



SUSTAINABILITY REPORT 2022

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As Türkiye Emlak Katılım Family, we strive to develop financing models for strategic sectors with high contribution to economic growth and employment that are sustainable and accessible to everyone within the economic cycle from producers to consumers.

We are committed to focusing on sustainable finance practices in our operations, aligning our financial activities with environmental, social and ethical matters in line with the principles of participation finance, and achieving maximum contribution for green transformation.

We finance sustainable tomorrows with thematic sukuk issuances

We uninterruptedly continue to engage in efforts for the development and deepening of participation-based and sustainable capital markets in our country. As the participation finance institution having issued Türkiye's first Green Sukuk, we continue to offer innovative financial solutions to the sector for the sustainable development of our country. We maintain our leading position in the sector and continue to contribute to the development of the sector through sustainable, green sukuk issuances and sukuk transactions that we intermediate in accordance with the principles of participation finance.



Total Sukuk Issuances by the 3rd Quarter of 2023

TL **21** billion



Total Outstanding Thematic Sukuk Issuances

TL **1.45** billion

*Emlak Katılım + Intermediated Companies, September 2023

We offer eco-friendly financial solutions

Launched in 2022, our Green Vehicle Financing product continues to offer financing for eco-friendly electric and hybrid vehicles with much lower carbon emissions than conventional vehicles. We are happy to have been deemed worthy of the “Future in Our Hands” award at the award ceremony organized by the Turkish Federation of Automotive Maintenance Associations (TOBFED).



2 points profit rate discount and sapling donation through OGEM-VAK



We support green transformation through leasing

We offer 100% leasing opportunities to companies wishing to invest in renewable energy thanks to our collaborations with major brands in the field. With rooftop SPP projects, we enable companies to get their power from the sun. In addition, financing support for the installation of individual residential rooftop solar energy systems is one of the supports we offer in this regard.



Leasing opportunity

100%

ABOUT THE REPORT

We are proud of sharing our sustainability efforts with our esteemed stakeholders through our Sustainability Report 2022.



You can send an e-mail to "Yb@emlakkatilim.com.tr" for sending your comments and questions about our 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. We are proud of sharing our sustainability efforts with our esteemed stakeholders through our Sustainability Report 2022. Prepared for the first time, 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, 2022 and December 31,

2022, 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 2022. You may send an e-mail to Yb@emlakkatilim.com.tr address of the Investment Banking and Investor Relations Department for your comments and questions regarding our report.

MESSAGE FROM THE CEO

We are committed to leaving a more sustainable world for future generations.



 **TL 150.7** billion
Asset size

 **TL 4.2** billion
Net profit

Q3 - 2023

Esteemed stakeholders,

In Emlak Katılım's fourth year, we are honored and happy to present to our esteemed stakeholders our first sustainability report, through which we highlight our sustainability activities in a transparent manner. The Participation Finance sector has a structure that focuses on society, avoids actions harming the environment and nature, and supports

production. It would be unthinkable for an organization with these characteristics not to intersect with the concept of sustainability proving to be increasingly important today. Alignment of these two interconnected approaches leads to remarkable and fruitful results in many fields.

The sustainability approach, which has become more important since Türkiye became a party to the Paris Climate

Agreement, overlaps with the principles of participation finance in many areas as it encourages and guides institutions to act more meticulously in limited resource management, real economy financing, social justice and governance. This imposes more responsibility on all stakeholders operating in the sector.

As Emlak Katılım family, we continue to develop our products and services for benefiting the environment and people. We offer corporate finance support to our customers operating in the agricultural sector through our business financing products based on producer receipts and EWR (electronic warehouse receipt) collateralized business financing products. Through our collaborations on Rooftop Solar Power Plant (Rooftop SPP), we offer financing support for the installation of individual residential rooftop solar energy systems. Throughout the same period, Türkiye's first green sukuk based on labor-capital partnership was issued. The funds raised from the issuance of green sukuk were used to finance projects within the Private Fund Pools that contribute positively to the climate change and the

environment. Recently, our Institution has also intermediated the issuance of Türkiye's first Green Sukuk Al Istisna'a. The revenue generated therefrom was used for environment-themed green buildings under the same project.

We are committed to leaving a more sustainable world for future generations. In this respect, Emlak Katılım will continue to finance sustainable projects that contribute positively to social development, climate change and the environment in the upcoming periods. I would like to take this opportunity to thank all our employees and stakeholders for their selfless contributions to our success.

ONUR GÖK
CEO

ABOUT EMLAK KATILIM

As of September 30, 2023, we have achieved a net profit of TL 4.2 billion. We offer services with 1,423 employees and 101 branches throughout Türkiye.



101

Number of branches



1,423

Number of employees

Our Bank was established in Ankara on June 3, 1926 as Emlak ve Eytam (Real Estate and Orphans) Bank in line with Mustafa Kemal Atatürk's instructions. In 2019, the Bank was granted an operating license to operate as a participation bank and renamed Türkiye Emlak Katılım Bankası A.Ş.

The Bank's capital is TL 1,026,915, 99.99% 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. ve 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). Portion of the capital owned by the Ministry of Treasury and Finance is represented by the Ministry of Environment and Urbanization.

With a net profit of TL 2.8 billion as of December 31, 2022, we offer services throughout Türkiye with 1,297 employees and 81 branches. As of the end of September 2023, we increased the number of our branches to 101 including e-branches, the number of our employees to 1,423, our asset size to TL 150.7 billion and our net profitability to TL 4.2 billion. We move on with our vision of being

Türkiye's pioneering and innovative participation bank focusing on the principles of Trust, Accountability, Respect and Innovation. Through our interest-free and risk-sharing approach, we offer our customers individual and corporate financial solutions based on transparency, accountability and ethical values.

We focus on strategic sectors that contribute to our country's economic growth and develop sustainable financing models for supporting sustainable development. We aim to help the sector grow and participation banking reach a wider audience by offering new product and service models within participation banking. To that end, we continue to contribute to the social and economic development of the country.

Under Emlak Katılım, we assume responsibility for sustainability, financing environmentally friendly projects and social benefit. Upon the adoption of the Paris Climate Agreement by the Grand National Assembly of Türkiye, we started establishing our Bank's sustainability processes and workflows under sustainability efforts gaining momentum in our country. We continuously evaluate and improve our social, environmental and economic performance by placing sustainability principles and values at the center of our business model.



OUR HISTORY



OUR VALUES, VISION AND MISSION

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



Our Corporate Values



Trust

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



Accountability

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



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.



Our Vision and Mission



Our Vision

To be Türkiye's leading and innovative participation bank



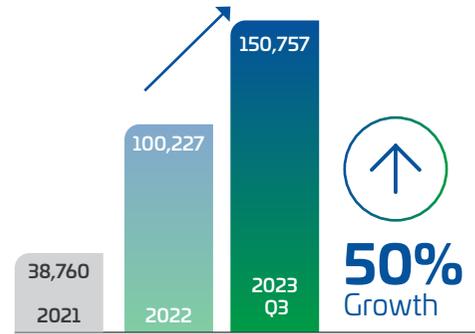
Our Mission

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 Banking thanks to the strength we derive from our deep-rooted history

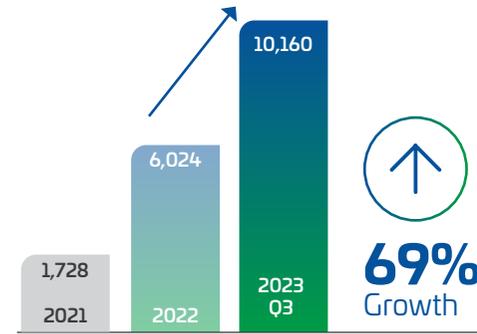
EMLAK KATILIM IN FIGURES

As Emlak Katılım, we continue to achieve our successful financial performance with a focus on sustainable growth as of the third quarter of 2023.

Total Assets Million (TL)



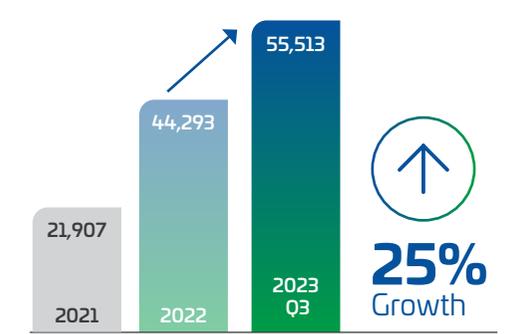
Equity Million (TL)



Funds Collected Million (TL)



Funds Allocated Million (TL)



Million (TL)*	2020	2021	2022	2023 Q3
Total Assets	20,390	38,760	100,227	150,757
Liquid Assets and Banks	3,177	7,768	30,927	62,895
Equity	1,539	1,728	6,024	10,160
Profit Share Revenues	1,000	2,329	8,298	10,051
Profit Share Expenses	628	1,797	4,380	6,131
Profit Before Tax	104	188	3,724	6,742
Net Profit - Loss for the Period	81	143	2,810	4,215

*Unconsolidated data.

Data for Q3 of 2023

TL **15.7** billion
Amount of non-cash loans

101
Branches

TL **4.2** billion
Net profit

1,423
Employees

TL **70.7** billion
Total loan amount

130,344
Customers

SPONSORSHIPS, AWARDS AND COLLABORATIONS

We support projects that make a positive contribution to climate change and the environment.

Sponsorships and Supports

- In 2022, we sponsored the Ministry of Environment, Urbanization and Climate Change pavilion at the United Nations Climate Change Summit (COP27).
- We sponsored the Turkish Climate Council.
- Under our cooperation with TÜÇEV (Turkish Environmental Protection Foundation), we sponsored trainings for environmental measurement and analysis as well as sea surface, seabed and coastal cleaning projects.
- We supported Türkiye Environment Week events and Anadolu Agency Environment Forum Zero Waste Exhibition advertisement.
- We supported the organization of the Zero Waste exhibition at the AA Environment Forum organized by Anadolu Agency, where many issues such as climate change, energy, media's perspective on climate change and environmental education were discussed and many local and foreign representatives of civil society organizations and international organizations, politicians, academicians and media representatives participated as speakers.
- We sponsored the Climate Council held in Konya between February 21 and 25, 2022 in order to set the short, medium and long-term strategic goals of our country with the active participation of all stakeholders in line with the 2053 net zero emission and green development goals, to contribute to the legislation to be developed on climate, and to create a roadmap encompassing basic policies and priority actions in the context of reducing greenhouse gas emissions and adaptation to climate change.



SPONSORSHIPS, AWARDS AND COLLABORATIONS

In 2020, 2021 and 2022, we attended various university cooperation events and supported career fairs, career center visits, seminars and internship protocols for students.

Number of university collaborations

Name of collaboration	Unit	2020	2021	2022
Career Fair	Number	-	-	12
Career Center Visits	Number	-	14	28
Interview Simulations	Number	-	-	2
Seminars	Number	-	-	14
Internship Protocols	Number	1	1	1



SPONSORSHIPS, AWARDS AND COLLABORATIONS

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



Our Awards in 2022

Name of the Award	Year of the Award	Awarding Institution	Awarded Project
Best Sukuk Issuance of the Year by Sector	2021	IFN Awards	Türkiye's First Green Sukuk Issuance Based on Labor-Capital Partnership
Capital Markets Issuance of the Year Award	2022	Bonds, Loans & Sukuk	Türkiye's First Green Sukuk AI İstisna'ya
Future in Our Hands Award	2022	Federation of Automotive Maintenance Associations of Türkiye (Tobfed)	Green Vehicle Financing
First Prize in Investment Banking Activities	2022	IFN Awards	Sukuk Issuances
First Prize in Corporate Brokerage Activities	2022	IFN Awards	Sukuk Issuances

Our Collaborations in 2022

- Under **T-Soft E-Commerce Site Setup Campaign**, we organized a special e-commerce site setup campaign in cooperation with T-Soft in order to support our customers for strengthening their presence in the digital world. Through this campaign, our customers were offered the opportunity to create cost-effective and sustainable digital trading platforms.
- Under our **Rooftop Solar Power Plant** project, we collaborated with Smart Energy to encourage the use of sustainable energy sources and support environmentally friendly solutions. By offering rooftop solar power plants to companies with 100% leasing financing and flexible payment options, we contributed to eco-friendly energy generation.
- In collaboration with Solarçatı, Emlak Katılım** promoted eco-friendly energy generation and offered sustainable energy options to our customers. Thanks to this cooperation, we facilitated our customers' access to sustainable energy by offering them special financing repayment plans for Individual Residential Rooftop Solar Energy Systems.

