



www.emlakkatilim.com.tr

SUSTAINABILITY
REPORT



TABLE OF CONTENTS

"We want to lead the green transformation by funding sustainability in strategic sectors. We are building a sustainable economy by blending environmental and social responsibility with the principles of participation finance."

About the Report	05
Messages from Management	06
About Emlak Katılım	08
Sustainability Milestones	08
Our Values, Vision and Mission	13
Our Financial Performance	14
Sponsorships, Awards and Collaborations	16
Corporate Governance	18
Organization and Corporate Structure	18
Internal Audit	22
Enterprise Risk Management	24
Business Ethics and Compliance	27
Information Security	29
Customer Satisfaction	30
Our Sustainability Journey	31
Our Sustainability Approach	31
Our Sustainability Strategy	32
Materiality Analysis and Stakeholder Engagement	34
Our Sustainability Performance and Targets	37

Our Economic Performance	39
Sustainable Finance	41
Digital Banking, Innovation and Our Investments	42
Our Environmental Performance	45
Our Environmental Approach	45
Energy Management	46
Waste Management	47
Water Management	48
Our Social Performance	49
Our Human Resources Strategy	50
Employee Satisfaction and Engagement	52
Remuneration	54
Talent and Competency Development	55
Performance and Talent Management	58
Recruitment and Career Management	59
Fair and Transparent Human Resources Management	60
Occupational Health and Safety	61
Social Responsibility	62
Our Performance Indicators	63
Economic Performance Indicators	63
Environmental Performance Indicators	64
Social Performance Indicators	65
GRI Content Index	69

We funded sustainable projects through thematic sukuk issuances.

Prevented Emission Amount



142,240
tCO₂e

Total Thematic Sukuk Issuances

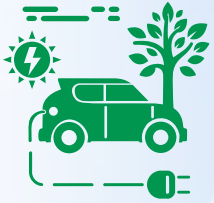


TL2
billion

In 2023, we continued to fund projects which contribute to the fight against climate change and social development through green/sustainable sukuk issuances.

The Bank has prevented a total of 142,240 tCO₂e through thematic sukuk issuances exceeding TL 2 billion, including the sukuk issuances it has arranged.

We offer flexible payment plans to support investments in renewable energy.



33

different renewable energy projects supported

With our renewable energy financing product, we continue to support eco-friendly projects and provide leasing financing opportunities to our stakeholders who wish to invest in renewable energy sources by offering flexible payment plans.

In 2023, we supported 33 renewable energy projects. These projects helped prevent 42,820 tCO₂e by generating 66 million kWh of electricity.



ABOUT THE REPORT



"In 2023, we shared our economic, social, environmental and governance performance with our esteemed stakeholders, through the Sustainability Report."

As Emlak Katılım, we have been working with the vision of being Türkiye's leading and innovative public participation bank that has adopted the principles of trust and accountability since our establishment. In this sense, no-interest and risk-sharing approach adapted by the Bank is in line with the mission of focusing on ethical principles and the need to fund social needs as well as the principle of sustainability. We are proud of sharing our sustainability efforts with our esteemed stakeholders through our Sustainability Report 2023.

Our sustainability report presents a detailed overview of our operations in the relevant sector, the social and environmental responsibilities we undertake, our corporate strategy, our effective governance approach and the performance we have achieved.

We hope that our report, through which we disclose our performance in economic, social, environmental and governance areas between January 1, 2023 and December 31, 2023, will reinforce the strong sense of trust between us and our stakeholders and set an example in our sector.

Our report has been drawn up in accordance with Global Reporting Initiative (GRI) standards. You can see the sections of our report linked to GRI standards in the "GRI Content Index" table. Unless specified otherwise, the data presented in our sustainability report reflects the performance of operations under Emlak Katılım as of the year 2023. You may send an e-mail to [✉ Yb@emlakkatilim.com.tr](mailto:Yb@emlakkatilim.com.tr) address of the Investment Banking and Investor Relations Department for your comments and questions regarding our report.

MESSAGE FROM THE CHAIRMAN

"As Emlak Katılım, we develop financial products that are in line with environmental and social responsibility, taking a pioneering role in the sector with green sukuk issuances."

Esteemed Stakeholders,

As the leading and innovative public participation bank, the principles of sustainability are at the core of our business model; we focus not only on profitability but also on social and environmental welfare. In this sense, 2023 Sustainability Report is a firm indicator of our commitment.

The principles of participation finance are built on justice, ethics and social benefits. This approach is fully aligned with social and environmental responsibilities. The concept of "responsible investment" is at the core of both sustainability and participation finance. In this sense, as Emlak Katılım, we develop financial products that are in line with environmental and social responsibility, taking a pioneering role in the sector with green sukuk issuances.

As of 2023, major steps are taken in the area of sustainability on a global scale; many countries commit to reducing their carbon emissions to accelerate green transformation. COP28 (Conference of Parties) organized in 2023 provided an effective platform for the countries to review their emission goals and make new commitments as well as to encourage international collaborations on climate finance and investments in green technologies.



Participation finance is becoming more and more important, especially in climate finance. Instruments such as green, social, and sustainable sukuk, developed in accordance with interest-free finance principles, are powerful tools in achieving sustainable development goals. These instruments are also play a key role in Türkiye's fight against climate change. The COP29 Summit to be held in Azerbaijan will focus on the strategic role of Islamic finance in the fight against climate change and stress that we all have a moral responsibility to prevent 1.5°C increase in temperature. COP29 intends to listen to a wide and international body of stakeholders and provide a platform to communicate with them for inclusive results. The purpose is to achieve inclusive results based on common solutions. The purpose of the summit will be to ensure that the parties stick to their objectives and transparency as specified in their national contribution declarations and focus on the need to offer sufficient finance to support developing nations in their goals.

Our country increases investments in renewable energy and develops strategies to reduce dependency on fossil fuels to achieve net zero emissions by 2053. Sustainable farming is encouraged to ensure food security and projects are implemented to use water resources more efficiently. These efforts will make solid contributions to the fight against climate change at the national and international level.

In light of these global and local developments, 2023 was a year of progress for Emlak Katılım in terms of sustainability. The sustainability organization of the Bank has made solid contributions of our sustainability goals through policies, products, strategy and risk management. In this sense, we continue to operate in consideration of our economic, environmental and social responsibilities.

Türkiye Emlak Katılım Bankası is committed to work to ensure a sustainable future. I would like to emphasize our commitment to developing innovative finance products, supporting green economy and contributing to the sustainable development of our company. In this period, we will strongly collaborate with our stakeholders and build a sustainable future.

Best regards,

Prof. Dr. Mehmet Emin BİRPINAR
Board Chairman

MESSAGE FROM THE CEO

"In 2023, we diversified our sustainable finance products and offered innovative solutions to our clients. "

Esteemed Stakeholders,

In 2023, Emlak Katılım Bankası took major steps and achieved solid results in sustainability. We develop strong and innovative solutions for the future and try to balance economic growth with social and environmental responsibility.

With our country's commitment to the Paris Climate Agreement, sustainability has now become an inevitable priority. Resource management, financing the green and fair transformation of the real economy, social justice and governance are now key issues. This overlaps with the participation finance principles on many issues and puts liability on our stakeholders operating in the industry. Financing investments to ensure a green and fair transition to a sustainable and low-emission economy is of key importance. Emlak Katılım continues to work effortlessly to do its part. In this sense, we continued grow in a sustainable manner in the second quarter of 2024 as a participation bank with huge contributions to the participation finance industry. As of the second quarter of the year, our assets increased by 59% to TL 203.7 billion, funds collected increased by 60% to TL 160.1 billion and funds offered increased by 64% to TL 113 billion. The number of branches reached 110 and the number of employees now exceeds 1,500.



Emlak Katılım adapts innovative approaches to sustainable finance and continue to lead in green sukuk issuances. We helped prevent a total of 142 thousand tCO₂e until now through thematic sukuk issuances of more than TL 2 billion, including brokerage operations. Our sukuk issuances brought us the Golden Bull award in "2023 Sukuk Issue & Sale" category at the 9th Golden Bull Awards organized by TSPB in 2024.

Sustainability is beyond reducing environmental impacts; it is also about boosting social development and ensuring economic stability. With this approach, we diversified our sustainable finance products and offered innovative solutions to our clients in 2023. We try to do our part in building a sustainable future by financing projects on renewable energy, green buildings and energy efficiency.



The sustainability culture we have created together with our employees, clients, and all our stakeholders is a source of pride for us. We want to move forward and raise social awareness through education and awareness programs.

Our achievements in 2023 inspires us to do more in the future. We will continue to improve our sustainability strategies and lead the participation finance industry in the future. In an effort to build a sustainable future for our country, we will continue to support the economy, environment and communities. I would like to thank all our stakeholders for their trust and support.

I have full confidence that we will continue to work together for a better future.

Best regards,

Onur GÖK
Board Member & CEO

ABOUT EMLAK KATILIM

Sustainability Milestones

2020

We implemented the Zero Waste Project in September 2022 at our Head Office, additional service building, and all our branches, by meeting all the criteria in the Ministry of Environment, Urbanization and Climate Change's Zero Waste Regulation. At the second year of its establishment, we became the first participation finance institution to receive Zero Waste Certificate.

2021

We drafted the first Sustainable Finance Framework to create the infrastructure for thematic sukuk (lease certificate) issuance.

Our "Becoming a Customer via Video Call" service, which enables customers to become Emlak Katılım customers as of June 2021, was offered to our customers via our mobile application.

With the CepPOS application offered in 2021, clients can now use their mobile phones as a POS device for quick payments. With this innovative product, we received the third place award in the Digital Channels category at IDC Finance Technology Awards 2021.

We performed Türkiye's first green sukuk issuance based on labor-capital partnership with a maturity of 371 days and an amount of approximately TL 52 million through a Private Fund Pool (PFP) on November 10, 2021. The funds raised from the issuance of green sukuk were used to finance projects within the PFP that contribute positively to the climate change and the environment. Based on the Fund Provision & Impact Report, green sukuk issuance projects which contribute to the United Nation's (UN) Sustainable Development Goals helped eliminate two thousand tons of net carbon emissions annually. This issuance was recognized as the best sukuk issuance in 2021 on an industry base at IFN Awards organized by Islamic Finance News (IFN), a prominent periodic in the Islamic finance world.



Sustainability Milestones

2021

On December 24, 2021, under the Istanbul Financial Center (IFC) project managed by TVF IFC Company (100% owned by Türkiye Wealth Fund), Türkiye's first Green Sukuk AI Istisna'a was issued at an amount of TL 600 million with a maturity date of 2 years was issued. The issuance of Türkiye's first Green Sukuk AI Istisna'a marks a major step in positioning IFC as a major center of Islamic finance. In addition, this green sukuk issuance received the award for best issuance in local currency at the "Bonds, Loans & Sukuk Türkiye 2022" award ceremony organized by GFC Media, one of the most prestigious awards in the finance sector.

In accordance with the principles of interest-free finance, we have begun to support the agricultural sector by meeting the financing needs of producers of storable agricultural products through Electronic Warehouse Receipts (EWR).

As part of our collaborations with stakeholders, we have provided accessible financing support to companies wishing to benefit from solar energy, through our leasing finance solutions in the renewable energy sector and flexible payment plans.

2022

We offered Eco-Friendly Vehicle Loans for electric and hybrid vehicles which emit less carbon as compared to vehicles with internal combustion engines.

The Sustainability Committee was established to review and make decisions on recommendations by Sustainability Working Groups and Sustainability Service. There are 3 sub working groups operating under the Committee; namely Financial Sustainability, Corporate Sustainability and Climate Risk & Reporting.

In accordance with "Guide for Green Debt Instruments, Sustainable Debt Instruments, Green Lease Certificates, Sustainable Lease Certificates" (Guidelines) issued by the Capital Markets Board of Türkiye (CMB) on 24/02/2022, we brokered the issuance of Türkiye's first green sukuk for a recycling company at TL 50 million. The issuance in question is significant as it represents the first issuance conducted under the Guidelines.

Under the TL 2 billion sustainable/green lease certificate issuance program approved by CMB in line with the Guidelines in October 2022, we performed the second sukuk issuance at TL 500 million with a maturity date of 430 days on November 14, 2022. The funds received from the issuance were used in a green building project with a LEED Gold certificate.

Sustainability Milestones

2022

We have launched our Project Preferred Private Fund Pool product, which is based on the profit and loss sharing principle, where funds deposited in Turkish Lira with our bank are used to finance a specific project, resulting in participation in the profits or losses generated, with no predetermined return paid to the account holder and no guarantee of principal repayment.

In 2022, at the award ceremony organized by the Turkish Federation of Automotive Maintenance Associations (TOBFED), we received the 'Future is in Our Hands' award for our 'Green Vehicle Financing' product offering special advantages to customers wishing to own an electric or hybrid vehicle.

We integrated our ATMs with the Shared Public ATM System (TAM) to allow our clients to use all public ATMs.

Through our Bank's "Contactless Banking" strategy, we complied with the Central Bank of the Republic of Türkiye's QR Code standards and offered our customers the services of withdrawing money from ATMs, transferring money from person to person and mobile payment from POS via TR QR Code from the Mobile Branch.

In 2023, Emlak Katılım completed the Katılım Finans Kefalet A.Ş. (KFK) integration and became a part of the ecosystem to support small and medium-scaled enterprises (SMEs) with funds.

2023

We established the Sustainability Service under the Investment Banking & Investor Relations Directorate to manage sustainability operations.

Following the earthquake that occurred in southeastern Türkiye on February 6, 2023, our Bank's Board of Directors donated 1 billion TL to help heal the wounds. Additionally, we provided in-kind aid worth approximately 30 million TL to the affected regions under the coordination of AFAD.

In March and April, we brokered the issuance of TL 100 million green lease certificate for a stakeholder operating in the recycling industry. Based on the Fund Provision & Impact Reports regarding such sukuk issuances, recycling of the waste using the funds gained through the issuances prevented 48,351 tCO₂e. Funds provided through green lease certificates were used to prevent waste and carbon emissions to create a positive impact regarding climate change.

2023

In May and June, we made green sukuk issuances with a maturity date of 1 year at TL 100 million and TL 200 million, respectively. The funds provided through such sukuk issuances were used to finance projects which contribute to the fight against climate change and social development.

We started the process to draft our sustainability strategy document and revise our policies within the frame of sustainability.

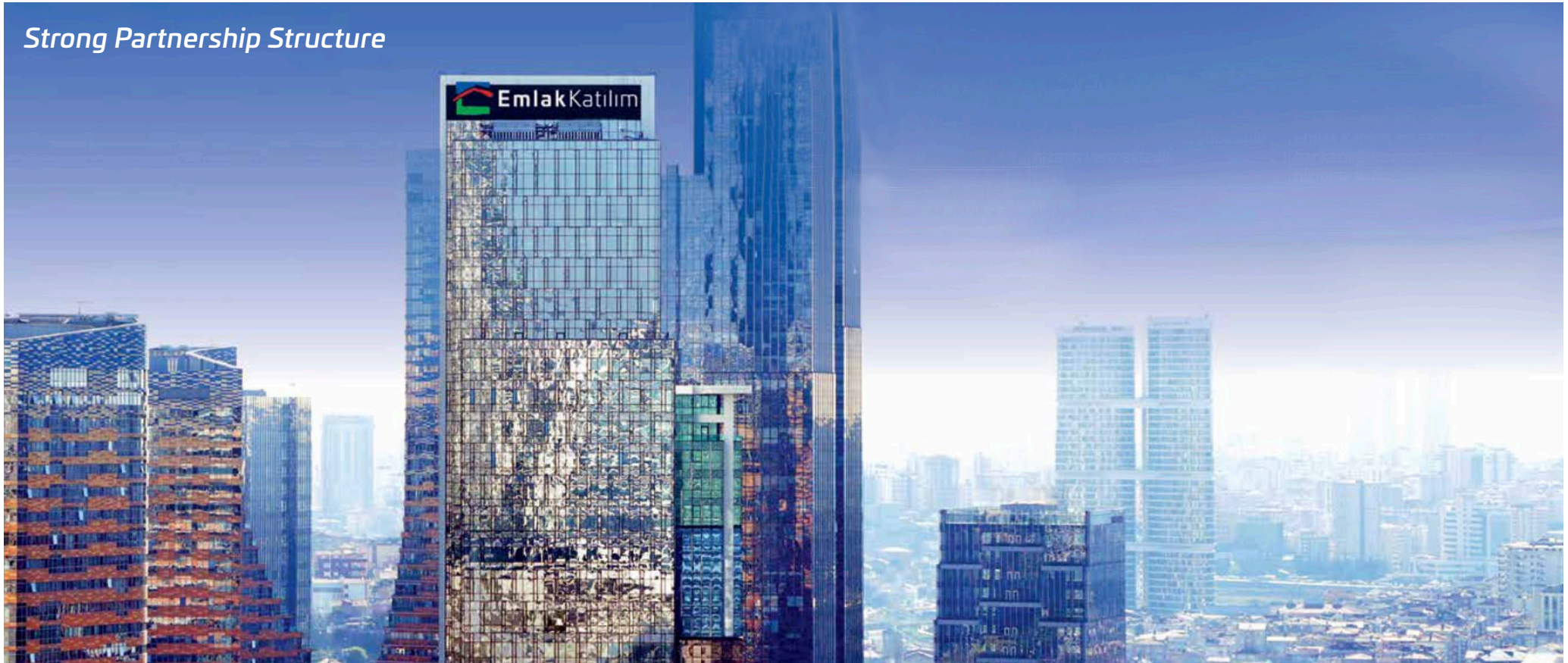
We issued the first sustainability report in compliance with the GRI Standards.

