

Annex 12: GRI Content Index



For the Content Index - Essentials with Reference Option Service, GRI Services reviewed that the GRI content index is presented with reference to the GRI Standards in a manner consistent with reporting requirements and that the information in the index is clearly presented and accessible to stakeholders. This service was performed on the Turkish version of the report.

Statement of Use	T. Vakıflar Bankası T.A.O. has reported in accordance with the GRI Standards for the period January 1 - December 31, 2024.
GRI 1 used	GRI 1: Foundation 2021

GRI Standard	Disclosure	Location	Page Number
General Disclosures			
GRI 2: General Disclosures 2021	2-1 Organizational Details	VakıfBank in Brief History and Ownership Structure	18 22-23
	2-2 Entities included in the organization's sustainability reporting	About the Report	10
	2-3 Reporting period, frequency, and contact point	About the Report Contact-Back Cover	10 565
	2-4 Restatements of information	No information changes have been made.	553
	2-5 External assurance	Independent Assurance Statement	176-177
	2-6 Activities, value chain, and other business relationships	Direct Economic Value Generated and Distributed	58
	2-7 Employees	Annex-4: Social Performance Indicators	504-507
	2-8 Workers who are not employees	Annex-4: Social Performance Indicators	504-507
	2-9 Governance structure and composition	Committee Structures and Policies	135
	2-10 Nomination and selection of the highest governing body	Corporate Governance Principles Compliance Report	139-153
	2-11 Chair of the highest governance body	Corporate Governance Principles Compliance Report	139-153
	2-12 Role of the highest governance body in overseeing the management of impacts	Committees	136-137
	2-13 Delegation of responsibility for managing impacts	Committees	136-137
	2-14 Role of the highest governance body in sustainability reporting	Declaration of Responsibility Committees	24 136-137

Annex 12: GRI Content Index

GRI Standard	Disclosure	Location	Page Number
GRI 2: General Disclosures 2021	2-15 Conflicts of interest	Committees Other Information on the Bank and Its Activities https://www.vakifbank.com.tr/etik-ilkeler.aspx?pageID=1027	136-137 161
	2-16 Communication of critical issues	Stakeholder Engagement and Transparency Committees	94 136-137
	2-17 Collective knowledge of the highest governance body	Board of Directors	125-128
	2-18 Evaluation of the performance of the highest governance body	Committees	136-137
	2-19 Remuneration policies	Committees https://www.vakifbank.com.tr/maddi-ve-sosyal-haklar.aspx?pageID=114	136-137
	2-20 Process to determine remuneration	Committees	136-137
	2-21 Annual total compensation ratio	Financial Rights Committees	134 136-137
	2-22 Statement on sustainable development strategy	Our Material Topics and Sustainability Approach	40-55
	2-23 Policy commitments	Committee Structures and Policies	135
	2-24 Embedding policy commitments	Committee Structures and Policies Sustainability Management	135 172-173
	2-25 Processes to remediate negative impacts	Customer Experience and Satisfaction Ethical Principles of Banking Prevention of Laundering of Criminal Proceeds and Terrorism Financing Anti-Bribery and Anti-Corruption	92-93 168 170 171
	2-26 Mechanisms for seeking advice and raising concerns	Customer Experience and Satisfaction Ethical Principles of Banking	92-93 168
	2-27 Compliance with laws and regulations	There were no penalties for non-compliance with laws and regulations during the reporting period.	554
	2-28 Membership associations	Memberships and Collaborations	95
	2-29 Approach to stakeholder engagement	Our Material Topics and Sustainability Approach	40-55
	2-30 Collective bargaining agreements	Annex-4: Social Performance Indicators	504-507

GRI Standard	Disclosure	Location	Page Number
Material Topics			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Material Topics and Sustainability Approach	40-55
	3-2 List of material topics	Our Material Topics and Sustainability Approach	40-55
Financial and Economic Performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Financial Capital	56-69
GRI 201 Economic Performance 2016	201-1 Direct economic value generated and distributed	Direct Economic Value Generated and Distributed	58
	201-2 Financial implications and other risks and opportunities due to climate change	Trends and Highlights in the Banking Sector Climate Change and Environmental Performance of the Bank Annex 11: Task Force on Climate-related Financial Disclosures (TCFD)	38-39 120-121 552
	201-3 Defined benefit plan obligations and other retirement plans	Unconsolidated Financial Statements and Related Disclosures at December 31, 2024 Together with Independent Auditors' Report Consolidated Financial Statements Related Disclosures at December 31, 2024 Together with Independent Auditors' Report	179-334 335-495
	201-4 Financial assistance received from government	Unconsolidated Financial Statements and Related Disclosures at December 31, 2024 Together with Independent Auditors' Report INFORMATION ON GOVERNMENT INCENTIVES Consolidated Financial Statements Related Disclosures at December 31, 2024 Together with Independent Auditors' Report INFORMATION ON GOVERNMENT INCENTIVES	223 382
GRI 203 Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Responsible Finance and Sustainable Development Annex 2: Five-Year Summary Financial Information	62-69 501-502
	203-2 Significant indirect economic impacts	Direct Economic Value Generated and Distributed	58