ORGANIZATION AND CORPORATE STRUCTURE

In order to strengthen the strategic management of our Bank and manage risks, we operate by adopting the principles of trust, accountability, respect and innovation.

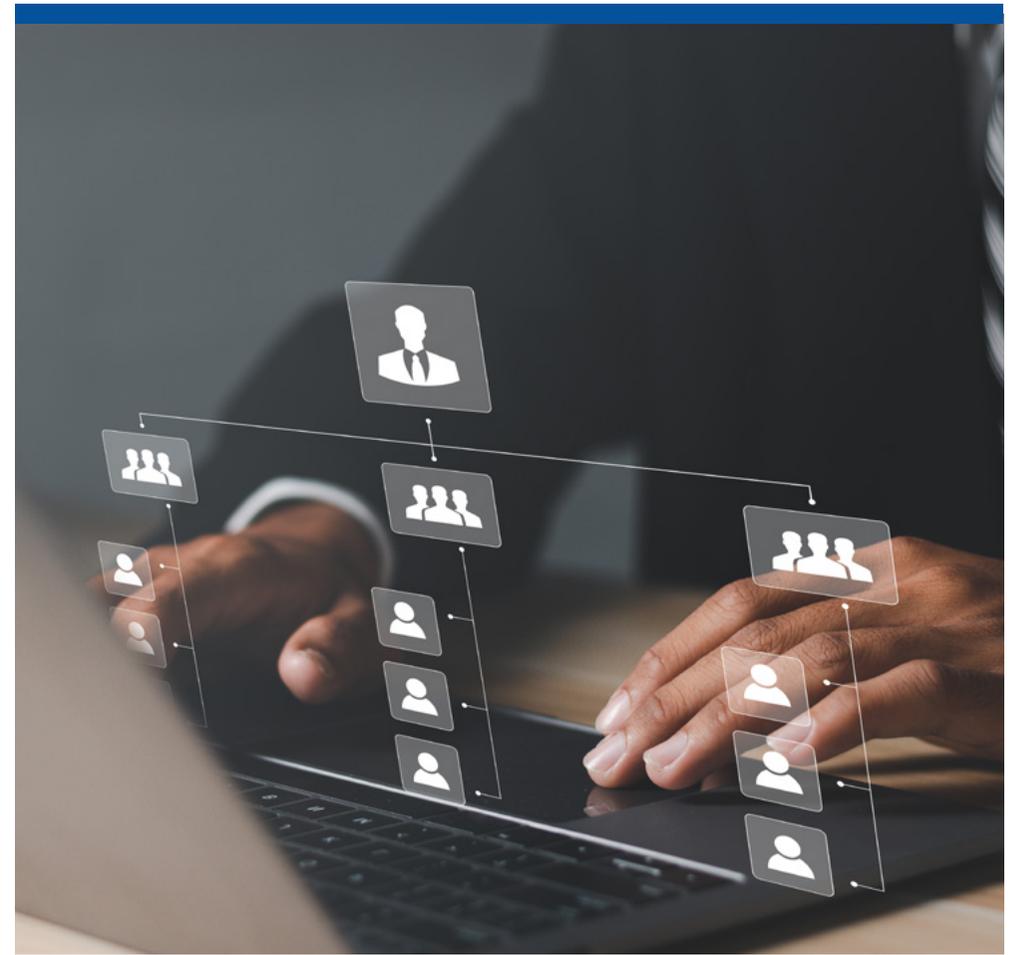
Our Board of Directors consists of 7 full members. There are 6 committees reporting to our Board of Directors, including our Advisory Committee. Our Committees operate by adopting the principles of trust, accountability, respect and innovation to strengthen the Bank's strategic management and manage 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.

Our 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.

Our Executive Committee is responsible for making 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 21 times in 2022.

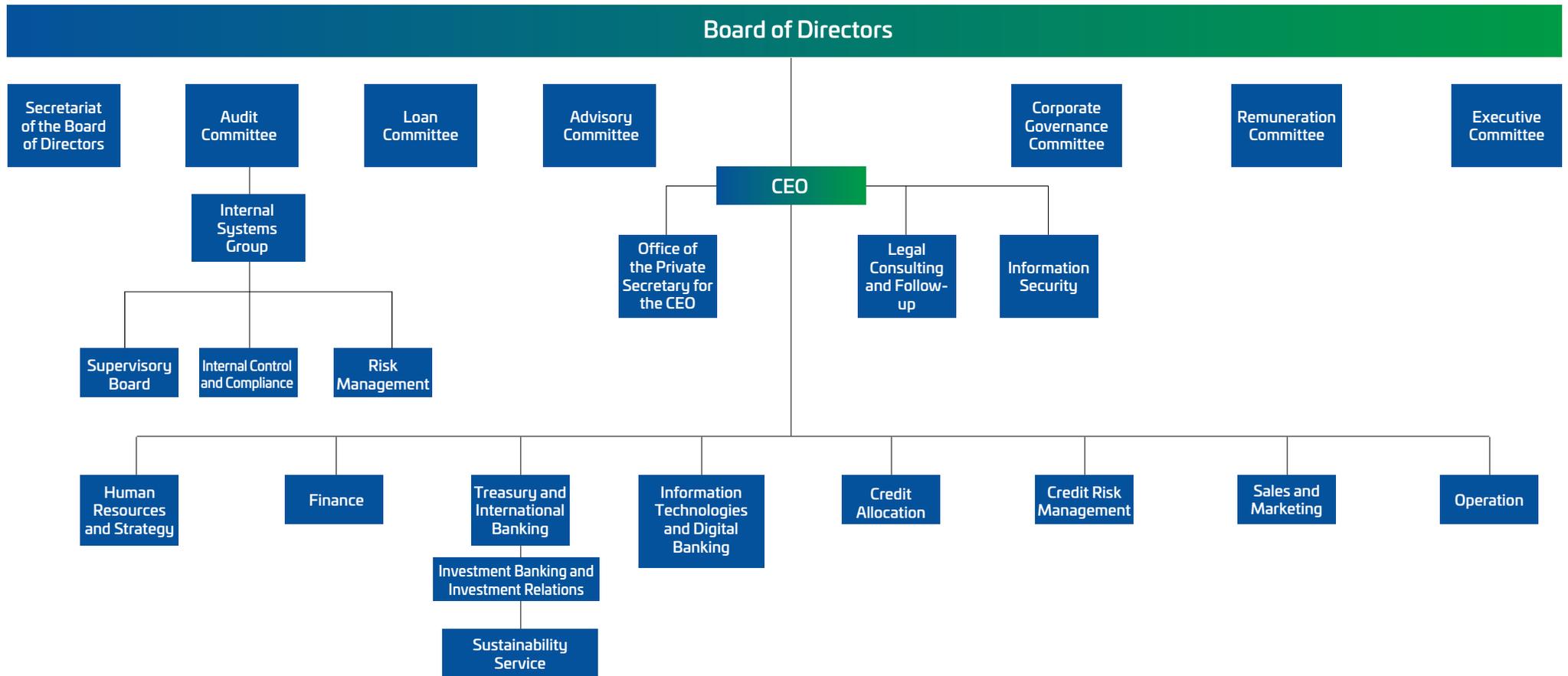
Within the limits of its duties, powers and responsibilities set forth in the Banking Law and related regulations and within the authority delegated thereto by the Board of Directors, our Loan Committee decides on limit allocation, renewal, increase and/or collateral change requests up to 10% of the 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 Executive Committee convened 28 times in 2022.

Our 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.



ORGANIZATION AND CORPORATE STRUCTURE

There are a total of 6 committees reporting to the Board of Directors.



Our Advisory Committee is responsible for rendering decisions exclusive to the Bank on interest-free finance principles and standards and their implementation, examining the Bank's internal regulations within the framework of compliance with interest-free finance 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. Our Board consists of four members in total, one of whom is the chairperson. It regularly submits reports covering its decisions to the Advisory Board and information to the Deputy General Manager for Finance about its activities during the period to be included in the annual report. Our Advisory Committee convened 28 times in 2022.

ORGANIZATION AND CORPORATE STRUCTURE

We have a total of 26 committees operating under our Head Office, 7 of which are related to credit allocation and risk monitoring.

Our Remuneration Committee evaluates remuneration policies and practices within the framework of risk management, prepares recommendations, communicates its recommendations to the relevant parties and ensures that decisions are followed up. Detailed information on the activities of the Remuneration Committee is provided under the [Employee Satisfaction and Loyalty](#) heading.

We have a total of 26 committees operating under our Head Office, 7 of which are related to credit allocation and risk monitoring. 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.

Committees at the Level of Directorate General

Assets/Liabilities Management Committee
Strategy Committee
TFRS Committee
Occupational Health and Safety Committee
Purchasing Committee
Real Estate Sales / Tender Committee
Branch Opening Committee
Personnel Committee
Disciplinary Committee
Information Systems Strategy Committee
Information Systems Steering Committee
Business Continuity Committee
Information Systems Continuity Committee
Information Security Committee
Mediation Committee
Foreign Currency and Precious Metals Committee
Sustainability Committee
Innovation and Digital Banking Committee
Information Sharing and PDPL Committee
Head Office Loan Committee
Risk Monitoring Committee
Risk Monitoring Subcommittee
Head Office Loan Subcommittee (Corporate and Commercial Loans)
Head Office Loan Subcommittee (SME Loans)
Head Office Loan Subcommittee (Personal Loans)
Regional Directorate Loan Subcommittee



INTERNAL AUDIT

We perform our internal control and internal audit activities through a systematic, risk-oriented and disciplined approach.



Under internal control and internal audit activities, we carry out all our 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 16 times in 2022.

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.

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. As a result of the risk assessment conducted by our Supervisory Board in accordance with the Regulation on Internal Systems and Internal Capital Adequacy Assessment Process of Banks as well as international internal audit standards, risky and material areas are identified and an annual audit plan is drawn up through a risk-focused audit approach. In this respect, 28 internal audits were conducted under our Board's audit plan for 2022.

INTERNAL AUDIT

Our internal control activities cover all head office units, the entire branch network, digital banking applications and all activities of consolidated subsidiaries.

Audit findings and details of the activities of the Board are reported to the Audit Committee four times a year. The findings created for the deficiencies identified as a result of audit 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. Thus, solutions are developed to improve the quality of service in dialogue with business units so as to create a more effective control and risk management structure.

Our Internal Control and Compliance Department 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, it 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. 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

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.

We carry out the processes of identifying, measuring, monitoring, controlling and managing the risks we are exposed to due to our banking activities in accordance with the banking law, relevant legislation, our articles of association, corporate governance principles and banking customs. Internal control and compliance, risk management and internal audit departments are responsible for monitoring and controlling the risks that may arise from banking activities and the Board of Directors ensures that these departments are functioning.

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.

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 counterparty. 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	Operational risk 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.
Counterparty Credit Risk	Counterparty Credit Risk is the inability of the counterparty 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	Profit Share Rate Risk Arising from Banking Accounts 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	Strategic Risk 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.
Reputational Risk	Reputational Risk 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	Country Risk 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	Concentration Risk 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.

BUSINESS ETHICS AND COMPLIANCE

As a participation bank that strictly adheres to the principles of Business Ethics, our Ethics Policy is based on the principles of “integrity,” “reliability,” “impartiality” and “transparency.”

As a participation bank 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.

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”](mailto: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.

Our Disciplinary Committee consists of the CEO (Committee Chairperson), relevant Deputy General Managers 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.



ANTI-BRIBERY AND ANTI-CORRUPTION

It is critical for our Bank that our employees and business partners act in compliance with regulations and our policy.



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

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.

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.