In 2023, we launched the Revenue Account (Üretenle Kazan) to finance the purchase of new movable and real estate by legal persons which operate in or support the manufacturing industry.



Partnership Structure

Strong Partnership Structure



The Bank's capital is TL 1,026,915,000; 9999% of which is owned by the Ministry of Treasury and Finance. In addition to the Ministry of Treasury and Finance, T. Emlak Bankası A.Ş. Retirement and Support Fund Foundation (the name of the foundation was changed to T.C. Ziraat Bankası A.Ş. and T. Halk Bankası A.Ş. Retirement and Support Fund Foundation upon the Bank's liquidation) holds shares amounting to TL 80.57 (full) and 33 real persons hold shares amounting to TL 3.38 (full).

Among the capital of TL 1,026,915,000, TL 1,026,915,000 is paid capital and TL 2.82 (full) is unpaid by 33 real persons.

Portion of the capital owned by the Ministry of Treasury and Finance is represented by the Ministry of Environment, Urbanization and Climate Change.

Our Corporate Values



TRUST

We establish consistent, sensitive and trust-based business relations with our customers, stakeholders and employees.



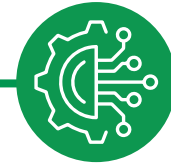
ACCOUNTABILITY

We do our job as best as we can and feel responsible to uphold our commitments.



RESPECT

We consider respect for our employees, customers, stakeholders and the environment as our fundamental and unwavering priority.



INNOVATION

Through our innovative products and services, we become a solution partner in meeting the current and future financial needs of the real sector.

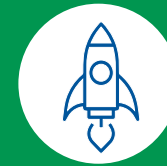
“As Türkiye Emlak Katılım Bankası, we continue to offer services with our 97 years of deep-rooted history and expert team.”

Our Vision and Mission



VISION

To be Türkiye's leading and innovative participation bank.



MISSION

To contribute to the national economy by developing financial solutions to support the real sector, especially the real estate sector, in line with the principles of participation finance thanks to the strength we derive from our deep-rooted history.

Our Financial Performance

As of the first half of 2024, we continue to strengthen our financial performance in line with our sustainable growth strategy. During this period, our assets increased by 59% to TL 203.7 billion. Funds collected increased by 60% to TL 160.1 billion.

Non-performing loans continue to be lower than the industry average with 0.52% and our cash and non-cash contributions to the national economy reached TL 113 billion. Funds provided increased by 64%.

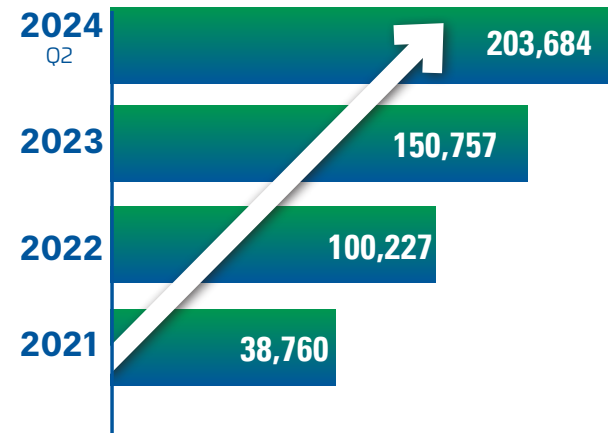
FINANCE (THOUSAND TL)*	2021	2022	2023	2024 Q2
Total Assets	38,759	100,226,935	188,882,526	203,683,664
Funds Offered (Net)	21,724,480	43,806,339	67,542,336	86,094,223
Funds Collected	26,793,349	79,223,865	151,496,918	160,102,617
Equity	1,728,423	6,023,874	10,413,781	15,190,958
Paid-up Capital	1,026,915	1,026,915	1,026,915	1,026,915
Operating Profit	801,333	3,724,443	7,581,571	7,079,767
Reserves	118,239	1,045,704	3,829,617	3,506,999
Net Profit	143,113	2,809,949	5,129,534	5,180,668
Capital Adequacy Ratio	27.83%	27.98%	23.05%	21.43%
Non-Performing Loans (NPL)	0.89%	0.22%	0.36%	0.52%

*Unconsolidated data.

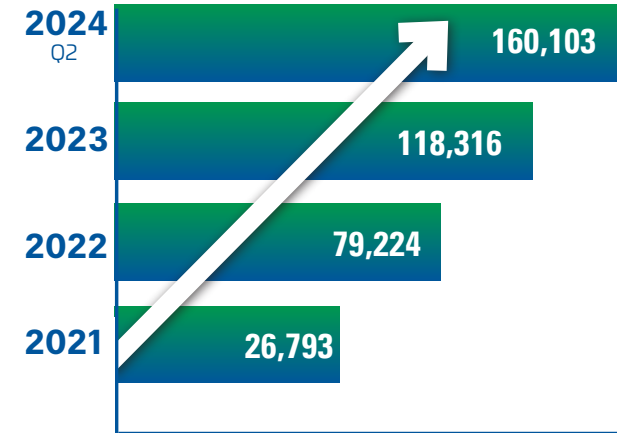
Our Financial Performance

"With this strong performance, we are on our path to meet our growth objective."

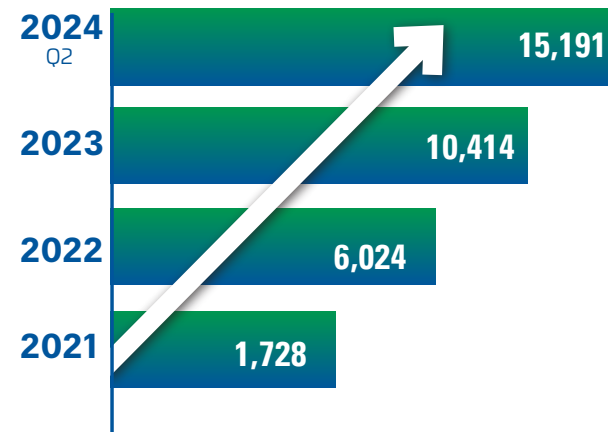
TOTAL ASSETS TL million



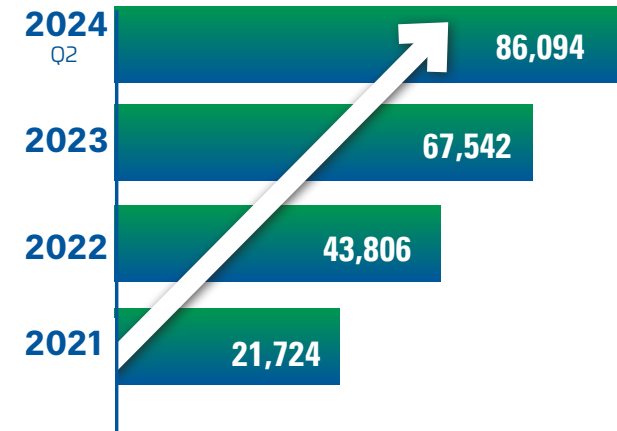
FUNDS COLLECTED TL million



EQUITY TL million



OFFERED FUNDS TL million



Sponsorships, Collaborations & Awards



Sponsorships

- Under our cooperation with TUÇEV (Turkish Environmental Protection Foundation), we sponsored trainings for environmental measurement and analysis as well as sea surface, seabed and coastal cleaning projects.
- We supported Adıyaman Children's Houses Project in earthquake-struck Adıyaman in collaboration with the Ministry of Environment, Urbanization and Climate Change and the Ministry of Family and Social Services.

Collaborations

- We became a part of the "Deposit Return System" project, which is based on a system where products, determined by the Ministry of Environment, Urbanization and Climate Change, are introduced to the market with a specific deposit fee, and after consumption/use, they are returned, and the deposit fee is refunded. In the deposit refund system, which is one of the most critical milestones in achieving Türkiye's zero waste goal, a digital wallet will be opened through the infrastructure of Türkiye Emlak Katılım Bankası, and the deposit fee for each bottle returned for recycling will be added to the digital wallets of the citizens.
- In 2023, we attended various university cooperation events and supported career fairs, career center visits, seminars and internship protocols for students as we did in 2020, 2021 and 2022.

COLLABORATIONS WITH UNIVERSITIES	2021	2022	2023
Career Fair		12	15
Career Center Visits	14	28	8
Interview Simulations		2	
Seminars		14	3
Internship Protocols	1	1	1

Awards



Best Sukuk Issuance Brokerage

Awarding Institution:
International Finance Awards

Awarded Project:
Corporate Sukuk Issuances



IFN Deals of the Year 2023 (by country)

Awarding Institution:
Islamic Finance News

Awarded Project: TVF IFC
(December 2023, Issuance of Sukuk Al Istisna'a, TL 800 million)



Creating a Difference in Loyalty, Cultural Transformation Management

Awarding Institution:
PERYÖN (Türkiye Human Management Association)

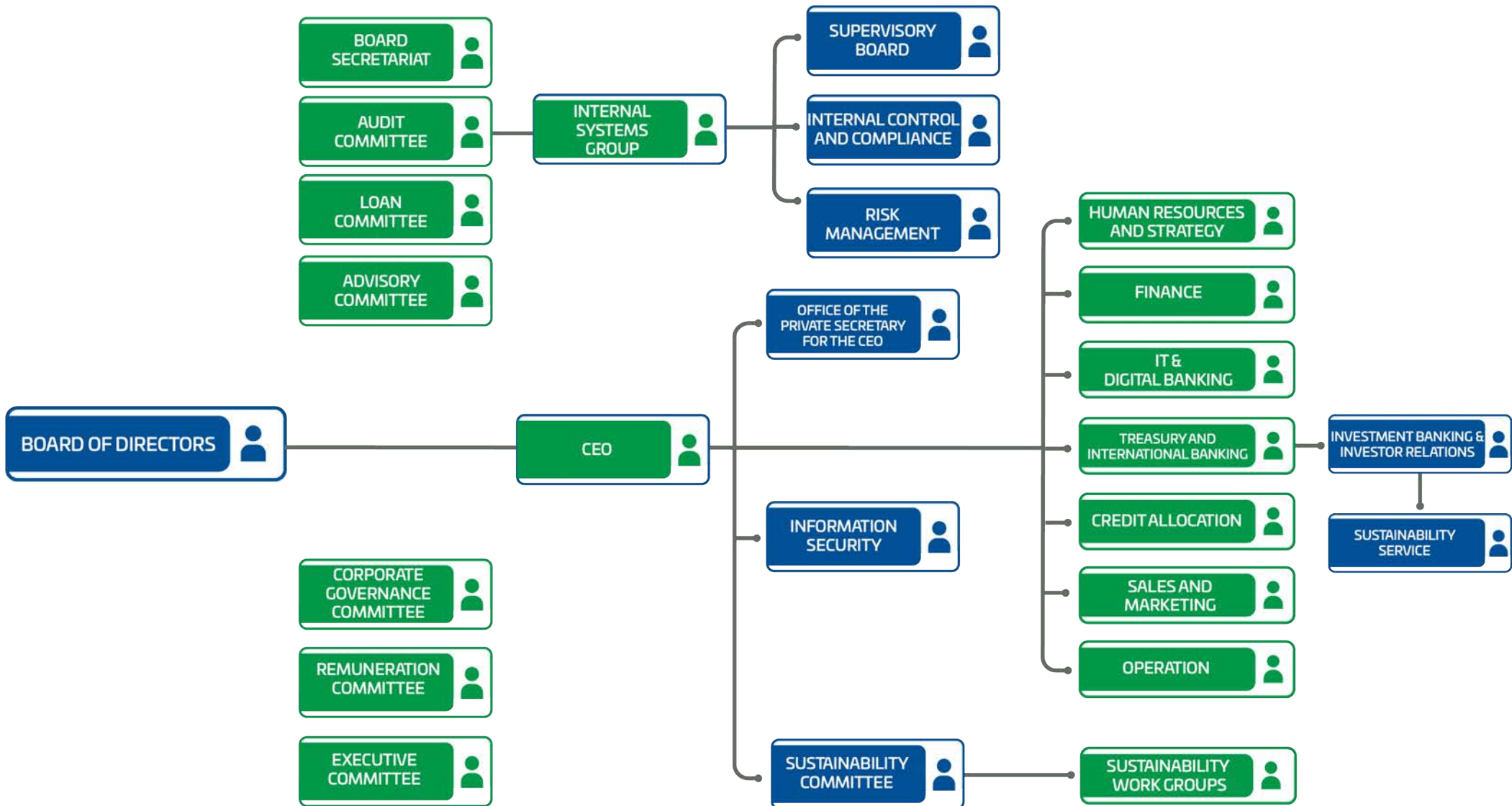
Awarded Project: Development and Performance Evaluation Based on Feedbacks



"We crowned our sustainability efforts with the awards granted to us."

CORPORATE GOVERNANCE

Organization and Corporate Structure



Organization and Corporate Structure

Our Board of Directors consists of 8 full members. There are 6 committees reporting to our Board of Directors, including our Advisory Committee. The Bank's committees are categorized under "Board Committees" and "General Manager Committees". Our Committees operate by adopting the principles of trust, accountability, respect and innovation to strengthen the Bank's strategic management and manage risks. Our short, medium and long-term investments, strategies, internal audit, internal control and risk management processes are subject to the approval of the Board of Directors and supervised by the Board of Directors.

Board Committees

Corporate Governance Committee

Leads activities that define and set corporate governance principles, ethical rules and corporate values. Informing the Board of Directors at least once a year on corporate governance policies, our Corporate Governance Committee pre-evaluates the changes to be made on the basis of committees within the framework of corporate governance standards and submits them to the Board of Directors for approval. The Committee is composed of three members and renders its decisions unanimously. It meets once a year or as needed.

Executive Committee

Makes recommendations and notifications on general issues such as the Bank's strategy, business plans, policies, implementation instructions, preparing reports and supporting the Bank's units on other specific issues. Our Executive Committee convened 11 times in 2023.

Loan Committee

Within the limits of its duties, powers and responsibilities set forth in the Banking Law and related regulations and within the authority delegated thereto by the Board of Directors, decides on limit allocation, renewal, increase and/or collateral change requests up to 10% of the Bank's equity. Our Committee consists of three full and two substitute members and convenes as needed. Decisions of the

Committee are rendered unanimously as specified in the Banking regulations and the final decision on matters that exceed its authority or where unanimity cannot be achieved is rendered by the Board of Directors. Our Loan Committee convened 37 times in 2023.

