

GRI Content Index



2026

Under Content Index – Essentials Service, GRI Services reviewed that the GRI content index is presented in a way that is consistent with the requirements of GRI Standards, reporting requirements, and that the information in the index is clearly presented for and accessible to stakeholders. The service was conducted based on the Turkish version of the report.

Usage Statement	Yapı ve Kredi Bankası A.Ş. has reported in accordance with the GRI Standards for the period 1 January – 31 December 2025.
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	No sector standard has been applied as the sector standard for financial services has not yet been prepared.

GRI STANDARD	DISCLOSURES	DISCLOSURE LOCATION
General Disclosures		
GRI 2: General Disclosures 2021	2-1	Organizational Details About the Report, page 6 About Yapı Kredi, page 20 Shareholding Structure, page 24-25 Subsidiaries of Yapı Kredi, page 30-31
	2-2	Entities Included in the Organization's Sustainability Reporting About the Report, page 6
	2-3	Reporting Period, Frequency and Contact Point About the Report, page 6
	2-4	Restatements of Information There are no restatements of information provided in previous reports.
	2-5	External Assurance About the Report, page 6 Independent Assurance Report, page 568-571
	2-6	Activities, Value Chain and Other Business Relationships About Yapı Kredi, page 20 Shareholding Structure, page 24-25 Yapı Kredi's Banking Activities, page 28-29 2025 Sector Positioning, page 32
	2-7	Employees Performance Tables, page 544
	2-8	Workers Who Are Not Employees Performance Tables, page 544
	2-9	Governance Structure and Composition Board of Directors, page 34-38 Senior Management, page 39-46 Board of Directors and Committees, page 48-57
	2-10	Nomination and Selection of the Highest Governance Body Board of Directors and Committees, page 48-57 Corporate Governance Compliance Report, page 247-248
	2-11	Chair of the Highest Governance Body Board of Directors, page 34-38 Senior Management, page 39-46 Board of Directors and Committees, page 48-57
	2-12	Role of the Highest Governance Body in Overseeing the Management of Impacts Board of Directors and Committees, page 48-57 Sustainability Management, page 60-63
	2-13	Delegation of Responsibility for Managing Impacts Sustainability Management, page 60-63
	2-14	Role of the Highest Governance Body in Sustainability Reporting Sustainability Management, page 60-63 Material Issues, page 86-91
	2-15	Conflicts of Interest Ethics and Compliance, page 81-83
	2-16	Communication of Critical Concerns Ethics and Compliance, page 81-83

GRI STANDARD	DISCLOSURES	DISCLOSURE LOCATION
General Disclosures		
GRI 2: General Disclosures 2021	2-17	Collective Knowledge of the Highest Governance Body Board of Directors, page 34-38
	2-18	Evaluation of the Performance of the Highest Governance Body Being Here, page 229
	2-19	Remuneration Policies Board of Directors and Committees, page 48-57 Corporate Governance Compliance Report, page 247-248 Remuneration Policy
	2-20	Process to Determine Remuneration Corporate Governance Compliance Report, page 247-248 Remuneration Policy
	2-21	Annual Total Compensation Ratio Corporate Governance Compliance Report, page 247-248 Performance Tables, page 546 Remuneration Policy
	2-22	Statement on Sustainable Development Strategy Chairman's Message, page 14-15 CEO's Message, page 16-17
	2-23	Policy Commitments Ethics and Compliance, page 81-83 Yapı Kredi Human Rights Statement Yapı Kredi Responsible Procurement Policy
	2-24	Embedding Policy Commitments Ethics and Compliance, page 81-83 Yapı Kredi Human Rights Statement Yapı Kredi Responsible Procurement Policy
	2-25	Processes to Remediate Negative Impacts Ethics and Compliance, page 81-83 Yapı Kredi Human Rights Statement
	2-26	Mechanisms for Seeking Advice and Raising Concerns Ethics and Compliance, page 81-83 Yapı Kredi Human Rights Statement
	2-27	Compliance with Laws and Regulations No administrative environmental penalties were received due to non-compliance with environmental laws and regulations in 2025.
	2-28	Membership Associations Stakeholder Relations, page 102-104
	2-29	Approach to Stakeholder Engagement Material Issues, page 84-100 Stakeholder Relations, page 102-104
	2-30	Collective Bargaining Agreements Being Here, page 231

