

SUSTAINABILITY POLICY

Our Sustainability Vision

To become a universal, reputable and leading participation bank utilizing the experience and know-how of Ziraat Finance Group to contribute to the economy, environment and society, offering more to its customers as it shares at every stage.

Our Sustainability Goal

Enhancing the Bank's position and competitiveness in the industry through corporate sustainability practices to be implemented within the scope of this policy.

Our Sustainability Approach

Our approach to sustainability is shaped by our responsibilities as a financial service provider, our obligations to the environment and society, and our duties as an employer.

- We are committed to supporting the value we add to production and trade finance from a long-term environmental and social sustainability perspective.
- We recognize the importance of responsible banking principles in our financial activities and services to support sustainable development.
- We take a careful and diligent approach to environmental and social issues and the potential risks associated with them in our decision-making processes and in managing our resources and service infrastructure.
- We recognize environmental sustainability, including climate change and the transition to a low carbon economy, as an important agenda item in our responsible banking approach.
- As an employer, we believe in the importance of people-oriented working conditions. In our business model, we attach importance to providing equal opportunities to all our employees, and we see and support the diversity in our workforce as the richness of our Bank.
- As a service provider, we see customer orientation and customer satisfaction at the heart of everything we do. Our goal is to offer participation banking products and services to all our customers in practical, understandable and accessible formats, and to enrich the sector with new exemplary practices.
- We are committed to developing our relationships with suppliers as business partners on the basis of mutual respect, responsibility and fair sharing. We adopt a sustainable supply chain approach by considering environmental and social criteria in supplier selection. We envision that the success of our suppliers can exceed their potential with the projects we complete as business partners.
- We are committed to continuously developing and realizing projects with the aim of integrating the universally accepted principles of sustainability into our business model.
- We attach importance to taking part in corporate social responsibility projects based on environmental and social inclusiveness, taking into account compliance with sustainable development goals. We care about taking part in sustainability initiatives and cooperation platforms and assuming active roles.

Based on these fundamental points, we focus on mainstreaming, developing and sustaining sustainability throughout our value chain.

Our Sustainability Structure

Our sustainability plan, structured under the auspices of Ziraat Katılım Bank's Board of Directors, has been implemented within the scope of a lean and effective organizational structure.

- Sustainability practices in our Bank are carried out under the leadership of the General Manager.
- The Sustainability Committee plays an active role in the coordination of our bank's sustainability practices and in determining the sustainability strategy and goals.
- Working Groups have been established for subject-based monitoring of sustainability-based activities and project work.
- The Strategy Planning Department undertakes the monitoring and coordination of sustainability activities.

Dialog with Our Stakeholders

The long-term success of our Bank depends on the trust and continued preference of its stakeholders. The sustainability projects we will implement will play a role in further strengthening this trust and loyalty.

- Our employees are one of our most important stakeholder groups. We support our employees to adopt our Bank's sustainability approach and commitments, and to take initiative.
- We see the training and development of our employees as an important element of the progress we aim to make in sustainability. We aim to continue our investments in training for the continuous development of our human resources.
- Our customers are our unchanging reason for existence. Our goal is to continue to improve customer satisfaction and loyalty by offering strong products and services with a strong value proposition through all service channels of our Bank.
- We will continue to meet our customers on cooperation and awareness platforms. We see efforts to increase financial literacy and sustainability awareness as a requirement of our social responsibility.
- Another priority is to develop mutually beneficial relationships with our suppliers. We care about and encourage our suppliers to adopt universally accepted principles and practices on sustainability.
- We believe in open communication with our stakeholders based on mutual respect. In our stakeholder communications, we focus on sharing our economic performance as well as our progress in environmental and social matters with a transparent approach.
- We will expand across Türkiye and demonstrate our contribution to society on different axes as a participation banking service provider. We will continue to add value to society and support social development with a multifaceted approach.

Environment and Ziraat Katılım Bank

Within the scope of the goal of controlling our direct and indirect environmental impacts, managing them with the right strategies and technologies and continuously improving them; We manage the environmental impacts of our operations within the scope of our "Environment and Climate Change Policy".

- We will carry out efforts to measure and reduce greenhouse gas emissions that emerge during our service cycle. We evaluate the environmental risks that may arise from our financing activities within the scope of our "Environmental and Social Impact Management Policy" and aim to minimize our impacts.
We do not finance the activities within the scope of the "Ziraat Katılım Bank Non-Financed Activities List", which is an annex to this policy, under no circumstances within the corporate knowledge.
- We formulate our business strategies and banking activities to develop financing products to support climate finance and the fight against climate change.
- We endeavor to structure the physical elements of our service network in line with the principle of efficient use of all natural resources, especially energy.
- In addition to full compliance with legally prescribed environmental standards in Türkiye, we aspire to expand the use of global best practices and standards, and we aim to continue our efforts in this regard within the scope of multilateral dialog with our stakeholders.
- We care about and encourage our customers and suppliers to increase their environmental awareness and expand their efforts to add value to environmental sustainability.

Our Products and Services

The Bank also considers environmental and social concerns in its processes of satisfying changing customer demands and expectations, offering the right value proposition to the right customer at the right time, and efficiently utilizing the new business opportunities offered by the markets. In this context;

- We offer products and services with environmental and social impact across the banking service cycle. These include profit and loss partnerships, investment loans, project finance, financing packages for SMEs and entrepreneurs.

In brief

In light of the general framework set out in the sustainability policy, Ziraat Katılım Bank is determined to continue its growth as a competitive and strong bank with sustainable profitability and efficiency.

In line with this purpose, we are advancing in the field of corporate sustainability by continuously improving our Bank's sustainability performance with the principles of transparency, accountability, compliance with laws, adherence to ethical principles and risk management.

Approval and Entry into Force

This policy has been approved by the Board of Directors on 07/06/2023 and entered into force. The policy shall be revised as and when deemed necessary.