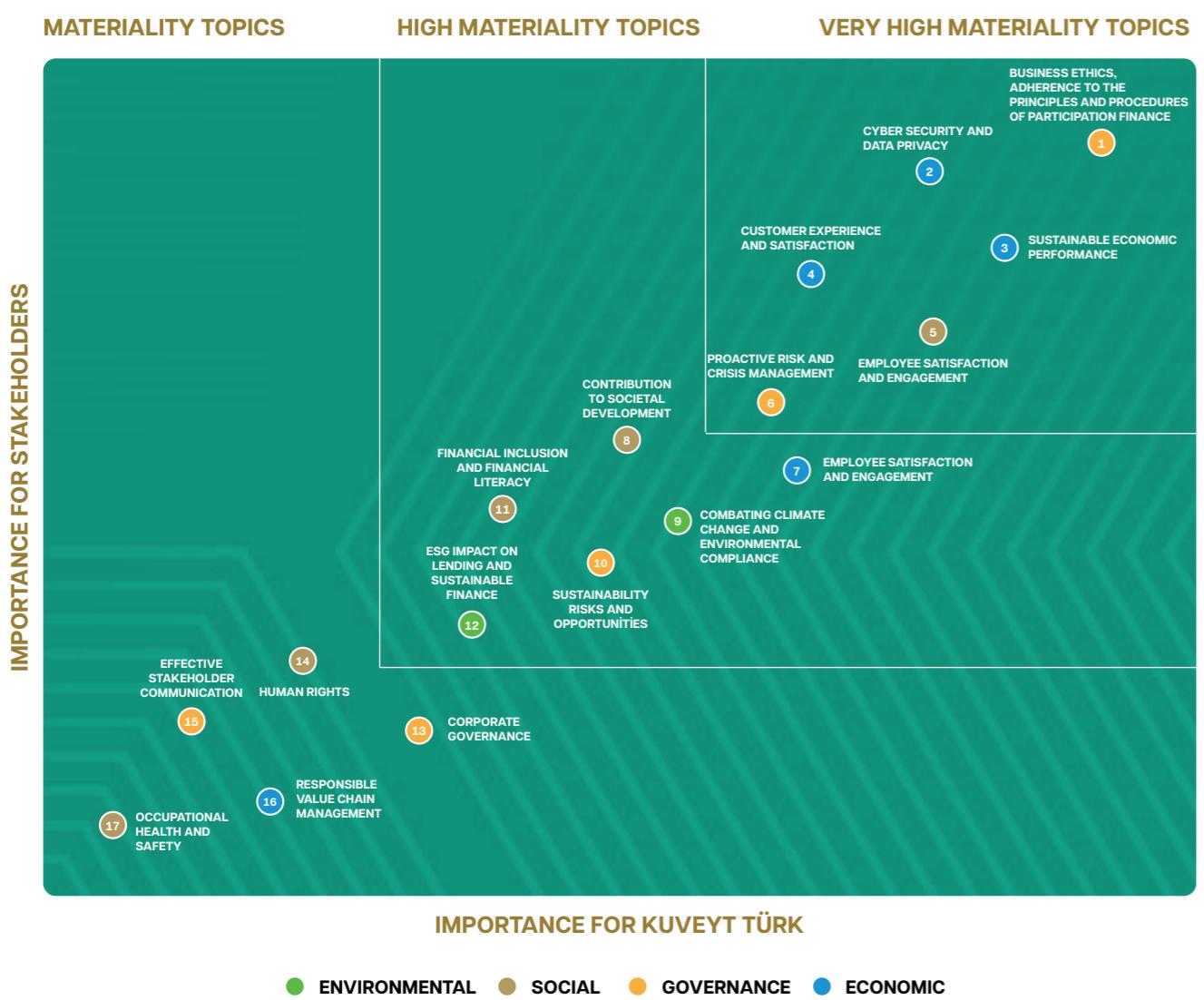


MATERIAL TOPICS AND MATERIALITY MATRIX

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.



Very High Materiality Topics

1. Business Ethics, Adherence to the Principles and Procedures of Participation Finance
2. Cyber Security and Data Privacy
3. Sustainable Economic Performance
4. Customer Experience and Satisfaction
5. Employee Satisfaction and Engagement
6. Proactive Risk and Crisis Management

High Materiality Topics

7. Digital Transformation and Innovation
8. Contribution to Societal Development
9. Combating Climate Change and Environmental Compliance
10. Sustainability Risks and Opportunities
11. Financial Inclusion and Financial Literacy
12. ESG Impact on Lending and Sustainable Finance

Materiality Topics

13. Corporate Governance
14. Human Rights
15. Effective Stakeholder Communication
16. Responsible Value Chain Management
17. Occupational Health and Safety

SUSTAINABLE DEVELOPMENT GOALS WE CONTRIBUTE TO

As Kueveyt 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	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Sustainable Economic Performance	8 Decent Work and Economic Growth
Customer Experience and Satisfaction	8 Decent Work and Economic Growth
Digital Transformation and Innovation	8 Decent Work and Economic Growth
Responsible Value Chain Management	8 Decent Work and Economic Growth
	12 Responsible Consumption and Production
Governance	
Business Ethics, Adherence to the Principles and Procedures of Participation Finance	8 Decent Work and Economic Growth
Proactive Risk and Crisis Management	8 Decent Work and Economic Growth
	10 Reduced Inequalities
	15 Global Partnerships for Sustainable Development
Sustainability Risks and Opportunities	3 Good Health and Well-being
	4 Quality Education
	5 Gender Equality
	6 Clean Water and Sanitation
	7 Affordable and Clean Energy
	8 Decent Work and Economic Growth
	10 Reduced Inequalities
	11 Sustainable Cities and Communities
Corporate Governance	10 Reduced Inequalities
Effective Stakeholder Communication	10 Reduced Inequalities
	17 Partnerships for the Goals
Social	
Employee Satisfaction and Engagement	4 Quality Education
	8 Decent Work and Economic Growth
Contribution to Societal Development	1 Decent Work and Economic Growth
	2 Responsible Consumption and Production
	3 Good Health and Well-being
	4 Quality Education
	5 Gender Equality
	6 Clean Water and Sanitation
	8 Decent Work and Economic Growth
	10 Reduced Inequalities
Financial Inclusion and Financial Literacy	1 Decent Work and Economic Growth
	4 Quality Education
	8 Decent Work and Economic Growth
	10 Reduced Inequalities
Human Rights	10 Reduced Inequalities
Occupational Health and Safety	3 Good Health and Well-being
	8 Decent Work and Economic Growth
Environmental	
Combating Climate Change and Environmental Compliance	13 Climate Action
ESG Impact on Lending and Sustainable Finance	3 Good Health and Well-being
	7 Affordable and Clean Energy
	8 Decent Work and Economic Growth
	12 Responsible Consumption and Production
	13 Climate Action