Audit Committee

Oversees the efficiency and adequacy of the Bank's internal systems on behalf of the Board of Directors. Detailed information on the activities of the Audit Committee is provided under the Internal Audit heading.

Advisory Committee

It is responsible for rendering decisions exclusive to the Bank, examining the Bank's internal regulations within the framework of compliance with interest-free banking principles and standards, evaluating and approving the standard contracts and annexes regarding the Bank's products and services in terms of interest-free finance principles and standards in an effort to make sure that the Bank's operations are in line with interest-free banking principles and standards.

The Advisory Committee consists of one chairman, one deputy chairman and one member. Reports on Advisory Committee's resolutions specific to the Bank are reported to Participation Banks Association of Türkiye (TKBB). The Committee held 28 meetings in 2023 and made 32 resolutions.

We have a total of 27 committees operating under our Head Office, 7 of which are related to credit allocation and risk monitoring.

Remuneration Committee

The Committee was established in line with Principle 6 of the Regulation on Banks' Corporate Governance Principles issued by the Banking Regulation and Supervision Agency in an effort to oversee a fair and balanced approach to the rights and benefits of the Board of Directors, top management and employees and reward them for their contributions to creating value on behalf of the Bank.

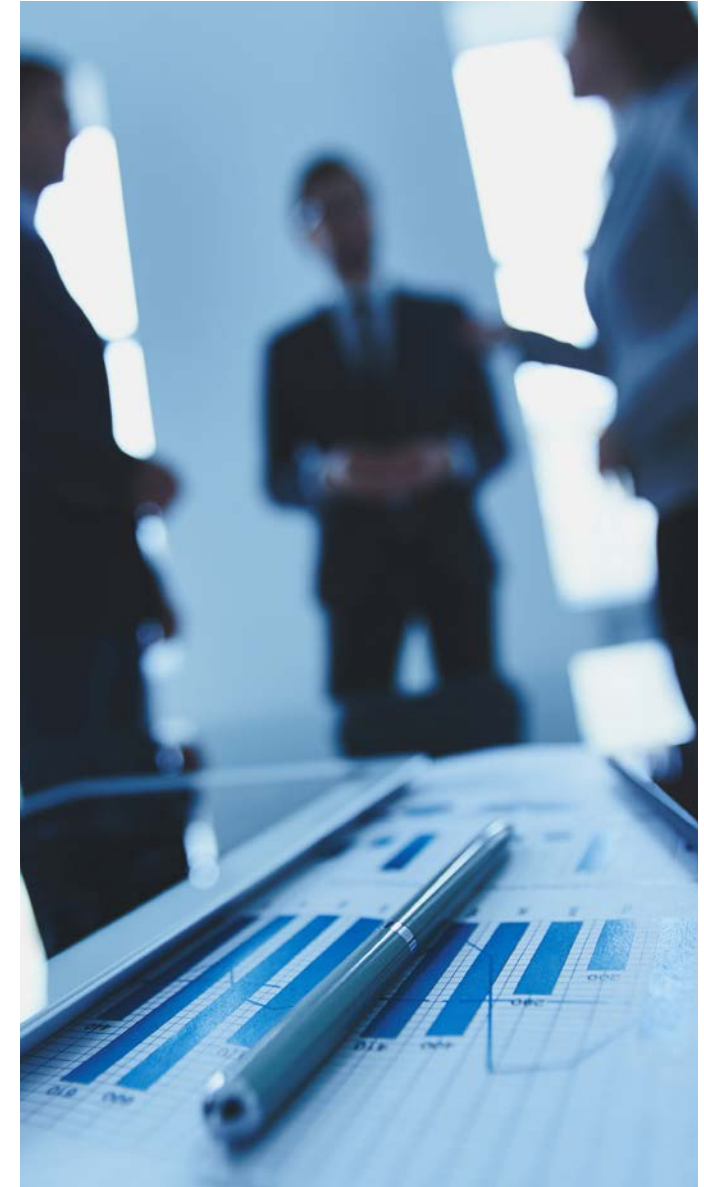
Organization and Corporate Structure

Senior Management

Each of our committees, established in line with the strategic goals of our Bank, has key roles. Each committee is responsible for boosting efficiency, expanding the customer portfolio, ensuring operational excellence and minimizing risks by focusing on their areas of expertise. Our CEO coordinates the activities of these committees and ensures communication between the Board of Directors and the committees. Terms of references and work processes of the committees are clearly defined to prevent internal conflicts of interest. In addition, sanctions for issues that may emerge outside the scope of work are published in our Ethics Policy and Disciplinary Policy.

General Manager Committees

Assets/Liabilities Management Committee	Information Security Committee
Strategy Committee	Mediation Committee
TFRS 9 Committee	Sustainability Committee
Occupational Health and Safety Committee	Information Sharing and KVK Committee
Purchasing Committee	Operational Risk Committee
Purchasing Sub Committee (Finance Deputy General Manager Committee)	Head Office Loan Committee
Purchasing Sub Committee (Administrative-Social Services and Procurement Directorate Committee)	Credit Risk Monitoring & Collections Committee
Purchasing Sub Committee (Purchasing Management Committee)	Risk Monitoring Committee
Information Systems Strategy Committee	Deputy General Manager Risk Monitoring Committee
Information Systems Steering Committee	Head Office Loan Subcommittee (Corporate and Commercial Loans)
Business Continuity Committee	Head Office Loan Subcommittee (SME Loans)
Information Systems Continuity Committee	Head Office Loan Subcommittee (Personal Loans)



Organization and Corporate Structure

Sustainability Committee

Emlak Katılım runs its sustainability operations through the Sustainability Committee under the CEO. The tasks and liabilities of the Sustainability Committee are as follows.

Tasks & Liabilities of the Committee:

- Monitoring the Bank's operations in terms of environmental, social and economic sustainability as well as corporate governance and integrating them to the Bank's strategy,
- Building the Bank's sustainability strategy in line with its business strategy and submitting it to the CEO for final approval,
- Setting short, medium and long-term objectives as well as the action plan to reach them under the sustainability strategy and submitting them to the CEO for final approval,
- Coordinating the update of the sustainability strategy where necessary,
- Creating the sustainability policy and procedures, updating them where necessary for approval, coordinating to ensure that Emlak Katılım's policies and procedures are in line with the sustainability strategy,
- Coordinating the process to integrate environmental, social and corporate governance risk and opportunities into the Bank's risk management process,
- Contributing to the global fight against climate change through sustainable and responsible banking operations considering the impacts of climate change as well as the associated risks and opportunities, creating a strategy to meet social demands through current and new credit schemes,
- Considering the environmental and social sustainability criteria in project development, loan portfolio and investment processes in line with the Bank's Sustainability Policy and ensuring that the Bank's portfolio is managed in line with these criteria,
- Monitoring national and international developments on sustainability and making the necessary regulations and action plans,
- Increasing in-house awareness on sustainability and coordinating training to develop capacity,
- Sharing the Bank's sustainability strategy and policies with internal and external stakeholders, making public disclosures where necessary and coordinating the reporting and disclosure processes,
- Managing the Committee's sustainability strategy, monitoring the sustainability objectives and performance and reporting them to the Committee, implementing the sustainability policies and procedures, coordinating the business units to reach sustainability objectives, assigning and authorizing the Investment Banking and Investor Relations Directorate to manage the tasks and responsibilities related with awareness.

Internal Audit



"Solutions are developed to improve the quality of service in dialog with business units so as to create a more effective control and risk management structure."

Under internal control and internal audit activities, the Bank carries out all business processes effectively, efficiently and in compliance with regulations, our policies and procedures reflecting our corporate culture.

On behalf of the Board of Directors, the Audit Committee oversees the effectiveness and adequacy of the bank's internal audit, internal control and risk management, the functioning of these systems and accounting and reporting systems within the framework of relevant regulations, and the integrity of the information generated. Our Committee is composed of 2 non-executive board members, convenes at least 4 times a year and renders its decisions unanimously. The Committee is also responsible for regularly monitoring the Bank's independent audit, rating, valuation and support service processes and ensuring that the internal control and internal audit activities of our consolidated subsidiaries are carried out in accordance with the regulations. Under the Internal Systems organizational structure reporting to the Audit Committee are the Board of Internal Auditors, Internal Control and Compliance and Risk Management Departments. The aforementioned departments regularly report to the Audit Committee on internal audit, internal control and compliance and risk management systems. Our Audit Committee convened 15 times in 2023.

Our Bank's internal audit activities are carried out by our Supervisory Board. Our Board provides independent, objective and reasonable assurance to our Board of Directors on the execution of the activities of our Bank and its consolidated subsidiaries in accordance with laws and other relevant legislation and the Bank's strategies, policies, principles and objectives, as well as on the effectiveness and adequacy of internal control and risk management systems. It conducts audits with a systematic and disciplined approach to evaluate and improve the relevant systems.

The findings created for the deficiencies identified as a result of review, audit and investigation activities are followed up, and consultancy is provided for taking measures and improving business processes by making mutual evaluations with the relevant Bank managers in order to prevent the reoccurrence of such deficiencies, errors and risks. Audit findings and details of the activities of the Board are reported to the Audit Committee four times a year. Thus, solutions are developed to improve the quality of service in dialog with business units so as to create a more effective control and risk management structure. In this respect, 62 internal audits were conducted under our Board's audit plan for 2023.

Internal Audit



The Internal Control and Compliance Directorate monitors the updates on banking regulations and informs and guides the relevant units of the Bank. It controls the protection of the Bank’s assets, the effective and efficient execution of activities in accordance with the legislation, internal policies and banking practices, the reliability and integrity of accounting and financial reporting system and the timely availability of information. Our Department is responsible for ensuring compliance with national and international regulations issued for the prevention of laundering proceeds of crime and financing of terrorism and for informing and guiding the relevant units according to the regulations updated within the scope of banking legislation.

In addition to KVKK operations, the Department takes necessary actions in accordance with the Bank’s internal regulations and legislative provisions regarding the protection, processing, transfer, storage and destruction of personal data and ensures the Bank’s compliance with the Law on the Protection of Personal Data and the legislation issued on the basis of this law, and takes action regarding new practices and emerging deficiencies.

In accordance with the Regulation on the Sharing of Confidential Information made effective through the Official Gazette 31501 dated June 4, 2021, the Bank specifies the methods and principles regarding the share and transfer of the Bank’s and the client’s confidential information.

Our internal control activities cover all head office units, the entire branch network, digital banking applications and all activities of consolidated subsidiaries. Within the framework of the risk-focused control program, central and local control activities are performed within the Head Office units and branches to ensure that activities are carried out regularly, effectively and securely. The issues identified as a result of control activities and the activities of the Internal Control and Compliance Department are reported to the senior management.

Enterprise Risk Management

We have an effective, independent, robust and sustainable risk management system, which is executed by the Risk Management Department through the Audit Committee reporting to the Board of Directors.

Our Risk Management Department performs the end-to-end identification, measurement, monitoring, control and reporting of the risks to which the Bank is exposed. Systematic analysis, measurement and monitoring of risks and the establishment of a strong risk management culture within the Bank constitute the basis of our risk management approach.

The Risk Management Department operates within the scope of the Risk Management Strategy, Policy and Implementation Instructions approved by the Board of Directors. Our Board of Directors

periodically reviews and evaluates risk management policies and strategies and other documents in line with evolving market conditions.

All transactions, products and services within our Banks, the institutions from which we receive support services within the scope of the relevant legislation and the organizational units within the Bank are covered by the audit. Real and legal persons which provide assistance services to the units, branches and partners were audited and inspected where necessary on behalf of the Board considering the Law and the secondary regulations regarding the Law as well as international internal audit standards including the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process. Audits under this frame are divided into audit areas, each of which are

considered under a different audit. Under these audit areas and with an analytical approach and in accordance with international internal audit standards as well as the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process, high-risk and high-priority areas are specified based on the risk assessments by the Audit Committee Directorate and internal audit resources are assigned to ensure effectiveness and efficiency. High-risk and high-priority areas are specified using the risk assessment methodology and audit areas are sorted based on the risk value. This assessment model is reviewed annually and an annual audit plan is drafted based on the available staff.



"It is the responsibility of senior management to provide timely and reliable reporting to the Board of Directors on the significant risks faced by the Bank, to evaluate risk reports, to take measures deemed necessary and to be involved in the process of setting risk limits."

Enterprise Risk Management

Types of Risk

Credit Risk	The probability of loss that the Bank may be exposed to due to the failure of loan customers to fulfill their obligations partially or completely on time by failing to comply with contractual requirements. It also covers the loss of market value caused by a deterioration in the financial condition of the counterpart. Credit Risk is managed in line with the Credit Risk Policy drawn up by the Board of Directors in accordance with regulations.
Market Risk	It refers to the risk of loss that may arise from changes in market conditions affecting our Bank's liquidity, the value of its trading and accrual portfolios and investments. It is defined as the probability of loss due to changes in profit share rates, exchange rates and security prices due to the positions/portfolios held by the Bank in on-balance sheet and off-balance sheet accounts. Market Risk is managed in line with the Market Risk Policy drawn up by the Board of Directors in accordance with regulations.
Liquidity Risk	Variable maturity structure of our Bank's various assets and liabilities leads to potential maturity mismatches in cash payments and collections, paving way for the liquidity risk. Liquidity risk consists of funding liquidity risk and market liquidity risk. Funding Liquidity Risk is the possibility that the funding obligation cannot be fulfilled at reasonable cost due to mismatches in cash inflows and outflows and maturity-based cash flow mismatches. Market Liquidity Risk refers to the probability of loss that may arise from the bank's inability to close its positions at an appropriate price and in sufficient amount due to the inability of the bank to enter the market properly caused by the shallow market structure of some products, obstacles and divisions in the markets. Our Bank measures liquidity risk by using the methods set out in regulations and guidelines and manages liquidity risk in accordance with the procedures and principles set out in its internal policies and implementation instructions.
Operational Risk	It may arise from personnel errors, errors arising from the system, transactions based on inadequate or incorrect information/ documents, disruption of information flow within the bank's organizational structure, uncertainty of authority limits, changes in structure and/or functioning, natural disasters, terrorism and fraud. In order to keep our operational risk at an acceptable level, we take the necessary preventive measures within the framework of the Operational Risk Policy.
Counterpart Credit Risk	It is the inability of the counterpart to fulfill its obligation on the settlement date of a transaction that imposes obligations on both parties.
Profit Share Rate Risk Arising from Banking Accounts	It is the profit share rate risk arising from all on-balance sheet and off-balance sheet items that are sensitive to profit share, excluding items followed under trading accounts.
Strategic Risk	It is the possibility of generating less revenue than expected as a result of making wrong business choices, incorrectly implementing those choices, inadequately analyzing or misinterpreting changes in the industry.

Enterprise Risk Management

Types of Risk

Reputation Risk	It is the possibility that the bank may incur losses due to the negative opinions of existing or potential customers, shareholders, competitors and supervisory authorities about the bank or due to a decrease in confidence in the bank or damage to the bank's reputation as a result of non-compliance with existing regulations.
Country Risk	It refers to the probability of loss that a bank may face in the event that its borrowers in a foreign country are unable or unwilling to repay their external debts due to economic, social and political uncertainties.
Concentration Risk	It refers to the potential for a risk amount or a group of risk amounts to cause such a high level of loss that the Bank's health and ability to carry out its core activities are jeopardized.
Environmental Risks	It consists of physical risks and transition risks.
	Physical Risks: Economic costs and financial losses due to extreme weather conditions, changes and losses caused by climate change and loss of biodiversity. It is divided into Acute and Chronic risks:
	Acute Risks: Economic costs and/or financial losses due to natural disasters, extreme weather conditions or accidents,
	Chronic Risks: Refers to economic costs and financial losses due to changes in climate zones, loss of species, desertification and changes in precipitation regime caused by climate change and loss of biodiversity.
	Transition Risks: Refers to the losses and damages attributable to new regulations, new technologies and changes in customer preferences resulting from the transition to low-carbon economy.
Social Risks	Refers to damages and losses attributable to possible non-compliance with global and local standards on human rights, employee rights, occupational health and safety, welfare of local communities and creating a fair working environment (gender equality).
Governance Risks	Refers to financial losses and loss of reputation attributable to non-compliance with global and local standards on corporate governance including the structuring of the Board of Directors, encouraging an egalitarian approach (gender equality), management of executive bonuses, anti-corruption and bribery and transparency.