INFORMATION SECURITY

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.

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.

As information security and system improvements, we made investments

such as improving data leakage prevention and data classification infrastructures, information systems service procurement evaluation, product renewal, secure base configuration scanning, SWIFT CSP compliance and white list application to control electronic mails in 2022. In addition, in order to ensure that our employees are more sensitive and careful in the field of information security, we organize awareness-raising training for every new employee and send regular information to every employee via e-mail. Besides, our relevant activities include our Security Tests Management service, the operation and follow-up of BRSA comprehensive Penetration tests processes, vulnerability scans and follow-up, scanning of the systems developed internally or outsourced. Our SOME service will also strengthen the central log system structure and commission additional systems for threat hunting and analysis, and end-to-end monitoring with artificial intelligence technologies.

Information on the Protection of Personal Data is available [here](#).

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.

We believe that sustainable financial success can only be achieved through high customer satisfaction and loyalty. 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.

We design our products and services to meet customer needs based on the requests and complaints received from our customers.

Our customers can send us their suggestions, appreciations, complaints and objections through our Customer Call Center, branches, webchat, e-mail, internet and mobile branch, ŞikayetVar and official institutions (e-BRSA, TKBB, TBB, Cimer, CBRT, etc.). All notifications are recorded in our Customer Satisfaction Center application.

Our customer satisfaction team works during standard business hours on weekdays and assists customers between 09:00 a.m. and 06.00 p.m. on weekdays. Initially, an applicant receives an "application received" notification, which includes the date of receipt of the notification by the bank and the registration number. All applications that can be resolved by the

Customer Satisfaction Team are evaluated and finalized by the relevant team. If the team is unable to resolve the issue initially, the applications are referred to the relevant units. Upon feedback from the relevant units and appropriate actions, the applicant is contacted via the registered contact information or the contact information specified in the application.

We aim to further increase customer satisfaction through this process encompassing all applications, including complaints, suggestions, appreciations and objections. We also cooperate with the Individual Customer Arbitration Committee of the Participation Banks Association of Türkiye regarding disputes.

In 2022, the number of suggestions, complaints and requests received from our customers increased by 110% year-on-year due to the rise in the number of our customers, products and services. On the other hand, our average response time to suggestions and complaints materialized as 2 days in 2022. In addition, we started offering live correspondence services exclusively for our E-branch customers via internet and mobile branches.



We are pleased to announce that our customer satisfaction rate stood at 93% in the surveys and questionnaires conducted to measure and improve our quality of service in 2022. We will continue to make continuous efforts to further increase customer satisfaction.



93%

Customer satisfaction rate

OUR SUSTAINABILITY APPROACH

At Emlak Katılım, we consider sustainable development at the heart of everything we do and guide our activities accordingly; we strive to strike a balance between economic growth, social responsibility and environmental protection, and to leave a livable world for future generations.

Our current actions affect the well-being of future generations. At Emlak Katılım, we consider sustainable development at the heart of everything we do and guide our activities accordingly; we strive to strike a balance between economic growth, social responsibility and environmental protection, and to leave a livable world for future generations.

We address sustainability on two main axes: integrating sustainability into our corporate governance mechanism and managing ESG (Environmental, Social and Governance) risks, and offering financial products and services to support the Republic of Türkiye's commitments to the Sustainable Development Goals (SDGs) and sustainable development. 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

Our strategy focuses on balancing the interests of our customers, employees and society and aims to create long-term value for all stakeholders.

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.

As Emlak Katılım, we integrate environmental, social and governance (ESG) objectives into our 3-year strategic plans. Our strategy focuses on balancing the interests of our customers, employees and society and aims to create long-term value for all stakeholders.

Our Bank's strategic plan is drawn up under the coordination of the Strategic Planning and Organizational Development Department affiliated to the Office of the Deputy General Manager for Human Resources and Strategy. Main duties and responsibilities of the Department are to set our Bank's medium and long-term strategies within the framework of our mission and vision, in line with the macroeconomic outlook, current banking trends, global and local developments and competitive conditions, to set strategic targets at the level of business units in coordination with the relevant units by activating the strategic management process and to monitor and report on their implementation.

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.



OUR SUSTAINABILITY STRATEGY

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.



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.

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 completed our stakeholder engagement efforts to meet the expectations of our stakeholders while setting our sustainability goals.

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.

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.

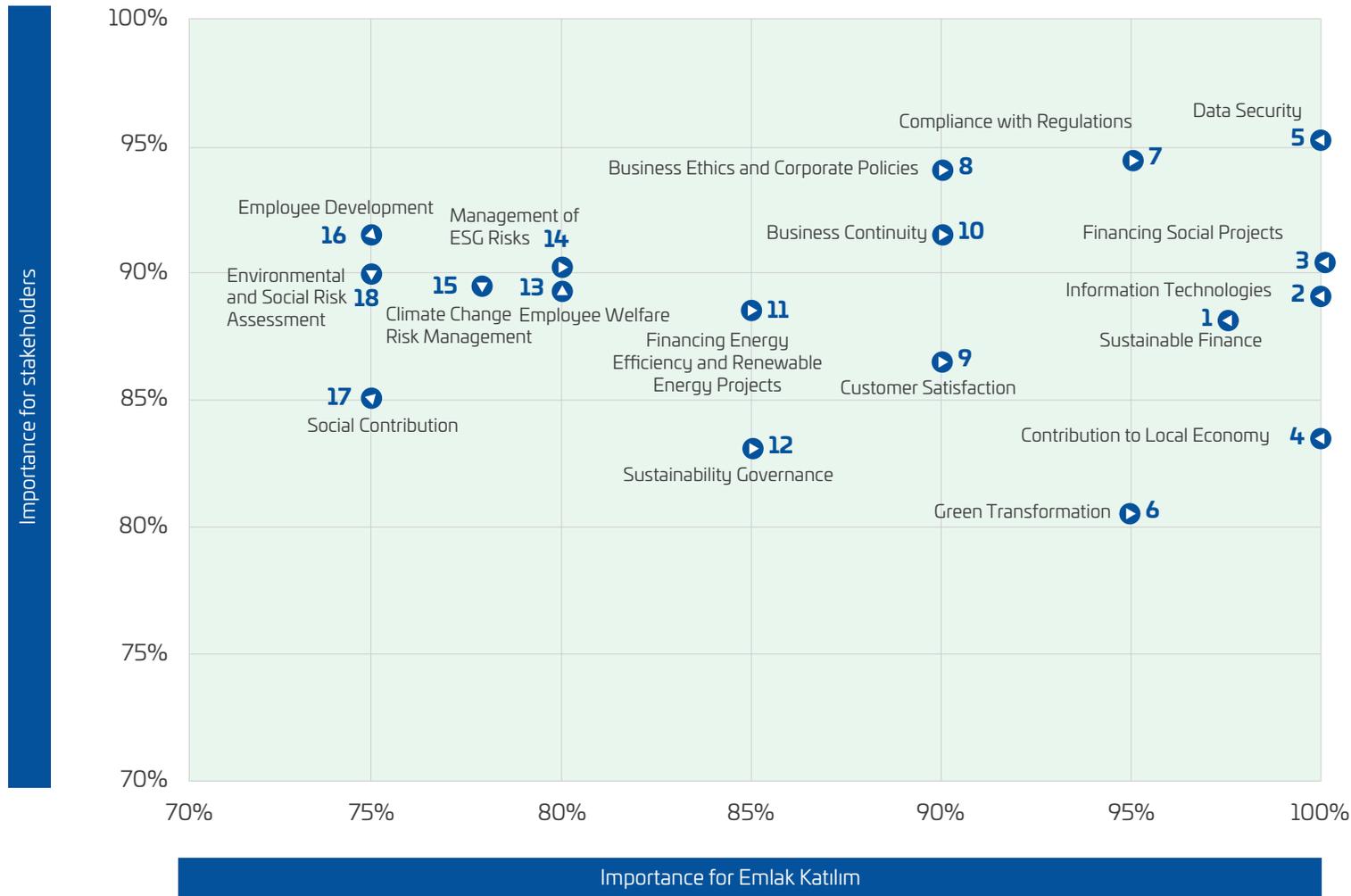
We will renew our stakeholder engagement activities every 3 years.

	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 Customers	By assuming a pioneering role in participation banking, 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.
	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.
	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.
	Academia	In cooperation with academic institutions, we contribute to seminars, trainings, research projects, internship programs and social responsibility projects.

MATERIALITY ANALYSIS AND STAKEHOLDER ENGAGEMENT

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

By evaluating our Bank's strategy and stakeholder engagement outputs, we have identified 18 material issues that will guide our sustainability strategy. 2023 Materiality Matrix is presented below.



OUR SUSTAINABILITY PERFORMANCE AND TARGETS

We are among the pioneering institutions in Türkiye's participation finance sector in terms of sustainability.

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. Aim 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 employees working on sustainability-related issues. Presenting to our Board of Directors the steps, analyses and evaluations identified in line with our sustainable development strategy, our Sustainability Committee performs the relevant processes upon the final decision.



Our working groups are tasked with formulating our 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.

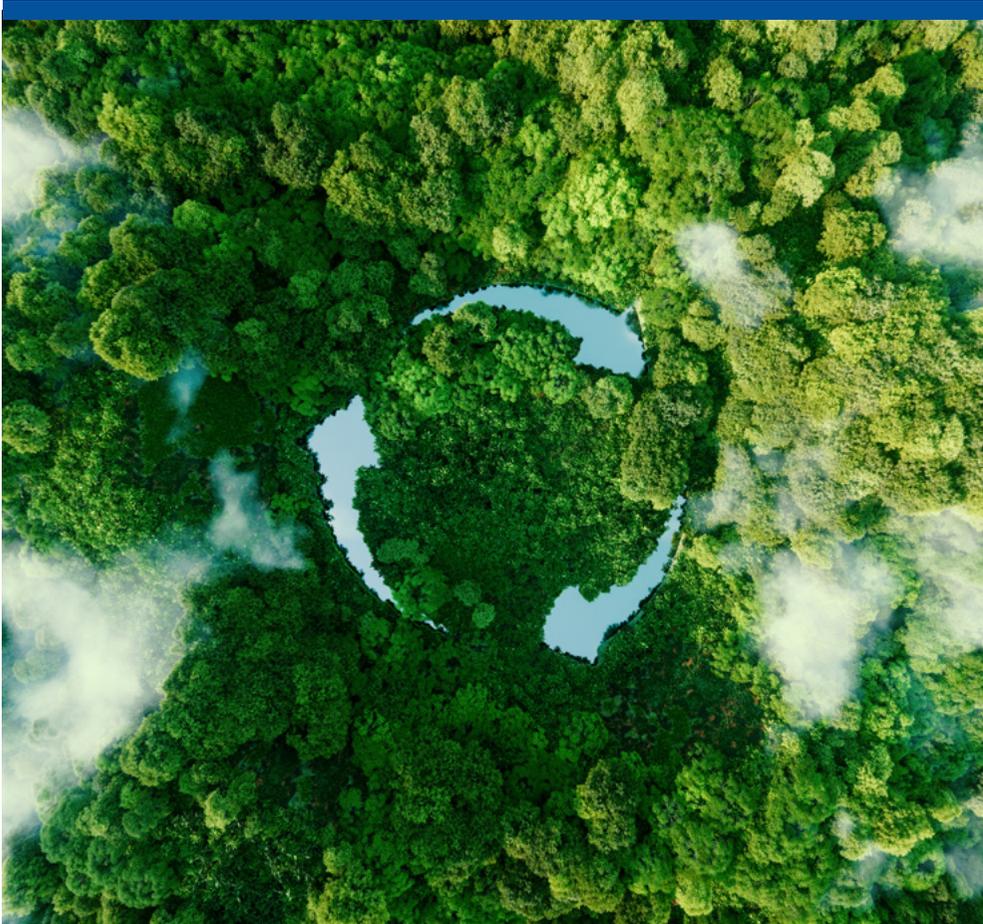
Working Groups organize trainings to raise corporate and individual awareness on sustainability and follow up on ongoing projects. They are also responsible for contributing to the development of the sustainability network in the financial and real sectors, particularly in the participation banking ecosystem. Under the integrated management system, the implementation of ISO standards on energy and environmental issues and process management are also under the responsibility of these 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

OUR SUSTAINABILITY PERFORMANCE AND TARGETS

In 2022, we brokered Türkiye's first corporate green sukuk to finance the investment required for the collection, sorting and reuse of waste to be recycled as secondary raw materials.



