

BANK AND CONTACT PERSON INFORMATION

BANK NAME:

EFT CODE:

CONTACT PERSON'S

NAME-SURNAME:

TITLE:

PHONE NUMBER:

E-MAIL ADDRESS:

EXPLANATIONS

PURPOSE:

The question set aims to generate up-to-date and reliable information and data at the sectoral level, in appropriate scope and detail, on the strategies and policies, targets and commitments, corporate structures, risk management and reporting practices, financing activities and performances of banks operating in Türkiye on environmental and social sustainability and climate-related financial risks. In this way; (1) increasing the effectiveness of policy-making, regulation and supervision processes for sustainable banking, (2) assessing and mitigating climate-related financial risks, (3) evaluating and grouping banks in terms of sustainability performance, (4) meeting the data and information requests of national and international organizations and platforms of which the banks are members or interlocutors in a healthy manner, and (5) increasing the level of knowledge and awareness of banks, especially those that have not yet developed capacity, strategies, policies and practices in the field of sustainable finance, based on self-assessment.

SCOPE:

- The question set consists of 12 sections and 167 questions: (1) strategies and policies, (2) corporate governance, (3) climate risk management, (4) environmental and social risk assessment systems, (5) social sustainability, (6) memberships and commitments, (7) environmental footprint, (8) reporting and performance, (9) loans received, (10) borrowing instruments, (11) commercial and corporate loans, and (12) retail loans.
- The question set was prepared for all banks operating in Türkiye.

MATTERS TO BE TAKEN INTO CONSIDERATION

- It is of great importance that the question set is answered by officials/units with sufficient knowledge and experience on the subject. Considering the breadth of the scope and the number of questions, it would be beneficial to first ensure appropriate division of labor and coordination within your bank and to begin work on formulating responses immediately. It would also be useful for the responses to be considered by the committee or board of directors (if any) authorized on the subject before being submitted to the Agency.
- It is essential that all questions are answered in full. However, for data and information that are not available, applicable or possible to produce, or that require a long time or significant cost to produce, this should be briefly stated in the relevant "Response Explanation" section.
- No gray shaded areas will be used on the pages, only white areas will be used.
- The "Explanation of Answer" section will mainly be used for any clarifications requested in the question or that you may find useful. **The purpose of the "Answer Explanation" section is to briefly share additional information that shows/supports the appropriateness of the multiple-choice answer given to the question (e.g. "yes", "in preparation/planning") and gives an idea about its content.** Except in exceptional circumstances, it is essential to keep the explanations very short and concise (e.g. limited to a maximum of 5-6 sentences).

- The questions in the "C. Climate Risks" section exclusively aim to reveal the strategies and policies, organizational structure, processes and practices regarding the management of climate-related financial risks. If a more inclusive terminology such as "environmental and social risks" or "sustainability-related risks" is adopted in your bank's internal regulations and practices, the questions are expected to be answered by considering "climate-related financial risks" within the framework of these regulations and practices. While evaluating the questions, references to the document titled "Principles for the Effective Management and Supervision of Climate-related Financial Risks" (PEMSCFR) published by the Basel Committee in 2022 (<https://www.bis.org/bcbs/publ/d532.pdf>) can be used.
- Banks with foreign capital operating in Türkiye as branches or subsidiaries/subsidiaries shall answer the question set by taking into account only their own operations and actual practices. The practices and standards of the bank's head office or the parent bank should be taken into account to the extent they are implemented in Türkiye.
- Responses must be submitted to the Agency via the Rapid Information Transfer System (HBAS) **by the close of business on July 21, 2023 (Friday)**. Daily warning messages will be sent regularly to the relevant authorities of the banks that have not submitted by this date.
- The responses to be sent will be subjected to a preliminary evaluation by our Agency and will be returned immediately for correction if significant deficiencies, inaccuracies or inconsistencies are detected. Considering the pre-evaluation process, **it is beneficial to send the responses to the Agency earlier than the deadline.**
- For additional information and comments that may be needed regarding the question set, the Agency may be contacted via e-mail at **bmesutoglu@bddk.org.tr** or by phone at **(212) 214 51 83**.

CONFIDENTIALITY AND USE OF DATA

Bank-based information and data to be obtained within the scope of the research will not be shared with any organization, person or authority, will not be disclosed, and will not be subject to any bank-specific transaction, policy or regulation. However, within the scope of the study, banks may be evaluated and ranked in terms of their sustainability performance. The aforementioned ranking will be considered as "service-specific" information and the names of the banks that exhibit best practices in certain areas or have the highest performance, as well as aggregated information and data on the banking sector in general, may be shared with the public and relevant authorities within the scope of evaluation and analysis studies.

A. STRATEGIES					
SUBJECT:	QUESTION NUMBER:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
Mission & Vision	1	Is there any direct reference to "environmental and social sustainability" or closely related concepts in your bank's vision, mission and/or articles of association? If yes, please briefly share the link to the relevant document and/or the relevant statement.	<i>Within the scope of your bank's publicly shared mission and vision or articles of association, it should be stated whether there is an "explicit" reference to the concept of environmental and social sustainability, especially climate change. For example, "to contribute to the sustainable development of the country", "to be a pioneer in green finance", "to support sustainable development goals".</i>	...	
Strategy & Policy Document	2	Does your bank have a written strategy or policy on environmental and social sustainability? If yes, or if it is planned, briefly explain and share the internet link (if available).	<i>Documents adopted by your bank's board of directors and containing vision, goals-objectives, principles, strategies, action plans, etc. on environmental and social sustainability issues, particularly climate change</i>	...	
	3	Within the scope of your environmental and social sustainability policy / strategy:			
		<ul style="list-style-type: none"> Are there "explicit" references to national and international targets and commitments? If yes, briefly indicate these. 	<i>For example, explicit statements and commitments to support and/or pursue policies in line with the 2030 Sustainable Development Goals, the Paris Agreement, the UN Global Compact Sustainable Finance Declaration, Türkiye's 2053 net zero target, national development plans or national strategies closely related to sustainability (e.g. climate strategy, renewable energy strategy, etc.).</i>	...	
		<ul style="list-style-type: none"> Is there an "explicit" commitment to support the "2030 Sustainable Development Goals"? 	<i>The 17 Sustainable Development Goals adopted by the United Nations (UN) in 2015</i>	...	
		<ul style="list-style-type: none"> Have "concrete quantitative targets" been set for your Bank? If yes, please briefly state your main quantitative targets. 	<i>For example, targets on green/sustainable finance to be provided, reduction of financing to environmentally risky and harmful areas, greenhouse gas emissions and resource consumption</i>	...	
		<ul style="list-style-type: none"> Have strategies / measures been identified to protect your bank's financial strength and performance against different climate change scenarios? If yes, briefly state the source and content of the scenarios. 	<i>Scenarios prepared by platforms and organizations such as the Network for the Greening of the Financial System (NGFS), the Intergovernmental Panel on Climate Change (IPCC) and the International Energy Agency (IEA), or scenarios based on your bank's original scenarios</i>	...	
		<ul style="list-style-type: none"> Is the process by which your bank assesses the returns on environmentally sustainable loan products (if applicable) clearly stated? If yes, please state briefly. 	<i>The matters listed in subparagraph (b) of Article 42 of the "Guidelines on Credit Allocation and Monitoring Processes" put into practice with the Decision of the Banking Regulation and Supervision Board dated 29/06/2021 and numbered 9644</i>	...	
Emission Reduction Targets	4	Towards zeroing or reducing your bank's Scope 1 and Scope 2 emissions (gross or net):	<i>Scope 1: Greenhouse gas emissions from greenhouse gas sources (boiler, furnace, engine, heater, transportation vehicle, etc.) owned or controlled by your Bank. Scope 2: Greenhouse gas emissions generated during the generation of electricity, heat or steam that your Bank consumes by outsourcing</i>		
		<ul style="list-style-type: none"> Is there a concrete commitment? If yes, please indicate the target date and intermediate targets, if any. 	<i>For example, a 50% reduction in gross emissions by 2030 and zero net emissions by 2040.</i>	...	
		<ul style="list-style-type: none"> Briefly explain its main strategy and concrete projects, if any. 	<i>Concrete, timetabled, quantified intentions, commitments and projects on the path to zero or reduced Scope 1 and Scope 2 (gross or net) emissions (e.g. switching to fully renewable energy by a certain date, reducing travel intensity, reviewing the supply chain, optimizing branches and staff, switching to a remote working model, etc.).</i>	...	
	5	Towards zeroing out or reducing your bank's Scope 3 emissions (gross or net):	<i>Greenhouse gas emissions from greenhouse gas sources owned or controlled by other organizations as a result of your bank's activities. For example, emissions from activities financed by loans extended by your bank.</i>		
		<ul style="list-style-type: none"> Is there a concrete commitment? If yes, please indicate the target date and intermediate targets, if any. 	<i>For example, a 50% reduction in gross emissions by 2030 and zero net emissions by 2040.</i>	...	
Financing Fossil Fuels	6	For your bank to terminate or reduce financing for coal:	<i>No new financing for coal-related activities (mining, transportation and processing, etc.) and coal-based energy generation, and termination of existing financing</i>		
		<ul style="list-style-type: none"> Is there a "clear" commitment/target shared with the public? If yes, briefly explain and indicate the target date. 		...	
		<ul style="list-style-type: none"> Has the termination/reduction practice actually started? If yes, briefly explain the implementation and the results obtained. 		...	
	7	End or reduce funding for fossil fuels other than coal:	<i>No new financing for activities (mining, transportation and processing, etc.) related to fossil fuels other than coal (oil, natural gas, shale gas, etc.) and energy production based on these fuels, and termination of existing financing</i>		
		<ul style="list-style-type: none"> Is there a "clear" commitment/target shared with the public? If yes, briefly explain and indicate the target date. 		...	
HES Policy	8	<ul style="list-style-type: none"> Has the termination/reduction practice actually started? If yes, briefly describe the implementation and the results obtained 		...	
		Does your bank have any targets, limitations or policies regarding the financing of hydroelectric power plants (HPP)? If yes, please explain briefly.		...	
SDG Financing	9	Is the share of loans linked to the UN Sustainable Development Goals (SDGs) in your bank's total loan portfolio calculated? If yes, please indicate the year-end 2022 amount in TL million.	<i>If the amount of loans provided for financing activities that will contribute to the 17 Sustainable Development Goals adopted by the United Nations (UN) in 2015 is regularly calculated and monitored, the principal balance of performing cash loans as of the end of 2022 should be written in TL million.</i>	...	

