SUSTAINABILITY PRINCIPLES COMPLIANCE REPORT

TSKB SUSTAINABILITY PRINCIPLES COMPLIANCE REPORT - 2021

Principles	"Compliance (Yes/No/Partial/ Irrelevant)"	Related Links	Related Section
A. General Principles			
A1. Strategy, Policy and Targets			
The Board of Directors determines material ESG issues, risks and opportunities and establishes relevant ESG policies accordingly. In terms of the effective implementation of these policies; internal guidelines, work procedures etc. can be developed. The Board of Directors takes decisions for these policies and they are publicly disclosed.	Yes	https://www.tskb.com.tr/en/sustainable-banking/sustainability-management	-
		https://www.tskb.com.tr/en/sustainable-banking/tskb-surdurulebilirlik-yonetim-organizasyonu/our-sustainability-policy	-
Determines the Company Strategy in line with the ESG policies, risks and opportunities. It sets and publicly discloses short-term and long-term targets comforming to the Company Strategy and ESG policies.	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	TSKB Climate Risk Report
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
A2. Implementation/Monitoring			
Determines and publicly discloses the committees/units responsible for the execution of ESG policies. The responsible committee/unit reports the activities carried out within the scope of the policies to the Board of Directors at least once a year and in any case within the maximum periods determined for the public disclosure of the annual activity reports in the relevant regulations of the Board.	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-sustainability-management-organization/tskb-sustainability-committee	-
		https://www.tskb.com.tr/en/sustainable-banking/tskb-surdurulebilirlik-yonetim-organizasyonu/our-sustainability-policy	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Creates and publicly discloses implementation and action plans in line with the short-term and long-term targets set.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals
		http://www.tskb.com.tr/en/financial-institutions/publications	
Determines and announces Key ESG Performance Indicators (KPIs) on a yearly basis. In the presence of verifiable data, it presents KPIs with local and international sector comparisons.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals
Discloses the innovation activities that improve the sustainability performance for business processes or products and services.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals
A3. Reporting			
Reports and publicly discloses its sustainability performance, targets and actions at least once a year. It discloses information on its sustainability activities within the scope of the annual report.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals
It is essential to share information, which is important for stakeholders in understanding the position, performance and development of the Company, in a direct and concise manner. It can also disclose detailed information and data on the website, and prepare separate reports that directly fulfilling the needs of different stakeholders.	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	Allocation and Impact Reporting, Sustainability Reports, CDP Reports and CoP Reports
		http://www.tskb.com.tr/en/financial-institutions/publications	
Exercices utmost care in terms of transparency and reliability. It objectively explains all developments related to material issues in disclosures and reportings within the scope of the balanced approach.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Strategic Plan
Gives information about which of the United Nations (UN) 2030 Sustainable Development Goals its activities are related to.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Strategic Plan
			2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Financial Capital
Makes disclosures regarding the lawsuits filed and/or concluded against environmental, social and corporate governance issues.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Corporate Governance and Risk Management