Business Ethics and Compliance



As a participation finance institution that strictly adheres to the principles of Business Ethics, we act in accordance with the relevant regulations and ethical values in all our activities. Accordingly, our Ethics Policy published by our Human Resources Systems and Remuneration Department is based on the principles of "integrity", "reliability", "impartiality" and "transparency". Our policy encompasses our ethical principles and rules as well as the procedure to be followed in cases of conflict with ethical rules and the resulting sanctions. We expect all our stakeholders, especially our employees, to comply with the principles set out in our ethics policy. Implementation of our Ethics Policy is coordinated by our Deputy General Manager for Human Resources and Strategy.

Our employees are obliged to report verbally or in writing in case of any violation of the matters specified in our Ethics Policy. Notifications made verbally through our Principled Banking Hotline or via e-mail to "ilkelibankacilikhatti@emlakkatilim.com.tr" are examined sensitively by our Internal Audit Department in line with the principles of confidentiality.

If issues contrary to our policy are detected upon review, our Disciplinary Committee introduces a disciplinary process in accordance with the principles set out in the disciplinary policy.

The Discipline Committee makes decisions regarding the disciplinary action required in case of failure to perform the Bank's tasks and liabilities under internal and external regulations or non-compliance with obligatory and forbidden actions or exceeding authority. Our Disciplinary Committee consists of the CEO (Committee Chairman), Deputy General Manager for Human Resources and Strategy and the Legal Advisory and Follow-up Director. Convening when deemed necessary by the Committee Chairperson upon the agenda proposal of the HR Systems and Remuneration Department, which is the Secretariat of the Disciplinary Committee, the Committee evaluates all investigation reports drawn up by the Supervisory Board.

At our Bank, when our employees influence the workflow by taking or not taking an action, speeding up or slowing down the workflow, and when they make an agreement with a third party to act contrary to the requirements of their duties and benefit from this situation, this is considered as bribery and is not tolerated in any way.

Our Anti-Bribery and Anti-Corruption Policy includes our risk areas, actions to be taken in case of the violation of the policy and relevant sanctions. It is critical for our Bank that our employees and business partners act in compliance with regulations and our policy. The objective of the audits within this frame is to define check points to prevent fraud risks and to adapt a risk-focused audit process. Where possible, computer-aided audit operations are performed and possible fraud scenarios are created to take specific actions based on results. In this sense, 1.6% of all audits within the reporting period pose fraud risks.

Our employees are obliged to report suspicious situations to our Supervisory Board via our whistleblowing hotline. Our Supervisory Board examines the matter by keeping confidential the content of notification and the person making the notification. Upon review, necessary procedures are carried out in accordance with the legislation and the Bank's policy and the matter is referred to our Disciplinary Committee.

At Emlak Katılım, we attach importance to the completion of trainings on corruption-related risks. In addition to regular annual trainings, new colleagues are also offered with training on corruption-related risks. We continue to perform activities aimed at increasing the number of these trainings for sustaining customer satisfaction and the ethical values of our company, and to ensure that our employees become more aware of this important issue.

	2020	2021	2022	2023
Number of people who completed trainings on corruption-related risks	532	414	303	272
Percentage of those who successfully completed this training	76%	74%	67%	74%

Information Security

As Emlak Katılım, we attach great importance to the confidentiality and security of the information of our company and our customers. Under our Information Security Policy created in this respect, we aim to ensure the confidentiality and integrity of information and to eliminate all risks that are internal or external, intentional and/or accidental. We perform out all our activities in accordance with the relevant national legislation and our Information Security policy.

In line with our Information Security Policy, necessary security measures and implementation procedures have been identified to prevent damage to our systems and to ensure the security of all other critical assets against physical and environmental threats.

Our employees are obliged to report any information security breaches within their knowledge to the Information Security Department and Cyber Incident Response Team.

We have an Information Security Committee in order to ensure that our business targets, legal obligations and internal procedures progress in harmony with our information security efforts and to increase internal awareness on information security. The Committee is also the decision-making body regarding information security activities related to all applications and systems for which Information Technologies (IT) Units are responsible. The Information Security Committee consists of 11 people and includes the CEO as well

as Deputy General Managers, IT Coordinator, Head of Internal Control and Compliance Department, Information Security Director and Legal Advisory and Follow-up Director.

2023 activities within the scope of information security and system improvement included improving the data leakage prevention and data classification systems, IT systems service purchase evaluation, product renewal, secure base configuration scanning, SWIFT CSP compliance, information security awareness, performing the 2023 BDDK leakage test and reporting to the Board of Directors, performing 2023 cyber event drill, improving the central log management, and internal and external vulnerability scans.



Customer Satisfaction



We aim to offer our customers and other stakeholders with innovative solutions responding to their needs in the best possible way and to provide the best experience.

It is inclusive of the processes to handle the requests, recommendations, commendations, objections or complaints received through the Customer Satisfaction contact channels, notify the relevant units, follow up and respond to the queries in due time. The applications are received through the Customer Contact Center, branches, WebChat, E-Mail, Internet and Mobile Branch, ŞikayetVar, Social Media and Official Institutions (E-BDDK, TKBB, TBB, CİMER, TCMB etc.). Each registry is logged under the Customer Satisfaction Application

Entry application and the applicant is informed using the contact information logged at the Bank, the contact information provided on the application form, or the preferred contact details which includes the date and log number. All applications that can be resolved by the customer satisfaction team are evaluated and finalized by this team. If the application is to be handled by another business unit, the application will be sent and the response of the unit will be received.

The Customer Satisfaction Module is continually developed and improved. In 2023, four major improvements were made on the module (Phase3, Phase4, Phase5 and Phase6). The complaints logged in the Customer Satisfaction module are regularly notified to the relevant units. FT120US file is used to share the reports and complaint data with the Internal Control and Compliance Department every three months. Based on the branch audits performed by the Audit Department, complaints related with the branches are shared with the Audit Department. The problem is not resolved following the first contact by the customer satisfaction team, it will be escalated to the relevant department. The applications are responded to based on the responses by the relevant units and the actions taken. The final response text is sent to the customer's address registered at the Bank. If the applicant has requested a response via phone, an outbound call will be made to the phone number registered at the Bank to inform the customer.

The Customer Contact Center continued to operate 24/7 in 2023, with a focus on customer satisfaction. In this regard, the number of contacts with customers increased by 70% in 2023 and the service level exceeded 90%.

The clients were provided with the opportunity to receive passwords quickly and easily over the Interactive Voice Response (IVR) self services. Quality assessments and post-call surveys conducted to measure the quality of service and improve the services indicate an average customer satisfaction of 93%. The number of outbound calls from the Customer Contact Center to promote products and services increased by 25% as compared to the previous year. 70% of individuals who connected to our Customer Communication Center via video call and remote identity verification have successfully become customers of our bank. In 2023, 13% of all individual client acquisitions were made by remote contact. As a result of the increase in the number of the Bank's clients as well as the products and services, the number of complaints and recommendations also increased by 74%. Average response time to received applications was 2 days to boost customer satisfaction. We also offer live correspondence services (Chat) exclusively for our E-Branch customers via internet and mobile branches.

We will continue to make continuous efforts to further increase customer satisfaction at the Bank.

OUR SUSTAINABILITY JOURNEY



"As Emlak Katılım, sustainable development is at the core of all business processes and we shape our operations accordingly. We take a balanced approach to economic growth, social development and environmental responsibility in an effort to preserve a better world for future generations."

Our Sustainability Approach

Emlak Katılım considers sustainability not just as a strategy but as a cornerstone of all its business processes. We believe in a balanced approach to economic growth, social development and environmental responsibility and operate with a holistic approach to preserving the world for future generations. We take all steps by considering the long-term effects and create added value for our clients and stakeholders.

We have a two-tiered approach to managing ESG (Environmental, Social, Governance) risks in an effort to integrate sustainability in our corporate governance procedures and offer products and services which will support the Republic of Türkiye in its commitments under Sustainable Development Goals (SDGs).

Through our sustainability strategy and responsible banking practices, we remain committed to pursuing positive impacts going beyond ethical financial services and conventional financial practices.

Our Sustainability Strategy



We believe that the financial sector plays a key role in Türkiye’s sustainable development and net zero commitments. Therefore, being aware of our ethical, environmental and social responsibilities, we accept sustainability activities as a fundamental component of our business strategy. Contributing to Türkiye’s sustainable development is one of our main goals. Financial solutions such as green/sustainable finance, SME support packages, women entrepreneurship and women employment packages play an important role in financing sustainable development.

Participation finance is based on the principles of contributing to the environment and communities and therefore in line with the principles of sustainability. With digital transformation, sustainability is not just an objective but a core element of our strategic objectives. Sustainability is at the core of all our objectives. The concept of sustainability is handled in two aspects by the Bank, corporate-focused and financial-focused. The main objective of corporate sustainability is to ensure uninterrupted communication with all stakeholders including clients, potential clients, employees and partners while the main objective of financial sustainability is to support social responsibility

projects which will support the United Nations and the Republic of Türkiye in their sustainability efforts. In this sense, these four strategic objectives were specified: increasing the level of customer satisfaction, developing social responsibility projects within the scope of sustainability, diversifying the resources through sustainable finance tools and working to extend the use of sustainable finance tools.

The Bank’s key focus points were specified and national and global developments were discussed. As a result of the increased rate of digitalization, we plan to transform the principles of participation finance in line with eco-friendly and sustainable finance models by focusing on the changes in the customer experience. Our strategy focuses on balancing the interests of our customers, employees and society and aims to create long-term value for all stakeholders.

Our Sustainability Strategy

While drawing up our strategic plan, past targets are reviewed, a literature review is conducted on the participation finance sector across the world and Türkiye, and extensive interviews are held with business units. A detailed “Identification and Needs Analysis” is prepared in the light of the resulting outputs. Unit managers, directors and Deputy General Managers share their opinions regarding the Bank’s roadmap as well as their expectations in the future. In this sense, resources used include the “Development Plan” and “Mid-Term Program”. The Bank implements its strategies in line with the strategic plan. Compliance with the plan is monitored through cards generated using the Balance-Score Card model. The Bank monitors the strategies through 4 themes and 7 strategic goals. In line with these themes and objectives, score cards are generated and monitored for the CEO, Deputy General Managers and Unit Managers. Based on the score cards and with a focus on the objectives, individual targets are assigned and monitored.



Our 2023 strategic plan is based on the main themes of Efficient and Widespread Service, Digitalization and Operational Excellence, Innovative and Responsible Finance, and Strong Communication. One of the focal points of our strategy is corporate sustainability. The Bank started drafting a Sustainable Strategy Document as of 2023 and the distribution of the sustainability document within the Bank is scheduled for 2024.

Under the theme of “Responsible Finance”, we develop innovative and tailor-made products in line with the principles of sustainable finance. In addition, our relevant units are working on sustainable finance, process optimization and internal/external customer satisfaction in line with our Responsible Finance targets. Tangible and intangible capital resources, technological developments and digitalization processes will be executed, and activities will be performed to ensure financial and ecological sustainability.

In 2024, the focus will be on building sustainable financial models and expanding the green portfolio, and increasing institutional cooperation to develop capital markets products and innovative financial products for this purpose. In order to support Türkiye’s sustainable development, customized financing products will be developed for supply industries working on technologies and eco-friendly solutions. Projects aimed at boosting the satisfaction of our employees will be developed.

Materiality Analysis and Stakeholder Engagement



We are committed to ensuring that stakeholder interests are represented in the implementation of our strategy, projects and objectives. We aim to periodically interact with our internal and external stakeholders. We create channels through which our stakeholders, especially our employees and customers, can reach us directly and at any time. We interact and cooperate with our internal and external stakeholders through various methods and activities such as satisfaction surveys, one-to-one interviews, training sessions, etc. In 2023, we completed our stakeholder engagement efforts to meet the expectations of our stakeholders while setting our sustainability goals and included them in Sustainability Report 2022.

Under this activity, we initially identified our key stakeholders and stakeholder groups were analyzed by taking into account their level of influence, their level of impact on our Bank’s activities, and our policies and strategic objectives. In line with these criteria, weight scores were identified for each stakeholder group, and the resulting weight scores were used to establish the priority ranking for each topic. Stakeholders involved in the assessment included our middle and senior management, public institutions, business partners, members of academia, suppliers and customers.

Expectations of internal and external stakeholders were collected through surveys, face-to-face and online meetings. Nine different stakeholder groups participated in this activity and a total of 393 stakeholders were accessed.

Materiality Analysis and Stakeholder Engagement

Emlak Katılım 2023 Sustainability Prioritization Process



Our Employees

We collect feedback from our employees through internal channels and regular performance evaluations. We design our internal trainings to respond to the needs of our employees and offer various opportunities for their personal and professional development in line with their feedback.



Our Business Partners

As Emlak Katılım, we adopt the basic principle of working only with environmentally, socially and ethically responsible business partners. To this end, we maintain regular communication with industry associations and organize meetings to improve the financial sector's performance in environmental and social fields.



Academia

In cooperation with academic institutions, we contribute to seminars, trainings, research projects, internship programs and social responsibility projects.



Our Customers

By assuming a pioneering role in participation finance sector, we boost our support towards our customers and the economy by making innovative financing models accessible to everyone. We systematically evaluate and resolve our customers' complaints and suggestions through our digital channels which are tailored to their needs and are accessible whenever and wherever they want, in accordance with the principle of confidentiality. Details of the process are available in the [Customer Satisfaction](#) section of the report.



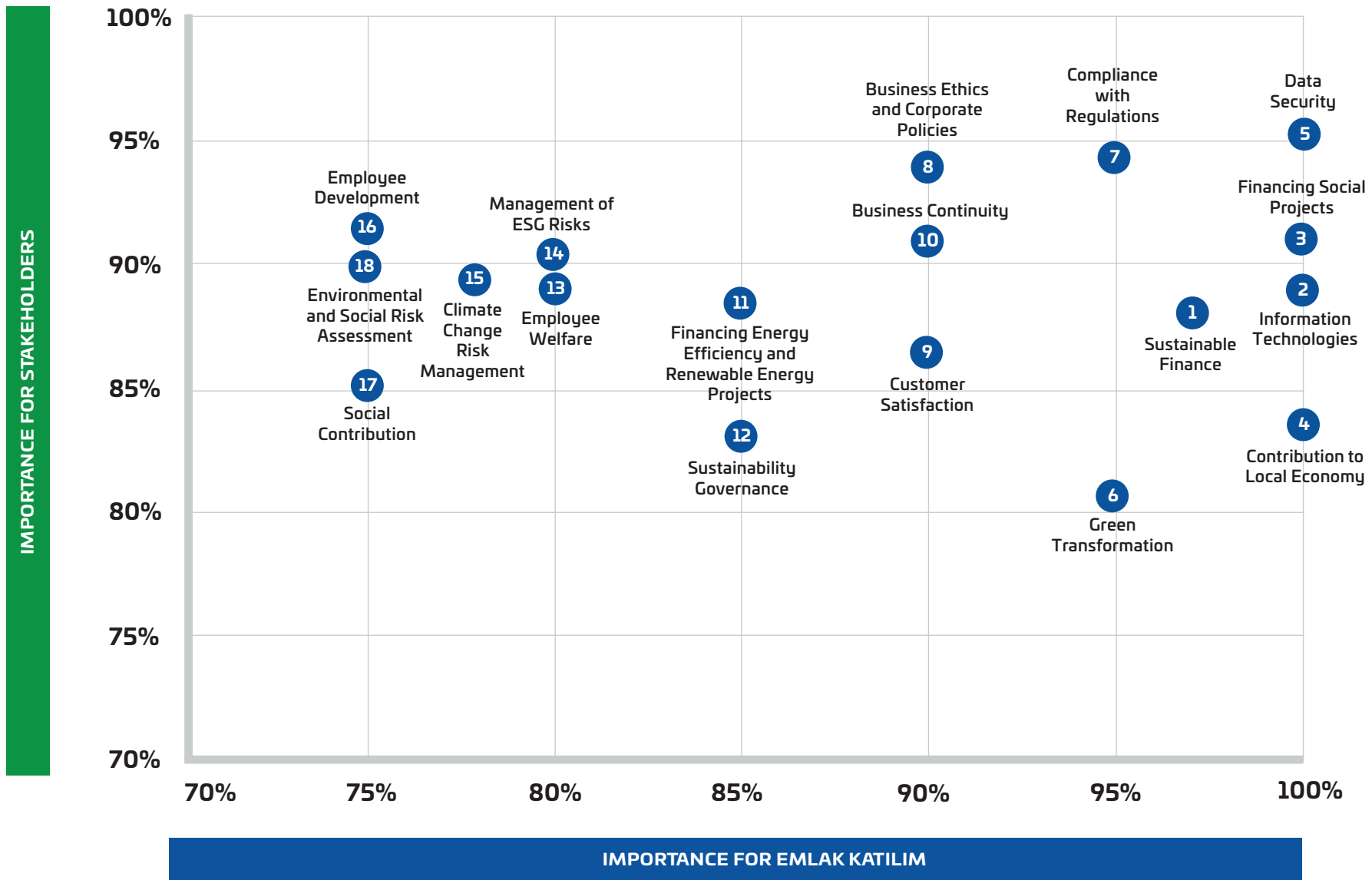
Public Institutions, Professional Associations, CSOs

By collaborating with professional associations and CSOs, we aim to raise awareness of sustainability in society and the sector and to expand sustainable finance. We support public institutions' strategies for financing Türkiye's sustainable development. While developing our collaborations, we act in accordance with the principles of transparency, integrity and corporate social responsibility.