B. GOVERNANCE					
SUBJECT:	QUESTION NUMBER:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
Duties and Responsibilities of Senior Management	1	Does your bank's board of directors have an ongoing duty and responsibility for environmental and social sustainability? If yes, or if planned, please explain briefly.	Periodically assessing risks and opportunities related to environmental and social sustainability, particularly climate change, reviewing strategies and policies, goals and targets, monitoring and evaluating practices and performance, etc.	---	
	2	Are the duties and responsibilities of your Bank's board of directors and other senior management levels regarding environmental and social sustainability issues documented in written procedures? If yes, please explain briefly.	Are the duties and responsibilities of your Bank's board of directors and other senior management levels regarding environmental and social sustainability issues documented in written procedures? If yes, please explain briefly.	---	
	3	Does your bank's board of directors have member(s) responsible for environmental and social sustainability issues? If yes, please state their names.	Board members in charge and responsible for issues related to environmental and social sustainability, particularly climate change.	---	
	4	Are there any member(s) who have knowledge and experience in environmental and social sustainability issues in your bank's board of directors? If yes, indicate the number and briefly explain the content of knowledge and experience.	Does your bank's board of directors include member(s) with knowledge and experience in environmental and social sustainability issues? If yes, please indicate the number and briefly explain the content of the knowledge and experience.	---	
	5	How many times in 2022 were issues related to environmental and social sustainability included in the meeting agenda of your bank's board of directors? Briefly state the main agenda items		---	
	6	The most senior official directly responsible for environmental and social sustainability issues at your bank:	Executives at the level of board member or deputy general manager		
		• Name-Surname			
		• Title			
	• E-Mail Address				
Committees & Commissions	7	Does your bank have a committee, commission, task force, working group or similar organization responsible for environmental and social sustainability issues? If yes	Collective decision-making and/or executive bodies responsible for policy formulation and/or implementation processes	---	
		• Name.			
		• Number of members		---	
		• Titles of current members	Board member, deputy general manager, manager, assistant manager etc.		
		• Responsible / affiliated authority	Board of directors, general manager, deputy general manager, etc.		
		• Scope of Duties and Responsibilities	If it is also responsible for issues other than environmental and social sustainability, please indicate briefly in the description column.	---	
		• Number of meetings held in 2022		---	
		• Does it report regularly to the board of directors? If yes, please briefly indicate the content and frequency.		---	
Operational Units	8	Does your bank have an operational unit responsible for environmental and social sustainability issues? If yes	Department, directorate, working group, etc.	---	
		• Name			
		• Responsible / affiliated authority	The higher unit, department or management level to which it is directly subordinated or included		
		• Scope of Duties and Responsibilities	If it is also responsible for issues other than environmental and social sustainability, please indicate briefly in the description column.	---	
		• Number of staff working exclusively on sustainability issues in the unit	Number of personnel, including managers, working full-time on environmental and social sustainability issues	---	
		• Number of staff in the unit who are exclusively responsible for sustainability issues and have expertise outside of finance, economics and administrative sciences.	Engineer, biologist, chemist, geologist, sociologist, statistician, lawyer, etc.	---	
		• Does the company regularly report to the board of directors? If yes, please briefly indicate the content and frequency.		---	
Incentives	9	Is there a relationship between your bank's environmental and social sustainability goals and the performance system (e.g. remuneration and compensation of executives)? If yes, please explain briefly.	Whether environmental and social sustainability targets and performance criteria are included in your bank's performance system, and whether there are incentives for achieving these targets	---	

