

CAPITAL MARKETS BOARD - Sustainability Principles Compliance Framework							
	PRINCIPLES	COMPLIANCE STATUS				EXPLANATION	DEFINITION
		YES	NO	PARTIAL	IRRELEVANT		
	A. General Principles						
	A1. Strategy, Policies and Targets						
A1.1	Material environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the partnership's Board of Directors.	X					Home Page >About Us > Sustainability > Our Policies
	ESG policies (e.g. Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the Board of Director of the corporation	X					Home Page >About Us > Sustainability > Our Policies
A1.2	Short and long- term targets set within the scope of ESG policies were disclosed to the public.	X					Global Tendencies, Risks, Opportunities and Forecasts, page 29-34 Value Creation Model page 40-43 Reliable Financial Actor, page 69-148 Responsible Operations, page 149-182 Good Corporate Citizen page 183-255 2024 CDP Report , page 157-172
	A2. Uygulama/İzleme						
A2.1	The committees and/or units responsible for the implementation of ESG policies and the highest level officials in the partnership related to ESG issues and their duties have been identified and disclosed to the public.	X					Home Page >About Us > Sustainability > Our Organization İşbank Committees, Sustainability Committee, page 203 2024 CDP Report , page 64-70
	Activities carried out within the scope of policies by the responsible committee and/ or unit were reported to the board of directors at least once a year.	X					2024 CDP Report , page 64-70
A2.2	Creates and discloses implementation and action plans aligned with ESG targets.	X					Value Creation Model, page 40-43 Reliable Financial Actor, page 69-148 Responsible Operations, page 149-182 Good Corporate Citizen page 183-255 2024 CDP Report , page 110-111
A2.3	The ESG Key Performance Indicators (KPI) and the level of reaching these indicators on a yearly basis were disclosed to the public.	X					Key Performance Indicators, page 151

A2.4	Discloses efforts for improving sustainability performance with respect to work processes or products and services.	X					Responsible Banking, page 93-95 Products and Services Contributing to a Green Economy, page 115-119 Financial Inclusion 96-100 Home > About Us > Sustainability > Responsible Products and Services >
A3. Reporting							
A3.1	In the annual reports information on the sustainability performance, goals and actions of the partnership is given in an understandable accurate and adequate manner	X					Global Tendencies, Risks, Opportunities and Forecasts, page 29-34 How Do We Create Value? Sustainability at Isbank, page 44 Reliable Financial Actor, page 69-148 Responsible Operations, page 149-182 Good Corporate Citizen, page 183-255
A3.2	Provides information about which of the United Nations (UN) 2030 Sustainable Development Goals its activities are related to	X					Contribution to Sustainable Development Goals, page 61-64
A3.3	Makes disclosures regarding the lawsuits filed and/ or concluded against the company on account of ESG issues, which are material with respect to ESG issues, which are material with respect to ESG policies and/or have material impact on operations	X					https://www.kap.org.tr/tr/Bildirim/977504-973221-952353-947832-945276-928647-1012970-1031025-1038508-1053513-1065379-1070878 https://www.kap.org.tr/tr/Bildirim/1102646-1065379-1070878
A4. Verifications							
A4.1	ESG Key Performance measurements are verified by an independent third party and publicly disclosed.	X					Non-Financial Data Reporting Guide and Independent Assurance Report, page 568-582
B. Environmental Principles							
B1	Discloses its policies and practices, action plans in relation to environmental management systems (known by the ISO 14001 standard) and programs	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Our Policies
B2	Publicly discloses the limitations over the reporting scope, reporting period, reporting date, reporting conditions of the environmental reports to be prepared for providing environmental management information.	X					About the Report, page 6 Non-Financial Data Reporting Guide and Independent Assurance Report, page 568-582 2024 CDP Report , page 6-8
B3	It's stated in A2.1.						

B4	Environmental targets included in scope of performance incentive systems on the basis of stakeholders (such as members of the Board of Director, managers and employees) have been disclosed to the public.	X					2024 CDP Report , page 77-81 Sustainability Management, page 45 Home>About Us>Investor Relations>Corporate Governance>Remunerations Policy
B5	How the priority environmental issues are integrated into business goals and strategies has been publicly disclosed.	X					How Do We Create Value? Sustainability at İşbank, page 44 Global Tendencies, Risks, Opportunities and Forecasts, page 29-34 Reliable Financial Actor, page 69-148 Responsible Operations, page 149-182 Good Corporate Citizen, page 183-255 2024 CDP Raporu , page 100-109
B6	It's stated in A2.4						
B7	It has been publicly disclosed how environmental issues are managed and integrated into business objectives and strategies throughout the partnership value chain, including the operational process, including suppliers and customers including suppliers and customers.	X					Responsible Supply Chain Management, page 158-159 Home > About Us > Sustainability > Our Policies > Supplier Code of Conduct 2024 CDP Report , page 121-124
B8	Whether relevant organizations and non-governmental organizations on the environment are involved in	X					Initiatives Supported in the Field of Sustainability, Page 66-67 Corporate Memberships, page 551 Home > About Us > Sustainability > Memberships and Initiatives 2024 CDP Report , page 92-96
B9	Periodically reports information about its environmental impacts comparatively in the light of environmental indicators; Greenhouse gas emissions Scope-1(Direct), Scope-2 (Indirect from purchased energy), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity implications)	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Memberships and Initiatives 2024 CDP Report , page 128-145

B10	Discloses the standards, protocols, methodology and base year details for collecting and calculating its data	X					Reducing the negative impacts of our operations, page 150-159 Non-Financial Data Reporting Guide and Independent Assurance Report, page 568-582 Decarbonizations Targets, page 104-106 2024 CDP Report , page 100, 136-142, 162, 180,182
B11	Discloses the status of environmental indicators for the reporting year in comparison with previous years (increase or decrease)	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Responsible Banking > Our Environmental Impact 2024 CDP Report , page 150,151,155,156
B12	Sets and discloses its short-term and long-term targets for mitigating its environmental impacts. Also provides information about the progress achieved, if applicable, in the reporting period with respect to the targets it has set previously.	X					Reducing the negative impacts of our operations, page 150-159 2024 CDP Report , page 157-161
B13	A strategy to combat the climate crisis has been created and the planned actions have been publicly announced.	X					Climate Action, page 102-119 Home > About Us > Sustainability > Responsible Banking > Combating Climate Change Home> About Us> Sustainability> Our Reports 2024 CDP Report , page 110-111
B14	Programs or procedures have been established and disclosed to the public in order to prevent or minimize the potential negative impact of products and/or services on the environment.	X					Climate Action, page 102-119 Home > About Us > Sustainability > Responsible Products and Services > Products Contributing to the Green Economy
	Actions have been taken to reduce greenhouse gas emissions of third parties (e.g. suppliers, subcontractors, dealers, etc.) and these actions have been disclosed to the public.	X					Responsible Supply Chain Management, page 158-159 Home > About Us > Sustainability > