Value Generation Model of Ziraat Katılım

SDGs

Inputs

Financial Capital
- Strong capital and shareholding structure
- Total assets
- Shareholders' equity
- Funds collected and facilitated
- Diversity of resources and liquidity
- Securities
- Effective financial risk management

Intellectual Capital
- Digital transformation
- Digitalized banking processes
- Advanced information systems management
- Robust cyber security infrastructure
- Robotic automation processes
- Use of artificial intelligence in banking activities

Manufactured Capital
- Headquarters
- Network of branches and ATMs across Türkiye
- Overseas Branches
- Customer Contact Center
- Customer-oriented banking products and services
- Barrier-free banking
- All documents and certifications held by Ziraat Katılım playing role in business processes

Social and Relational Capital
- Transparent and effective communication and collaboration established with stakeholders
- Corporate memberships and initiatives supported
- Banking approach prioritizing customer satisfaction
- Strengthening customer relations
- Responsible and sustainable procurement and supply chain management
- Projects and activities generating social benefits

Human Capital
- Ziraat Katılım family
- Human resources approach based on sustainability, ethical values and employee satisfaction
- Deep-rooted corporate culture stemming from Ziraat Bank
- Employer profile always investing in human resources and adopting the principles of participation banking
- Fair career development opportunities
- Vocational and personal training programs
- An approach prioritizing employee satisfaction
- Conduct based on equality of opportunity, diversity, and inclusion
- An approach caring about business ethics and shows zero tolerance in combating corruption
- A perspective prioritizing employee health and wellbeing

Natural Capital
- Sustainable finance activities
- Support for Türkiye's transition to a low-carbon economy
- Contribution towards Türkiye's 2053 Net Zero goal
- Utilization of natural resources
- Management of environmental impact arising from banking operations
- Paperless banking practices

Outputs

- Total assets: TL 515.3 billion
- Liquid assets: TL 124.1 billion
- Securities: TL 61.3 billion
- Funds collected: TL 357.7 billion
- Funds facilitated: TL 317.9 billion
- Shareholders' equity: TL 22.4 billion
- Profit shares income: TL 90.0 billion
- Net profit: TL 3.5 billion
- Capital adequacy ratio: 20.23%
- Market share in participation banking: The bank with the second highest asset size in participation banking with 19.4%

- Number of digital customers: 800,000
- Number of transactions carried out through digital channels: 28.1 million
- Increase in digital utilization rate: 31%
- Increase in the number of Internet and Mobile Banking customers: 20%
- Number of digital branch customers: 800,000
- Number of languages supported in the Digital Branch: 4
- Number of inbound calls to the Digital Branch: 60,000
- Response rate of inbound customer calls to the Digital Branch: 98%

- Headquarters at İstanbul Finance Center
- 208 branches in 63 provinces across Türkiye
- 2 overseas branches in 2 foreign countries.
- Number of ATMs: 129
- Accessibility at 20,000 points with the TAM (Türkiye's ATM Center) Project
- Number of ATMs suitable for the visually impaired people: 125
- Number of POS terminals: 10,594
- 24/7 contact through the Customer Contact Center
- ISO 10002:2018 Customer Satisfaction Management System
- ISO 27001 Information Security Management System
- ISO 27005 Information Security Risk Management System

- Total number of customers: 1,334,962
- Domestic customer portfolio: 96%
- Foreign customer portfolio: 4%
- Average response time to customer notifications: 1.94 business days
- Number of corporate memberships and initiatives supported: 6
- 10 donations and 25 sponsorships as part of Corporate Social Responsibility (CSR) activities
- 10 events organized within the scope of CSR activities
- Meaningful support to Mutlu Yuva Association
- Ziraat Katılım Memorial Forest
- Ziraat Katılım Fidelity Group
- Ziraat Katılım Social Clubs

- The Ziraat Katılım family comprising 3,158 employees
- Employees under a collective bargaining agreement: 2,473
- Unionized employee rate: 86%
- Number of employees recruited in 2024: 678
- Ratio of female employees: 36%
- Total number of managers: 311
- Total female manager ratio: 9%
- Female employee ratio in STEM Positions: 10%
- Total training hours by gender: Female 29, Male 43
- Average training per person: 72 man/hour
- Ethics training provided to new hires: 3,745 hours
- Sustainability and environmental training programs: 3,800 hours
- Face-to-face OHS training: 1,500 hours in total

- Number of Projects Evaluated under ESRA: 8
- Ziraat Katılım Environment and Climate Change Policy
- Total Scope 1+ Scope 2: 2,801 tons CO_2e
- Total Scope 3: 1,216 tons CO_2e
- Emissions per employee (tCO_2e/employee): 0.98 (2023: 2.12)
- Emissions by consolidated asset size (tCO_2e/TL million): 0.005 *(2023: 0.01)*
- Emissions by consolidated net profit (tCO_2e/TL million): 0.81 *(2023: 1.29)*
- Total municipal water consumption: 50,005 m^3
- Total amount of recycled waste: 43,427 tons

Value Created

- Contribution to the economic sustainable development of the society by providing financial support to individuals and the real sector
- Sustainable financial profitability achieved through participation banking operations
- The value generated through funding compatible with sustainability norms in Türkiye's transition to a low carbon economy
- Extending banking services to all segments of society in Türkiye with a participation banking approach

- Banking services provided to customers without interruption
- Enhanced customer experience
- Opportunity to offer customer-specific products and services with artificial intelligence and modeling
- Ensuring business continuity and maximizing efficiency through digitalized processes
- Diminishing environmental impact and operational risks due to digitalization

- Increasing access to financial services for everyone across Türkiye
- Extending participation banking to all regions of Türkiye with an inclusiveness approach
- Introducing Turkish banking to different territories and cultures through overseas operations
- Fulfilling customers' financial requirements at numerous locations
- Ensuring sustainable service quality through integrated management systems and certifications

- Improving stakeholder communication and enhancing stakeholder interaction
- Expanding sphere of influence in the sustainability ecosystem through corporate memberships and supported initiatives
- Facilitating financial life by responding to customers' requirements
- Social value created for society
- Contribution to the social, economic, and cultural development of society
- Enhancing the welfare of the public through donations and grants
- Sustainability in supply chain

- Transferring agricultural corporate culture to future generations
- Contributing to the Turkish banking sector and the economy with the employment generated
- Sustainability of human resources through practices increasing employee loyalty, satisfaction, and wellbeing
- Reinforcing Ziraat Katılım's preferred employer profile among participation banks by providing employees with a fair, peaceful, and healthy work environment
- Improving the competencies of human resources with career development opportunities

- An approach to addressing environmental and climate change setting an example for other organizations in the industry
- Using resources in a responsible and sustainable manner
- Minimizing the environmental footprint
- Raising environmental awareness
- Financing the transition to a low carbon economy
- Dissemination of Zero Waste practices
- Contributing to the circular economy through digitalization and paperless banking practices