

As one of Türkiye's largest lending institutions, we have three fundamental principles in risk management;

We give priority to effective and right use of capital,

We do long-term risk analysis,

We make decisions based on portfolio point of view.

While doing these, we don't only consider financial risks, but also environmental and social risks.

Our job is to accurately calculate the risk/return balance.

How can we use our capital with right allocation, how can we manage our risks more effectively and how can we turn all of these into a team play?

These are our working principles.

It is not enough to take into account risks of today alone, we include where the risk of our portfolio will reach, whether we are resilient to different stress tests that we carry out and how we can take action against all together with our customers.

In our decisions, we always consider the financial health of our customers.

In the portfolio we manage, in accordance with these principles, we never focus on short-term gains.

Long-term risks, as well as the explicit/hidden costs, are important to us.

We make decisions taking into account both financial health of our customers and environmental and social costs that are imposed on future generations.

Considering the legacy we will leave to future generations, we take responsibility to create a sustainable asset structure.