We will renew our stakeholder engagement activities every 3 years.

Prioritization Matrix

By evaluating our Bank's strategy and stakeholder engagement outputs, we have identified 18 material issues that will guide our sustainability strategy.



"Expectations of internal and external stakeholders were collected through surveys, face-to-face and online meetings."

Our Sustainability Performance and Targets



As Emlak Katılım, we are among the pioneering institutions in Türkiye's participation finance sector in terms of sustainability.

We established our Sustainability Committee in 2022 to integrate sustainability into our corporate governance structure. Our Sustainability Committee is chaired by the CEO and consists of senior managers from our Loans, Finance, Operations, Treasury, Human Resources and Strategy, Sales and Information Technologies departments. The main purpose of the Committee is to review and decide on the recommendations made by the Sustainability Working Groups (Corporate Sustainability Working Group, Financial Sustainability Working Group and Climate Risk and Reporting Working Group) and Sustainability Service employees. The steps, analyses and assessments specified under our sustainable development strategy are offered to the Board by

the Sustainability Committee and the processes are implemented based on the final decisions.

Our Working Groups are tasked with formulating the Bank's sustainability strategy and policies and putting them into practice upon the Committee's approval. These groups are also responsible for monitoring sustainability targets and presenting performance results to the Sustainability Committee on an annual basis. In this context, the groups regularly monitor global and local developments, public regulations and industry trends in their respective fields, inform the Sustainability Committee about emerging risks and opportunities, and offer recommendations.

These working groups organize trainings to raise corporate and individual awareness on sustainability and follow up on ongoing projects. Under the integrated management system, the implementation

of ISO standards on energy and environmental issues and process management are also under the responsibility of the relevant sub working groups.

In 2023, our Sustainability Service was established under the Investment Banking and Investor Relations Department in order to perform the activities of the Working Groups and Sustainability Committee in a faster and more effective manner. Sustainability has become a key component at the heart of our business strategies. Accordingly, we are taking steps towards Türkiye's goal of cutting carbon emissions by investing in projects that support the fight against climate change. We develop sustainable products and services to reduce environmental impact, such as renewable energy investments, investments in recycling facilities and energy and water efficiency in agriculture.

Our Sustainability Performance and Targets

Our sustainability activities in 2023 are as follows:



Green Sukuk Issuance:

In May and June 2023, the Bank issued sustainable sukuk at TL 300 million to finance projects which will support the fight against climate change and social development.



Green Sukuk for Recycling:

The Bank brokered green sukuk issuance operations for a client operating in the recycling industry and helped prevent 48,351 tCO₂e through recycled waste.



Zero Waste Project:

Beginning with September 2020, the Zero Waste Project was implemented at all branches and headquarters. 98 branches were certified as per the regulations issued by the Ministry of Environment, Urbanization and Climate Change.



Paperless Banking:

The Bank secured savings of approximately 1.6 million pages of paper through digital signature, mobile approval and video call processes.



Renewable Energy Projects:

The Bank supported 33 renewable energy projects and 66 million kWh electricity was generated to prevent 42,820 tCO₂e.



SME Funding Support:

At the end of 2023, small-scale traders and SMEs were provided with funds of TL 22.9 billion. These funds support the manufacturing and investment operations of SMEs and increase employment.



Supplier Finance System:

We developed digital and innovative solutions including the supplier finance system (TFS) for SMEs. These products regulate the cash flow of the businesses and help them grow.

In addition to our work on green finance, we pioneer the development of financial models that support social welfare and development. In line with the sustainable growth objectives, we work to ensure equal access to finance products.

At Emlak Katılım, we believe that a people-oriented approach is our most important capital in developing the corporate environment of the future.

We aim to raise awareness on sustainability in the society and among our employees through social responsibility projects, employee trainings and effective communication activities.

We plan to raise awareness on sustainability issues through social responsibility projects and to organize communication activities on these issues. In line with our core principles, we are committed to advancing our sustainability mission and building a better world for future generations.

Our Bank's sustainability goals include each of the ESG (Environmental, Social and Governance) criteria. In addition to environmental priorities such as reducing our carbon footprint and increasing the use of green energy, we also focus on social issues such as gender equality, employee satisfaction and anti-corruption in this respect. We also maintain our commitment to transparent and ethical business conduct by strictly adhering to ethical corporate governance principles. We continue to work in determination to achieve all these goals.

OUR ECONOMIC PERFORMANCE

"We contribute to the sustainable development of our country while sustaining our solid financial performance with disciplined growth, dynamically managed balance sheet and banking based on strong relations within our activities performed in the light of the responsible finance principle."



In 2023, Emlak Katılım's assets increased by 88.5% from TL 100.2 billion to TL 188.9 billion.

The funds collected increased by 91% from TL 79.2 billion to TL 151.5 billion. Emlak Katılım contributed to the real economy with TL 87.8 billion of cash and non-cash funds and funds offered increased by 60% in 2023.

Emlak Katılım's equities reached TL 10.4 billion as of the end of 2023 and capital adequacy ratio was at 23.05%, well above the legal requirement. Emlak Katılım continues to boost its profitability through efficient use of resources.

Major Financial Indicators

Growth Rates:

*"Strong Resources,
Sustainable Profitability"*



89%

COLLECTED ASSETS

Total assets of Emlak Katılım increased by 88.5% from TL 100.2 billion to TL 188.9 billion.



91%

FUNDS COLLECTED

The Funds Collected increased by 91% from TL 79.2 billion to TL 151.5 billion.



53%

OFFERED FUNDS

Offered funds increased by 53% from TL 44.3 billion to TL 67.9 billion.



73%

EQUITY

With equities at TL 10.4 billion, capital adequacy ratio stood at 23.05% well above the legal requirement.

MILLION (TL)*	2020	2021	2022	2023
Total Assets	20,390	38,760	100,227	188,883
Cash Assets and Banks	3,177	7,768	30,927	84,046
Equity	1,539	1,728	6,024	10,414
Profit Share Revenues	1,000	2,329	8,298	16,659
Profit Share Expenses	628	1,797	4,380	10,373
Profit Before Tax	105	188	3,724	7,582
Net Profit - Loss for the Period	81	143	2,810	5,130

**Unconsolidated data.*

Sustainable Finance



24.2 TL Billion

Sukuk issuances within the country in 2023



6.3 TL Billion

Corporate sukuk transactions brokered in 2023

"Sustainable finance is at the core of our operations, we ensure that our finance processes are in line with environmental, social and ethical criteria as well as participation finance principles."

In today's world, sustainable development is of key importance for financial institutions. Emlak Katılım Bankası believes that economic growth should be compensated with environmental and social responsibilities. In this regard, we take responsibility by offering innovative solutions and work to improve sustainable finance.

Sustainable finance activities were launched in our Bank starting from 2021 and gained momentum in 2022. We are committed aligning our financial activities with environmental, social and ethical considerations in line with the principles of participation banking. One of the four main themes of our strategic plan is to pioneer the financing of sustainable projects. We put an emphasis on the financing of green and social projects, particularly investments in renewable energy, recycling, energy and water efficiency in agriculture.

In 2023, our domestic sukuk issuances totaled TL 24.2 billion, an increase of approximately 58%

year-on-year. All issuances were performed by our Bank without any intermediary institution, thereby achieving significant cost savings.

We conveyed our expertise in participation finance capital markets to corporations operating in various sectors such as leasing, food, real estate, recycling, fleet leasing and machinery. We created sukuk structures for these companies according to appropriate participation finance principles and intermediated corporate sukuk transactions worth TL 6.3 billion in 2023, an increase of approximately 45% year-on-year.

The Bank helped prevent a total of 142,240 tCO₂e through thematic sukuk issuances of TL 2 billion, including brokerage operations. Women entrepreneurs were supported and most of the funds earned from the issue of sustainable lease certificates were used to support the sustainable growth of companies in Kahramanmaraş, the natural disaster zone.

In August 2022, we developed our Sustainable Finance Framework Document in the light of the "Green Debt Instrument, Sustainable Debt Instrument, Green Lease Certificate, Sustainable Lease Certificate Guidelines" issued by the Capital Markets Board (CMB) of Türkiye and international standards and received a second party opinion. The Framework Document aims to support prudent and sustainable investments, to finance the sustainable development of our country, as well as green and fair transformation.

In May and June 2023, our sustainable sukuk issuances reached TL 300 million. These issuances were used to support the SMEs operating in the earthquake zone, green buildings with LEED certification, recycling of waste and refinancing green projects. The purpose of this is to reduce the negative impacts on the environment.

Digital Banking, Innovation and Our Investments

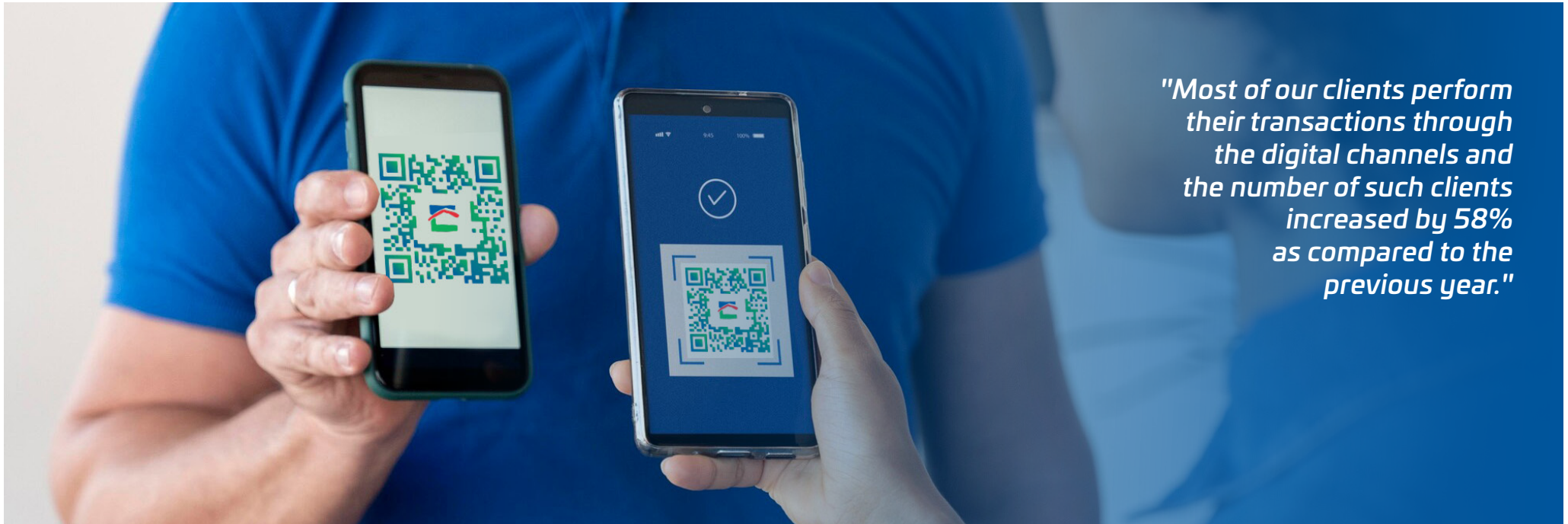
The Bank's digital transformation investments are managed in line with the transformation strategy and the roadmap and innovative projects are developed and the service model is updated with a focus on customer demands.

People can become a client of the Bank in a few minutes using Emlak Katılım mobile application and banking transactions are free of charge.

On Emlak Katılım Mobile, new functions are supported by user-friendly screens and processes and we continually add new solutions.

In 2023, remote client acquisitions increased by 87% and the deposits of digital clients increased 3-fold. The share of active users of the mobile application among active digital customers reached 90%, mobile contacts by Emlak Katılım increased 2-fold.

The "Paperless Banking" service launched for a greener Türkiye prevented waste paper and the requirement for a wet signature for opening an account was revoked. Account opening agreements and forms were made digital, the clients were encouraged to use the "Digital Approval" application, 1.6 million pages were saved through mobile approval and online video calls.



"Most of our clients perform their transactions through the digital channels and the number of such clients increased by 58% as compared to the previous year."

Digital Banking, Innovation and Our Investments

Investment account opening process was transferred to Mobile and Web Banking channels in an effort to support digital transformation and transactions are now more diversified.

The Web Branch was updated with a modern design and user-friendly interfaces. The service design was updated to ensure that the screens are properly sized on mobile scanners.

We deployed OCR, NFC, Viability Test and other new-gen authentication technologies to make sure that our clients can easily define passwords and increase limits for financial transactions via mobile and launched innovative applications to boost customer experience.

Arabic was added to the multiple language support of the Mobile Branch and it was made easier for our foreign clients to receive services in their native languages.

As a result of these innovative approaches, most of our clients perform their transactions through the digital channels and the number of such clients increased by 58% as compared to the previous year.

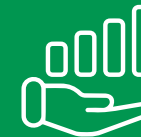
In 2024, we will continue to focus on excellent customer experience and offer new products and services with a high level of financial inclusivity. Emlak Katılım API Portal will be made available to developers and entrepreneurs as well as APIs required for the Service Banking business model and ecosystem. Other bank "account information" and "payment initiation" services were made available through digital channels and we will continue to invest in open banking.

In 2023, a total budget of TL 165.30 million was allocated for digitalization processes, TL 530.04 million for operational processes and TL 17.10 million for R&D investments.

"The Web Branch was updated with a modern design and user-friendly interfaces."



