



**KUVEYTÜRK**

**KUVEYT TÜRK PARTICIPATION BANK INC.  
SUSTAINABILITY POLICY**

## **1. PURPOSE**

Kuveyt Türk aims to contribute to the development of our country and sustainable growth with its vision of being a pioneer in the field of Participation Banking. The sustainability policy established determines the principles of the activities and actions to be implemented in this field.

## **2. SCOPE**

It is planned to work on the environmental, social and governance aspects of sustainability within the scope of sustainability policy aiming to ensure that future generations have the right for a quality life, to show the necessary respect for the world in which we live, all the living creatures and people in it, and to increase saving by preventing waste.

With the actions to be carried out with the vision of being the leading bank in the development of sustainable banking and raising awareness in society, it is aimed to develop applications, products and services that helps the environment or have minimal negative impact on the environment with all stakeholders. By prioritizing sustainability in our decision processes with a responsible banking approach, it aims to contribute to sustainability together with all stakeholders of Kuveyt Türk family.

Our bank has adopted to implement the principles specified in “Credit Policies and Implementation Procedures Annex -11 Environmental, Social and Governance Implementation Principles” in order to ensure that credit activities are compatible with environmental, social and governance principles.

## **3. PRINCIPLES AND FOUNDATIONS**

The execution and follow-up of the studies related to the articles in the Sustainability Policy will be carried out by the Sustainability Committee and working groups.

Sustainability policy is positioned on the following 3 basic principles: environmental, social and governance.

### **a. Environmental**

- Aims to contribute to sustainability with the actions to be implemented in this field by following local and global developments in sustainability.
- Sets targets to minimize greenhouse gas emissions resulting from its activities and supports the transition to a low carbon economy, one of the most important elements of sustainable development.
- Carries out the necessary work to minimize the negative effects of investment activities by developing environmental risk processes and focusing on sustainability approach.

- Provides products and services for social or environmental problems to its customers by focusing on changing customer needs and expectations; continuously improves its products and services with technological developments.
- Ensures the recycling of recyclable wastes such as paper and plastics formed by the activities of the institution; elimination of harmful and non-recyclable waste. Develops processes and systems that reduce waste generation.
- Provides the establishment of technological infrastructure in order to make saving in the use of resources such as electricity, water and paper used within the scope of banking products and services.
- Aims to configure the physical elements that forms our service network under the principle of zero waste and green design.
- Reflecting the sustainability approach to all areas in which we operate from a point of view that sees the Earth on which we live as a guarantee of our future, publishes all of these activities on the public web platform by making it an Integrated Activity Report within the framework of the standards addressed by the Global Reporting Initiative (GRI).
- In order to ensure a corporate culture that is nature and environment friendly, by taking steps to raise environmental awareness throughout all business partners, including employees, customers, shareholders, and in all other areas where our Bank's activities come into contact, ensures the adoption and implementation of the Bank's environmental policies and works to expand and make this mission permanent with continuous and regular trainings, announcements, voluntary environmental missionaries.

#### **b. Social**

- Takes the necessary actions to maintain our bank's organizational position with high employee satisfaction, which has been named the best employer in the field of finance for 4 consecutive years between 2018 and 2021.
- By expanding the understanding of participation finance, it works to increase the principles of participation banking in society and awareness in this area.
- Aims to expand educational activities in order to increase financial literacy.
- Works on increasing corporate social responsibility projects and increasing the number of integrated CSR projects.

#### **c. Governance**

- Aims to maintain the organizational position with high employee responsibility with a flexible business environment and fair performance systems.
- Works on increasing effective security systems with cyber security projects.
- Ensures the continuation of the management approach focusing on the protection of consumer.
- Aims to take the relevant systems to the next level by prioritizing the know the customer principle.

#### **4. BECOMING EFFECTIVE**

This policy becomes effective on the date it is approved by the Board of Directors.