Annex 12: GRI Content Index

GRI Standard	Disclosure	Location	Page Number
Supplier Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Responsible Supply Chain Supplier Selection and Compliance Policy (https://www.vakifbank.com.tr/Default.aspx?pageID=3991)	98
GRI 204 Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Responsible Supply Chain	98
Business Ethics			
GRI 3: Material Topics 2021	3-3 Management of material topics	Prevention of Laundering of Criminal Proceeds and Terrorism Financing Anti-Bribery and Anti-Corruption Corporate Governance Principles Compliance Report Anti-Bribery and Anti-Corruption Policy (https://www.vakifbank.com.tr/rusvet-ve-yolsuzlugun-onlenmesi-politikasi.aspx?pageID=1030) Masak Compliance Policy (https://www.vakifbank.com.tr/masak-uyum-politikasi.aspx?pageID=1038)	170 171 139-153
GRI 205 Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	Prevention of Laundering of Criminal Proceeds and Terrorism Financing Anti-Bribery and Anti-Corruption	170 171
	205-2 Communication and training about anti-corruption policies and procedures	Prevention of Laundering of Criminal Proceeds and Terrorism Financing Anti-Bribery and Anti-Corruption	170 171
	205-3 Confirmed incidents of corruption and actions taken	Prevention of Laundering of Criminal Proceeds and Terrorism Financing Anti-Bribery and Anti-Corruption	170 171
GRI 206 Anti-Competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	During the reporting period, there were no lawsuits related to anti-competitive behavior, antitrust and monopoly activities.	556

GRI Standard	Disclosure	Location	Page Number
Social Responsibility			
GRI 3: Material Topics 2021	3-3 Management of material topics	Unconsolidated Financial Statements and Related Disclosures at December 31, 2024 Together with Independent Auditors' Report - EXPLANATIONS RELATED TO TAX APPLICATIONS Consolidated Financial Statements Related Disclosures at December 31, 2024 Together with Independent Auditors' Report - EXPLANATIONS RELATED TO TAX APPLICATIONS	217-220 375-377
GRI 207 Tax 2019	207-1 Approach to tax	VakıfBank acts in line with the principle of transparency in tax. In this context, you can access our Bank's tax practices from the Explanations Regarding Tax Practices in Section 3 of the Independent Audit Report. In addition, our Bank contributes to the development of the financial system by sharing its views on tax-related issues with the relevant institutions and organizations in order to support sustainable development.	557
	207-2 Tax governance, control, and risk management	VakıfBank acts in line with the principle of transparency in tax. In this context, you can access our Bank's tax practices from the Explanations Regarding Tax Practices in Section 3 of the Independent Audit Report. In addition, our Bank contributes to the development of the financial system by sharing its views on tax-related issues with the relevant institutions and organizations in order to support sustainable development.	557
Climate Change and Environmental Performance of the Bank			
GRI 3: Material Topics 2021	3-3 Management of material topics	Climate Change and Environmental Performance of the Bank Sustainability Management Environmental Policy (https://www.vakifbank.com.tr/Default.aspx?pageID=2779)	120-121 172-173
GRI 302 Energy 2016	302-1 Energy consumption within the organization	Annex 3: Environmental Performance Indicators	503
	302-3 Energy Intensity	Annex 3: Environmental Performance Indicators	503
	302-4 Reduction of energy consumption	Annex 3: Environmental Performance Indicators	503
GRI 303 Water and Effluents 2018	303-5 Water consumption	Annex 3: Environmental Performance Indicators	503

Annex 12: GRI Content Index

GRI Standard	Disclosure	Location	Page Number
GRI 305 Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Annex 3: Environmental Performance Indicators	503
	305-2 Energy indirect (Scope 2) GHG emissions	Annex 3: Environmental Performance Indicators	503
	305-3 Other indirect (Scope 3) GHG emissions	Annex 3: Environmental Performance Indicators	503
	305-4 GHG emissions intensity	Annex 3: Environmental Performance Indicators	503
	305-5 Reduction of GHG emissions	Annex 3: Environmental Performance Indicators	503
GRI 306 Waste 2020	306-1 Waste generation and significant waste-related impacts	Climate Change and Environmental Performance of the Bank	120-121
	306-2 Management of significant waste-related impacts	Climate Change and Environmental Performance of the Bank	120-121
	306-3 Waste generated	Annex 3: Environmental Performance Indicators	503
	306-4 Waste diverted from disposal	Annex 3: Environmental Performance Indicators	503
	306-5 Waste directed to disposal	Annex 3: Environmental Performance Indicators	503
Equal Opportunity and Diversity			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Human Capital Human Rights and Employee Rights Policy (https://www.vakifbank.com.tr/Default.aspx?pageID=2774) https://www.vakifbank.com.tr/maddi-ve-sosyal-haklar.aspx?pageID=114	104-117
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Annex 4: Social Performance Indicators	504-507
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Human Rights, Equal Opportunity, and Diversity Remuneration and Benefits	108 109
	401-3 Parental leave	Annex 4: Social Performance Indicators	504-507
GRI 405. Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Board of Directors Annex 4: Social Performance Indicators	125-128 504-507
	405-2 Ratio of basic salary and remuneration of women to men	There is no gender-based discrimination in remuneration. Remuneration is based on seniority and performance.	558
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	VakıfBank does not employ child labor under any circumstances. Suppliers are expected to comply with the age provisions specified in the relevant laws and regulations.	558