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A4. Verification			
Discloses publicly its sustainability performance measurements, if verified by independent third parties (independent sustainability assurance providers), and endeavors to increase such verifications.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Assurance Letters and Certificates
B. Environmental Principles			
Discloses its policies and practices, action plans in relation to environmental management, environmental management systems (known by the ISO 14001 standard) and programs.	Yes	https://www.tskb.com.tr/en/sustainable-banking/sustainability-management	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
			2021 Integrated Annual Report/Assurance Letters and Certificates
Complies with laws and other relevant regulations on the environment and discloses them.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/TSKB-ENVIRONMENTAL-AND-SOCIAL-IMPACT-POLICY.pdf	-
Specifies the scope of the environmental report, reporting period, reporting date, data collection process and restrictions regarding reporting conditions to be included in the report to be prepared within the scope of the Sustainability Principles.	Yes	https://www.tskb.com.tr/en/sustainable-banking/sustainability-management	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Discloses the highest person in charge, related committees on the issues of environment and climate change and their responsibilities.	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-sustainability-management-organization/tskb-sustainability-committee	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Discloses the incentives it offers for the management of environmental issues, including the achievement of targets.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Explains how environmental matters are integrated into business targets and strategies.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Strategic Plan
			2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Discloses sustainability performances associated with business processes or products and services, along with improvement steps therefor.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Explains how it manages environmental issues not just with respect to its direct operations but throughout the Company's value chain and how it integrates suppliers and customers into its strategies.	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-surdurulebilirlik-yonetim-organizasyonu/our-sustainability-policy	-
		https://www.tskb.com.tr/i/assets/document/pdf/Tskb-Sustainable-Procurements-Management-Policy.pdf	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Discloses whether it is involved in policy-making processes on environmental issues (sectoral, regional, national and international); enviromental associations that it is a member of, its collaborations with related organizations and non-governmental organizations, and the tasks it undertakes and the activities it supports, if any.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Social - Intellectual&Manufactured Capital
Periodically reports information about its environmental impacts comparatively in the light of environmental indicators; Greenhouse gas emissions Scope-1 (Direct), Scope-2 (Indirect from purchased energy), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity implications)	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital

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Principles	"Compliance (Yes/No/Partial/ Irrelevant)"	Related Links	Related Section
Discloses the standards, protocols, methodology and base year details for collecting and calculating its data.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
			2021 Integrated Annual Report/Assurance Letters and Certificates
Discloses the status of environmental indicators for the reporting year in comparison with previous years (increase or decrease).	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Sets and discloses its short-term and long-term targets for mitigating its environmental impacts. These targets are recommended to be Science Based as suggested by the UN Climate Change Conference of the Parties. Also provides information about the progress achieved, if applicable, in the reporting period with respect to the targets it has set previously.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strateji, Performans ve Öngörüler/Capitals/Natural Capital
Discloses its strategy and actions to combat the climate crisis.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strateji, Performans ve Öngörüler/Capitals/Natural Capital
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports
Explains its programs or procedures to prevent or minimize the potential negative impacts of the products and/or services it offers; explains its actions for driving reduction of GHG emission quantities of third parties.	Yes	https://www.tskb.com.tr/en/sustainable-banking/sustainability-finance/environmental-and-social-risk-evaluation	-
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Financial - Natural Capital
Discloses the total number of actions taken, projects carried out and initiatives undertaken to mitigate its environmental impacts, along with the benefits/revenues and cost savings they provide.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports
Reports the total energy consumption data (excluding raw materials) and discloses its energy consumption as Scope-1 and Scope-2.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports
Provides information about the electricity, heat, steam and cooling generated and consumed during the reporting year.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports
Conducts studies on increasing the use of renewable energy, transition to zero or low carbon electricity and explains these studies.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Financial - Natural Capital
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports, TSKB Climate Risk Report
Discloses data on its renewable energy generation and consumption.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Develops energy efficiency projects and discloses the quantity reduced in energy consumption and emission enabled by these efforts.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Reports the amount of underground or overground water withdrawn, consumed, recycled and discharged, the resources and procedures (Total water withdrawal on the basis of resources, water resources affected by water withdrawal; percentage and total volume of recycled and reused water, etc.).	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital

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Principles	"Compliance (Yes/No/Partial/ Irrelevant)"	Related Links	Related Section
Discloses whether its operations or activities are included in any carbon pricing system (Emission Trading System, Cap & Trade or Carbon Tax).	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	CDP Reports
Discloses the carbon credits saved or purchased during the reporting period.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strateji, Performans ve Öngörüler/Capitals/Natural Capital
			2021 Integrated Annual Report/Assurance Letters and Certificates
Discloses the details if carbon pricing is applied within the Company.	No	-	TSKB continues to work intensely on Climate Risk and opportunities. In May 2021, we have released our TCFD aligned Climate Risk Report. As we advance our efforts and outputs in time, we will be considering to take carbon pricing into our agenda as well.
Discloses all compulsory and voluntary platforms that it reports its environmental information to.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural - Intellectual - Social Capital
C. Social Principles			
C1. Human Rights and Employee Rights			
Develops a Company Human Rights and Employee Rights Policy, which pledges full compliance with the Universal Declaration of Human Rights, ILO Conventions ratified by Türkiye and the regulatory framework and legislation governing the human rights and work life in Türkiye. Discloses the policy and the roles and responsibilities associated for its implementation.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/TSKB-Human-Rights-Policy.pdf	-
		https://www.tskb.com.tr/en/about-us/careers-at-tskb/human-resources-policy	-
		https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/human-resources	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Human Capital
Provides equal opportunity in recruitment processes. In its policies, it incorporates equitable workforce, improvement of working standards, women's employment and inclusion (not discriminating on the basis of women, men, faith, language, ethnicity, age, disabilities, refugees, etc.) while looking out for the effects of supply and value chain.	Yes	"https://www.tskb.com.tr/i/assets/document/pdf/TSKB_Equal_Opportunities_Policy.pdf "	-
		https://www.tskb.com.tr/en/about-us/careers-at-tskb/human-resources-policy	-
		https://www.tskb.com.tr/i/assets/document/pdf/TSKB-Human-Rights-Policy.pdf	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Human Capital
Explains the measures taken throughout the value chain for protecting the rights of groups sensitive to certain economic, environmental, social factors (low-income groups, women, etc.) or for securing minority rights/equal opportunity.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/TSKB_Equal_Opportunities_Policy.pdf	-
Reports on progress in relation to actions for preventing and remedying discrimination, inequality, human rights violations, forced labor. Explains the regulations to prevent child labor.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/TSKB-List-of-activities-that-are-not-to-be-financed.pdf	-
Discloses its policies regarding investments in employees (training, development policies), employee compensation, fringe benefits granted, the right to unionize, work/ life balance solutions and talent management. Determines the mechanisms for resolution of employee complaints and labor disputes, and determines conflict resolution process. Regularly discloses the activities for ensuring employee satisfaction.	Yes	https://www.tskb.com.tr/en/about-us/careers-at-tskb/employee-benefist	-
		https://www.tskb.com.tr/en/about-us/careers-at-tskb/training-development-at-tskb	-
		https://www.tskb.com.tr/en/about-us/tskb-contact-form	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Human Capital
			2021 Integrated Annual Report/Corporate Governance and Risk Management
Establishes and discloses occupational health and safety policies. Discloses the measures adopted for protection against workplace accidents and for protecting occupational health along with statistical data on accidents.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/Tskb-Occupational-Health-and-Safety-Policy.pdf	-
		https://www.tskb.com.tr/en/about-us/careers-at-tskb/employee-benefist	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Appendix
Establishes and discloses personal data protection and data security policies.	Yes	https://www.tskb.com.tr/en/privacy-policy	-