C. MANAGING CLIMATE RISKS					
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
General Risk Management Framework and Practices	1	Are "climate-related risks" taken into account in your bank's risk management activities?	Whether climate change-related factors (climate change itself, or policies, regulations, practices, technological innovations and choices to prevent or adapt to it) have been assessed for their impact on the credit, market, liquidity and reputational risks, operational and legal risks faced by your bank. PEMSCFR 6 (*)	---	
		If yes, or if planned, briefly indicate under which risk types it is considered / planned to be considered.		---	
	2	A written strategy/policy on the management of "climate-related financial risks":	Board-approved documents setting out the vision, goals and objectives, strategies and policies, and organizational structure for managing climate-related financial risks. PEMSCFR 3(18)		
		• Is it available? If yes, please share the name of the relevant document and public link (if available).		---	
		• Has it been shared with your Bank's managers and employees?		---	
	3	Are "climate-related financial risks" that may be material for your bank "clearly" identified and addressed within the framework of your bank's risk appetite? If yes, please explain briefly.	PEMSCFR 6(27); 1(14)	---	
	4	Are the "climate-related financial risks" faced by your bank clearly defined in terms of short, medium and long terms? If yes, please explain briefly.	PEMSCFR 1(12)	---	
	5	Are the potential impacts of the "climate-related financial risks" faced by your bank on operations, strategies, processes and risk management framework clearly identified? If yes, briefly explain and illustrate.	PEMSCFR 1(12)	---	
	6	Is it analyzed where the "climate-related financial risks" faced by your bank are concentrated in your bank's value chain? If yes, briefly state the results of the analysis.	For example, specific geographical areas, lines of business, facilities or asset types, inputs, outputs, supply chains or distribution channels. PEMSCFR 6(28); 8(36)	---	
	7	Does your bank have quantitative and/or qualitative criteria or indicators developed for the assessment, monitoring and reporting of "climate-related financial risks"? If yes, please specify concretely.	PEMSCFR 7(34)	---	
	8	Has your bank established clear definitions and/or thresholds for "climate-related financial risks" to be considered material? If yes, please state briefly.	PEMSCFR 6(28)	---	
	9	Are limits set for specific economic activities/sectors in order to limit your bank's exposure to "climate-related financial risks"? If yes, please specify concretely.	Whether your bank has limits for companies, economic sectors, geographic regions or product and service segments that are not aligned with your climate-related business strategies or risk appetite. For example, the ratio of loans to hydroelectric power plants, non-renewable or coal-based power generation to energy loans or to total loans, etc. PEMSCFR 6(29); 8(37)	---	
Governance Structure	10	Is there a risk categorization / classification / cataloging systematic (green taxonomy, etc.) for sectors / types of activities that your bank is based on when assessing environmental and social risks? If yes, please give brief information about its source and content.	The risk categorization system (based on NACE or similar classification) developed by your bank or obtained from external sources that you use as a basis for assessing economic activities / assets in your loan portfolio in terms of environmental and social risk level. For example, assumptions and categorizations about the greenness of certain economic activities / sectors / loans or the level of physical risks / transition risks to which they are exposed (e.g. cement sector "very high risk", natural gas-based power generation "moderate risk", solar energy "low risk", education loans "low risk"). PEMSCFR 7(34)	---	
	11	Does your bank have an internal risk reporting practice for "climate-related financial risks"? If yes, please explain briefly.	PEMSCFR 7(33)	---	
	12	• Is there a carbon price that your bank takes as basis or reference in its risk analysis and management processes? If yes, please indicate the source/reference and the most recent price you are currently relying on.	The price per ton of carbon used by your bank in analyzing and managing climate-related financial risks should be stated in domestic or foreign currency. PEMSCFR 6(28)		
		• Briefly explain how and for what purpose the carbon price is used in your work.		---	
	13	Has your bank's board of directors designated member(s) responsible for the management of "climate-related financial risks"? If yes, please state the names of these members.	PEMSCFR 2(15)	---	
	14	Does your bank's board of directors include member(s) with direct knowledge and experience in "climate-related" issues? If yes, please indicate the number and briefly explain.	Members with academic/semi-academic studies on climate-related issues or with work experience at a technical level or as a manager. PEMSCFR 2(16)	---	
	15	Are issues related to "climate-related financial risks" regularly reported to the board of directors of your bank? If yes, please briefly state the scope and frequency of this reporting.	PEMSCFR 7(33)	---	
	16	Are capacity building programs on "climate-related issues" implemented for board members and/or senior executives? If yes, please state briefly and concretely.	Training, seminars, workshops, certificate programs, etc. PEMSCFR 2(16)	---	
	17	Are the roles and responsibilities for the management of "climate-related financial risks" "clearly and explicitly" defined within your bank? If yes, please state the name of the relevant document(s).	Whether the units responsible for managing climate-related financial risks, their activities, duties, responsibilities and reporting obligations to the relevant authorities are clearly defined. PEMSCFR 2(17); 3(18)	---	
	18	Does your bank have a committee, commission, task force, working group or similar organization responsible for the management of "Climate-related financial risks"? If yes:	Collective decision and/or executive bodies responsible for policy making and/or implementation processes PEMSCFR 2(15)	---	
		• Name			
		• Number of members		---	
		• Task description			
		• Titles of current members	Board member, deputy general manager, manager, assistant manager etc.		
		• Responsible / affiliated authority	Board of directors, general manager, deputy general manager, etc.		
		• Number of meetings held in 2022		---	

		<ul style="list-style-type: none"> Does it report regularly to the board of directors? If yes, please indicate the content and frequency. 	---	
	19	<p>Does your bank have a unit responsible for the analysis and management of "climate-related financial risks"? If yes</p> <ul style="list-style-type: none"> Name. Responsible / affiliated authority Number of staff working on "Climate-related financial risks" Number of reports made to relevant authorities in 2022 	<p>PEMSCFR 2(17)</p> <p>The higher unit, department or management level to which it is directly subordinated or included</p> <p>Number of staff, including managers, working full-time on "climate-related risks"</p> <p>The number of reporting the results of the analysis and evaluation of climate-related financial risks to the board of directors or relevant authorities in the senior management should be stated annually.</p>	---
	20	Are issues related to the management of "climate-related financial risks" included in <u>all relevant procedures and processes</u> of your bank? If yes, please state these procedures and processes very briefly.	---	
	21	Are there elements within your bank's internal control and internal audit systems to ensure effective management of "climate-related financial risks"? If yes, please state briefly.	---	
Credit Risk	22	Do the documents related to your bank's credit policies and credit allocation processes contain "explicit" statements on addressing "climate-related financial risks"? If yes, please specify concretely and briefly.	---	
	23	Are considerations for addressing "climate-related financial risks" included in <u>the full loan lifecycle</u> ? If fully or partially included, briefly explain.	---	
	24	Are standards for addressing and mitigating environmental risks included in your bank's credit risk policies and procedures? If yes, or if there is any preparation/planning in this direction, please briefly state.	---	
	25	Within the scope of the assessments made by your bank regarding the creditworthiness of the borrower in commercial loans:		
		<ul style="list-style-type: none"> Is exposure to environmental, social, governance (ESG) risk factors assessed? If yes, briefly explain 	---	
		<ul style="list-style-type: none"> Are environmental factors and their impact on climate change assessed? If yes, please explain briefly. 	---	
		<ul style="list-style-type: none"> Is the appropriateness of strategies to mitigate impacts on environmental factors and climate change assessed? If yes, please explain briefly. 	---	
	26	Does your bank perform "environmental and social risk" labeling for all or some loan customers? If yes, please briefly indicate the customer scope and the relevant scale, if any.	---	
	27	Are ESG ratings requested by your bank for certain categories of credit customers? If yes, please briefly indicate these categories and how these ratings are taken into account.	---	
	28	Is ESG performance taken into account in your bank's current rating methodology? If yes, please explain briefly.	---	
	29	Does your bank apply risk mitigation methods to control or reduce "climate-related credit risks"? If yes, please state briefly and concretely.	---	
	30	Are the loans identified/assessed by your bank as <u>non-performing loans</u> due to "climate-related factors" labeled in your database? If yes, please explain briefly.	---	
	31	Are the "climate-related financial risks" that your bank's loan portfolio is exposed to, <u>quantified</u> and followed up? If yes, please briefly state the most recent and summarized quantitative findings with the date.	---	
	32	Are "heat map" studies conducted to measure the level of exposure of your Bank's loan portfolio to "climate-related financial risks"? If yes, please indicate the date of the most recent study and the findings of the proportional distribution by risk levels.	---	
	33	Does your bank have studies to identify/assess the effects of "climate-related financial risks" on the default probability of customers? If yes, please explain briefly.	---	
Market Risk	34	Has your bank established processes to assess and manage the effects of "climate-related risk factors" on the financial instruments in your bank's investment portfolio? If yes, please explain briefly.	---	
Liquidity Risk	35	Does your bank assess the impact of "climate-related risk factors" on your bank's liquidity position? If yes, please explain briefly.	---	
Operational Risk	36	Are the impacts of "climate-related risk factors" on your bank's critical operations and business continuity assessed and analyzed? If yes, please explain briefly.	---	
	37	Are the possible effects of "climate-related physical risk factors" taken into account in your bank's business continuity plans? If yes, please explain briefly.	---	