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. In 2022, we brokered Türkiye's first real sector green sukuk to finance the investment required for the collection, sorting and reuse of waste to be recycled as secondary raw materials.

In addition to our work on green finance, we pioneer the development of financial models that support social welfare and development. Besides, we are committed to ensuring equal access to financial services for sustainable development.

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.

Despite a series of global crises and a rise in the cost of funding throughout the year, we achieved a successful financial performance across our integrated value chain. 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.

Data for Q3 of 2023;

50%
Rise in asset size

TL 70.7 billion
Total loan amount

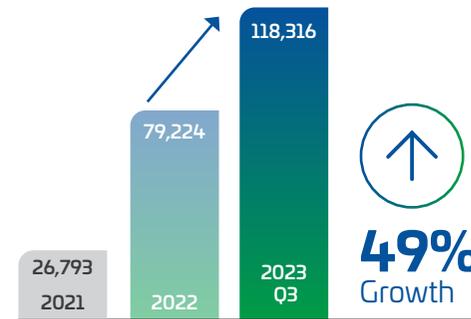
While serving our stakeholders with our export and growth-oriented products and sustainable approaches, we continue to achieve lasting success by developing eco-friendly and sustainable products and services. We aim to launch projects that will contribute to the economy and employment by expanding our product and service network.

After closing 2021 with an asset size of TL 39 billion, we, as Emlak Katılım, increased our asset size to TL 100 billion in 2022 and recorded a growth of 159%. Throughout this period, the profit of our institution rose from TL 143 million to TL 2.8 billion.

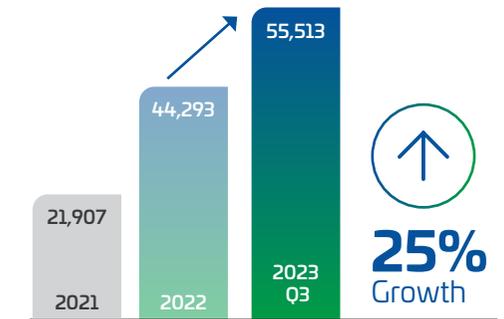
Standing at around TL 28.1 billion in 2021, our total loan amount rose up to TL 54.8 billion by the end of 2022. Our non-cash loans reached TL 10.48 billion.

In 2022, the funds allocated grew by 102% to TL 44.3 billion. The funds collected increased by 196% from TL 26.8 billion to TL 79.2 billion.

Funds Collected Million (TL)



Funds Allocated Million (TL)



Million (TL)*	2020	2021	2022	2023 Q3
Total Assets	20,390	38,760	100,227	150,757
Liquid Assets and Banks	3,177	7,768	30,927	62,895
Equity	1,539	1,728	6,024	10,160
Profit Share Revenues	1,000	2,329	8,298	10,051
Profit Share Expenses	628	1,797	4,380	6,131
Profit Before Tax	104	188	3,724	6,742
Net Profit - Loss for the Period	81	143	2,810	4,215

*Unconsolidated data.

SUSTAINABLE FINANCE

We are committed to placing sustainable finance practices at the center of our operations and to align our financial activities with environmental, social and ethical considerations in line with the principles of participation banking.

Sustainable finance activities were launched in our Bank starting from 2021 and gained momentum in 2022. We are committed to placing sustainable finance practices at the center of our operations and to align 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 prioritize the financing of green and social projects, particularly investments in renewable energy, recycling, energy and water efficiency in agriculture.

In 2022, our domestic sukuk issuances totaled TL 15.3 billion, an increase of approximately 120% 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 and fleet leasing. We created sukuk structures for these companies according to appropriate participation finance principles and intermediated corporate sukuk transactions worth TL 4.4 billion in 2022, an increase of approximately 175% year-on-year.



We performed Türkiye's first green sukuk based on labor-capital partnership with a maturity of 371 days and an amount of approximately TL 52 million through a Private Fund Pool in November 2021. We contributed to the reduction of 2,000 tons of carbon emissions in the projects to which the funds from this issuance were transferred.

In December 2021, we also acted as an intermediary for TWF İFM A.Ş. (İFM)'s issuance of Türkiye's first Green Sukuk Al Istisna'a with a total amount of TL 600 million and a maturity of 2 years under the financing of the Istanbul Financial Center Project.



TL **15.3** billion
Sukuk issuances in 2022



TL **4.4** billion
Corporate sukuk transactions brokered in 2022

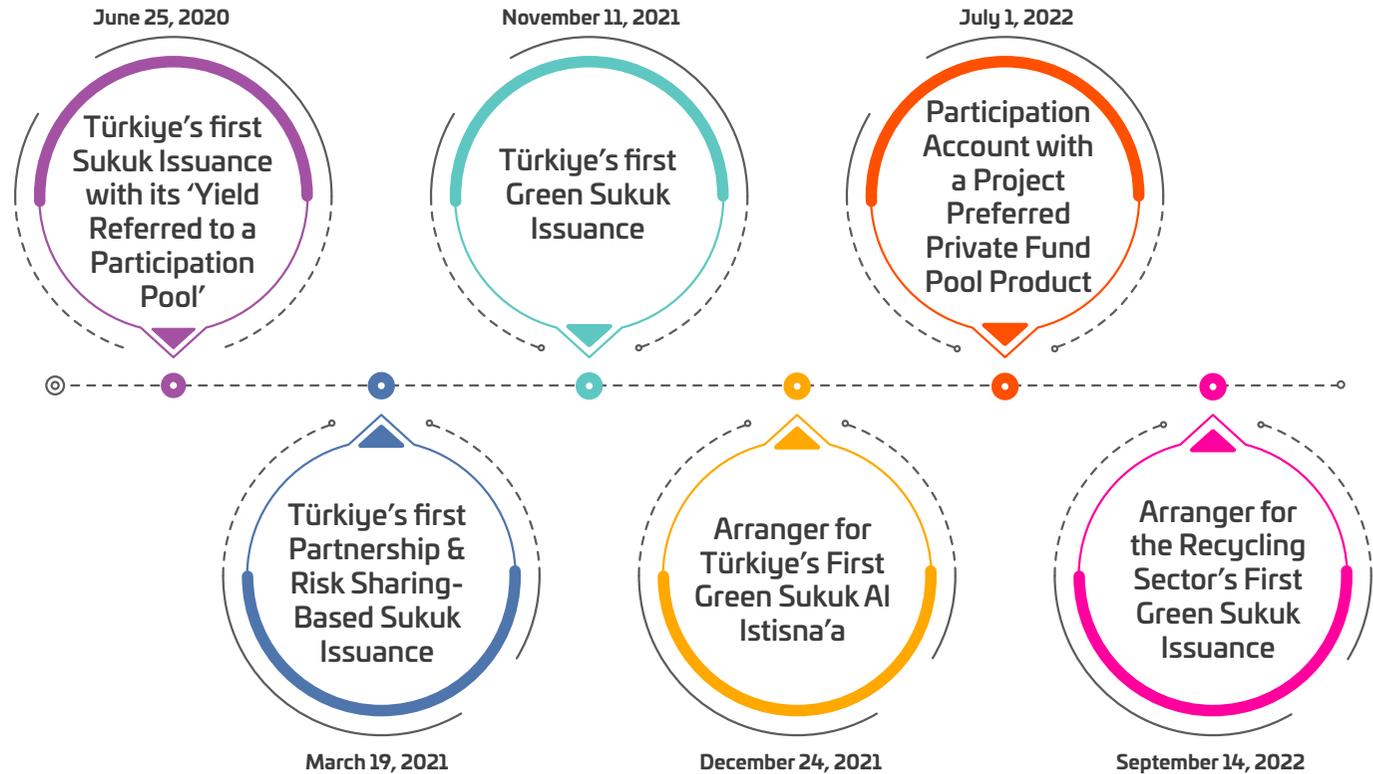
In addition, this issuance **received the "Capital Markets Issuance of the Year" award at the Bonds, Loans & Sukuk Türkiye 2022 award ceremony** organized by GFC Media, one of the most prestigious awards in the finance sector.

SUSTAINABLE FINANCE

We prioritize the financing of green and social projects, particularly investments in renewable energy, recycling, energy and water efficiency in agriculture.

As a first of its kind in the recycling sector, we intermediated the issuance of a green sukuk with a nominal amount of TL 50 million in September 2022 for a company operating in this sector. This transaction is Türkiye's first corporate green sukuk issuance. Thanks to our brokerage, scrap was purchased, processed and recycled, contributing to the circular economy and reducing greenhouse gas emissions by 31,311 tCO₂e. In this way, we contributed to six of the United Nations' Sustainable Development Goals. 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.

EMLAK KATILIM BREAKING NEW GROUNDS IN TÜRKİYE



SUSTAINABLE FINANCE

Supporting entrepreneurs and SMEs is a key driver of sustainable development. We launched Emlak Katılım Compass Entrepreneurship Support Program to support the entrepreneurship ecosystem.



Supporting entrepreneurs and SMEs is a key driver of sustainable development. We launched Emlak Katılım Compass Entrepreneurship Support Program to support the entrepreneurship ecosystem. The program aims to offer mentoring, networking and early-stage investment opportunities to technology-focused entrepreneurs in various fields such as real estate, construction, environment and finance. Following the applications, the entrepreneurs will be subjected to a pre-selection process, and the successful ones will be evaluated by an expert team and have the opportunity to present their projects to the jury. In this process, entrepreneurs are evaluated by a team of experts on a number of matters such as their team, field of activity, value proposition, market potential and financial plan. Entrepreneurs who successfully complete the process are offered the opportunity to share information and experience on the topics they need, as well as the opportunity to access investment by presenting their ideas and projects in front of the jury. Applications can be submitted through the program's official website: <https://pusula.emlakkatilim.com.tr/>

In 2022, we launched our “Green Vehicle Financing” product for electric or hybrid vehicles, whose carbon emissions based on use are much lower than conventional internal combustion vehicles. Our Green Vehicle Financing was deemed worthy of the “Future in Our Hands” award at the award ceremony organized by the Turkish Federation of Automotive Maintenance Associations (TOBFED).

Thanks to our cooperation with Smart Energy, we offered 100% leasing opportunities to companies wishing to invest in renewable energy, while also providing financing support for the installation of individual residential rooftop solar energy systems.



DIGITAL BANKING, INNOVATION AND OUR INVESTMENTS

We aim to develop more diverse and sustainable interest-free financial products through technological developments and create more transparent investment opportunities for our customers.

Digitalization offers our Bank an effective way to reach our customers and offer products and services that comply with interest-free finance principles to more people for their financing needs. We aim to develop more diverse and sustainable interest-free financial products through technological developments and create more transparent investment opportunities for our customers. We also believe that digital transformation is the most important driver of a green and just transformation. In this context, we aim to provide better services to our customers by increasing our investments in sustainability-oriented projects, digital and financial innovations.



The digital transformation of our Bank is managed in accordance with the roadmap developed within the framework of digitalization. Based on our strategic priorities and customer demands, we prioritize our information technologies projects based on efficiency and profitability scoring, identify the final projects and put them into planning. The development of our new product, service and process-oriented projects is regularly monitored through personnel target cards.

One of the focal points of our Digital Transformation Strategy is the expansion of the mobile banking application. Thanks to

our e-branch application, one can become a customer of our bank without visiting physical branches. The privileges of this service include free money transfers and payments via mobile and internet branches, free withdrawals and deposits from all Public Banks and PTT ATMs, free money transfers to a mobile phone number, and free withdrawals via QR code. We also offer 24/7 uninterrupted service through our Customer Representatives. In addition, one can also become a customer of our bank with the video call option offered by our Customer Call Center. We also offer self-service options such as quick and easy password retrieval through the Interactive

Voice Response System (IVR), responding more effectively to our customers' needs.