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Principles	"Compliance (Yes/No/Partial/ Irrelevant)"	Related Links	Related Section
Establishes and discloses a code of ethics (including business, business ethics, compliance processes, advertising and marketing ethics, clear disclosure efforts, etc.)	Yes	https://www.tskb.com.tr/en/investor-relations/corporate-governance/code-of-banking-ethics-and-policies	-
		https://www.tskb.com.tr/i/assets/document/pdf/TSKB%20Anti-Bribery%20and%20Anti-Corruption%20Policy%20EN%20web.pdf	-
		https://www.tskb.com.tr/i/assets/document/pdf/Disclosure%20Policy.pdf	-
Discloses its activities and initiatives in relation to social investment, social responsibility, financial inclusion and access to finance.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/TSKB-ENVIRONMENTAL-AND-SOCIAL-IMPACT-POLICY.pdf	-
		https://www.tskb.com.tr/i/assets/document/pdf/TSKB-List-of-activities-that-are-not-to-be-financed.pdf	-
		https://www.tskb.com.tr/en/about-us/corporate-social-responsibility	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Social Capital
Organizes information meetings and training programs for employees on ESG policies and implementations.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital - Human Capital
C2. Stakeholders, International Standards and Initiatives			
Carries out its sustainability activities by taking into consideration the needs and priorities of all its stakeholders (employees, customers, suppliers and service providers, public institutions, shareholders, society and non-governmental organizations, etc.).	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Strategic Plan
Develops and discloses a customer satisfaction policy regarding the management and resolution of customer complaints.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/anti-bribery-and-anti-corruption-programme-17-06-2016.pdf	-
		https://www.tskb.com.tr/en/about-us/tskb-contact-form	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Corporate Governance and Risk Management
Maintains continous and transparent communication with its stakeholders; It discloses with which stakeholders it communicates for what purpose, about which topic and how often, and the progress achieved in sustainability activities.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Strategic Plan
Discloses the international reporting standards it has embraced (Carbon Disclosure Project (CDP), Global Reporting Initiative (GRI), International Integrated Reporting Council (IIRC), Sustainability Accounting Standards Board (SASB), Climate-Related Financial Disclosures Task Force (TCFD), etc.).	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	Allocation and Impact Reporting, Sustainability Reports, CDP Reports and CoP Reports
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/About the Report
			2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital
Discloses the international organizations or principles (Equator Principles, United Nations Environment Program Finance Initiative (UNEP-FI), United Nations Global Principles (UNGC), United Nations Principles for Responsible Investment (UNPRI) etc.)that it is a member or signatory of, and international principles it embraces (International Capital Market Association (ICMA) Green/Sustainable Bond Principles).	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/stakeholder-engagement	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural - Intellectual - Social Capital
			2021 Integrated Annual Report/Appendix
Makes concrete efforts to qualify for inclusion in Borsa Istanbul Sustainability Index and international sustainability indices (Dow Jones Sustainability Index, FTSE4Good, MSCI ESG Indices, etc.).	Yes	https://www.tskb.com.tr/en/sustainable-banking/esg-risk-rating	-
		https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural Capital

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D. Corporate Governance Principles			
Makes maximum effort to comply with all Corporate Governance principles in addition to the compulsory Corporate Governance principles under the Capital Markets Board Corporate Governance Communiqué numbered II-17.1.	Yes	https://www.kap.org.tr/en/cgif/4028e4a140f2ed710140f3831c6300fd	-
Takes into consideration the sustainability issue, environmental impacts of its operations and related principles while determining its corporate governance strategy.	Yes	https://www.tskb.com.tr/en/sustainable-banking/tskb-and-sustainable-banking/our-sustainability-reports	TSKB Climate Risk Report
Takes the necessary measures to comply with the principles regarding the stakeholders as stated in the Corporate Governance Principles and to strengthen the communication with the stakeholders. It takes its stakeholders' opinions for determining the sustainability-related measures and strategies.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Strategic Plan
			2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Human - Natural Capital
Works on raising awareness on sustainability and its importance through social responsibility projects, awareness activities and trainings.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Social Capital
Makes efforts to become a member of sustainability -related international standards and initiatives and to contribute to related studies.	Yes	https://www.tskb.com.tr/en/investor-relations/financial-information	2021 Integrated Annual Report/Strategy, Performance and Expectations/Capitals/ Natural - Intellectual&Manufactured - Social Capital
Discloses its anti-bribery and anti-corruption policies and programs and those on the tax integrity principle.	Yes	https://www.tskb.com.tr/i/assets/document/pdf/TSKB%20Anti-Bribery%20and%20Anti-Corruption%20 Policy%20EN%20web.pdf	-
		https://www.tskb.com.tr/i/assets/document/pdf/TBB_Principles_of_Banking_Ethics(1).pdf	-