Other Risks	38	Are the impacts of "climate-related risk factors" on strategic risk, reputational risk, regulatory compliance and liability risk assessed and analyzed? If yes, please explain briefly.	PEMSCFR 11(43)	---	
Capital and Liquidity Adequacy	39	Within the scope of your Bank's internal capital adequacy assessment process (ICAAP), are "climate-related financial risks" specifically assessed and <u>quantified</u> ? If yes, please explain briefly.	Within the scope of the ISEUES, it should be stated whether climate-related financial risks that are considered to have significant effects on your bank's capital adequacy are taken into account by specifically identifying and quantifying (for example, stress tests, key indicators and benchmarks, etc.). If quantification has taken place, it should be explained very briefly with examples. PEMSCFR 5(72)	---	
	40	Within the scope of your bank's internal liquidity adequacy assessment process (ILAAP), are "climate-related financial risks" specifically assessed and <u>quantified</u> ? If yes, please explain briefly.	Within the scope of the ILAAP, indicate whether climate-related financial risks that are assessed to have a significant impact on your bank's liquidity position by causing net cash outflows or depletion of liquidity buffers have been specifically identified and quantified (e.g. through stress tests, key indicators and metrics, etc.). If quantification has taken place, it should be explained very briefly with examples. PEMSCFR 5(24)	---	
Data Infrastructure	41	Has your Bank's data governance and IT infrastructure been reviewed and improved to collect and aggregate data on "climate-related financial risks" or is there a concrete plan or project in this direction? If yes, please explain briefly.	Indicate whether systems are in place to collect and aggregate the type of data that will enable the identification, monitoring and reporting of exposure to climate-related risks, concentrations and emerging risks. For example, additional financial and non-financial data and information from clients/counterparties (such as ESG performance and emissions data), detailed geolocation information (at postcode or coordinate level) of physical assets and collateral belonging to clients, inclusion of data on climate and other natural disasters in the database, tagging practices, etc. PEMSCFR 7(31)	---	
Sectoral Concentration	42	Given the current placement structure and other subjective conditions: ● Please list the top 5 sectors where your bank is most exposed to climate-related "physical risks" in order of importance	The sectors with the greatest potential for losses for your bank due to the potential impacts of climate change (e.g. on your customers' loan repayment capacity and your investment portfolio) should be ranked in order of importance (e.g. agriculture, energy, food, cement and tourism, etc.). PEMSCFR 6(28); 8(36)	---	
		● Please list the top 5 sectors with the highest exposure to climate-related "transition risks" in order of importance	The sectors with the greatest potential for losses for your bank due to the potential impact of regulations, policies, practices and technological developments to prevent or adapt to climate change, as well as changes in customer and investor preferences (e.g. on your customers' loan repayment capacity and investment portfolio) should be ranked in order of importance (e.g. agriculture, energy, food, cement and tourism, etc.). PEMSCFR 6(28); 8(36)	---	
Thematic Risk Analysis Studies	43	Has your bank conducted a special assessment/analysis study (other than the one requested by the BRSA in 2022) on the risks and opportunities that the EU Border Carbon Regulatory Mechanism will create for your bank? If yes, please briefly state the date, scope, methodology, findings and results.	Only those (if any) other than the impact analysis study requested by the BRSA from banks in March 2022 should be taken into account. PEMSCFR 6(28); 8(36)	---	
	44	Is there any study on the measurement, assessment and estimation of earthquake-related risks faced by your bank? If yes, please briefly state the date, scope, methodology, findings and results.	Studies that quantify, analyze and estimate the direct (e.g. on the bank's human resources, physical assets, IT infrastructure, service continuity and supply chain) and indirect (e.g. on customers, deposits, loans and investment portfolios) risks that your bank faces due to earthquake. PEMSCFR 6(28); 8(36)	---	
Scenario Analysis & Stress Testing Applications	45	Are scenario analysis / stress test studies conducted to assess the sensitivity of your Bank's financial structure to "climate-related financial risks"?	Analyses to assess the resilience of your bank's business models and strategies to potential climate-related scenarios and to determine the impact of climate-related risk factors on your bank's overall risk profile (credit, market, liquidity and operational risks). PEMSCFR 12	---	
		If your answer to question 45 is yes, please continue. If no, you can move on to the next worksheet.			
	46	Please indicate the main tools and data sources you use in your scenario analysis / stress testing studies.	E.g. PACTA (Paris Agreement Capital Transition Assessment) Climate Scenario Analysis Program etc. PEMSCFR 12(45)		
	47	Do you receive consultancy and/or training services for your scenario analysis / stress test studies? If yes, please indicate the scope and from which organizations.	Procurement of consultancy and training services on data, methodology or implementation. PEMSCFR 12(46)	---	
	48	Within the scope of your most recent scenario analysis / stress test study:	PEMSCFR 12(45)		
		● Specify the underlying data period	Must be specified in years	---	
		● Describe very briefly the scenarios used and provide references (if any)	Basic assumptions and parameters of the scenarios used should be specified (e.g. RCP 2.6, RCP 4.5, etc.). The source of the scenarios, if any, should be indicated (NGFS, IPCC, IEA, etc.).		
		● Briefly state the findings and conclusions obtained	Loss estimates calculated under different scenarios, etc.		

(*) Basel Committee on Banking Supervision: "Principles for the Effective Management and Supervision of Climate-related Financial Risks" (<https://www.bis.org/bcb/publ/d532.pdf>)

D. ENVIRONMENTAL AND SOCIAL RISK ASSESSMENT (ESRA) SYSTEMS					
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
Governance & Implementation	1	Is environmental and social risk assessment (ESRA) conducted within the scope of your credit allocation activities? If no, and if it is planned to be conducted, please provide brief information on its content and start date.	<i>It should be stated whether there is a practice called "Environmental and Social Risk Management" or "Environmental and Social Risk Assessment" in which customers and financing requests are evaluated in terms of environmental and social risks, such risks are monitored, and measures are taken to prevent, mitigate and eliminate risks and negative impacts when deemed necessary.</i>	---	
		If your answer to question 1 is yes, please continue. If no, you can move on to the next worksheet.			
	2	State the full name of the ESRA application.			
	3	In which year was the ESRA implemented?		---	
	4	Is there a written document that sets out the principles and procedures, duties and responsibilities and operation of ESRA implementation? If yes, please share its name and link (if available).		---	
	5	What types of climate-related risks are assessed under ESRA implementation?		---	
	6	Do the risk levels/scores determined in the ESRA process affect the credit ratings of your customers as input within the scope of your bank's credit rating system? If yes, please explain briefly.		---	
	7	What are the tools you use in the ESRA process? Please state briefly.	<i>The names of the models, software programs, algorithms, etc. that you used or benefited from in the evaluation process should be mentioned (ERET, etc.).</i>		
	8	Specify the name of the unit implementing the ESRA.			
	9	Please indicate the number of personnel exclusively responsible for ESRA practices in your bank.	<i>The number of full-time staff (including those in managerial positions) responsible for ESRA activities should be indicated.</i>	---	
	10	Does your Bank have personnel with expertise in science and engineering among the personnel exclusively responsible for ESRA practices? If yes, please give their number by specialization.	<i>The number of full-time staff (including those in managerial positions) with bachelor's and/or master's degrees in science and engineering should be indicated.</i>	---	
	11	Are consultancy services received for ESRA implementation? If yes, please state the name of the consultant organization.		---	
ESRA Policy	12	Briefly indicate the types of financing subject to ESRA and the thresholds/criteria (size, maturity, etc.) required for this assessment by categories below.			
		• Project Finance	<i>For example, project finance requests of USD 10 million and above or SME loan requests of TL 5 million and above with a maturity of over three years.</i>	---	
		• Investment Loans		---	
		• Business Loans		---	
		• Other (Please explain)		---	
	13	Under question 12, are non-cash loans also subject to ESRA?		---	
	14	Under question 12 you stated:			
		• Do you have any concrete plans or preparations to expand the categories of financing subject to ESRA? If yes, please explain briefly.	<i>For example, enterprise loans extended to large-scale firms are also included in the scope of the ESRA.</i>	---	
		• Do you have any concrete plans or preparations to reduce the thresholds for ESRA in the coming period? If yes, please explain briefly.	<i>For example, lowering the threshold value for project financing from 10 million USD to 5 million USD.</i>	---	
	15	Are there any special measures and procedures in place for loans identified as high and medium risk as a result of the ESRA? If yes, please explain briefly.	<i>Delegating the financing decision to a higher authority, conducting monitoring and evaluation visits to the project/investment site, preparing monitoring reports, establishing an action plan or additional contractual conditions to mitigate impacts and risks, immediate recall of the loan in case of non-compliance, etc.</i>	---	
Implementation Results	16	As of the end of 2022, principal balance of <u>performing cash loans</u> in your bank's portfolio that have passed the ESRA process (TL Million)	<i>As of the end of 2022, it is the sum of the principal balance (risk) amounts of cash loans disbursed by passing the ESRA process in 2022 and before, which are in your bank's performing loan portfolio as of the end of 2022. It should be written in million TL.</i>	0,0	
		• High degree of risk	<i>Principal balance of performing cash loans that are assessed to be highly risky within your Bank's ESRA systematic</i>		
		• Moderate risk	<i>Principal balance of performing cash loans that are considered to be moderately risky within your Bank's ESRA systematic</i>		
		• Low degree of risk	<i>Principal balance of performing cash loans considered to be low risk within your Bank's ESRA systematic</i>		
	17	As of the end of 2022, the principal balance of <u>non-performing loans</u> in your bank's portfolio that have gone through the ESRA process (TL Million)	<i>It is the sum of the principal balance (risk) amounts of the cash loans extended by going through the ESRA process in 2022 and before, in your bank's non-performing category (in groups 3, 4 and 5) as of the end of 2022. Must be written in million TL.</i>	0,0	
		• High degree of risk	<i>Non-performing loan balance that is considered to be highly risky within your Bank's ESRA systematic</i>		
		• Moderate risk	<i>Non-performing loan balance, which is considered to be moderately risky within your Bank's ESRA systematic</i>		
		• Low degree of risk	<i>Non-performing loan balance, which is considered to be low risk within your Bank's ESRA systematic</i>		