Launched in 2022, our Contactless Banking project offers fast, secure and 24/7 ATM withdrawals, POS shopping and person-to-person FAST money transfers via our mobile application. We aimed to increase the use of our application enabling our customers to use QR codes in accordance with CBRT standards instead of debit cards in ATM withdrawals, by 50%.

We worked with the Foundation for Developing Forestry and Supporting Services for Fighting Forest Fires (OGEM



TL **80.6** Million
Budget allocated for
operational processes



TL **30.7** Million
Budget allocated for
digitalization processes

VAK) under our project "Be a Member of Emlak Katılım, Be a Breath for Nature." We donated saplings on behalf of each new customer who joined our Bank via video call on our mobile application. Between August 1 and September 15, 2022, the project resulted in the planting of trees in November 2022 on behalf of 347 customers in the area designated by the Directorate General of Forestry in Arnavutköy Bolluca İhsaniye. In 2022, we continued to invest in infrastructure, corporate architecture, cyber security, digital and banking services. In 2022, a total budget of TL 30.7 million was allocated for digitalization processes, TL 80.6 million for operational processes and TL 930 thousand for R&D investments.

DIGITAL BANKING, INNOVATION AND OUR INVESTMENTS

OUR FINANCIAL PRODUCTS DEVELOPED IN 2020, 2021 AND 2022

Products Developed	2020	2021	2022
Project-Preferred Private Fund Pool			+
New Murabaha System & Full Delivery Insurance			+
KADSIS (Jeweler Gold Valuation System)			+
MoneyGram			+
EWR Collateralized Business Financing		+	
Quarter Gold Coin Account & Saving Quarter Gold Coin Account			+
FX-Protected Participation Accounts		+	
YUVAM Account			+
FATSIS			+
School Instalment System (OTS)			+
E-Signature Verification Service		+	
Direct Debiting System (DDS)		+	
Virtual Account			+
Digital Transformation Campaign		+	
Birlikte Housing Finance		+	
Yeni Evini Bekletmeyen Housing Finance		+	
Memlekette Housing Finance		+	
Tapu Reliable Account	+		
Savings Export Finance		+	
Surety Export Finance		+	

Products Developed	2020	2021	2022
Publication of Checks on Continuous Forms		+	
Monitoring Account Movements with Web Service		+	
Sending Account Transactions in MT940 Format		+	
Silver Participation Account		+	
E-Participation Account		+	
Green Vehicle Financing			+
Housing Account			+
Commercial Checking Account for Real Persons		+	
Emlak Katılım Mortgage Page		+	
Indemnity Insurance			+
TARSIM		+	
Insurance for Building Complex Common Areas			+
Employer Protection Participation Insurance			+

NUMBER OF REGISTERED TRADEMARKS ACHIEVED IN 2020, 2021 AND 2022

	2021	2022	2022
2020			
Number of registered trademarks	17	15	9

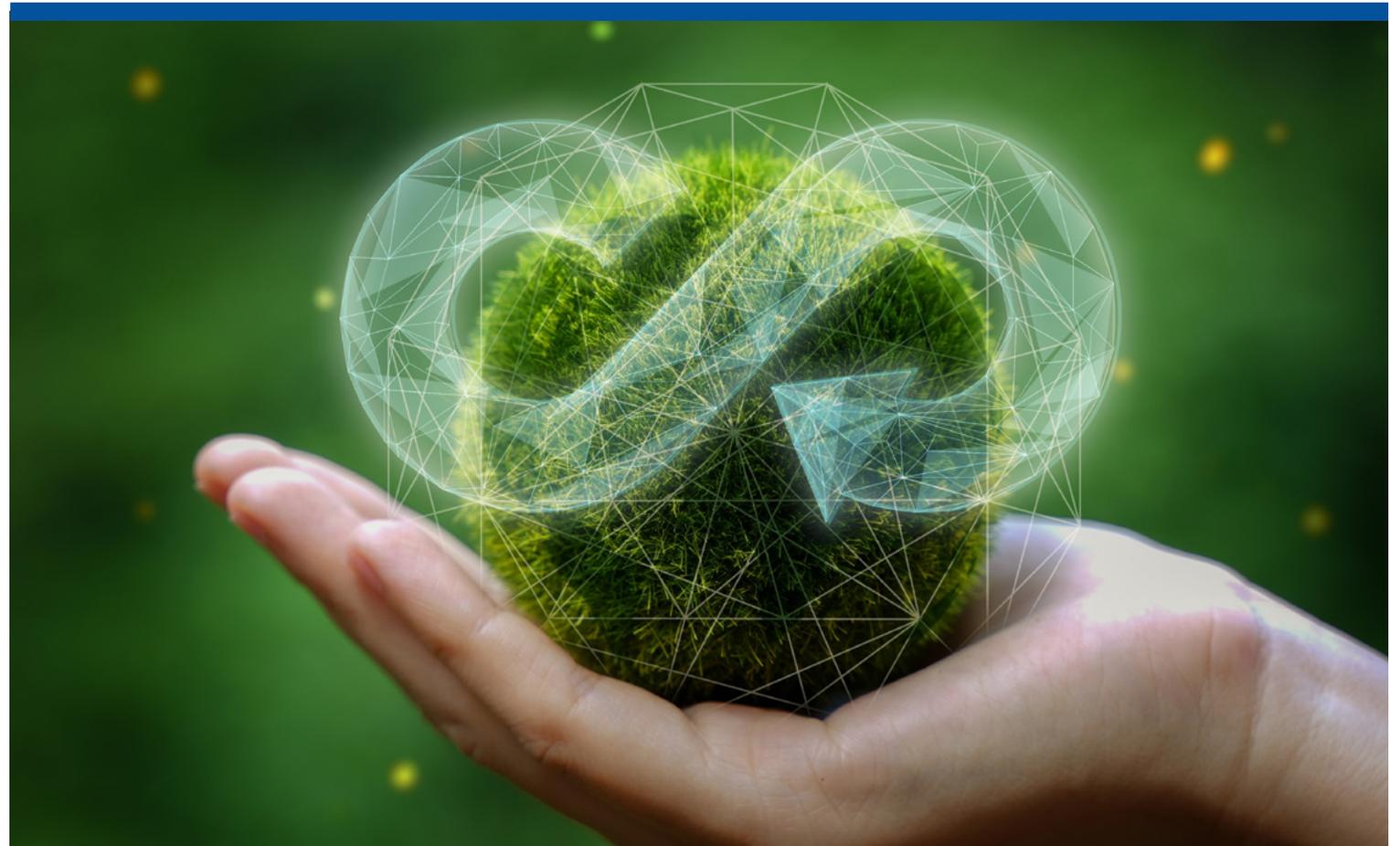
OUR ENVIRONMENTAL APPROACH

We continue to perform activities aimed at minimizing our ecological footprint resulting from our own operations as well.

Türkiye is among the countries most affected by climate change-induced physical risks and transition risks. In this sense, Türkiye's green transformation is essential to ensure its sustainable development. On the other hand, if we manage green and fair transformation together with technological and digital transformation, we will be able to boost our competitiveness and turn our risks into opportunities.

While transition to a green and low-carbon economy creates many opportunities for Türkiye, it also poses a significant need for investment, digitalization and competency development. Green initiatives and investments create opportunities for economic growth and innovation. Promoting green finance and sustainable investments plays a key role in Türkiye's sustainable development and the financial sector has a significant responsibility in this context. For this reason, as Emlak Katılım, we support green and sustainable investments and prioritize the development of the sustainability ecosystem.

On the other hand, we continue to perform activities for minimizing the ecological footprint of our own operations. Our Administrative-Social Services and Procurement Department manages our activities in this context.



ENERGY MANAGEMENT

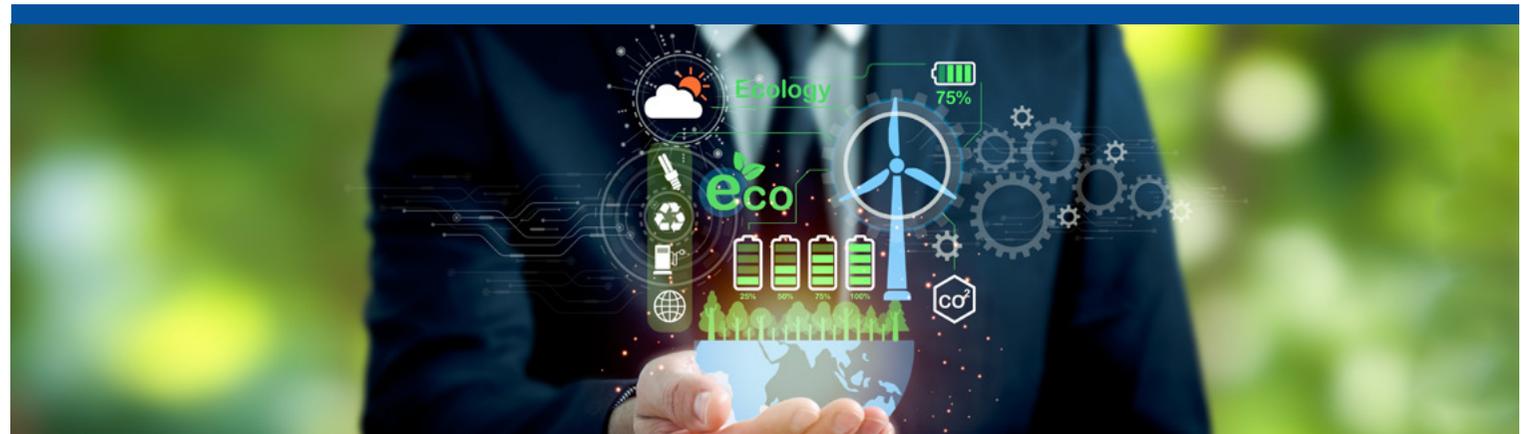
Since 2021, we have reduced our energy costs by 25% annually thanks to the 35 KW solar energy system in our Ümraniye Additional Service Building and reduced our carbon emissions by using renewable energy.

Increasing energy efficiency and the use of renewable energy is the most important element in combating and adapting to the climate change. As part of our efforts to minimize our carbon footprint, we use smart air conditioning and lighting automation systems at our Head Office. This system saves energy by automatically turning off air conditioners and lighting in unused areas. In addition, we use low-energy consuming LED lighting fixtures with presence sensors and Class B energy-efficient air conditioners in our Head Office Building, Ümraniye Additional Service Building and all our branches. Working in response to natural light levels in the environment, these devices make a significant contribution to energy savings. In addition to air conditioners, natural gas heating is also used throughout our branches to boost energy efficiency.

Non-Renewable Direct Energy	Unit	2022
Diesel/Diesel Oil	liter	12,810
Natural Gas	SCM	368,360
Non-Renewable Indirect Energy	Unit	2022
Electricity	kWh	7,677,000
Energy Supplied from Renewable Energy Sources	Unit	2022
Solar Energy (Rooftop SPP)	kWh	12,000
Greenhouse Gas Emissions	Unit	2022
Direct CO ₂ Emissions	tCO ₂ e	1,961

Since 2021, we have reduced our energy costs by 25% annually thanks to the 35 KW solar energy system in our Ümraniye Additional Service Building and reduced our carbon emissions by using renewable energy. We calculate our direct emissions from our operations.

In 2022, we have direct emissions of 1,961 tons of CO₂e.



WASTE MANAGEMENT

As the first participation finance institution to receive the Zero Waste Certificate, we attach importance to good practices to raise the environmental awareness of our employees.

In September 2020, we obtained the Basic Level Zero Waste Certificate and started implementing a zero waste management system in all our affiliated branches, including our Head Office and Additional Service Building. We are pleased to announce that we are **the first participation finance institution to receive the Zero Waste Certificate**.

We reviewed practices at our Head Office and branches to reduce our waste and consumption of disposable products. In this context, we have ended the use of plastic cups and encouraged the use of glass cups. In order to reduce the use of paper, we converted paper brochures in our branches into digital brochures. We are also planning to digitally transform our procurement processes, which will reduce paper consumption.

