2022	2023	2024
Hazardous waste				
Recycled ⁷	242.2	100.1	107.7	90.1
<i>Electronic waste</i>	228.0	87.8	95.1	68.6
<i>Other</i>	14.2	12.3	12.6	27.5
Incinerated with energy recovery	0.0	0.0	0	0
Disposed	0.12	0.33	0.34	0.04
Total	242.3	100.4	108	96.2
Non - Hazardous waste				
Recycled	905.5	1,211.8	894.8	936.3
<i>Paper</i>	828.6	874.9	734.9	713
<i>Plastic</i>	15.8	5.66	4.4	8.5
<i>Metal</i>	45.9	128.3	38.9	153.1
<i>Other</i>	15.2	202.9	116.6	66.1
Incinerated with energy recovery ⁸	0	0	0	1.21
Municipal waste	45.96	60.3	113.2	164
Total	951.5	1,272.1	1,008	1,105.7

⁷ Refers to the amount of electronic and other hazardous waste recycled by a licensed waste processing facility reported in the Integrated Environmental Information System using an "R" code.

⁸ Represents the quantity of organic waste generated in Plaza A and D Block buildings, which is incinerated in biomethanization plants to generate energy,

Water Consumption (m ³)	2021	2022	2023	2024
Municipal water	226,685	215,375	175,232	214,026
Ground water	5,454	5,839	8,202	13,854
Rain water	683	4,113	7,757	6,193
Total	232,822	225,327	191,191	234,073
Amount of wastewater (m ³)	232,822	225,327	191,191	234,073
Water intensity (m ³ / total number of employee)	14.1	13.6	11.8	15

Certificates (% Employee) ⁹	2021	2022	2023	2024
ISO-14001 Environment Management System	47	70	75	100
ISO-50001 Energy Management System	-	30	32	30
ISO-14064-1 Greenhouse Gases Emissions Certificate	100	100	100	100
ISO-14046 Water Footprint Certificate	53	61	98	98

⁹ Calculations are based on the certified locations and employee numbers of the bank and its subsidiaries (excluding Yapı Kredi Germany)

Environmental Investments and Expenditures (million TL)	2021	2022	2023	2024
CAPEX	3.5	32.4	17.2	93.4
OPEX	0.7	4.7	12.0	155.8
Total	4.2	37.1	29.2	249.2

SUSTAINABLE FINANCE TABLES

Sustainable Financing Products & Services	Corporate Finance			Consumer Finance		SME Lending	
	Green loans, social loans, sustainable loans	Sustainability-linked loans	Total amount	Sustainable loans and mortgages	Total amount	Sustainable SME Loans	Total amount
Outstanding Amount 2024 (billion TL)	63.1	10.6	561.4	2.9	504.0	89.5	131.4

Sustainable Financing Products & Services	Number of clients / contracts in 2023	Number of clients / contracts in 2024
Women Entrepreneur Support Package	1,065	10,550
Productive Card Farmers	21,544	27,274
Play Card for Students	180,377	135,274

Reporting	Yapı Kredi	Yapı Kredi Netherland	Yapı Kredi Azerbaijan
Primary activities	Active in retail banking (including payment systems, business banking, private banking and wealth management), as well as commercial and SME banking and corporate banking.	Offers a broad range of products, services and solutions in retail, corporate and private banking segments	Offers a broad range of products and services in retail, corporate and commercial banking segments.
Number of employees	14,402	69	249
Revenue	546,324,875,000	6,772,075,000	1,360,335,000
Profit (Loss) before tax	29,727,083,000	3,212,639,000	322,150,000
Income tax accrued (current year)	115,614,000	816,538,000	80,077,000
Income tax paid	8,273,772,000	897,844,000	113,483,000