E. SOCIAL SUSTAINABILITY					
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
Social Finance	1	Does your bank classify your legal entity customers as "profit-oriented enterprises engaged in economic activities for social purposes" (which can be considered as social enterprises)? If yes	A social enterprise is an enterprise engaged in continuous and stable economic activity that targets social impact, produces goods and services with social returns that society attributes value to, and uses the profits from its activities primarily to achieve its main social objective (e.g. Tomurcuk Association, KEDV, Altı Nokta Kırklar Derneği, etc.).	---	
		• Number of customers identified as social enterprises			
		• Types of products and services offered to customers defined as social enterprises	Banking products and services such as deposits, loans, transfers, EFT etc.		
		• As of year-end 2022, total amount of performing cash loans extended to customers defined as social enterprises (TL Thousand)	As of the end of 2022, the principal balance of cash loans extended by your bank to the customers in question		
		• As of the end of 2022, principle balance of non-performing cash loans extended to customers defined as social enterprises (TL Thousand)	As of the end of 2022, the cash loan balance of non-performing (3rd, 4th and 5th groups) extended by your bank to these customers		
	2	Are there any non-governmental organizations (NGOs) among your bank's customers? If yes, indicate how many organizations are in which areas.	Foundations, associations, etc. whose ultimate aim is not profit	---	
	3	Are there any organizations with foundation status among your bank's customers? If yes		---	
		• Number of customers with foundation status			
		• Number of foundations "for social aid and solidarity" among your customers with foundation status	Social assistance and solidarity foundations are foundations affiliated to governorships and district governorships in our country that provide social assistance services to individuals and families in poverty.		
	4	Are there any organizations with association status among your bank's customers? If yes:		---	
		• Number of clients with association status			
		• Number of clients with "public benefit association" status	İçişleri Bakanlığının kamuya yararlı derneklere ilişkin listesi için bakınız: https://www.siviltoplum.gov.tr/kamu-yararına-calisan-dernekler		
	5	Are there any organizations with "cooperative" status among your bank's customers? If yes, please break down by field of activity and indicate the number.		---	
	6	By your bank:			
		• Are there any projects carried out to create "social impact"? If yes, please indicate the total investment amounts made in the last 5 years on the basis of project subjects.	Social impact is defined as the impact on communities as a result of an activity, project, program or policy. The total cumulative investment amount made in the last 5 years should be given in TL on the basis of the project subject. For example, a total project loan of 150 million TL to increase women's employment in the manufacturing sector.	---	
		• Are there any "socially responsible" investments? If yes, please indicate the investment subjects and the amount of investments made in the last 5 years by subject.	Socially responsible investment is a concept used to refer to investments that cause positive social change and eliminate environmental damage. Socially responsible investments are realized based on environmental, social and corporate governance factors. The total-cumulative investment amount made in the last 5 years should be given in TL on the basis of investment subject.	---	
		• Are there any services and products offered that are dedicated to a "social purpose" (activities of non-profit organizations)? If yes, or if services and products are planned to be offered, please indicate what these are.		---	
		• Are there any awards & advertising campaigns, sponsorships, etc. conducted for social purposes? If yes, please indicate the amounts spent for this purpose in the last 5 years by subject.		---	
		• Are there any "social investment funds" intermediated or issued? If yes, or if planned, please specify the subjects and amounts.		---	
		• Do you have an ongoing practice that can be called "micro finance"? If yes, or if it is planned, briefly explain.		---	
		• Are there any "strategic philanthropy" activities? If yes, or if planned, please briefly indicate the subjects and amounts.	Strategic philanthropy is the philanthropic initiatives of businesses and some charitable organizations to generate profit through donations, charity campaigns and sponsorship-oriented activities. In this way, the strategic position of the business is strengthened and resources are transferred to solve social problems through voluntary donations.	---	
	7	Does your bank conduct any studies to improve the level of knowledge about social finance? If yes, or if planned, please explain briefly.		---	
	8	Are there any social themed loans such as gender equality, child labor, women's initiatives, etc. that your Bank has obtained from funding institutions (AFD, EBRD, IFC, etc.)? If yes, please indicate the amount of loans obtained in the last 5 years by subject.		---	
	9	Does your bank carry out studies on systems such as GIIRS and IRIS+? If yes or planned, please state briefly.	Systems such as the Global Impact Investing Rating System and IRIS+	---	
Equal Opportunity	10	Your bank:			
		• Total number of board members	Number of board members currently on duty	---	
		• Number of "female" members on the board of directors	Number of "female" board members currently on duty	---	
		• Number of senior managers	As defined in subparagraph (g) of the first paragraph of Article 3 of the "Regulation on Corporate Governance Principles of Banks"; the bank's general manager and assistant general managers, managers of units within the scope of internal systems, and managers of units other than consultancy units, even if they are employed under other titles, who are equivalent to or higher than the assistant general manager in terms of their powers and duties (except members of the board of directors).	---	
		• Number of "female" senior executives		---	
		• Total number of personnel	Number of full-time personnel working in all units of your bank (head office, regional directorates, all service units including branches)		
		• Total number of "female" staff	Number of "female" personnel working full time in all units of your bank		

		<ul style="list-style-type: none"> ● Total number of "disabled" personnel 	Number of "disabled" personnel working full time in all units of your bank		
	11	At your bank:			
		<ul style="list-style-type: none"> ● Average annual gross wage paid to full-time "male" employees in 2022 (TL) 	The "average of the total gross wage amount paid to a full-time male employee in a year" calculated by using the formula "total gross wage payments made to all full-time <u>male</u> employees at each level in 2022" / "number of full-time <u>male</u> employees at each level".		
		<ul style="list-style-type: none"> ● Average annual gross wage paid to full-time "female" employees in 2022 (TL) 	The "average of the total gross wage amount paid to a full-time female employee in a year" to be calculated by using the formula "total gross wage payments made to all full-time <u>female</u> employees at each level in 2022" / "number of full-time <u>female</u> employees at each level".		
Transparency	12	Is there a special section on social finance issues in your bank's annual report? If yes, please explain briefly.		...	
	13	Does your bank's website have a special section / page / interface for social responsibility / aid / social impact? If yes, please indicate the link.		...	
Memberships	14	Is there any organization or institution that your bank is a member of / a party to in the fields of social impact / finance? If yes or planned, please state briefly.		...	
Financial & Social Inclusion	15	Are there any projects carried out in the field of "financial inclusion" in your bank? If yes, or if planned, please explain briefly.		...	
	16	Are there any practices "offered through digital channels" by your bank for financial inclusion of socially excluded segments? If yes or planned, please explain briefly.		...	
	17	Are there any practices by your bank that provide personal financing for socially excluded individuals and families? If yes or planned, please state briefly.	For example, low-cost housing loan.	...	
Other	18	Are there any studies carried out by your bank in the field of "social innovation"? If yes or planned, please explain briefly.		...	
	19	Does your bank have any plans for social purposes? If yes, please explain briefly.		...	