GRI Standard	Disclosure	Location	Page Number
Employee Engagement and Satisfaction			
GRI 3: Material Topics 2021	3-3 Management of material topics	Employee Engagement and Satisfaction Remuneration and Benefits Safe Working Environment Occupational Health and Safety Policy https://www.vakifbank.com.tr/tr/bankamiz/hakimizda/is-sagligi-ve-guvenligi-politikasi Remuneration Policy (https://www.vakifbank.com.tr/Default.aspx?pageID=2777)	106-107 109 110-111
GRI 403: Occupational Health and Safety 2018	403-1 Occupational Health and Safety Management System	Safe Working Environment	110-111
	403-2 Hazard identification, risk assessment, and incident investigation	Safe Working Environment	110-111
	403-3 Occupational Health Services	Safe Working Environment	110-111
	403-4 Worker participation, consultation, and communication on occupational health and safety	Safe Working Environment	110-111
	403-5 Worker training on occupational health and safety	Safe Working Environment Employee Development and Training	110-111 114-115
	403-6 Promotion of worker health	Employee Engagement and Satisfaction Remuneration and Benefits Safe Working Environment	106-107 109 110-111
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Safe Working Environment	110-111
	403-8 Workers covered by an occupational health and safety management system	Annex 4: Social Performance Indicators	504-507
	403-9 Work-related injuries	Annex 4: Social Performance Indicators	504-507
	403-10 Work-related ill health	Annex 4: Social Performance Indicators	504-507
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Annex 4: Social Performance Indicators	504-507

Annex 12: GRI Content Index

GRI Standard	Disclosure	Location	Page Number
Capacity Building and Talent Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Employee Development and Training Capacity Building and Talent Management	114-115 112-113
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Annex 4: Social Performance Indicators	504-507
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee Development and Training	114-115
	404-3 Percentage of employees receiving regular performance and career development reviews	Human Rights, Equal Opportunity, and Diversity Capacity Building and Talent Management	108 112-113
Human Rights			
GRI 3: Material Topics 2021	3-3 Management of material topics	Human Rights, Equal Opportunity, and Diversity https://vbassets.vakifbank.com.tr/investor-relations/policies/equal-opportunity-policy.pdf	108
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	There were no cases of discrimination.	560
Digital Transformation			
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Transformation and Innovation	72-75
Innovation			
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Transformation and Innovation Information Technologies	72-75 78-79
Customer Experience and Satisfaction			
GRI 3: Material Topics 2021	3-3 Management of material topics	Customer Experience and Satisfaction	92-93

GRI Standard	Disclosure	Location	Page Number
Responsible Finance and Sustainable Development			
GRI 3: Material Topics 2021	3-3 Management of material topics	Responsible Finance and Sustainable Development	62-69
Corporate Governance			
GRI 3: Material Topics 2021	3-3 Management of material topics	Corporate Governance	122-177
Compliance and Audit			
GRI 3: Material Topics 2021	3-3 Management of material topics	Compliance and Audit	169
Risk Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Risk Management	162-167
System Continuity and Data Security			
GRI 3: Material Topics 2021	3-3 Management of material topics	Business Continuity and Customer Information Security	80-81
Financial Literacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	Corporate Social Responsibility at VakıfBank Employee Engagement and Satisfaction	96-97 106-107
Financial Inclusion			
GRI 3: Material Topics 2021	3-3 Management of material topics	Financial Inclusion	86-89
Stakeholder Engagement and Transparency			
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder Engagement and Transparency	94-95
Non-Financial Performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Transformation and Innovation	72-75
		Internet Banking and Mobile Banking	76-77
		Extensive ATM Network	87
		Corporate Social Responsibility at VakıfBank	96-97
		Employee Engagement and Satisfaction	106-107
		Human Rights, Equal Opportunity, and Diversity	108
		Safe Working Environment	110-111
		Capacity Building and Talent Management	112-113
		Employee Development and Trainings	114-115
		Climate Change and Environmental Performance of the Bank	120-121