At Emlak Katılım, we attach importance to good practices to raise the environmental awareness of our employees. We removed the trash bins under desks to encourage our employees to separate their waste and raise awareness on recycling. Thanks to the waste bins in all our branches, we send non-hazardous waste such as paper and plastic to recycling facilities through licensed companies or municipalities.

In 2022, a total of approximately 33.1 tons of non-hazardous waste was sent to recycling facilities from our head office, additional service building and branches. Types and quantities of waste are given in detail below.

Types of Waste	Mixed	Paper	Plastic	Glass	Metal	Total
Quantity of Waste (kg)	23,461	5,952	2,208	1,447	48	33,116

In order to raise environmental awareness in our society, we cleaned the coast for 2 days together with Muğla Environmental Protection Foundation (MUÇEV) under the leadership of Turkish Environmental Protection Foundation (TÜÇEV). We collected 600 kg of waste as a result of coastal cleaning in Göcek and Ölüdeniz regions in Fethiye.



Belge No: TS/34/B1/2/468

T.C.
İSTANBUL VALİLİĞİ
Çevre ve Şehircilik İl Müdürlüğü



Tarih: 22/09/2020

SIFIR ATIK BELGESİ (Temel Seviye)

Adı : TÜRKİYE EMLAK KATILIM BANKASI ANONİM ŞİRKETİ
Adresi : BARBAROS Mahallesi, BEGONYA SOKAK, No: 9 A-, ATAŞEHİR, İSTANBUL, Türkiye
Vergi No : 8790015277

12/07/2019 tarihli ve 30829 sayılı Resmî Gazete'de yayımlanarak yürürlüğe giren Sıfır Atık Yönetmeliği'nce Sıfır Atık Yönetim Sistemi'ni kurarak Sıfır Atık Belgesi'ni almaya hak kazanmıştır.

e-İmzalıdır

Belge Son Geçerlilik Tarihi: 22/09/2025

WATER MANAGEMENT

We ensure efficient use of water in our offices by promoting water conservation and efficient use of water.

We ensure efficient use of water in our offices by promoting water conservation and efficient use of water. We have turned all faucets at our head office into ones equipped with sensors.

In order to reduce water consumption by reusing water, we have had a grey water treatment system in our Head Office building since 2018. Grey water from the toilets on the building floors is treated in a system with a daily treatment capacity of 12 m³/day and transferred to the garden irrigation tank. We use the treated water for irrigation of the green areas around our building. **Thanks to the grey water treatment system, we treated a total of 3,120 m³ of grey water in 2022.**



Water Consumption

2022

Total Water Consumption (m³)

20,820

Water Consumption per Employee (m³/employee)

16.05

OUR SOCIAL PERFORMANCE

While developing accurate, fast and solution-oriented products that benefit the society, we also consider our social impact within the framework of our company's values and ethical principles.



Due to the nature of participation banking, we aim to leave a sustainable world for future generations in the light of our human and environment-oriented business approach and by being aware of our moral and social responsibilities. Acting in line with the principles of Responsible Finance towards our society, stakeholders and all our employees, we support the Republic of Türkiye's sustainable development and fair green transformation.

While developing accurate, fast and solution-oriented products that benefit the society, we also consider our social impact within the framework of our company's values and ethical principles. In addition to the participation banking system, we contribute to a sustainable future by

developing alternative solutions for the needs of society. While offering value-added solutions to society, we always aim to maximize the satisfaction of our employees, customers and business partners.

Employee satisfaction and employee loyalty are critical building blocks for our company. We provide our employees with a fair, healthy and safe work environment. We organize comprehensive training and development programs to support personal and professional development. To this end, we aim to maximize employee satisfaction, manage talent effectively and support career development.

OUR HUMAN RESOURCES STRATEGY

As a reflection of our corporate culture, we strive to offer our employees a highly productive working environment where they can improve their competencies.

As of September 2023, our Bank employs 1,423 people in 39 cities.

Development, satisfaction and cooperation of our employees are at the center of our culture. Our Human Resources Strategy is based on these values.

As a reflection of our corporate culture, we strive to offer our employees a highly productive working environment where they can improve their competencies. We unite the interests of both our Bank and our employees on a common ground.



39
Cities



1,423
Employees

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.

We offer internal promotion opportunities to support the career development of our employees. Besides, we pay attention to keeping their job satisfaction at the highest level by performing various activities aimed at improving employee satisfaction and productivity.

We strengthen internal communication by encouraging cooperation and team spirit with all our managers. We aim to improve the quality of life of our employees by creating opportunities to respond to their social and cultural needs and building a productive working environment. We strive to support the welfare of our employees by performing various activities to improve the conditions of our employees.

Employment and Turnover	Unit	2020	2021	2022
Newly-hired employees – Total	Persons	465	373	327
White-collar	Persons	465	373	327
Blue-collar	Persons	0	0	0
Employees who left - Total	Persons	33	79	137
White-collar	Persons	33	79	137
Labor Force by Age and Gender	Unit	2020	2021	2022
18 to 30 Years	Female	107	156	183
	Male	203	278	345
31 to 40 Years	Female	55	80	98
	Male	339	454	499
41 to 50 Years	Female	11	13	14
	Male	85	109	136
51 to 60 Years	Female	2	2	2
	Male	12	15	19
Above 60	Female	0	0	0
	Male	0	0	1

OUR HUMAN RESOURCES STRATEGY

We constantly update our human resources processes, systems and approaches, which play an important role along our growth journey, according to the needs of our Bank.

	Total	2020		2021		2022	
		Female	Male	Female	Male	Female	Male
Employees Who Took Parental Leave							
Employees entitled to parental leave	Persons	2	0	18	0	9	0
Employees who took parental leave	Persons	2	0	18	0	9	0
Employees who returned to work after the end of parental leave	Persons	2	0	18	0	9	0
Employees who returned to work after parental leave and worked for at least 12 months afterwards	Persons	2	0	18	0	9	0

Our human resources processes have always played an important role in our Bank's growth journey. In this context, we constantly update our human resources processes, systems and approaches according to the needs of our Bank. 2022 was a period of intensive work with regard to recruitment, career management, employer branding, training and development, performance and talent management, organizational development, remuneration and human resources systems, personnel and employee relations.



EMPLOYEE SATISFACTION AND ENGAGEMENT

We are aware that the sense of belonging each and every one of our employees establishes both with their work and with Emlak Katılım plays a critical role in our corporate culture.



At our Bank, we are building the foundation of a culture where our employees not only consider their work as a duty, but also where their creativity is encouraged, they feel free to share their ideas and we try to emphasize that each individual's contribution is valuable. Through this culture, we aim to keep employee loyalty at the highest level by providing a working environment where our employees feel valued, have

the opportunity to invest in their own development and are aware of their contribution to the goals of the organization.

At Emlak Katılım, we take a conscientious approach to our employees' work experience, working environment and their relations with their colleagues. We are aware that the sense of belonging each employee establishes with both their job and their employer plays a critical role in our

corporate culture. For this reason, we have an employer brand with the motto "Under the Same Roof," under which we continue to perform our communication activities to boost employee loyalty. With this statement, we emphasize the many partnerships we share with our employees.

In the manifesto developed to introduce our employer brand "Under the Same Roof" internally, we explained why we chose such a discourse and aimed to unite our employees around this discourse. The red roof in our Emlak Katılım logo means more than just an emblem for us. We interpret this emblem as a symbol that unites all our employees under a single roof and further strengthens their bonds with each other. We consider each of our employees as a member of our Emlak Katılım family, which we meet under the same roof due to our business. As Emlak Katılım, we are confidently moving forward shoulder to shoulder to our strong future under the same roof.

Recognizing the importance of knowledge in personal and corporate development, we established Emlak Katılım Academy to support the development 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.

We organize various social activities and club events to strengthen our employees' bonds with our organization and with each other. We have different social clubs that each employee can join according to his/her area of interest. Thanks to our clubs such as nature, sustenance and solidarity, gastronomy, photography, art and literature, music, running and cycling, chess, we enable our employees to have a pleasant time and to perform activities outside of work thanks to the door we open for them to come together.

EMPLOYEE SATISFACTION AND ENGAGEMENT

In order to measure and continuously improve employee satisfaction, our Bank conducts regular employee satisfaction surveys every year.

Among the events we organize regularly every year are the traditional Emlak Katılım Photography Contest, Nature Walks, Hello Summer picnics, Emlak Katılım Super League Football Tournament, which attract high participation. In addition, we perform corporate communication activities on the special days of our employees within the scope of internal communication activities. On religious and national holidays, we continue to celebrate special occasions with treats and communication activities.

We present various gifts to our employees on our organizational anniversaries and special occasions. In 2021, we planted a sapling on behalf of each of our employees and donated a total of 2,000 saplings on the occasion of our anniversary.

We take care to establish a continuous and strong communication network by creating platforms where our employees can be informed about the practices and activities in our Bank and convey their ideas. We ensure that all our employees are informed about our human resources practices and activities through the "Employee Relations" and "HR Agenda" pages on our internal intranet platform "Agenda."



We developed the Idea Bank as a platform where our employees can share their suggestions. Through this platform, we evaluated 648 suggestions within the Suggestion Board in 2022 and rewarded the contributions of our employees for four selected suggestions.

We aim to make our human resources practices and employee data integrated into our banking system more accessible for our employees through our mobile HR

application. In 2023, we aim to bring other employee data that can be integrated with Mobile HR to this platform and offer a holistic service to our employees. In addition, we are continuously working to fully utilize the human resources modules within our core banking program. In 2024, we will implement our projects to digitalize human resources processes by making them more measurable, sustainable and focused on talent development.

Through our career website <https://aynicatiltinda.com.tr>, we inform our employees, candidate employees and other stakeholders about our human resources approach, job postings for open positions, our working environment and our Bank.

In order to measure and continuously improve employee satisfaction, our Bank conducts regular employee satisfaction surveys every year. Based on the results of such surveys, we review our current practices and take steps for improvement when necessary. In this context, we take actions to create a culture that encourages cooperation, consultation and team spirit in our Bank, to value the ideas of our employees and to adopt an effective feedback culture.

We increased our employee engagement and satisfaction rate from 74.1% in 2021 to 74.5% in 2022.

Employee Engagement and Satisfaction Score	2020	2021	2022
	74.6	74.1	74.5

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.

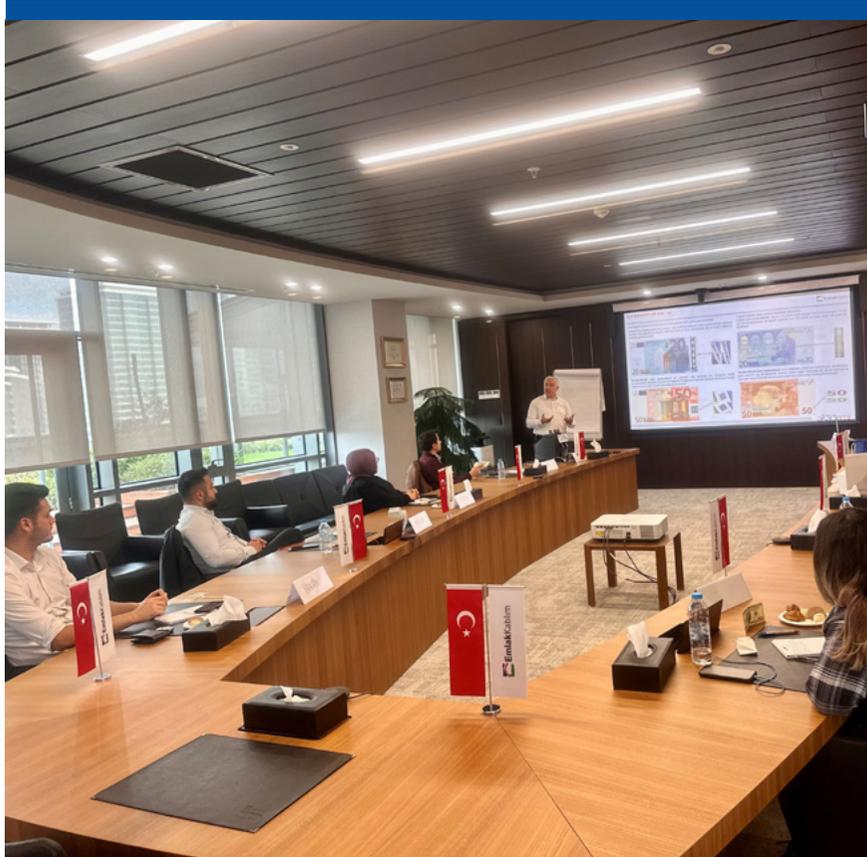


As a fundamental element of keeping the satisfaction of our employees at the highest level and as a requirement of our corporate structure, we adopt a remuneration approach based on fair and objective criteria. Matters related to remuneration and fringe benefits are managed by the Remuneration Committee 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 2022.