F. MEMBERSHIPS AND COMMITMENTS

SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
Initiatives, Organisations & Commitments	1	Initiatives, commitments, organisations, associations and platforms that your bank is a party / member / involved in or actively supports on sustainability issues:	If there is a <i>concrete</i> initiative to support, become a party / member / involvement, please indicate briefly.		
		• Recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)		---	
		• Equator Principles (EP)		---	
		• United Nations (UN) Environment Programme Finance Initiative (UNEP FI)		---	
		• UN Principles for Responsible Banking (UN PRB)		---	
		• UN Principles for Responsible Investment (UN PRI)		---	
		• UN Net-Zero Banking Association (NZBA)		---	
		• UN Global Compact (UNGC)		---	
		• UNGC - Türkiye Declaration on Sustainable Finance		---	
		• Science Based Targets Initiative (SBTi)		---	
		• ICMA Green / Social / Sustainability Linked Bond Principles		---	
		• Carbon Disclosure Project (CDP)		---	
		• International Integrated Reporting Council (IIRC)		---	
		• Global Reporting Initiative (GRI) Gold Community		---	
		• Women's Empowerment Principles (WEP)		---	
		• Regional Environmental Center (REC)		---	
		• Borsa İstanbul (BIST) Sustainability Index		---	
		• Integrated Reporting Türkiye (ERTA)		---	
		• Banks Association of Türkiye Sustainable Banking Working Group		---	
		• Corporate Governance Association of Türkiye (TKYD)		---	
		• Business Council for Sustainable Development (BCSD)		---	
		• World Wide Fund for Nature (WWF - Türkiye)		---	
		• Energy Efficiency Association (ENVER)		---	
		• Etki Yatırım Danışma Kurulu (EYDK)		---	
		• Other (Please specify)		---	
		• Other (Please specify)		---	
		• Other (Please specify)		---	
		• Other (Please specify)		---	
• Other (Please specify)	---				

G. ENVIRONMENTAL FOOTPRINT							
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	ANSWER:			ANSWER EXPLANATION:
				HEAD OFFICE	OTHER	TOTAL	
Emission	1	Your bank's most recent verified annual greenhouse gas emission values:	• Verified emission data in equivalent tons of CO2 must be entered, within the scope determined by the Greenhouse Gas Protocol (GHG Protocol). • Depending on the detail of the available data, it should be given in as much detail as possible (head office, other and/or total). The year to which the data belongs should be specified in the description column.		Branches, regional directorates, operations, IT and call centers, etc.		
		• Scope 1 emission data (tCO2)	Greenhouse gas emissions from greenhouse gas sources (boiler, furnace, engine, heater, transportation vehicle, etc.) owned or controlled by your bank.			0,0	
		• Scope 2 emission data (tCO2)	Greenhouse gas emissions generated during the generation of electricity, heat or steam that your bank consumes by outsourcing			0,0	
		• Scope 3 emission data (tCO2)	Greenhouse gas emissions from greenhouse gas sources owned or controlled by other organisations as a result of your Bank's activities. For example, emissions caused by activities financed by loans extended, etc.			0,0	
	2	Is your bank's emission data verified? If yes, please specify the verifying organization(s).				---	
	3	Does your bank make offsets through the purchase and sale of carbon credits/certificates? If yes, please explain briefly.				---	
	4	In your bank's vehicle fleet:				0	
		• Number of hybrid vehicles					
		• Number of electric vehicles					
		By the year 2022:	Depending on the detail of the available data, it should be given in as much detail as possible (head office, other and/or total).				
Resource Consumption	5	Amount of electricity purchased by your Bank from the national energy network (Mwh)	The amount of electrical energy purchased to be used for lighting, air conditioning, electric vehicle charging and other purposes should be given in megawatt hours.			0,0	
	6	Amount of water used by your bank (m³)	Surface water, groundwater, rainwater and municipal water			0,0	
	7	Amount of fuel used by your bank for heating purposes					
		• Natural Gas (m³)				0,0	
		• Diesel (liter)				0,0	
		• Coal (ton)				0,0	
		• Fuel oil (liter)				0,0	
	8	Amount of fuel used by your bank for the vehicle fleet					
		• Gasoline (liter)				0,0	
		• Diesel (liter)				0,0	
		• LPG (Liter)				0,0	
		• LNG (Liter)				0,0	
	9	Amount of fuel used by your bank for electricity generators (liters)				0,0	
	10	Amount of paper consumed by your bank (Kg)				0,0	
Remote & Hybrid Working Models	11	Does your bank currently apply a "remote working model" for its employees? If yes, please briefly state its scope in terms of the categories below.	The working model in which the bank staff <u>constantly</u> carries out their work outside the office.			---	
		• Head office staff		---			
		• Regional / branch directorates staff	It should be stated whether there are personnel subject to the "remote working model" in terms of personnel categories, and if so, the ratio of these personnel in the relevant personnel category should be stated as an approximate percentage in the explanation section (such as 25% of head office staff, 10% of the branch personnel, 65% of the IT personnel, 100% of the call center personnel, etc.)		---		
		• Informatics / IT staff			---		
		• Call center staff			---		
	12	Does your bank currently apply a "hybrid working model" for its personnel? If yes, please briefly state its scope in terms of the categories below.	Working model in which bank personnel carry out their work partly in the office and partly out of the office			---	
		• Head office staff		---			
		• Regional / branch directorates staff	It should be stated whether there are personnel subject to "hybrid working model" in terms of personnel categories, and if yes, in "Answer Explanation Column" the content of the hybrid working model (such as two weeks a month or three days a week remotely) and the ratio of these personnel in the relevant personnel category should be stated as an approximate percentage (35% of head office personnel, 10% of branch personnel, 75% of IT personnel, etc.).		---		
		• Informatics / IT staff			---		
		• Call center staff			---		
Renewable Energy		By the year 2022:	Depending on the detail of the available data, it should be given in as much detail as possible (head office, other and/or total).				
	13	Your bank's electricity consumption from renewable energy (if any) (Mwh)	Amount of renewable energy purchased from the national energy network on a contract/certificate (i-REC etc.) basis and/or generated in your bank's own facilities			0,0	
	14	Share of renewable energy (if any) in your bank's electricity consumption (%)	Percentage share of renewable energy in total consumption (by head office, branch and/or total, if any)				
	15	Amount of renewable energy production of your bank (if any) (Mwh)	Amount of renewable energy generated by your bank's systems (roof, etc.)			0,0	
Recycling		By the year 2022:	Depending on the detail of the available data, it should be given in as much detail as possible (head office, other and/or total).				
	16	Annual amount of paper sent for recycling by your bank (Kg)				0,0	
	17	Amount of plastic materials sent for recycling by your bank (Kg)				0,0	
Compliance with Standards	18	Certificates and similar documents showing compliance with national and international standards that your bank <u>already has</u> on environmental and social sustainability issues:					
		• ISO 14001 (Environmental Management System)				---	
		• ISO 14064 (Greenhouse Gas Management)				---	
		• ISO 26000 (Social Responsibility)				---	
		• ISO 50001 (Energy Management System)				---	
		• Other (Please specify)				---	
	19	For your bank's head office building:					
		• Is LEED certification available? If yes, please indicate the level of certification.		---			
		• Is there any certification other than LEED? If yes, please state their names and levels (if any).		---			