GRI STANDARD	DISCLOSURES	DISCLOSURE LOCATION	
GRI 3: Material Topics 2021	3-1	Process to Determine Material Topics	Material Issues, page 84-101
	3-2	List of Material Topics	Material Issues, page 93-101
Biodiversity and Ecosystems			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101
GRI 101: Biodiversity 2024	101-1	Policies to Halt and Reverse Biodiversity Loss	Outlook, page 11 Trends, Their Impact on the Sector and Yapı Kredi's Response, page 72-73, 78-80
	101-2	Management of Biodiversity Impacts	Outlook, page 11 Trends, Their Impact on the Sector and Yapı Kredi's Response, page 72-73, 78-80
Climate Change Mitigation			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101 Environmental Impact Management, page 124-125
GRI 102: Climate Change 2025	102-1	Transition Plan for Reducing Climate Change Impacts	Environmental Impact Management, page 124-135
	102-2	Climate Change Adaptation Plan	Environmental Impact Management, page 124-135
	102-8	Greenhouse Gas Emission Intensity	Performance Tables, page 542
	102-10	Carbon Credits	CMB Sustainability Principles Compliance Report, page 271-272
Anti-Corruption and Anti-Bribery			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Yapı Kredi Anti-Bribery and Corruption Policy Ethics and Compliance , page 81-83
GRI 205: Anti-Corruption 2016	205-1	Operations Assessed for Corruption-Related Risks	Risk Management, page 113-114
	205-2	Operations Assessed for Corruption-Related Risks	Ethics and Compliance, page 81-83 Risk Management, page 113-114
	205-3	Confirmed Incidents of Corruption and Actions Taken	Ethics and Compliance, page 81-83 Risk Management, page 113-114
GRI 206: Anti-Competitive Behavior 2016	206-1	Legal Actions for Anti-Competitive Behavior, Anti-Trust, and Monopoly Practices	No lawsuits were filed regarding anti-competitive behavior, trust, and monopoly practices in 2025.
Energy			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101 Environmental Impact Management, page 135
GRI 103: Energy 2025	103-1	Energy Policies and Commitments	Environmental Impact Management, page 135
	103-2	Energy Consumption and Production Within the Organization	Performance Tables, page 542
	103-3	Upstream and Downstream Energy Consumption	Performance Tables, page 542
	103-4	Energy Intensity	Performance Tables, page 542
	103-5	Reduction of Energy Consumption	Environmental Impact Management, page 135 Performance Tables, page 542
Water			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101 Environmental Impact Management, page 136
GRI 303: Water and Effluents 2018	303-1	Interactions with Water as a Shared Resource	Environmental Impact Management, page 136
	303-2	Management of Water Discharge-Related Impacts	Environmental Impact Management, page 136
	303-3	Water Withdrawal	Performance Tables, page 543
	303-4	Water Discharge	Performance Tables, page 543
	303-5	Water Consumption	Performance Tables, page 543

