

Sustainability Principles Compliance Report

Compliance

No	Principal	Yes	No	Partial	Not applicable	Explanation
A. General						
A1. Strategy, Policy and Targets						
A1.1	The Board of Directors determines material ESG issues, risks and opportunities.	X				
	The Board of Directors creates ESG policies (e.g. Environmental Policy, Energy Policy, Human Rights and Employee Policies etc) and they are publicly disclosed.	X				
A1.2	It determines the short and long term goals in line with the Company strategy and ESG policies and makes them public.	X				
A2. Implementation/Monitoring						
A2.1	It determines the committees / units responsible for the execution of ESG policies and makes them public.	X				
	The responsible committee / unit reports the activities carried out within the scope of the policies to the Board of Directors at least once a year.	X				
A2.2	It creates and publicly discloses implementation and action plans in line with the ESG goals determined.	X				
A2.3	Determines Key ESG Performance Indicators (KPIs) and publicly discloses them on a yearly basis.	X				
A2.4	Explains the innovation activities that improve the sustainability performance for business processes	X				
A3. Reporting						
A3.1	In the annual reports, information regarding the sustainability performance, targets and actions of the partnership is given in an understandable, accurate and sufficient manner.	X				
A3.2	It gives information about which of the United Nations (UN) 2030 Sustainable Development Goals its activities are related to.	X				
A3.3	Makes an explanation regarding the lawsuits filed and / or concluded against environmental, social and corporate governance issues.	X				

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A4. Verification						
A4.1	If verified by independent third parties (independent sustainability assurance providers), it discloses its sustainability performance measurements to the public	X				
B. Environmental Principles						
B1	Explains and publicly discloses policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs in the field of environmental management.	X				
B2	It explains the limitations of the environmental report to be included in the report to be prepared within the scope of the Sustainability Principles, reporting period, reporting date, data collection process and reporting conditions.	X				
B3	Given in A2.1	X				
B4	The environmental targets included in the rewarding criteria within the scope of performance incentive systems on the basis of stakeholders (such as board members, managers and employees) are explained and publicly disclosed	X				
B5	Explain how environmental problems are integrated into business goals and strategies.	X				
B6	Given in A2.4	X				
B7	It explains how it manages environmental issues along the Company's value chain and integrates suppliers and customers into its strategies, not just in terms of direct operations.	X				
B8	It explains and publicly discloses the cooperation it has made regarding environmental issues with the associations, related organizations and non-governmental organizations it is a member of on the subject of environment, and the duties it has taken, if any, and the activities it supports.	X				
B9	Reports and publicly discloses information on its impacts in a periodically comparable manner within the scope of environmental indicators (Greenhouse gas emissions (Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect)), air quality, energy management, water and wastewater management, waste management, biodiversity impacts)	X				
B10	It describes and publicly discloses the standard, protocol, methodology and base year details used to collect and calculate its data.	X				
B11	Describes the status of environmental indicators for the reporting year (increase or decrease) in comparison with previous years.	X				
B12	Sets short and long-term goals to reduce their environmental impact and publicly discloses progress status according to the targets set in the previous years	X				

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B13	Explain and publicly discloses the strategy and actions to combat the climate crisis.	X				
B14	Describes and publicly discloses the program or procedures to prevent or minimize the potential negative impact of the products and / or services it offers	X				
	The actions have been taken and publicly disclosed to reduce greenhouse gas emissions of third parties (eg suppliers, subcontractors, dealers, etc.)			X		In the Bank's Supplier Code of Conduct, the sustainability commitments expected from suppliers are publicly disclosed.
B15	It publicly discloses the actions taken to reduce its environmental impacts, the total number of projects and initiatives carried out, and the environmental benefits / revenues and cost savings they provide.	X				
B16	It reports the total energy consumption data (excluding raw materials) and explains the energy consumption as Scope-1 and Scope-2.	X				
B17	Provides information on electricity, heat, steam and cooling generated and consumed in the reporting year.	X				
B18	It conducts studies on increasing the use of renewable energy, transition to zero or low carbon electricity and publicly discloses these studies.	X				
B19	Explains and publicly discloses the renewable energy production and usage data.	X				
B20	It makes energy efficiency projects and publicly discloses the amount of energy consumption and emission reduction as a result of these studies.	X				
B21	It reports the amount of water withdrawn, used, recycled and discharged from underground or above ground, its sources and procedures	X				
B22	It publicly discloses whether operations or activities are included in any carbon pricing system (Emission Trading System, Cap & Trade or Carbon Tax).	X				
B23	Publicly discloses the carbon credit information accumulated or purchased during the reporting period.	X				
B24	Explains the details if carbon pricing is applied within the Company.	X				
B25	It explains all mandatory and voluntary platforms where it discloses environmental information.	X				

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C. Social Principles						
C1. Human Rights and Employee Rights						
C1.1	Forms a Human Rights and Employee Rights Policy with a commitment to fully comply with the Universal Declaration of Human Rights, ILO Conventions which Turkey has confirmed and the legal framework and regulations governing the operation of corporate life in Turkey. Discloses the policy in question and the roles and responsibilities associated with its implementation.	X				
C1.2	Provides equal opportunity in recruitment processes. Considering the supply and value chain effects, it includes fair labor, improvement of labor standards, women's employment and inclusion issues (such as women, men, religious belief, language, race, ethnic origin, age, disability, refugee, etc.) in its policies.	X				
C1.3	Describes the measures taken along the value chain for the protection of groups sensitive to certain economic, environmental, social factors (low-income groups, women, etc.) or minority rights / equality of opportunity.	X				
C1.4	It reports developments regarding discrimination, inequality, human rights violations, forced labor, and corrective practices. Explains the regulations against child labor.	X				
C1.5	Explains policies regarding investment in employees (training, development policies), compensation, vested benefits, right to unionize, work / life balance solutions and talent management.	X				
	Determines dispute resolution processes by creating mechanisms for employee complaints and dispute resolution.	X				
	It regularly explains the activities carried out to ensure employee satisfaction.	X				
C1.6	It creates occupational health and safety policies and makes them public. Publicly discloses the precautions and accident statistics taken to prevent work accidents and health.	X				
C1.7	It creates and publicly discloses personal data protection and data security policies.	X				
C1.8	It creates an ethical policy and discloses it to the public.	X				
C1.9	Explains the work within the scope of social investment, social responsibility, financial inclusion and access to finance.	X				
C1.10	Organizes information meetings and training programs for employees on ESG policies and practices.	X				

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C2. Stakeholders, International Standards and Initiatives						
C2.1	It regulates and publicly discloses a customer satisfaction policy regarding the management and resolution of customer complaints.	X				
C2.2	Information about the communication with stakeholders (which stakeholder, subject and frequency) is publicly disclosed.	X				
C2.3	It publicly discloses the international reporting standards it has adopted in its reporting	X				
C2.4	Discloses the international organizations or principles, which it is a signatory or member of, and international principles adopted	X				
C2.5	It makes concrete efforts to be included in Borsa Istanbul Sustainability Index and international sustainability indices	X				
D. Corporate Governance						
D1	Seeks stakeholders opinions In determining the measures and strategies in the field of sustainability	X				
D2	Social responsibility projects, awareness activities and trainings have been carried out to raise awareness about the issue of sustainability and its importance.	X				