H. REPORTING AND PERFORMANCE					
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	ANSWER:	ANSWER EXPLANATION:
General Reporting Approach	1	Does your bank report to the public on sustainability issues? If yes, please state the name of these reports.	Reporting to the public within the scope of exclusive or multi-purpose (annual activity report, etc.) documents regarding environmental and social sustainability, risks and opportunities faced in these matters, their management, strategies and policies, practices and application results, environmental footprint	...	
	2	Is there a special section on sustainability issues in your bank's annual report? If yes, please state the name of the relevant section.		...	
	3	Is the data you share with the public verified by second parties? If yes, please indicate the name of the verifying organization(s).		...	
	4	Is conformity notification received from third parties for the reports you share with the public? If yes, please indicate the name of the organization(s) issuing the declaration of conformity.		...	
	5	Is there a section / page / interface specific to sustainability issues on your bank's website? If yes, share the link.		...	
Basic Reporting Content	6	Are the following data and information shared with the public within the scope of sustainability reports?			
		• Corporate governance structure for environmental and social sustainability at your bank	Authorized bodies, duties and responsibilities, etc.	...	
		• Strategies and policies regarding environmental and social sustainability		...	
		• Numerical targets and realizations regarding environmental and social sustainability		...	
		• Implementation results by UN Sustainable Development Goals	In order to clearly demonstrate the actual support given by your bank to the 17 Sustainable Development Goals (SDGs) of the United Nations, it should be stated whether SDG-based financing and implementation results are reported.	...	
		• Analysis, forecasting and assessment of environmental and social risks	Heat map studies, areas where risks are concentrated, trends, etc.	...	
		• Stress test / scenario analysis studies and results for environmental and social risks	For example, analyses to measure the sensitivity of your bank's loan portfolio to physical risks and transition risks associated with climate change	...	
		• Environmental and Social Risk Management (ESRM) practices and results		...	
		• Scope 1 emission data		...	
		• Scope 2 emission data		...	
		• Scope 3 emission data		...	
		• Electricity consumption data		...	
		• Renewable energy consumption data		...	
		• Water consumption data		...	
		• Fuel consumption data for heating purposes		...	
		• Fuel consumption data for transportation purposes		...	
		• Material data sent for recycling		...	
Compliance with International Reporting Standards	7	Does your bank report under the Carbon Disclosure Project (CDP)? If yes, please indicate the most recent reporting date.		...	
	8	Does your bank report under the Global Reporting Initiative (GRI)? If yes, please indicate the most recent reporting date.		...	
	9	Does your bank report under the Sustainability Accounting Standards Board (SASB) standards? If yes, please indicate the most recent reporting date.		...	
	10	Does your bank make "integrated reporting" in accordance with the framework determined by the International Integrated Reporting Council (IIRC)? If yes, indicate the latest reporting date.	IIRC tarafından belirlenen çerçeveye uygun olarak, bankanızın hem finansal hem de sürdürülebilirlik performansının bütüncül bir şekilde sunulduğu raporlama yaklaşımı	...	
	11	Does your bank make "integrated reporting" in accordance with the framework determined by the International Integrated Reporting Council (IIRC)? If yes, please indicate the most recent reporting date.		...	
	12	To what extent are the reports made by your bank compatible with TCFD recommendations? Please explain briefly.	If reporting practices are in full compliance with TCFD recommendations, or if studies for full compliance are in progress, they should be briefly described (e.g. the name of the organization verifying compliance, or the content of preparatory work undertaken, etc.).	...	
	13	Does your Bank actually participate in pilot studies for the implementation of TCFD Recommendations? If yes, please explain briefly by phases.	Phased pilot study by the United Nations Environment Program Finance Initiative (UNEP-FI)	...	
Performance Evaluation	14	Indicate the institutions and platforms that evaluate and rank your bank's sustainability performance, and the most recent evaluation / rating date and results.	Grades (ESG grades, scores, etc.) obtained as a result of assessments and ratings made by independent organizations regarding your bank's sustainability capacity, practices and performance.		
		• Carbon Disclosure Project (CDP) Climate, Water, and Forest Scores		...	
		• Sustainalytics ESG Risk Ratings		...	
		• Refinitive ESG Scores		...	
		• Morgan Stanley Capital International (MSCI) Risk Ratings		...	
		• Bloomberg ESG Disclosures Scores		...	
		• Standard & Poor's (S&P) Global Ratings		...	
		• Moody's ESG Solutions Group		...	
		• FTSE Russell's ESG Ratings		...	
		• ISS (Institutional Shareholder Services) ESG Ratings		...	
		• Japan Credit Rating Agency (JCR)		...	
		• Borsa Istanbul (BIST) Sustainability Index		...	
		• Other (Please specify)		...	

I. LOANS RECEIVED										
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	LOAN UTILIZATION DATE	CURRENCY UNIT OF BORROWING	ORIGINAL LOAN PRINCIPAL AMOUNT (Million)	LOAN REPAYMENT PERIOD (MONTHS)	PRINCIPAL DEBT BALANCE AS OF YEAR-END 2022 (Million)	PRINCIPAL DEBT BALANCE AS OF YEAR-END 2022 (Milyon TL)	ANSWER EXPLANATION: (To be used in case of need)
National & International Lenders	1	Loans obtained by your bank for financing environmental and social sustainability and included in your bank's liabilities as of the end of 2022	<p>• Loans obtained by your bank to be repaid from private or public, domestic or foreign institutions for the <u>sole</u> purpose of financing environmental and social sustainability and included in your bank's liabilities as of the end of 2022 will be written.</p> <p>• If more than one loan has been taken from an institution (which already has a balance), the information for each additional loan should be entered separately in the lines titled "other" at the bottom of the table.</p>	Year		Borrowing Base Currency	Completion period of principal and interest payments of the loan	Borrowing Base Currency	In TL	
		• International Finance Corporation (IFC)		---	---					
		• International Bank for Reconstruction and Development (IBRD)		---	---					
		• European Bank of Reconstruction and Development (EBRD)		---	---					
		• Agence Française de Développement (AFD)		---	---					
		• European Investment Bank (EIB)		---	---					
		• KfW Development Bank (KfW)		---	---					
		• Österreichische Entwicklungsbank (OeEB)		---	---					
		• Dutch Entrepreneurial Development Bank (FMO)		---	---					
		• Islamic Development Bank		---	---					
		• Council of Europe Development Bank (CEB)		---	---					
		• Green For Growth Fund (GGF)		---	---					
		• Global Climate Partnership Fund (GCPF)		---	---					
		• Overseas Private Investment Corporation (OPIC)		---	---					
		• European Fund for Southeast Europe (EFSE)		---	---					
		• Multilateral Investment Guarantee Agency (MIGA)		---	---					
		• Societe de Promotion et de Participation Pour La Cooperation Economique SA (PROPARCO)		---	---					
		• Japan Bank for International Cooperation (JBIC)		---	---					
		• Japan International Cooperation Agency (JICA)		---	---					
		• Other (Please specify)		---	---					
		• Other (Please specify)		---	---					
		• Other (Please specify)		---	---					
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		• Other (Please specify)		---	---					
		• Other (Please specify)		---	---					
		• Other (Please specify)		---	---					
		Total							0,0	

J. DEBT INSTRUMENTS								
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	INSTRUMENT 1	EINSTRUMENT 2	INSTRUMENT 3	INSTRUMENT 4	ENSTRÜMAN 5
		Debt instruments issued by your bank for the purpose of financing environmental and social sustainability and included in your bank's liabilities as of the end of 2022	Debt instruments (green bonds, social bonds, blue bonds, sustainability bonds, sustainability-related bonds, gender-related bonds, VATS, etc.) issued by your bank to finance environmental and social sustainability areas. These instruments may be standard themed bonds, revenue bonds, project bonds, asset backed securities or mortgage-backed bonds.					
Basic Information	1	Name / description of the instrument	The identification of the instrument at your bank will be written.					
	2	Nature of the instrument	Within the scope of the International Capital Markets Association (ICMA) systematics, it should be stated which group it predominantly belongs to. If the "Other" category is selected, it should be briefly explained in the "Answer Statement" column.	---	---	---	---	---
	3	Compliance with the International Capital Markets Association's (ICMA) sustainable finance-related bond issuance principles	Depending on its relevance and content, the issue's compliance with ICMA green bond, social bond or sustainability-related bond principles should be specified.	---	---	---	---	---
	4	Other principles/standards (other than ICMA's relevant principles) that are "fully compliant" with respect to sustainability	For instruments that are not "fully compliant" with ICMA's relevant principles, the name of the standards and/or set of principles that were observed and explicitly referenced in the issuance process should be indicated. For instruments that are fully compliant with ICMA sustainable bond principles, this question should be left blank.					
	5	Organization(s) that assesses and verifies compliance with relevant sustainability principles/standards prior to issuance	The organization(s) that approved the instrument's compliance with the relevant ICMA principles prior to issuance should be specified.					
	6	External auditor or third party organization(s) that performs verification of the fund management process after the issuance	The organization(s) confirming that the income generated by the issuance complies with the standards and is used as promised should be specified.					
	7	Issue date (Year)	Year only	---	---	---	---	---
	8	Currency of issuance	Currency of issuance	---	---	---	---	---
	9	Original issue amount (Million)	Issue amount in the currency of issue (million)					
	10	Original payback / redemption period (Months)	Original redemption period in months					
Principal Balance	11	As of the end of 2022, principal debt balance in the currency of issuance (Million)	Balance amount in original currency (million)					
	12	As of the end of 2022, principal debt balance in TL (Million TL)	Balance amount in TL (million TL)					
Answer Statement:			Additional points about the instrument that are useful to know should be stated in this line.					