165.30 TL Million
Investment in Digitalization Processes



530.04 TL Million
Investment in Operational Processes



17.10 TL Million
R&D Investments

Finance Products Developed in 2021, 2022 and 2023

PRODUCTS DEVELOPED IN 2021	PRODUCTS DEVELOPED IN 2022	PRODUCTS DEVELOPED IN 2023
EWR Collateralized Business Financing	Project-Preferred Private Fund Pool	Ahlatcı (ATOM) System
FX-Protected Participation Accounts	New Murabaha System & Full Delivery Insurance	Batch Cash Transfer via FTP
E-Signature Verification Service	KADSIS (Jeweler Gold Valuation System)	Dowry Account
Direct Debiting System (DDS)	MoneyGram	Insurance Management Platform Online Credit Card Integration
Digital Transformation Campaign	Quarter Gold Coin Account & Saving Quarter Gold Coin Account	Cyber-Secure Workplace Fire Insurance
Birlikte Housing Finance	YUVAM Account	Cheque Insurance
Yeni Evini Bekletmeyen Housing Finance	FATSIS	Private Service Vehicle Damage Insurance
Memlekette Housing Finance	School Installment System (OTS)	Monthly Lease Revenue Account (Üretenle Kazan)
Savings Export Finance	Virtual Account	Limit Protection Insurance
Surety Export Finance	Green Vehicle Financing	E-Invoice Assurance Funds
Publication of Checks on Continuous Forms	Housing Account	Supplier Finance System (TFS)
Monitoring Account Movements with Web Service	SİNPAŞ Collections Integration	Automatic Policy Renewal System
Sending Account Transactions in MT940 Format	Bereket Sigorta Integration	
Silver Participation Account	Dain-i Mürtehin Temporary Account	
E-Participation Account	Missing Document Transactions On Hold Report	
Commercial Checking Account for Real Persons	Indemnity Insurance	
Renewable Energy Leasing Agreements	Insurance for Building Complex Common Areas	
T-Soft E-Commerce Site Setup Campaign	Employer Protection Participation Insurance	
Interest-Free Banking Developments		
Emlak Katılım Mortgage Page		
Türkiye Sigorta and Türkiye Hayat Emeklilik Integration		
Building Complementary Insurance		
TARSİM		

Brands Registered in 2021, 2022 and 2023

	2021	2022	2023
Number of Registered Trademarks	15	9	4

OUR ENVIRONMENTAL PERFORMANCE



Our Environmental Approach

Emlak Katılım is committed to environmental responsibility and working for a sustainable future. In line with the social improvement principle of participation finance, we develop solutions to minimize the environmental impact and the use of natural resources. We integrate innovative and eco-friendly applications to our business processes to boost energy efficiency, reduce carbon emissions and preserve natural resources.

We specifically focus on renewable energy, energy-efficient systems, recycling and sustainable resources to make our business processes eco-friendly. Sustainability standards are meticulously implemented in the Bank's operational and administrative activities and we use efficient water and energy saving and waste management procedures.

As of 2024, we plan to specify clear objectives to reduce carbon emissions. Following the draft of the sustainability strategy document, we will take clear and measurable steps and ensure more effective measurement of our impact on the environment.

We also organize training sessions and awareness campaigns to raise environmental awareness and eco-friendly practices. We intend to minimize our environmental impact both in our business processes and in the social sphere.

Energy Management

We use smart air-conditioning and lighting automation systems at the headquarters to save energy. This system ensures that the A/C and lights are switched off in empty areas and switched back on when presence sensors detect motion. Lighting fixtures also set the intensity of the light based on light-detecting sensors and ensure more energy savings.

LED fixtures which consume less energy are used at the headquarters. LED fixtures are 30% more efficient as compared standard lighting fixtures. This results with 30% savings in energy consumption. The lighting automation system software helps save energy based on the lux levels of the lighting fixtures. This resulted with 20% savings on energy consumption.

Energy-efficient devices are used in heating and cooling systems. This measure resulted with savings up to 20%.

Ümraniye service building was equipped with a 35KW Solar Power System and 25% savings were achieved based on a summer-winter average.

LED fixtures which consume less energy are used at the Ümraniye service building.

VRF and Split A/Cs are class B (equivalent to A++ before the Customs Union Agreement) energy efficiency devices. This measure resulted with savings up to 30%.

"In 2023, we have direct emissions of 1,652 tCO₂e. Emissions were reduced by 16% as compared to 2022."

NON-RENEWABLE DIRECT ENERGY	UNIT	2023
Diesel/Diesel Oil	liter	7,133
Natural Gas	Sm ³	252,924
NON-RENEWABLE INDIRECT ENERGY	UNIT	2023
Electricity	kWh	5,389,474
ENERGY FROM RENEWABLE ENERGY SOURCES	UNIT	2023
Solar Energy (Rooftop SPP)	kWh	32,000
GREENHOUSE GAS EMISSIONS	UNIT	2023
Direct CO ₂ Emissions	tCO ₂ e	1,652

Waste Management



The headquarters, additional service building and all branches of the Bank meet the requirements of the Zero Waste Regulation by the Ministry of Environment, Urban Development and Climate Change and the “Zero Waste Project” was initiated in September 2020. Under the Basic Level Certification system, the certification process for 19 branches were finalized, with a total of 98 branches completed.

Emlak Katılım received the Zero Waste certificate in the second year of its establishment and became the first participation finance institution to do so in line with the principle of responsibility against the environment. Emlak Katılım sent 36,000 kg of waste to recycling from the headquarters and the branches as of the end of 2023.

2023

TYPES OF WASTE	MIXED	PAPER	PLASTIC	GLASS	METAL	TOTAL
Quantity of Waste (kg)	22,953	7,911	3,072	1,938	13	35,887

2022

TYPES OF WASTE	MIXED	PAPER	PLASTIC	GLASS	METAL	TOTAL
Quantity of Waste (kg)	23,461	5,952	2,208	1,447	48	33,116

Water Management



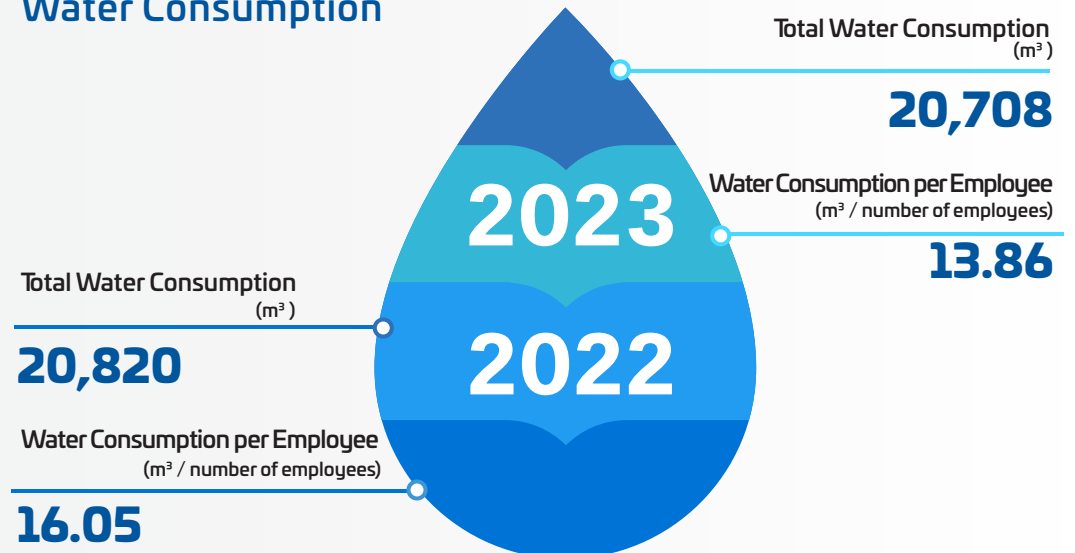
Batteries with sensors were used at the headquarters to increase and maintain water savings. This resulted with water savings by preventing excessive use.

Aerators were used in all batteries within the building and water consumption was reduced by 3% through regular cleaning and maintenance.

The Grey Water Treatment System is used to treat waste water for use in watering the garden.

Despite the 15% increase in the number of employees, water consumption per employee decreased by 14%.

Water Consumption



OUR SOCIAL PERFORMANCE



"Maintaining a high level of employee satisfaction, managing talent efficiently and supporting career development are among our key priorities."

As a result of the moral and social responsibility imposed by the principle of participation finance, we focus on the environment and the people and work to leave a better world for future generations. Considering the needs of the people, stakeholders and employees, we support the sustainable development goals and green transformation process of the Republic of Türkiye. We offer efficient and solution-focused products which create value for

the people and act in line with our ethical values and social responsibility approach.

Beyond the potential created by participation finance, we develop alternative solutions to meet the needs of the communities and contribute to a sustainable future. A high level of satisfaction for our clients, employees and stakeholders are always at our focus.

Employee satisfaction and loyalty is a milestone for the Company. We provide a fair, healthy and safe working environment for our employees. Furthermore, we offer extensive development and training programs to support personal and professional development. In this sense, maintaining a high level of employee satisfaction, managing talent efficiently and supporting career development are among our key priorities.

Our Human Resources Strategy



"The purpose is to develop and deploy human resources processes in line with the Bank's strategic objectives."

We consider human resources as our most precious asset and managing the skills of our employees and progress their careers are among our strategic priorities. To ensure continued achievements for the Bank, we update our HR systems based on recent developments and implement best HR practices. In this sense, we manage the HR processes in coordination with the relevant units to reach the strategic objectives of Emlak Katılım.

As a result of our focus on talent management, equal opportunities and employee satisfaction, we strive to create a work force in compliance with agile and ethical values and contribute to individual and corporate success.

Development, satisfaction and cooperation of our employees are at the center of our culture. Our human resources strategy is shaped based on these core values.

As a reflection of our corporate culture, we strive to offer our employees a working environment where they can improve their competencies and performance. This approach helps us build a shared platform for the benefits of the employees and the Bank.

We aim to boost the productivity of our workforce by creating various programs to support the professional and personal development of our teammates and

taking care to guide them to use their potential and improve their competencies. We ensure growth together by rewarding high performance and celebrating success.



39
Cities



1,596
Employees

Our Human Resources Strategy

EMPLOYMENT TURNOVER	UNIT	2021	2022	2023
Newly-Hired Employees – Total	Persons	373	327	298
White-Collar	Persons	373	327	298
Blue-Collar	Persons	0	0	0
Employees Who Left – Total	Persons	79	137	101
White-Collar	Persons	79	137	101
Blue-Collar	Persons	0	0	0
LABOR FORCE BY AGE AND GENDER	UNIT	2021	2022	2023
18 to 30 Years	Female	156	183	221
	Male	278	345	355
31 to 40 Years	Female	80	98	136
	Male	454	499	577
41 to 50 Years	Female	13	14	16
	Male	109	136	163
51 to 60 Years	Female	2	2	3
	Male	15	19	22
Above 60	Female	0	0	0
	Male	0	1	1

	UNIT	2021		2022		2023	
EMPLOYEES WHO TOOK PARENTAL LEAVE		FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
Employees entitled to parental leave	Persons	18	0	9	0	19	0
Employees who took parental leave	Persons	18	0	9	0	19	0
Employees who returned to work after the end of parental leave	Persons	18	0	9	0	19	0
Employees who returned to work after parental leave and worked for at least 12 months afterwards	Persons	18	0	9	0	19	0

"The purpose is to develop and deploy human resources processes in line with the Bank's strategic objectives."

Innovative human resources processes, systems and approaches developed with this purpose will be improved in line with the needs of the Bank.

In 2023, we made improvements in the areas of Recruitment, Career Management, Employer Brand, Training and Development, Performance - Talent Management, Remuneration & HR Systems and Employee Relations and the Bank continues to grow.

Employee Satisfaction and Engagement



Emlak Katılım cares about the emotional bond with each and every employee’s work and employer. In this sense, we made efforts to improve the time spent by our employees at Emlak Katılım as well as the working environment and their relations with colleagues.

The phrase “Under the Same Roof” reflects our objective to use the brand for internal promotion and reunite our employees around this concept. The red roof in Emlak Katılım’s logo is not just an emblem for us, it is a symbol to reunite the employees under a roof and make their bonds stronger. We think of all our employees as a family member at Emlak Katılım. As Emlak Katılım, we are moving forward to a strong and secure future Under the Same Roof.

Starting off from the critical role of information in personal and corporate improvement, we use Emlak Katılım Akademi to improve the competency and skills of our employees. At our Operations School, Sales School, Management School and Leadership School within the Academy, we offer our employees continuous development opportunities with up-to-date training technologies

and methods and along with content updated in line with sectoral developments and our Bank’s strategies.

The employees are also offered 24/7 development opportunities on technical issues, management skills and personal improvement through corporate LMS “e-akademi” and “e.mobil+”.


We organize various social activities and club activities to strengthen our employees’ bonds with our organization and with each other. Nature, Eytam & Charity, Gastronomy, Photograph, Art & Literature, Music, Running & Cycling and Chess clubs are available to help our employees enjoy their time based on their area of interest and strengthen the social bonds between them.

Employee Satisfaction and Engagement

We started the employer brand efforts with the motto “Under the Same Roof” and we organized various social activities. Some of these activities in 2023 are Emlak Katılım Photograph Contest, Istrancalar Trekking, Emlak Katılım Super League Football Tournament, Photography Training, April 23rd Painting Contest, Webinars on Special Days, Ihlara Valley Trekking, Welcoming the Summer, Archery Tournament, Kızılay Blood Donation and Coast Cleanup with Tuçev and Muçev. In 2023, we sent corporate mails to our employees on their special days and organized events on national and religious days. We offered gifts to our employees on the fourth year of our establishment and other special days.

Through the “Fikir Kumbarası” platform developed to evaluate the recommendations of the employees and implement them where necessary, we evaluated 686 recommendations and granted 5 rewards by the Recommendation Committee in 2023.

In 2023, managers provided positive/negative feedbacks to the employees using the instant notification system to appreciate their achievements to boost their motivation and loyalty or to specify areas of improvement and support their development. In this sense, 1,708 written instant notifications were sent to the Bank’s employees and 2,910 skills were supported in 2022. This culture of feedback was boosted in 2023 and 2,234 feedbacks were sent and 4,100 skills were supported. In this context, feedbacks in 2023 increased by 40% as compared to 2022.

 www.aynicatiltinda.com.tr career web site was updated in terms of content and design in line with the employer brand strategies.

Employee Engagement and Satisfaction Score

▶ 2021	▶ 2022	▶ 2023
74.10%	74.50%	73.10%

Remuneration



“As a fundamental element of keeping the satisfaction of our employees at the highest level and as a requirement of our corporate structure, we adopt a remuneration approach based on fair and objective criteria.”

As a fundamental element of keeping the satisfaction of our employees at the highest level and as a requirement of our corporate structure, we adopt a remuneration approach based on fair and objective criteria. Matters related to remuneration and fringe benefits are managed by the Remuneration Committee reporting to the Board of Directors. Our Remuneration Committee consists of two non-executive members and convenes at least once a year and renders its decisions unanimously. The Remuneration Committee is responsible for establishing a Remuneration Policy in line with the scope, structure, strategies and risk management structures of the Bank’s activities, ensuring

the effective implementation of this policy and reviewing the policy at least once a year. Our Remuneration Policy aims to prevent excessive risk-taking and encourage effective risk management. The Remuneration Committee should ensure a fair distribution of remuneration among senior management, bank employees and shareholders. It is essential that the Bank’s Board Members, senior management and bank employees are rewarded to the extent of their contribution regarding the value creation process. Our Remuneration Committee convened once in 2023.

Determination of remuneration is managed within

the scope of our Remuneration and Fringe Benefits Procedure. In this process, the competencies and expectations of our personnel are evaluated within the framework of a fair and equitable approach. When determining salary increases and promotion raises, we are guided by objective and unbiased data such as the standards of the banking sector, inflation rates, personnel expense budget and growth targets. Salary increase rates are set upon the approval of the Board of Directors. In addition, fringe benefits and indemnities are updated upon the approval of the Board of Directors when necessary. These updates are announced through the Human Resources Systems and by the Remuneration Department.

Talent and Competency Development

Planned trainings to train and develop the employees in line with the Bank's strategies and industrial developments include Organizational Analyses, Task Analyses, Individual Analyses, performance evaluations, Internal Systems audits/controls, new products, new processes and legal regulations.

Training and development planning is based on the skills necessary for the career steps in each role, individual development needs determined during the performance evaluation process and corporate sustainability criteria. Emlak Katılım's strategies, corporate values, employee performance, talent management processes and sectoral developments are taken into consideration while planning training. With this approach, we offer on-the-job training as well as class training, remote training, coaching, mentorship, seminars, conferences and hybrid trainings in collaboration with external providers.

The focus of the trainings is on contributing to the improvement of the Bank and the employees as well as the sustainability goals. In this sense, we support the improvement of the skills of our employees and try to raise awareness of environmental, social and governance issues.