GRI STANDARD	DISCLOSURES	DISCLOSURE LOCATION	
Climate Change Adaptation			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101 Environmental Impact Management, page 124-125
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG Emissions	Performance Tables, page 542
	305-2	Energy Indirect (Scope 2) GHG Emissions	Performance Tables, page 542
	305-3	Other Indirect (Scope 3) GHG Emissions	Performance Tables, page 542
	305-4	GHG Emissions Intensity	Performance Tables, page 542
	305-5	Reduction of GHG Emissions	Environmental Impact Management, page 124-139 Performance Tables, page 542
Circular Economy / Waste Management			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101 Environmental Impact Management, page 136-137
GRI 306: Waste 2020	306-1	Waste Generation and Significant Waste-Related Impacts	Environmental Impact Management, page 136-137
	306-2	Management of Significant Waste-Related Impacts	Environmental Impact Management, page 136-137
	306-3	Waste Generated	Performance Tables, page 543
Working Conditions			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Material Issues, page 92-101 Being Here, page 225
GRI 401: Employment 2016	401-1	New Employee Hires and Employee Turnover	Performance Tables, page 545
	401-2	Benefits Provided to Full-Time Employees Not Available to Temporary or Part-Time Employees	Being Here, page 225-229
	401-3	Parental Leave	Performance Tables, page 545
GRI 402: Labor / Management Relations 2016	402-1	Minimum Notice Periods Regarding Operational Changes	Being Here, page 229
GRI 403: Occupational Health and Safety 2018	403-1	Occupational Health and Safety Management System	Being Here, page 230 Yapı Kredi Occupational Health and Safety
	403-2	Hazard Identification, Risk Assessment and Incident Investigation	Yapı Kredi Occupational Health and Safety
	403-3	Occupational Health Services	Yapı Kredi Occupational Health and Safety
	403-4	Worker Participation, Consultation and Communication on Occupational Health and Safety	Being Here, page 230 Yapı Kredi Occupational Health and Safety
	403-5	Worker Training on Occupational Health and Safety	Being Here, page 230
	403-6	Promotion of Worker Health	Being Here, page 230
	403-7	Prevention and Mitigation of Occupational Health and Safety Impacts Directly Linked by Business Relationships	Yapı Kredi Occupational Health and Safety
	403-8	Workers Covered by an Occupational Health and Safety Management System	Yapı Kredi Occupational Health and Safety
	403-9	Work-Related Injuries	Performance Tables, page 547
	403-10	Work-Related Ill Health	Performance Tables, page 547
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and Suppliers at Which the Right to Freedom of Association and Collective Bargaining May Be at Risk	Being Here, page 231

GRI STANDARD	DISCLOSURES	DISCLOSURE LOCATION
Equal Opportunity and Fair Treatment		
GRI 3: Material Topics 2021	3-3	Management of Material Topics
GRI 202: Market Presence 2016	202-2	Proportion of Senior Management Hired from the Local Community
GRI 404: Training and Education 2016	404-1	Average Hours of Training per Year per Employee
	404-2	Programs for Upgrading Employee Skills and Transition Assistance Programs
	404-3	Percentage of Employees Receiving Regular Performance and Career Development Reviews
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of Governance Bodies and Employees
	405-2	Ratio of Basic Salary and Remuneration of Women to Men
Corporate Culture		
GRI 3: Material Topics 2021	3-3	Management of Material Topics
GRI 406: Non-Discrimination 2016	406-1	Incidents of Discrimination and Corrective Actions Taken
GRI 408: Child Labor 2016	408-1	Operations and Suppliers at Significant Risk for Incidents of Child Labor
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and Suppliers at Significant Risk for Incidents of Forced or Compulsory Labor
Economic, Social and Cultural Rights of Communities		
GRI 3: Material Topics 2021	3-3	Management of Material Topics
GRI 413: Local Communities 2016	413-1	Operations with Local Community Engagement, Impact Assessments and Development Programs
Working Conditions in the Value Chain		
GRI 3: Material Topics 2021	3-3	Management of Material Topics
GRI 414: Supplier Social Assessment 2016	414-1	New Suppliers That Were Screened Using Social Criteria
	414-2	Negative Social Impacts in the Supply Chain and Actions Taken

GRI STANDARD	DISCLOSURES	DISCLOSURE LOCATION
Information Impacts on Consumers and/or End Users		
GRI 3: Material Topics 2021	3-3	Management of Material Topics
GRI 418: Customer Privacy 2016	418-1	Substantiated Complaints Concerning Breaches of Customer Privacy and Losses of Customer Data
Digital Transformation and Innovation		
GRI 3: Material Topics 2021	3-3	Management of Material Topics
Customers' Social Inclusion		
GRI 3: Material Topics 2021	3-3	Management of Material Topics