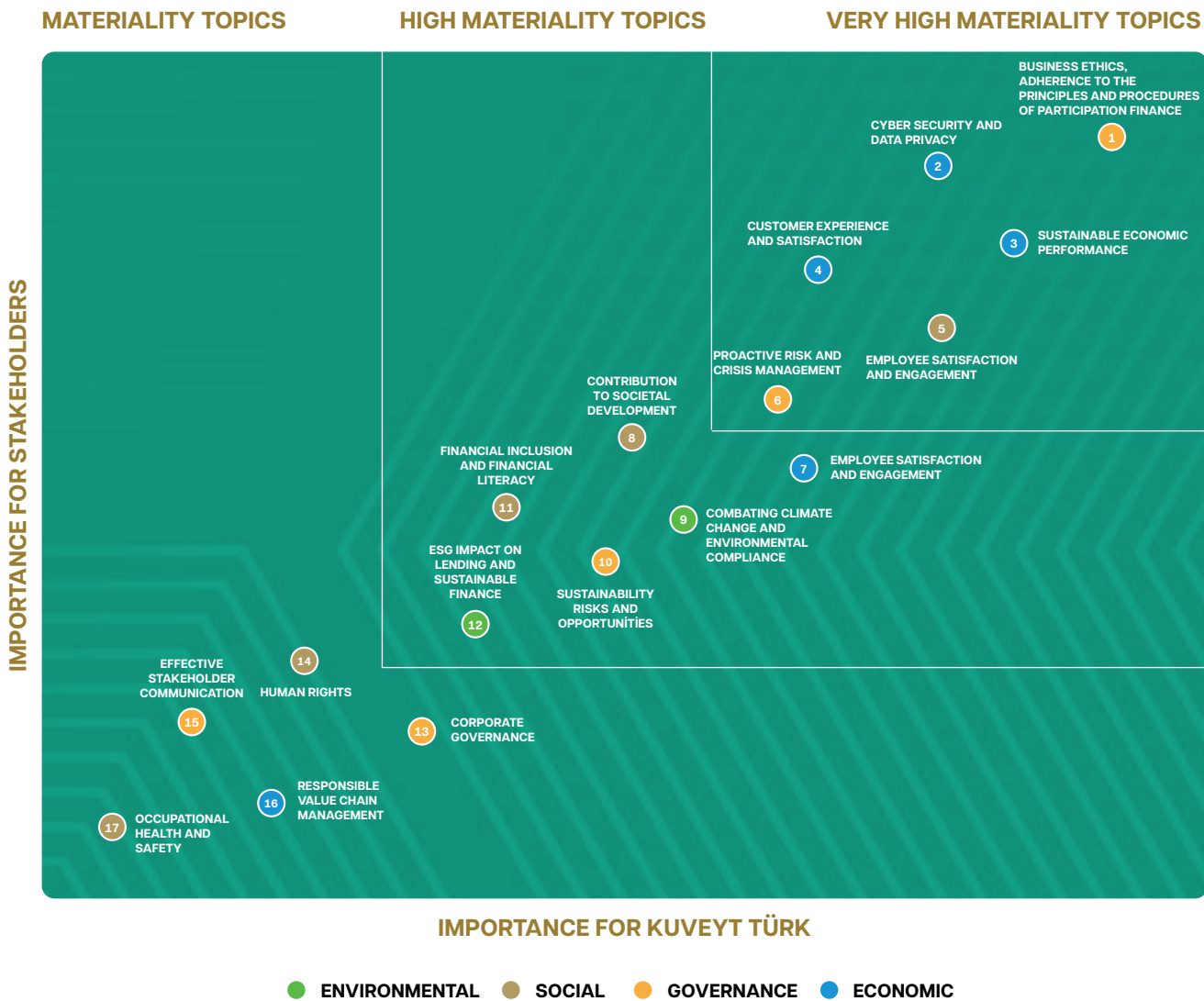


MATERIAL TOPICS AND MATERIALITY MATRIX

We conducted a comprehensive materiality analysis to clarify our sustainability goals and strengthen our strategic foundation. In this study, we engaged our employees and managers to evaluate sustainability issues by priority and gain a better understanding of how these issues are perceived by our internal stakeholders.

During the analysis, we developed an evaluation framework with 17 sustainability topics, based on comparisons with industry competitors and our corporate priorities. We thoroughly analyzed participant feedback using survey methods and identified our material topics based on the data collected.

As a result, we categorized our sustainability issues into three groups: “very high materiality,” “high materiality,” and “materiality.” This classification serves as a crucial guide for shaping our sustainability strategy and setting our goals.



SUSTAINABLE DEVELOPMENT GOALS WE CONTRIBUTE TO

As Kuveyt Türk, we have established our sustainability strategy and identified material issues in alignment with the United Nations Sustainable Development Goals (SDGs). As part of this effort, we have mapped our material issues to the relevant SDGs.

| Kuveyt Türk's 2024 Priority Sustainability Issues | SDGs |
|--|------|
| Economic | |
| Cyber Security and Data Privacy | |
| Sustainable Economic Performance | |
| Customer Experience and Satisfaction | |
| Digital Transformation and Innovation | |
| Responsible Value Chain Management | |
| Governance | |
| Business Ethics, Adherence to the Principles and Procedures of Participation Finance | |
| Proactive Risk and Crisis Management | |
| Sustainability Risks and Opportunities | |
| Corporate Governance | |
| Effective Stakeholder Communication | |
| Social | |
| Employee Satisfaction and Engagement | |
| Contribution to Societal Development | |
| Financial Inclusion and Financial Literacy | |
| Human Rights | |
| Occupational Health and Safety | |
| Environmental | |
| Combating Climate Change and Environmental Compliance | |
| ESG Impact on Lending and Sustainable Finance | |