Employee training and development programs are planned and implemented by "Emlak Katılım Academy". Synchronous, asynchronous and hybrid training applications include the following:

- 1. General Orientation Training:** New recruits are introduced to the Bank and its basic processes, basic OHS, products, participation banking, MASAK, etc.
- 2. Orientation Guidance:** An Orientation Guide is assigned to each and every branch employee as of the date of employment to help them adapt to their workplace and role fast and with minimum risk.
- 3. Operation School:** Hybrid training programs are offered to branch operations service employees in line with their titles and career plans.
- 4. Sales School:** Hybrid development modules are offered for branch sales employees, whether a new recruit or transferred from another function.
- 5. Manager Development School:** Planned in line with the career plans of directors, manager candidates and new branch managers.
- 6. Leadership School:** It is a leadership skills program designed for Unit/Branch Managers and Directors.

7. Career Start Trainings: These include orientation trainings as well as new recruits other than internal systems and call center staff.

8. Corporate Performance Trainings: These trainings are designed for areas of improvement based on the data acquired from the employees and their managers under the annual training needs analysis.

9. Competence Development Trainings: Summits, conferences and other events where employees can participate in individually and organized in the areas of vision development, industrial awareness, recent updates and network development.

10. Legal Trainings: Trainings on OHS, First Aid, MASAK, Information Security and other legal requirements.

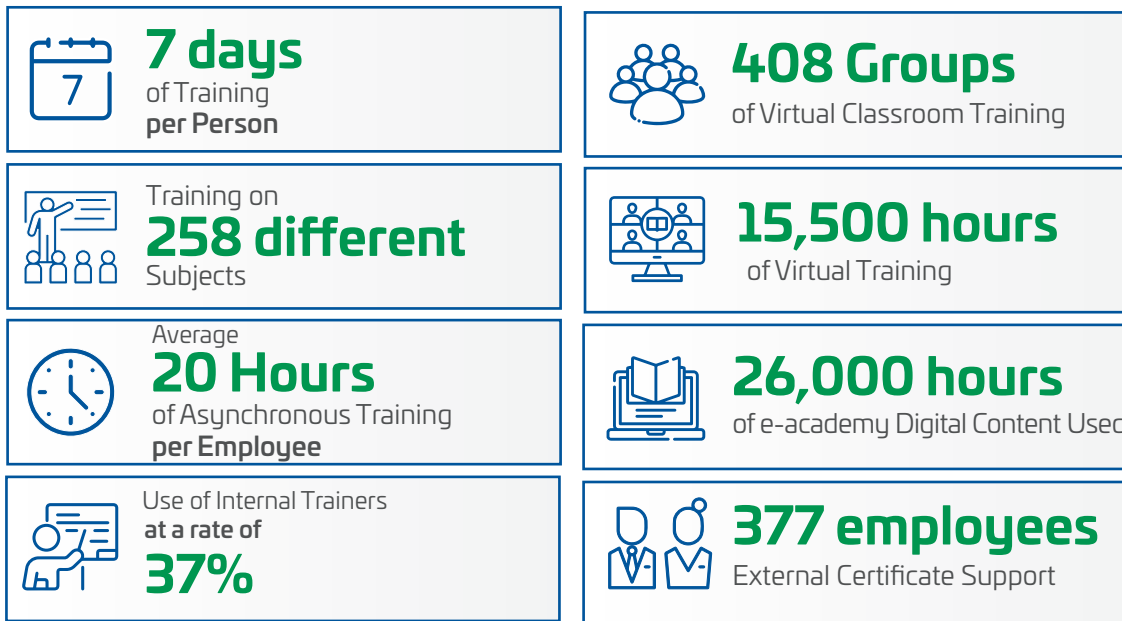
11. Sustainability Trainings: The Bank schedules training sessions to raise awareness on sustainability and develop capacity.

The efficiency of the training is reviewed through on-training observations, face-to-face meetings, online surveys and preliminary and post tests. The contents are regularly reviewed based on new and changing needs.

Talent and Competency Development

We also offer self-learning and personalized improvement opportunities through “e-akademi” (our corporate LMS), “e.mobil +” (our mobile training application), Udemy, Pluralsight and AmigosCode online platforms.

Training and development practices offered by our Bank to its employees in 2023:



"In order to develop environmental awareness, 26 of our employees received 173 hours of synchronous training, and 194 of our employees received 103 hours of asynchronous training."

Some of our Sustainability and Environment trainings:

- Sustainability - General Scope & Processes
- Individual Awareness for a Sustainable World
- Sustainable Development Goals: Environment and Economy
- Environmental, Social and Governance Risk Assessment under Sustainable Finance
- European Union Green Deal
- Greenhouse Gas Calculation Expertise

	2021	2022	2023
Success rate of orientation and retention program for newly hired employees (0-2 years)	8.3%	11.4%	7.2%

Talent and Competency Development

TRAININGS BY EMPLOYEE CATEGORY	UNIT	2021	2022	2023
Senior Executives	Person*Hours	418	110	154
Senior Executives*	Persons	12	8	13
Mid-Level Managers	Person*Hours	3,638	3,811	647
Mid-Level Managers*	Persons	112	110	126
Other Employees	Person*Hours	22,365	22,769	26,415
Other Employees*	Persons	979	1,052	1,041
TOTAL (Person*Hours)		26,421	26,690	27,216

TRAININGS BY GENDER	UNIT	2021	2022	2023
Male	Person*Hours	20,291	20,510	18,549
Male*	Persons	852	893	874
Female	Person*Hours	6,130	6,180	8,667
Female*	Persons	251	278	306
TOTAL (Person*Hours)		26,421	26,690	27,216

TRAININGS BY EMPLOYMENT TYPE	UNIT	2021	2022	2023
Blue-Collar	Person*Hours	-	-	-
Blue-Collar	Persons	-	-	-
White-Collar	Person*Hours	26,421	26,690	27,216
White-Collar*	Persons	1,103	1,170	1,180
Subcontracted Employees	Person*Hours	-	-	-
Other Employees	Persons	-	-	-
TOTAL (Person*Hours)		26,421	26,690	27,216

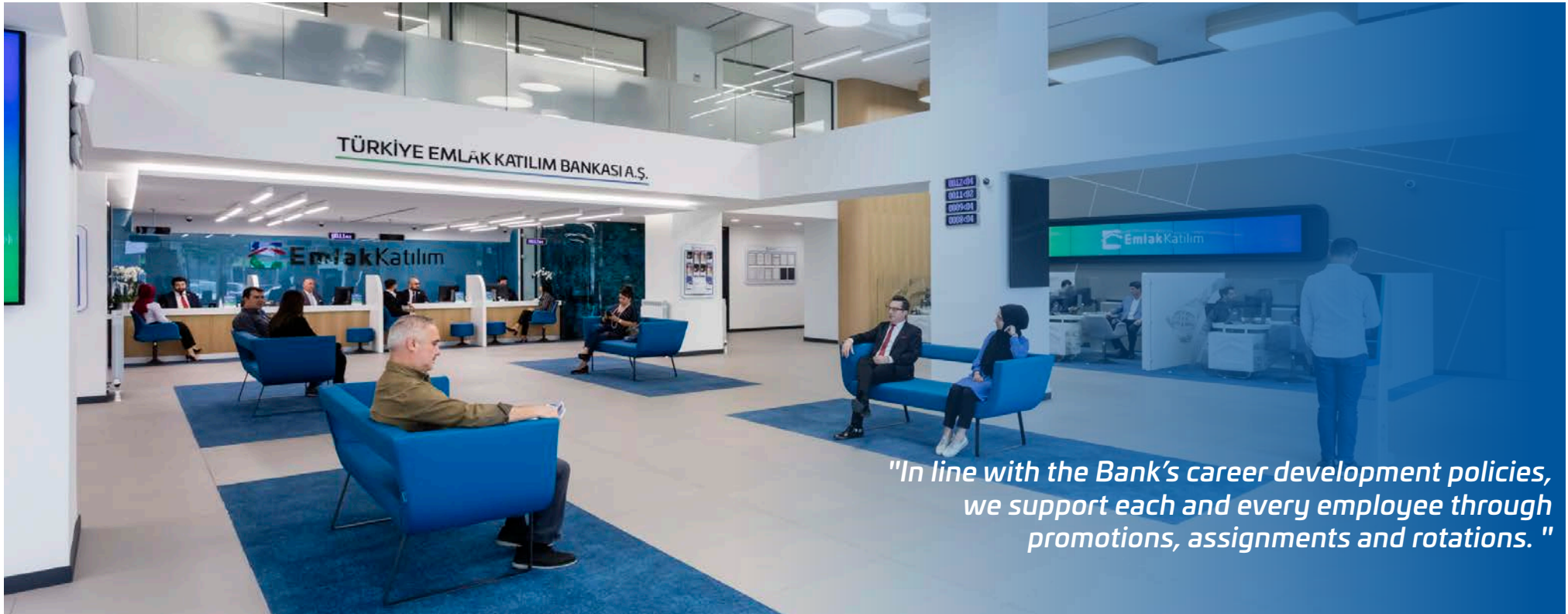
ALL TRAININGS (BY TYPE)	UNIT	2021	2022	2023
Professional Development	Hours	15,161	13,977	19,037
Personal Development	Hours	2,974	3,174	3,457
OHS	Hours	2,816	4,660	3,198
Other	Hours	5,470	4,879	1,524
TOTAL		26,421	26,690	27,216

*Repeat employees were counted only once.

Performance and Talent Management

Competency and target-based performance evaluations are conducted annually for our employees at the bank. We also assess the potential of our employees. Skill Matrices are created based on these two sets of data. The project initially covered the Bank's directors, Evaluation Center applications were used to specify potential, strengths and improvement areas and Skill Matrices were created. Development actions were planned and implemented based on the Skill Matrices. The matrices are used as main inputs in all HR processes.

Potential Evaluation efforts will be extended to various roles based on the Bank's needs and all HR processes will be managed based on the skill matrices. An MT project was initiated to attract talent based on the recruitment needs of the Bank. Candidates who meet the application criteria go through a series of preliminary elimination processes (test, inventory, examination, foreign language skills, interview, etc.) and some of them are taken into the Evaluation Center process to determine potential and assigned based on their skills.



"In line with the Bank's career development policies, we support each and every employee through promotions, assignments and rotations. "

Recruitment and Career Management

Under Recruitment and Career Management;

Providing our employees with transparent and fair career paths that observe gender equality is one of the key components of our sustainable growth. We offer a fair career path based on transparent and objective criteria for our employees to help them achieve long-term career goals at our Bank.

Strong Career Project:

With this project, we offer part-time employment for 3rd and 4th grade students from universities. The project was initiated in early 2022. Until now 80 students were enrolled in the project, 70 were graduated and 65 were employed with the status of new graduate.

Tier Structure:

The Bank's organizational hierarchy is CEO, Director, Manager, Administrator and Deputy Administrator. A Director manages multiple units, a Manager manages one unit and an Administrator manages a service. 1 position is available at each management level. Therefore, multiple staff members cannot be assigned to these roles. Staff members at lower roles cannot be promoted to these roles due to staff limitations. Where a change in title is not possible, a tier structure is implemented and staff members can benefit from promotion wage increases as well as certain benefits. Where the Deputy Administrator role is occupied, staff members can now move through Deputy Administrator 1, Deputy Administrator 2 and Deputy Administrator 3 roles.

My Career Talks:

In line with the goal of conducting interviews with all employees of the Bank within the year, we have been running an online interview project for the last three years. HR and employees share special notes during the interviews to add them to the corporate memory. We also create notes to improve HR applications. The interviews include a number of topics like promotions, transfers, performance, career expectations and problems.

Employer Brand:

We align our applications with "Under the Same Roof", the Bank's employer brand. In this sense, we started the <https://aynicatiltinda.com.tr> web page 1 year ago to announce our human resources policies and accept applications.



HR Agenda:

The Agenda page, the Bank's intranet platform, is a web page where we create contents on HR operations and activities and share them with the employees.

Fair and Transparent Human Resources Management

Our Human Resources Strategy focuses on employing competent staff members capable of boosting efficiency in line with our corporate culture. We work to create a shared foundation for the interests of the Bank and the employees by securing their basic rights. We develop programs to support their professional and personal development, help them discover their potential and use their skills effectively. We encourage high performance and reward achievements. We also offer career development and promotion opportunities based on certain criteria and work to improve satisfaction and efficiency. We develop strategies to improve financial opportunities, create a working environment which fosters communication and support team work. We work on meeting the social and cultural needs of the employees and create a comfortable work environment.

As a fundamental element of keeping the satisfaction of our employees at the highest level and as a requirement of our corporate structure, we adopt a remuneration approach based on fair and objective criteria. With this approach, we try to accurately reflect performance and contributions and support individual and team effort.

We increase the motivation of our employees and foster long-term loyalty through a transparent and egalitarian remuneration system.

Our Human Resources Policy is implemented to all our employees equally. We put emphasis on the principle of equal opportunities in all our activities and decisions. In case of any non-compliance, we take the necessary measures by implementing disciplinary processes. Under our Human Resources Policy, our CEO and Deputy General Managers are responsible for ensuring fairness and gender equality at the workplace. Our internal audit teams regularly audit human resources practices and report their findings to the Board of Directors.

As Emlak Katılım, we offer various opportunities to our employees with disabilities to provide equal opportunities at work and support their careers. We provide equal opportunities and a successful career since the date of employment. The number of our disabled employees increased in 2021, 2022 and 2023.

Number of Our Foreign Employees and Employees with Disabilities:

EMPLOYMENT TURNOVER	UNIT	2021	2022	2023
Foreigners	Female	0	0	0
	Male	1	1	0
Employees with Disabilities	Female	2	3	7
	Male	7	14	17

Number of Employee by Gender and Age Groups

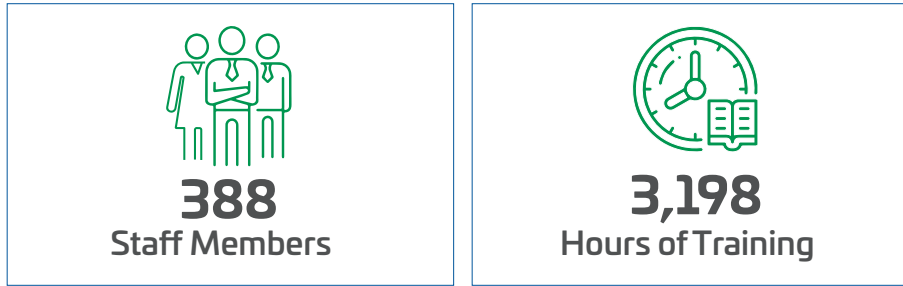
OUR EMPLOYEES BY GENDER	UNIT	2021	2022	2023
Male	Recruited	274	250	194
	Employment Terminated	56	106	76
Female	Recruited	99	77	104
	Employment Terminated	23	31	25
BY AGE	UNIT	2021	2022	2023
18 to 30 Years	Recruited	208	220	161
	Employment Terminated	41	66	41
31 to 40 Years	Recruited	151	98	123
	Employment Terminated	31	59	39
41 to 50 Years	Recruited	14	9	11
	Employment Terminated	4	8	13
51 to 60 Years	Recruited	0	0	3
	Employment Terminated	3	4	8
Above 60	Recruited	0	0	0
	Employment Terminated	0	0	0

Occupational Health and Safety

The Bank is committed to offer a safe, comfortable, efficient and ergonomic working environment for its employees. With this objective, we take the necessary measures to improve the standards at our offices. The employees are provided with training programs on basic occupational health and safety, emergency and emergency management.

“As of 2023, 388 staff members received a total training of 3,198 hours and there were no cases of accidents or death in the same year.”

Our OHS committee data is available in the table below.



	2021	2022	2023
Number of OHS Committees Established	2	2	2
Total Number of Members in Established OHS Committees	16	16	18
Number of Employee Representatives in Established OHS Committees	4	4	4



Social Responsibility



“We support eco-friendly and sustainability-focused projects to create a better world for future generations.”

Under the ‘New Graduate’ program initiated to support youth employment and raise dynamic staff members who have adopted our corporate and will carry the Bank to the future, we employed 60 people. Under the ‘Strong Career’ project for part-time employment of university students, 8 university students were employed.

