KUVEYT TÜRK'S VALUE-CREATION MODEL

INPUTS

Financial Capital

- Robust capital and partnership structure
- Sustainable financial growth
- Resource diversification and liquidity
- Total assets
- Equity capital
- Deposits
- Fund size
- Proactive financial risk management
- Effective customer segmentation

Intellectual Capital

- Digital banking operations
- Digitalized business processes
- Innovative and accessible digital channels
- Digital marketing efforts
- Strong cybersecurity infrastructure
- Smart solutions with artificialintelligence and data analytics
- API Marketplace Platform

Manufactured Capital

- Nationwide branch and ATM network in Türkiye
- International service locations
- Accessible branches and ATMs
- Customer-centric banking products and services

Social and Relational Capital

- Effective communication and good relationships with stakeholders
- Corporate memberships and supported initiatives
- Customer-centric banking approach
- Financial inclusion perspective
- Socially impactful projects with social awareness
- Sustainable supply chain management

Human Capital

- Competent Kuveyt Türk employees
- A work culture inspired by values
- Employer profile embracing participation banking principles
- Flexible (Hybrid) working model
- Equal and fair recruitment processes, compensation, and benefits
- Training programs supporting employee development through Kuveyt Türk Academy
- Approach prioritizing employee health and well-being
- Investment in programs for employee loyalty

Natural Capital

- Climate change and environmental compliance efforts
- Climate risk management
- Responsible use of resources
- ESG impact in lending
- Sustainable and green financing
- Environmental footprint measurement and reduction efforts
- Paperless banking practices

KUVEYT TÜRK'S BUSINESS OPERATIONS

- Retail Banking
- SME Banking
- Corporate and Commercial Banking
- Treasury and International Banking
- Digital Banking
- Accessible Banking

OUTPUTS

FINANCIAL CAPITAL

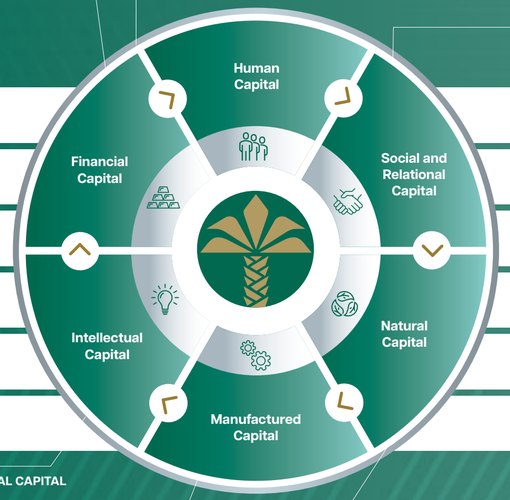
- Total assets: TL 852.1 billion
- Equity size: TL 82.2 billion
- Collected funds size: TL 585.6 billion
- Loan disbursement: TL 434.7 billion
- Profit share income: TL 129.3 billion
- Net profit: TL 34.7 billion
- Capital adequacy ratio: 24.46%

HUMAN CAPITAL

- 6,112 competent employees
- Kuveyt Türk Academy's 2024 training hours: 299,000 hours
- 2024 sustainability trainings: 489.05 hours
- Number of employees receiving OHS training: 1,073

SOCIAL AND RELATIONAL CAPITAL

- Number of supported corporate memberships and initiatives: 20
- Customer growth rate: 4%
- Customer satisfaction score: 89%
- Geographic coverage rate: 90%
- Number of children reached through the Entrepreneur Explorer program: 8,000+
- Number of schools reached through the "Software for the Future" project: 70
- Number of local suppliers: 494
- Number of foreign suppliers: 6



INTELLECTUAL CAPITAL

- Digital customer count: 3 million
- Number of digital channel transactions in 2024: 714 million
- Ratio of remote customer acquisition to account openings: 45%
- Number of APIs offered on the API Marketplace Platform: 400
- Number of API transactions conducted in 2024: 300 million
- Number of employees in digital transformation and innovation: 27

MANUFACTURED CAPITAL

- Total number of branches: 449 (448 domestic - 1 Bahrain)
- Total number of ATMs: 1,314
- Number of newly installed ATMs: 104
- Number of ATMs accessible for orthopedic disabled customers: 28
- Number of employees completing sign language customer communication training: 3,267

NATURAL CAPITAL

- Total carbon footprint Scope 1+2: 32,976 tons CO_2e
- Share of renewable energy projects in total project financing: 35%
- Installed capacity of solar power plants: 13.7 MWp
- Purchased YEK-G and I-REC certificates: 28,000 MWh
- Amount of greenhouse gas emissions prevented through YEK-G and I-REC certificates: 12,555 tons CO_2e
- Total water consumption: 34 thousand m^3
- Total waste delivered to recycling companies: 63 tons
- Number of saplings planted in 2024 through the "Çiftçiye Hayat Olsun" project: 10,000

CREATED VALUE

- Providing financial support to individuals and the real sector, contributing to financial life and economic development
- Sustainable financial profitability achieved through widespread banking activities
- Ensuring access to financial services for all segments of society through the participation banking approach and encouraging their participation in the economy

- Providing 24/7 uninterrupted banking services
- Improving customer satisfaction and experience
- Maximizing efficiency in business processes through digitalization
- Minimizing environmental impact and operational risks through digitalized processes

- Enhancing access to financial services for all customers
- Reaching all segments of society with an inclusivity approach
- Supporting an accessible lifestyle
- Addressing the financial needs of all customers across various domains

- Strengthening stakeholder communication and increasing stakeholder engagement
- Expanding the sustainability impact through memberships and supported initiatives
- Facilitating customers' financial lives by responding to their needs, issues, and suggestions
- Reaching various segments of society with an inclusive approach
- Creating social value through projects for the community
- Ensuring sustainability in the supply chain

- Transmitting Kuveyt Türk's corporate culture to future generations
- Increasing employee engagement through practices that enhance employee satisfaction
- Enhancing employee competencies through development opportunities
- Strengthening Kuveyt Türk's preferred employer profile and strong employer brand management by providing employees with a comfortable, happy, and peaceful work environment

- Developing an exemplary environmental and climate change approach for participation banks
- Ensuring responsible use of natural resources
- Supporting the transition to a low-carbon economy
- Measuring environmental footprint and taking reduction actions
- Promoting the Zero Waste approach
- Supporting the circular economy through paperless banking practices

SDGs