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

We aim to provide a fair and encouraging working environment that has a positive impact on our employees, where they can develop themselves, be productive, feel happy and healthy.



Our Bank has a corporate culture that targets employee loyalty and development through Human Resources practices and processes that are fair and consider gender equality. In order to maintain our sustainable growth, we offer our employees training opportunities for both their professional and personal development. We aim to provide a fair and encouraging working environment that has a positive impact on our employees, where they can develop themselves, be productive, feel happy and healthy.

Our trainings are coordinated by our Recruitment, Training and Performance Management Department. Our trainings are carried out through face-to-face, virtual classroom, e-learning, on-the-job practices, mentoring and mixed training methods. Our Bank's strategies, corporate values, employee performance, talent management processes and sectoral developments are taken into consideration when planning training programs each year.

Within Emlak Katılım Academy, our employees are offered versatile development opportunities thanks to our training programs encompassing content in various fields.

- Orientation trainings aim to help new employees quickly adapt to the Bank's standards. In addition to legal issues, this

training also covers basic topics such as the principles of participation banking, our products and the internal functioning of the bank.

- Operations school trainings are organized for our employees who work or will work in teller and operations departments within our branches. Trainings are offered in a modular structure and with mixed training methods in line with the current needs of the target audience.
- Sales school consists of the content prepared for our employees who work or will work as sales staff. This training supports the development of sales skills by providing employees with mixed training methods before or immediately after they start working.
- The Management School was established to prepare our employees for department and branch management positions in line with their career plans. It is offered in a modular structure and with mixed training methods.
- Through the leadership school, we offer development opportunities for our employees in managerial positions and above in line with our Bank's strategic plans, sectoral developments and current managerial theories/practices.
- In addition to our schools, we offer career initiation trainings, corporate performance trainings, legal trainings and overseas trainings.

TALENT AND COMPETENCY DEVELOPMENT

Through our career management practices, we not only support recruitment, but also strengthen our employer brand and add value to our industry by supporting young talents.

Training and development practices offered by our Bank to its employees in 2022:

- A total of 45 hours of training in average per employee
- Training on 252 different subjects
- Average 19 hours of asynchronous training per employee
- Use of internal training by 32%
- 422 groups of virtual classroom training
- 15,767 hours of virtual classroom training
- 21,967 hours of e-academy digital content used

We have various initiatives to meet the training and development needs of our employees:

Corporate Academy: We offer the trainings needed regarding personal and professional development through schools, thus encouraging our employees to improve their skills.

e-Academy (LMS): Boasting approximately 8,000 digital training content that our employees can access from anywhere at any time, the platform encompasses a variety of resources such as interactive content, podcasts, micro-learning materials, games, simulations and short books.

MOOC Applications: We make available platforms such as Udemy, Pluralsight and Amigos Code to our employees to contribute to their personal development.

Certification Support: We support around 120 certificates in banking and personal development.

Postgraduate Education and Foreign Language Support: We encourage our employees' postgraduate education and foreign language development through discount agreements, study leave and compensation practices.

Orientation Guidance: Our new employees are supported by their mentors from the first day of their employment. Thanks to this approach, the adaptation process of our new employees is accelerated.

With the aim of supporting youth employment and attracting students who are interested in the banking sector to our institution, we have created "Career Initiation Programs" based on the "Under the Same Roof" perspective. Through these programs, we not only train qualified human resources, but also contribute to the development of our young colleagues by offering them financial support.

We implement all these initiatives to encourage and support our employees' desire to pursue a successful career at our Bank. Via our orientation, mentoring and support practices, the retention rate of newly recruited teammates or those who have been working at our Bank for more than 2 years increased from 8.3% in 2021 to 11.4% in 2022. This rise indicates that our career initiation programs are working effectively and that new recruits are more easily adapting to our organization. Through our career management practices, we not only support recruitment, but also strengthen our employer brand and add value to our industry by supporting young talents.



TALENT AND COMPETENCY DEVELOPMENT

We attach importance to raising the awareness of our employees on sustainability. To this end, we ensured that 48 employees working in various departments received sustainability training in 2022.



	2020	2021	2022
Success rate of orientation and retention program for newly hired employees (0-2 years)	5.5%	8.3%	11.4%

We attach importance to raising the awareness of our employees on sustainability. To this end, we ensured that 48 employees working in various departments received sustainability training under the “Corporate Sustainability Certificate Program” in 2022.

Environmental trainings offered to employees	Unit	2022
Environmental Trainings	Hours	352.50
Employees Receiving Environmental Training	Persons	48

Trainings under the Corporate Sustainability Certificate Program

- Biodiversity
- Environmental Management (Environmental Legislation)
- Environmental and Social Risk Management
- Circular Economy
- Climate and Sustainability
- Occupational Health and Safety and Sustainability
- Developing a Strategy for Business Continuity Management
- Business Continuity Management System: Design and Sample Practices
- Monitoring, Measurement and Reporting Tools
- Carbon Footprint
- Resource and Supply Management
- Zero Waste Management
- Social and Environmental Impact Measurement
- Water Footprint
- Sustainable Financial Risk Management
- Sustainability Management (Strategy, Policy, Program and Action Plan)
- Internal Control and Internal Audit Practices for Sustainability
- Stakeholder Management and Engagement for Sustainability
- Sustainability Communication and Sustainability of Corporate Communication
- Sustainability Reporting and Integrated Reporting
- Sustainability Standards (Management Systems / Occupational Standards)
- Sustainability and Social Responsibility
- Green Bond / Sukuk Issuances in Türkiye
- International Reporting Standards
- Green Human Resources Management and Gender Equality in Working Life
- Green Deal
- Green Marketing
- Transformation of the Development Paradigm from Extinction to Sustainability

TALENT AND COMPETENCY DEVELOPMENT

Trainings by Employee Category	Unit	2020	2021	2022
Senior Executives	Person*Hours	358.00	418.00	110.00
Senior Executives	Persons	13.00	12.00	8.00
Mid-Level Managers	Person*Hours	1,377.00	3,638.00	3,811.00
Mid-Level Managers	Persons	81.00	112.00	110.00
Other Employees	Person*Hours	12,072.00	22,365.00	22,769.00
Other Employees	Persons	559.00	979.00	1,052.00
TOTAL		13,807.00	26,421.00	26,690.00

Trainings by Employment Type	Unit	2020	2021	2022
Blue-Collar	Person*Hours	-	-	-
Blue-Collar	Persons	-	-	-
White-Collar	Person*Hours	13,807.00	26,421.00	26,690.00
White-Collar	Persons	653.00	1,103.00	1,170.00
Subcontracted Employees	Person*Hours	-	-	-
Subcontracted Employees	Persons	-	-	-
TOTAL		13.807,00	26.421,00	26.690,00

Trainings by Gender	Unit	2020	2021	2022
Male	Person*Hours	10,072.00	20,291.00	20,510.00
Male	Persons	520.00	852.00	893.00
Female	Person*Hours	3,735.00	6,130.00	6,180.00
Female	Persons	133.00	251.00	278.00
TOTAL		13,807.00	26,421.00	26,690.00

All Trainings (By Type)	Unit	2020	2021	2022
Professional Development	Hours	7,962.00	15,161.00	13,977.00
Personal Development	Hours	989.00	2,974.00	3,174.00
OHS	Hours	2,801.00	2,816.00	4,660.00
Other	Hours	2,055.00	5,470.00	4,879.00
Total Training Hours	Hours	13,807.00	26,421.00	26,690.00

PERFORMANCE AND TALENT MANAGEMENT

Our Performance Evaluation System is based on competencies and targets.

Performance evaluations of our Bank's employees are carried out annually. In addition to these evaluations, Potential Assessments are also performed and Talent Matrices are created on the basis of both data. First of all, Evaluation Center practices were carried out for our Bank's managers, whereby their potential, strengths and areas with room for development were identified and Talent Matrices were created. These matrices are used to support the development of our employees and improve their work engagement. Talent Matrices serve as a fundamental component of all our HR processes. In addition, the Potential Assessment activities are expanded to include employees in various positions in line with the needs of our Bank.

Our Performance Evaluation System is based on competencies and targets. Our employees are evaluated annually in terms of behavioral and tangible business results. As of September 2023, the performance evaluations of a total of 1,423 employees, including 684 Head Office employees and 739 Branch employees, were completed



through a three-stage process. The process is composed of Self-Assessment, 1. Evaluator and 2. Evaluator stages. In order to generate more objective results, especially for competency assessments, our system is based on supporting year-end evaluations with Instant Feedback given throughout the year.

In 2021, we started providing written feedback through the system in order to reward our employees, boost their

motivation and support their development. By adopting this approach, feedback increased by 60% in 2022, with a total of 1,572 feedbacks given throughout the year.

In 2022, we continued to develop both competency and target evaluation screens in our Core Banking Application (BOA). The evaluation screens have been restructured to meet the requirements of Emlak Katılım Performance Evaluation system and are now used effectively. In addition,



684

Number of Employees at the Head Office



739

Number of Employees within Branches

the screens of our Emlak Katılım Instant Feedback system were strengthened in 2022 and made more functional by adding multiple feedback entries and detailed case definition options.

RECRUITMENT AND CAREER MANAGEMENT

We offer a transparent, equitable and fair career path based on objective criteria for our employees to achieve long-term career goals at our Bank.

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 transparent, equitable and fair career path based on objective criteria for our employees to achieve long-term career goals at our Bank.

Traceability of Promotion Processes:

Promotion processes have been made transparent and traceable by managers and employees within BOA. Thus, it is now possible for managers to access the most accurate and up-to-date information about the employees in their teams and for employees to see future scenarios regarding their career development. We also facilitate our employees in deciding on and developing their career paths. In addition, it has been adopted as our general policy to primarily evaluate internal staff for appointments to managerial positions.

Tier Structure: Our Bank's organizational structure covers levels such as DGM, Director, Manager, Administrator and Assistant Administrator. As a result of our efforts, we enable our employees to make more use of benefits such

as tier increases and promotion raises by adding a tier structure to titles in order to develop and advance their career paths.

My Career Talks: Throughout the year, our HR department conducts interviews with our employees to discuss promotion, transfer, performance, career expectations, their problems and many other issues, and helps them shape their careers. In 2022, more than 500 employees participated in My Career Talks.

Career Mobility: We aim to meet employees' career expectations and encourage diversity in career mobility. To this end, we use models such as temporary assignments, deputy appointments and rotation, and we continue to work on career maps and career matrices to make the processes more systematic.

Remote working is possible in all organizations of our Bank. Besides, we develop our working conditions and career paths according to the various needs and conditions of different business lines. The Information Technologies business family changed its working model to a hybrid model compatible with the sector.



FAIR AND TRANSPARENT HUMAN RESOURCES MANAGEMENT

We do not include any discrimination in our business life based on factors such as ethnic origin, religion, language, race, age, gender, nationality, disability or cultural difference.

Our Human Resources Strategy aims to create a measurable, transparent, equitable (gender equality) and fair work environment that takes into account all needs and wishes of our employees. We do not tolerate any form of discrimination in recruitment, remuneration and promotion processes.

We do not include any discrimination in our business life based on factors such as ethnic origin, religion, language, race, age, gender, nationality, disability or cultural difference.