Emlak Katılım Management Trainee Program for new graduates and young professionals was initiated. The final assessments for 1,350 candidates are in progress and some of them will be employed by early 2024.

Under the coordination of the Presidential Human Resources Office of the Republic of Türkiye, 90 students have completed their internships at our institution as part of the National Internship Program.

In 2021, we took a major step and established Eytam Collaboration Club at the Bank. This club provides educational materials for children in need and encourages them to engage in cultural activities.

In line with our social responsibility initiatives, we support eco-friendly and sustainability-focused projects to create a better world for future generations. This is not just a responsibility but it is a reflection of our vision to contribute to the future.



60 employees

New Graduate Program



8 university students

Strong Career Project



1,350 candidates

Emlak Katılım Management Trainee Program



90 students

National Internship Program

OUR PERFORMANCE INDICATORS

Economic Performance Indicators

ECONOMIC VALUE CREATED	UNIT	2021	2022	2023
Economic Value Created (Revenues)	TL	2,616,300	10,748,306	24,474,574

ECONOMIC VALUE DISTRIBUTED	UNIT	2021	2022	2023
Operating Expenses	TL	2,143,385	6,407,505	15,310,954
Employee Benefits	TL	284,917	616,358	1,582,049
Benefits to the State	TL	44,885	914,494	2,452,037
Benefits to Capital Providers	TL	0	0	0
Benefits to the Society	TL	946,228	3,344,569	5,232,563
TOTAL		3,419,415	11,282,926	24,577,603

Environmental Performance Indicators

NON-RENEWABLE DIRECT ENERGY	UNIT	2022	2023
Diesel/Diesel Oil	Liter	12,810	7,133
Natural Gas	Sm ³	368,360	252,924
NON-RENEWABLE INDIRECT ENERGY	UNIT	2022	2023
Electricity	kWh	7,677,000	5,389,474
ENERGY SUPPLIED FROM RENEWABLE ENERGY SOURCES	UNIT	2022	2023
Solar Energy (Rooftop SPP)	kWh	12,000	32,000
GREENHOUSE GAS EMISSIONS	UNIT	2022	2023
Direct CO ₂ Emissions	tCO ₂ e	1,961	1,652
Indirect CO ₂ Emissions	tCO ₂ e	-	-

TYPES OF WASTE	UNIT	Mixed	Paper	Plastic	Glass	Metal	TOTAL
2023	Kg	22,953	7,911	3,072	1,938	13	35,887
2022	Kg	23,461	5,952	2,208	1,447	48	33,116

WATER CONSUMPTION	UNIT	2022	2023
Total Water Consumption	m ³	20,820	20,708
Water Consumption per Employee	m ³ /number of employees	16.05	13.86

Social Performance Indicators

BY EMPLOYMENT TYPE	UNIT	2021	2022	2023
White-Collar - Female	Persons	251	297	376
White-Collar - Male	Persons	856	1,000	1,118
Blue-Collar - Female	Persons	0	0	0
Blue-Collar - Male	Persons	0	0	0

BY CONTRACT TYPE	UNIT	2021	2022	2023
Indefinite Term - Female	Persons	251	297	376
Indefinite Term - Male	Persons	856	1,000	1,118
Fixed Term - Female	Persons	0	0	0
Fixed Term - Male	Persons	0	0	0

BY GENDER	UNIT	2021	2022	2023
White-Collar - Male	Persons	856	1,000	1,118
White-Collar - Female	Persons	251	297	376

BY AGE	UNIT	2021	2022	2023
18 to 30 Years	Female	156	183	221
	Male	278	345	355
31 to 40 Years	Female	80	98	136
	Male	454	499	577
41 to 50 Years	Female	13	14	16
	Male	109	136	163
51 to 60 Years	Female	2	2	3
	Male	15	19	22
Above 60	Female	0	0	0
	Male	0	1	1

Social Performance Indicators

LABOR FORCE	UNIT	2021	2022	2023
Foreigners	Female	0	0	0
	Male	0	1	1
Employees with Disabilities	Female	2	3	7
	Male	7	14	17

BY MANAGEMENT CATEGORY	UNIT	2021	2022	2023
Senior Management	Female	1	1	1
	Male	11	12	8
Mid-Level	Female	2	2	5
	Male	107	118	138
Other	Female	248	294	370
	Male	738	870	972

LABOR FORCE - WORK TIME	UNIT	2021	2022	2023
Part-Time	Female	0	15	0
	Male	0	17	0
Full-Time	Female	251	297	376
	Male	856	1,000	1,118

LABOR FORCE - WORK REGION	UNIT	2021	2022	2023
Adana	Persons	19	20	25
Afyon	Persons	8	8	8
Aksaray	Persons	9	9	8
Ankara	Persons	63	73	83
Antalya	Persons	10	10	16
Aydın	Persons	6	7	7
Balıkesir	Persons			6
Batman	Persons	9	9	8
Bursa	Persons	21	32	34
Çorum	Persons		6	8
Denizli	Persons	7	8	7
Diğarbakır	Persons	9	9	9
Düzce	Persons			6
Erzurum	Persons			7
Eskişehir	Persons	5	7	7
Gaziantep	Persons	18	19	18
Hatay	Persons	9	10	8
Isparta	Persons	8	9	9
İstanbul	Persons	750	896	1,012
İzmir	Persons	18	18	27
Kahramanmaraş	Persons	10	9	7
Karabük	Persons			6
Karaman	Persons			5
Kayseri	Persons	16	16	16
Kocaeli	Persons	20	18	19
Konya	Persons	26	30	30
Malatya	Persons	7	7	7
Manisa	Persons	7	6	7
Mersin	Persons	8	7	13
Nevşehir	Persons			6
Osmaniye	Persons			6
Rize	Persons	10	9	8
Sakarya	Persons	8	8	8
Samsun	Persons	12	10	10
Sivas	Persons	7	7	7
Şanlıurfa	Persons	7	7	7
Tekirdağ	Persons			5
Trabzon	Persons		7	8
Yalova	Persons		6	6

Social Performance Indicators

EMPLOYEE TURNOVER*	UNIT	2021	2022	2023
Newly-Hired Employees – Total	Persons	373	327	298
White-Collar	Persons	373	327	298
Blue-Collar	Persons	0	0	0
Employees Who Left – Total	Persons	79	137	101
White-Collar	Persons	79	137	101
Blue-Collar	Persons	0	0	0
BY GENDER	UNIT	2021	2022	2023
Male – Recruited	Persons	274	250	194
Male – Left	Persons	56	106	76
Female – Recruited	Persons	99	77	104
Female – Left	Persons	23	31	25
BY AGE	UNIT	2021	2022	2023
18 to 30 years - Recruited	Persons	208	220	161
18 to 30 years - Left	Persons	41	66	41
31 to 40 years - Recruited	Persons	151	98	123
31 to 40 years - Left	Persons	31	59	39
41 to 50 years - Recruited	Persons	14	9	11
41 to 50 years - Left	Persons	4	8	13
51 to 60 years - Recruited	Persons	0	0	3
51 to 60 years - Left	Persons	3	4	8
Above 60 - Recruited	Persons	0	0	0
Above 60 - Left	Persons	0	0	0

*Calculated based on our workforce in Türkiye.

EMPLOYEES WHO TOOK PARENTAL LEAVE	2021		2022		2023	
	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
Employees entitled to parental leave	18	0	9	0	19	0
Employees who took parental leave	18	0	9	0	19	0
Employees who returned to work after the end of parental leave	18	0	9	0	19	0
Employees who returned to work after parental leave and worked for at least 12 months afterwards	18	0	9	0	19	0

EMPLOYEE ENGAGEMENT AND SATISFACTION SCORE	2021	2022	2023
	74.10%	74.50%	73.10%

SUCCESS RATE OF ORIENTATION AND RETENTION PROGRAM FOR NEWLY HIRED EMPLOYEES (0-2 YEARS)	2021	2022	2023
	8.3%	11.4%	7.2%

Social Performance Indicators

Training Investments (All Trainings)

BY EMPLOYEE CATEGORY	UNIT	2021	2022	2023
Senior Executives	Person*Hours	418	110	154
Senior Executives*	Persons	12	8	13
Mid-Level Managers	Person*Hours	3,638	3,811	647
Mid-Level Managers*	Persons	112	110	126
Other Employees	Person*Hours	22,365	22,769	26,415
Other Employees*	Persons	979	1,052	1,041
BY EMPLOYMENT TYPE	UNIT	2021	2022	2023
Blue-Collar	Person*Hours	-	-	-
Blue-Collar	Persons	-	-	-
White-Collar	Person*Hours	26,421	26,690	27,216
White-Collar*	Persons	1,103	1,170	1,180
Subcontracted Employees	Person*Hours	-	-	-
Subcontracted Employees	Persons	-	-	-
BY GENDER	UNIT	2021	2022	2023
Male	Person*Hours	20,291	20,510	18,549
Male*	Persons	852	893	874
Female	Person*Hours	6,130	6,180	8,667
Female*	Persons	251	278	306

*Repeated employees are included in the calculation once.

ALL TRAININGS (By Type)	UNIT	2021	2022	2023
Professional Development	Hours	15,161	13,977	19,037
Personal Development	Hours	2,974	3,174	3,457
OHS	Hours	2,816	4,660	3,198
Other (e.g: Leadership)	Hours	5,470	4,879	1,523

	UNIT	2021	2022	2023
Number of people who completed trainings on corruption-related risks	Persons	414	303	272
Percentage of those who successfully completed this training	Percent	74%	67%	74%

GRI CONTENT INDEX

GRI 1: Foundation 2021	Description	Headings	Page
GRI 2: General Disclosures 2021	2-1 Organizational details	Our Organizational and Corporate Structure	18-21
	2-2 Entities included in the organization's sustainability reporting	About the Report	5
	2-3 Reporting period, frequency and contact point	About the Report	5
	2-7 Employees	Our Human Resources Strategy	50-51
	2-9 Governance structure and composition	Our Organizational and Corporate Structure	18-21
	2-11 Chair of the highest governance body	Our Organizational and Corporate Structure	18-21
	2-12 Role of the highest governance body in overseeing the management of impacts	Our Organizational and Corporate Structure	18-21
	2-15 Conflicts of interest	Our Organizational and Corporate Structure	18-21
	2-16 Communicating critical concerns	Customer Satisfaction	30
	2-17 Collective knowledge of the highest governance body	Our Organizational and Corporate Structure	18-21
	2-19 Remuneration policies	Remuneration	55
	2-20 Process to determine remuneration	Remuneration	55
	2-22 Statement on sustainable development strategy	Our Sustainability Approach	31
	2-26 Mechanisms for seeking advice and raising concerns	Business Ethics and Compliance	27
	2-27 Compliance with laws and regulations	Business Ethics and Compliance	27
2-29 Approach to stakeholder engagement	Materiality Analysis and Stakeholder Engagement	34-36	
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Economic Performance	34-36
	3-2 List of material topics	Our Economic Performance	34-36
	3-3 Management of material topics	Our Economic Performance	34-36

GRI 200: Economic Standards Series	Description	Headings	Page
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Economic Performance	39-40
	3-2 List of material topics	Our Economic Performance	39-40
	3-3 Management of material topics	Our Economic Performance	39-40
GRI 3: Material Topics 2021	201-1 Economic value generated and distributed	Our Economic Performance	39-40
Indirect Economic Impacts 2016			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Sustainable Finance	41
	3-2 List of material topics	Sustainable Finance	41
	3-3 Management of material topics	Sustainable Finance	41
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Sustainable Finance	41
	203-2 Significant indirect economic impacts	Sustainable Finance	41
Anti-Corruption			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Business Ethics and Compliance	27-28
	3-2 List of material topics	Business Ethics and Compliance	27-28
	3-3 Management of material topics	Business Ethics and Compliance	27-28
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	Business Ethics and Compliance	27-28
	205-2 Communication and training about anti-corruption policies and procedures	Business Ethics and Compliance	27-28
Tax			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Principle of Responsible Finance	37-38
	3-2 List of material topics	Principle of Responsible Finance	37-38
	3-3 Management of material topics	Principle of Responsible Finance	37-38
GRI 207: Tax 2022	207-1 Approach to Tax	Principle of Responsible Finance	37-38

GRI: 300 Environmental Standards Series	Description	Headings	Page
Energy			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Energy Management	46
	3-2 List of material topics	Energy Management	46
	3-3 Management of material topics	Energy Management	46
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Energy Management	46
	302-4 Reduction of energy consumption	Energy Management	46
	302-5 Reductions in energy requirements of products and services	Energy Management	46
Water			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Water Management	48
	3-2 List of material topics	Water Management	48
	3-3 Management of material topics	Water Management	48
GRI 303: S Water and Effluents 2018	303-1 Interactions with water as a shared resource	Water Management	48
	303-5 Water consumption	Water Management	48
Emissions			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Energy Management	46
	3-2 List of material topics	Energy Management	46
	3-3 Management of material topics	Energy Management	46
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Energy Management	46
	305-5 Reduction of GHG emissions	Energy Management	46
Waste			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Waste Management	47
	3-2 List of material topics	Waste Management	47
	3-3 Management of material topics	Waste Management	47

	Description	Headings	Page
GRI 306: Waste 2016	306-2 Waste by type and disposal method	Waste Management	47
	306-3 Waste generated	Waste Management	47
	306-5 Waste directed to disposal	Waste Management	47
GRI 400: Social Standards Series	Description	Headings	Page
Employment			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Human Resources Strategy	50-51
	3-2 List of material topics	Our Human Resources Strategy	50-51
	3-3 Management of material topics	Our Human Resources Strategy	50-51
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Our Human Resources Strategy	50-51
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Our Human Resources Strategy	50-51
	401-3 Return to work and retention rates after parental leave by gender	Our Human Resources Strategy	50-51
Occupational Health and Safety			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Occupational Health and Safety	61
	3-2 List of material topics	Occupational Health and Safety	61
	3-3 Management of material topics	Occupational Health and Safety	61
GRI 403 Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Occupational Health and Safety	61
	403-2 Types and rates of injuries, occupational diseases, lost days, absenteeism and work-related fatalities	Occupational Health and Safety	61
	403-3 Occupational health services	Occupational Health and Safety	61
	403-4 Worker participation, consultation, and communication on occupational health and safety	Occupational Health and Safety	61
	403-5 Worker training on occupational health and safety	Occupational Health and Safety	61
	403-6 Promotion of worker health	Occupational Health and Safety	61
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Occupational Health and Safety	61
	403-9 Work-related injuries	Occupational Health and Safety	61
	403-10 Work-related ill-health	Occupational Health and Safety	61

	Description	Headings	Page
Training and Education			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Performance and Talent Management	58
	3-2 List of material topics	Performance and Talent Management	58
	3-3 Management of material topics	Performance and Talent Management	58
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Performance and Talent Management	58
	404-2 Programs for upgrading employee skills and transition assistance programs	Performance and Talent Management	58
	404-3 Percentage of employees receiving regular career and performance development reviews	Performance and Talent Management	58
Diversity and Equal Opportunity			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Human Resources Strategy	50-51
	3-2 List of material topics	Our Human Resources Strategy	50-51
	3-3 Management of material topics	Our Human Resources Strategy	50-51
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Our Human Resources Strategy	50-51
Non-Discrimination			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Fair and Transparent Human Resources Management	60
	3-2 List of material topics	Fair and Transparent Human Resources Management	60
	3-3 Management of material topics	Fair and Transparent Human Resources Management	60
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Fair and Transparent Human Resources Management	60

	Description	Headings	Page
Child Labor			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Human Resources Strategy	50-51
	3-2 List of material topics	Our Human Resources Strategy	50-51
	3-3 Management of material topics	Our Human Resources Strategy	50-51
Local Communities			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Social Responsibility	62
	3-2 List of material topics	Social Responsibility	62
	3-3 Management of material topics	Social Responsibility	62
Customer Privacy			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Information Security	29
	3-2 List of material topics	Information Security	29
	3-3 Management of material topics	Information Security	29



emlakkatilim.com.tr

0850 222 26 26