K. COMMERCIAL & CORPORATE LOANS							
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	CASH LOANS PRINCIPAL (RISK) BALANCE (Million TL)	NON-PERFORMING CASH LOANS (RISK) BALANCE (Million TL)	NON-CASH LOANS (Million TL)	ANSWER EXPLANATION: (To be used in case of need)
		As of the end of 2022, the balance of financing (risk) allocated by your bank to sustainability areas (Million TL)	<ul style="list-style-type: none">Based on the definitions and classifications adopted by your bank, the principal balances of commercial and corporate loans (performing cash loans (Group 1,2), non-performing loans (Group 3,4,5) and non-cash loans) provided to the relevant sustainability areas as of the end of 2022 will be written in "million TL."Only loans whose intended use is clearly linked to sustainability (e.g. investment and project loans for sustainability) and business loans to legal entities operating exclusively in sustainability-related fields (renewable energy, energy efficiency, sustainable agriculture, etc.) will be included.Financing items that can be declared under more than one thematic heading (such as a loan for women's entrepreneurship that also falls within the scope of sustainable agriculture) should be declared under a single item in a way that does not lead to duplication, taking into account the purpose it serves the most.	0,0	0,0	0,0	
Emission Reduction	1	Renewable Energy	Project and investment loans for renewable energy production for sale or self-consumption should be indicated. In terms of operating loans, only loans provided to companies that are considered to be operating in the field of renewable energy should be entered. Operating loans granted to renewable energy companies operating in more than one renewable energy type should be entered based on the energy type with the highest weight.	0,0	0,0	0,0	
		<ul style="list-style-type: none">Wind energy					
		<ul style="list-style-type: none">Solar energy					
		<ul style="list-style-type: none">Hydroelectricity					
		<ul style="list-style-type: none">Biomass energy					
	<ul style="list-style-type: none">Geothermal energy						
	2	Energy Efficiency	Loans for investments and activities that are expected to lead to a definite and significant increase in energy efficiency and for which this is documented in the loan allocation process (e.g. machinery and equipment renovation, infrastructure installation, know-how acquisition, etc.) should be specified. Green building and thermal insulation activities for buildings should be excluded.	0,0	0,0	0,0	
		<ul style="list-style-type: none">Projects to increase energy efficiency					
		<ul style="list-style-type: none">Buildings with high energy performance					
	3	Low emission vehicles	Commercial and corporate loans extended for the purchase of low emission vehicles (automobiles, buses, minibuses, light commercial vehicles, motorcycles, bicycles, scooters, etc.) to be used for commercial purposes (includes electric scooters)	0,0	0,0	0,0	
		<ul style="list-style-type: none">LPG / LNG vehicles					
		<ul style="list-style-type: none">Hybrid vehicles					
		<ul style="list-style-type: none">100% electric vehicles					
		<ul style="list-style-type: none">Electric vehicle charging station					
	4	Emission reduction / carbon capture and storage	The financing provided for activities, investments and projects for emission reduction, carbon capture and storage other than those listed above should be specified. For example, investments in the production of electric vehicles or filters for emission reduction. Forest plantation and rehabilitation projects should be excluded.				
Resource Efficiency	5	Recycling	Loans provided for the establishment and renewal of water treatment and recycling systems	0,0	0,0	0,0	
		<ul style="list-style-type: none">Water treatment and recycling					
		<ul style="list-style-type: none">Other recycling					
	6	Resource efficiency	Credits provided to investments and activities that are expected to provide a definite and significant increase in savings and efficiency in the use of non-energy resources (eg water, raw materials, land, etc.) and this situation is documented in the loan allocation process should be specified (eg machinery-equipment renewal, infrastructure installation, know-how purchase, etc.). Financing for water treatment and recycling should be excluded.				
Social Sustainability	7	Women entrepreneurship	Financing items to support women's entrepreneurship that do not qualify as individual loans				
	8	Education	Loans extended for financing infrastructure investment projects for education and educational institutions				
	9	Health and social services	Health infrastructure, infrastructure for social and cultural activities, etc.				
Other Sustainability Areas	10	Sustainable agriculture	Loans provided to investments and projects that are documented (through certificates, etc.) to be sustainable during the loan allocation process and evaluated in this direction by your bank				
	11	Forest cultivation and rehabilitation	Loans extended for forestation and improvement of existing forest lands				
	12	Sustainable tourism	Loans provided to investments and projects that are documented (through certificates, etc.) to be sustainable during the loan allocation process and evaluated in this direction by your bank				
	13	Research and development activities for sustainability	R&D projects to increase effectiveness and efficiency and technological innovation in sustainability areas in general				
Fossil Fuels		As of the end of 2022, the balance of financing (risk) provided for projects, investments and activities directly related to / based on fossil fuels (Million TL)		0,0	0,0	0,0	
	14	Activities directly related / based on coal	Loans provided directly to coal mining, manufacturing and coal-based energy production projects, investments and activities	0,0	0,0	0,0	
		<ul style="list-style-type: none">Coal mining					
		<ul style="list-style-type: none">Coke production					
		<ul style="list-style-type: none">Coal-based power generation					
	15	Activities directly related to/ based on oil and gas	Loans provided for projects, investments and activities directly related to oil and natural gas mining, production, transportation and energy production based on oil and natural gas	0,0	0,0	0,0	
		<ul style="list-style-type: none">Oil and natural gas exploration and extraction					
		<ul style="list-style-type: none">Oil and gas refining					
<ul style="list-style-type: none">Oil and gas transportation		Transportation by means of vehicles or pipelines					
<ul style="list-style-type: none">Energy production based on oil and natural gas							

L. RETAIL LOANS						
SUBJECT:	QUESTION NO:	QUESTION:	QUESTION EXPLANATION:	CASH LOANS PRINCIPAL (RISK) BALANCE (Million TL)	NON-PERFORMING CASH LOANS (RISK) BALANCE (Million TL)	ANSWER EXPLANATION: (To be used in case of need)
		As of the end of 2022, the balance of financing (risk) allocated by your bank to sustainability areas (Million TL)	Based on the definitions and classifications taken as basis by your bank, the principal balances of individual loans (performing cash loans (Group 1,2), non-performing cash loans (Group 3,4,5) and non-cash loans) provided to the relevant sustainability areas as of the end of 2022 will be written in "million TL".	0,0	0,0	
Emission Reduction	1	Renewable Energy	Hanehalkı ve apartman yönetimleri tarafından kendi öz tüketimleri için kurulan yenilenebilir enerji sistemleri (çatı sistemleri vb.)	0,0	0,0	
		• Solar energy				
		• Other	The content, if any, should be stated very briefly.			
	2	Low emission vehicles		0,0	0,0	
		• LPG / LNG vehicles				
		• Hybrid vehicles	Consumer loans extended to purchase low-emission vehicles			
		• 100% electric vehicles				
		• Electric vehicle charging station	Financing granted to natural persons / households for the establishment of an electric vehicle station			
Energy Efficiency	3	Energy efficient buildings		0,0	0,0	
		• Houses with Class A energy performance				
		• Houses with Class B energy performance	Financing used for the purchase of high energy efficient buildings			
		• Activities to increase building energy efficiency	Financing provided for investments and activities for buildings such as green building, thermal insulation, etc.			