

ENVIRONMENT AND CLIMATE CHANGE POLICY

Combating and adapting to the impacts of global climate change is one of the top priority issues focused on all over the world. Climate change has the potential to bring different strategic opportunities, especially for the financial sector, if the risks it poses are managed well. As Ziraat Katılım, we aim to fulfill our responsibility towards environmental values at every stage of our activities in line with our sustainability strategy and to continuously improve our environmental performance.

As Ziraat Katılım Bank, we prioritize measuring, reducing and managing the impacts arising from our activities on the path we set out with the vision of using the experience and knowledge of Ziraat Finance Group to contribute to the economy, environment and society, and to become a universal, reputable and leading participation bank that offers more to its customers as we share more at every stage. With this policy prepared with a focus on the management of environmental impacts and combating and adapting to climate change, Ziraat Katılım:

- Acts in compliance with all national and international regulations on the environment and climate change.
- It aims to follow the requirements of the environmental legislation to which it is subject due to its activities.
- In the use of water, electricity, paper, fuel and all similar resources in its branches and head office buildings, it seeks to save money by showing due care in the awareness of its responsibility towards nature.
- Conducts analyses to manage and improve its environmental impact and sets goals and measurable targets to reduce resource use.
- It cares about contributing to the efforts to combat climate change at the maximum level, and in this direction, it pays attention to practices that support low carbon economy in its operations.
- In line with supporting our country's net zero target with the use of clean energy, it takes into account the use of renewable energy sources for electricity consumption in office activities.
- Cares about supporting the work of official institutions, NGOs and other stakeholders regarding environmental sustainability.
- In line with "Zero Waste" practices, the Company has the perspective that reducing all kinds of waste generated as a result of its activities at the source, reusing, recycling, recovering and, where necessary, disposing of them with appropriate methods without harming human and environmental health is a part of the circular economy.
- It considers the environmental performance of suppliers in procurement processes and includes them in the decision-making process.
- Within the scope of corporate social responsibility activities, it develops various projects with stakeholders on the protection of the environment and ecosystem, combating climate change and adaptation.
- It aims to instill social responsibility awareness and carry out training/awareness-raising activities in line with the protection of the environment and raising environmental awareness to cover all stakeholders and customers.

This policy is reviewed by the Sustainability Committee, which manages Ziraat Katılım's sustainability practices, at least once a year in line with the needs. Necessary updates are put into effect upon the recommendation of the Sustainability Committee and approval by the Board of Directors.

This policy is complementary to Ziraat Katılım's Sustainability Policy and is made available to all stakeholders of the Bank, including employees, through the corporate website. All updates to this policy will be shared with employees and all other stakeholders.

This policy has been approved by the Board of Directors on 07/06/2023 and entered into force.