Our remuneration, promotion and career development policies are shaped in line with the principles of equality, traceability and fairness. We value each employee's skills, experience and contributions in a fair manner by evaluating them based on impartial and transparent criteria and by offering equal opportunities.

Our human resources policy is applied to all our employees in the same way. We act in accordance with the principle of equal opportunities in all our activities and decisions. In case of any violation, our disciplinary processes are activated.

Under our Human Resources Policy, our CEO and Deputy General Managers are directly responsible for career management that ensures fairness and equality between men and women in the workplace. In addition, our internal audit teams regularly audit human resources practices and report their findings to the Board of Directors.

As Emlak Katılım, we offer various programs and opportunities to our employees with disabilities to provide equal opportunities at work and support their careers. We encourage our employees with disabilities to have equal opportunities from the moment they start working and to advance their careers successfully. In 2021, the number of our employees with disabilities was nine. In 2022, this number increased to 17.

Number of Our Foreign Employees and Employees with Disabilities

WORKFORCE		2020	2021	2022
Foreigners	Female	0	0	0
	Male	0	1	1
Employees with Disabilities	Female	2	2	3
	Male	6	7	14

Our Employee Ratios by Gender and Age Groups

Our Employees by Gender	Unit	2020	2021	2022
Male – Recruited	Persons	336	274	250
Male – Left	Persons	24	56	106
Female – Recruited	Persons	129	99	77
Female – Left	Persons	9	23	31

By Age	Unit	2020	2021	2022
18 to 30 Years – Recruited	Persons	221	208	220
18 to 30 Years – Left	Persons	10	41	66
31 to 40 Years – Recruited	Persons	195	151	98
31 to 40 Years – Left	Persons	9	31	59
41 to 50 Years – Recruited	Persons	44	14	9
41 to 50 Years – Left	Persons	7	4	8
51 to 60 Years – Recruited	Persons	5	0	0
51 to 60 Years – Left	Persons	6	3	4
Above 60 – Recruited	Persons	0	0	0
Above 60 – Left	Persons	1	0	0

OCCUPATIONAL HEALTH AND SAFETY

Our Bank attaches importance to creating a safe, peaceful, productive and ergonomic working environment for our employees.

Our Bank attaches importance to creating a safe, peaceful, productive and ergonomic working environment for our employees. In this context, we take all necessary measures to improve the conditions in our offices. In 2022, we conducted 4,660 hours of OHS training. In 2022, there were no accidents or fatalities in our company.

Our OHS committee data is available in the table below;

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



SOCIAL RESPONSIBILITY

As part of our social responsibility, we aim to contribute to a livable world for future generations by supporting projects in line with environmental awareness and sustainability values.

Every year, we increase the number of our social responsibility projects in line with the needs in the regions where we operate.

By establishing communication with universities, events such as fairs, lectures, seminars and interview simulations are organized for students.

Under our Strong Career project, we provide part-time employment to junior and senior university students, enabling them to gain experience in professional life. In 2022, 80 students benefited from the project, and most of the graduates started working at our Bank as new graduates.

Under our New Graduate program, which aims to encourage youth employment and recruit young and dynamic talents who have embraced our corporate culture, the number of employees employed to date has reached 30% of our total number of employees.

Through the National Internship Program organized under the coordination of the Human Resources Office of the Presidency



of the Republic of Türkiye, more than 300 students have completed their internships at our Bank to date.

In order to contribute to the education of visually impaired children, we printed

Green Crescent's Blue Swallow Magazine in Braille. This special issue was delivered to 2.000 visually impaired children studying in primary schools across Türkiye. This meaningful step is a step to ensure that



Internship opportunities for more than **300** students

every member of our society benefits equally.

In 2021, we established EYTAM Charity Club within our Bank. Our EYTAM Charity Club provides educational material support to orphans, abandoned children and children in need through the contribution of our employees, and encourages participation in cultural activities.

As part of our social responsibility, we aim to contribute to a livable world for future generations by supporting projects in line with environmental awareness and sustainability values. This is not only a responsibility for us, but also a reflection of our perspective of leaving a legacy that will benefit the future.

ECONOMIC PERFORMANCE INDICATORS

Economic Value Created	Unit	2020	2021	2022
Economic Value Created (Revenues)	TL	1,140,926	2,616,300	10,748,306
Economic Value Distributed				
Economic Value Distributed	Unit	2020	2021	2022
Operating expenses	TL	886,595	2,143,385	6,407,505
Employee benefits	TL	149,880	284,917	616,358
Benefits to the state	TL	23,854	44,885	914,494
Benefits to capital providers	TL	0	0	0
Benefits to the society	TL	1,560,499	946,228	3,344,569
Total	TL	2,620,828	3,419,415	11,282,926

ENVIRONMENTAL PERFORMANCE INDICATORS

Non-Renewable Direct Energy	Unit	2022					
Diesel/Diesel Oil	liter	12,810					
Natural Gas	SCM	368,360					
Non-Renewable Indirect Energy	Unit	2022					
Electricity	kWh	7,677,000					
Energy Supplied from Renewable Energy Sources	Unit	2022					
Solar Energy (Rooftop SPP)	kWh	12,000					
Greenhouse Gas Emissions	Unit	2022					
Direct CO ₂ Emissions	tCO ₂ e	1,961					
Indirect CO ₂ Emissions	tCO ₂ e	-					
Types of Waste	Unit	Mixed	Paper	Plastic	Glass	Metal	Total
Quantity of Waste in 2022	Kg	23,461	5,952	2,208	1,447	48	33,116
Water Consumption	Unit	2022					
Total Water Consumption	m ³	20,820					
Water Consumption per Employee	m ³ /number of employees	16.05					

SOCIAL PERFORMANCE INDICATORS

By Employment Type	Unit	2020	2021	2022
White-Collar - Female	Persons	175	251	297
White-Collar - Male	Persons	639	856	1,000
Blue-Collar - Female	Persons	0	0	0
Blue-Collar - Male	Persons	0	0	0

By Contract Type	Unit	2020	2021	2022
Indefinite Term – Female	Persons	175	251	297
Indefinite Term – Male	Persons	639	856	1,000
Fixed Term – Female	Persons	0	0	0
Fixed Term – Male	Persons	0	0	0

By Gender	Unit	2020	2021	2022
Male	Persons	639	856	1,000
Female	Persons	175	251	297

By Age	Unit	2020	2021	2022
18 to 30 Years	Female	107	156	183
	Male	203	278	345
31 to 40 Years	Female	55	80	98
	Male	339	454	499
41 to 50 Years	Female	11	13	14
	Male	85	109	136
51 to 60 Years	Female	2	2	2
	Male	12	15	19
Above 60	Female	0	0	0
	Male	0	0	1

SOCIAL PERFORMANCE INDICATORS

WORKFORCE	Unit	2020	2021	2022
Foreigners	Female	0	0	0
	Male	0	1	1
Employees with Disabilities	Female	2	2	3
	Male	6	7	14

By Management Category	Unit	2020	2021	2022
Senior Management	Female	1	1	1
	Male	12	11	12
Mid-Level	Female	2	2	2
	Male	89	107	118
Other	Female	172	248	294
	Male	538	738	870

WORKFORCE	Unit	2020	2021	2022
Working Time	Female	0	0	15
	Male	0	0	17
Part-Time	Female	175	251	297
	Male	639	856	1,000

Workforce	Unit	2020	2021	2022
Adana	Persons	14	19	20
Afyon	Persons		8	8
Aksaray	Persons	9	9	9
Ankara	Persons	41	63	73
Antalya	Persons	9	10	10
Aydin	Persons		6	7
Batman	Persons	7	9	9
Bursa	Persons	20	21	32
Çorum	Persons			6
Denizli	Persons		7	8
Diyarbakır	Persons	3	9	9
Eskişehir	Persons		5	7
Gaziantep	Persons	12	18	19
Hatay	Persons		9	10
Isparta	Persons		8	9
Istanbul	Persons	581	750	896
Izmir	Persons	12	18	18
Kahramanmaraş	Persons	10	10	9
Kayseri	Persons	13	16	16
Kocaeli	Persons	20	20	18
Konya	Persons	18	26	30
Malatya	Persons	7	7	7
Manisa	Persons		7	6
Mersin	Persons	6	8	7
Rize	Persons	10	10	9
Sakarya	Persons	4	8	8
Samsun	Persons	12	12	10
Sivas	Persons	5	7	7
Şanlıurfa	Persons	1	7	7
Trabzon	Persons			7
Yalova	Persons			6

SOCIAL PERFORMANCE INDICATORS

Workforce				
Employment and Turnover*	Unit	2020	2021	2022
Newly-hired employees – Total	Persons	465	373	327
White-Collar	Persons	465	373	327
Blue-Collar	Persons	0	0	0
Employees who left – Total	Persons	33	79	137
White-Collar	Persons	33	79	137
Blue-Collar	Persons	0	0	0
By Gender	Unit	2020	2021	2022
Male – Recruited	Persons	336	274	250
Male – Left	Persons	24	56	106
Female – Recruited	Persons	129	99	77
Female – Left	Persons	9	23	31
By Age	Unit	2020	2021	2022
18 to 30 Years – Recruited	Persons	221	208	220
18 to 30 Years – Left	Persons	10	41	66
31 to 40 Years – Recruited	Persons	195	151	98
31 to 40 Years – Left	Persons	9	31	59
41 to 50 Years – Recruited	Persons	44	14	9
41 to 50 Years – Left	Persons	7	4	8
51 to 60 Years – Recruited	Persons	5	0	0
51 to 60 Years – Left	Persons	6	3	4
Above 60 – Recruited	Persons	0	0	0
Above 60 – Left	Persons	1	0	0

*Calculated based on our workforce in Türkiye.

		2020	2021	2022			
Employees Who Took Parental Leave	Total	Female	Male	Female	Male	Female	Male
Employees entitled to parental leave	Persons	2	0	18	0	9	0
Employees who took parental leave	Persons	2	0	18	0	9	0
Employees who returned to work after the end of parental leave	Persons	2	0	18	0	9	0
Employees who returned to work after parental leave and worked for at least 12 months afterwards	Persons	2	0	18	0	9	0
		2020	2021	2022			
Employee Engagement and Satisfaction Score		74.6	74.1	74.5			
		2020	2021	2022			
Success rate of orientation and retention program for newly hired employees (0-2 years)		5.5%	8.3%	11.4%			

SOCIAL PERFORMANCE INDICATORS

Training Investments (All Trainings)					All Trainings (By Type)				
By Employee Category	Unit	2020	2021	2022	Unit	2020	2021	2022	
Senior Executives	Person*Hours	358.00	418.00	110.00	Professional Development	Hours	7,962.00	15,161.00	13,977.00
Senior Executives	Persons	13.00	12.00	8.00	Personal Development	Hours	989.00	2,974.00	3,174.00
Mid-Level Managers	Person*Hours	1,377.00	3,638.00	3,811.00	OHS	Hours	2,801.00	2,816.00	4,660.00
Mid-Level Managers	Persons	81.00	112.00	110.00	Other (e.g: Leadership)	Hours	2,055.00	5,470.00	4,879.00
Other Employees	Person*Hours	12,072.00	22,365.00	22,769.00					
Other Employees*	Persons	559.00	979.00	1,052.00			2020	2021	2022
By Employment Type	Unit	2020	2021	2022	Number of people who completed trainings on corruption-related risks		532	414	303
Blue-Collar	Person*Hours	-	-	-	Percentage of those who successfully completed this training		76%	74%	67%
Blue-Collar	Persons	-	-	-					
White-Collar	Person*Hours	13,807.00	26,421.00	26,690.00					
White-Collar*	Persons	653.00	1,103.00	1,170.00					
Subcontracted Employees	Person*Hours	-	-	-					
Subcontracted Employees	Persons	-	-	-					
By Gender	Unit	2020	2021	2022					
Male	Person*Hours	10,072.00	20,291.00	20,510.00					
Male	Persons	520.00	852.00	893.00					
Female	Person*Hours	3,735.00	6,130.00	6,180.00					
Female*	Persons	133.00	251.00	278.00					

*Repeated employees are included in the calculation once.

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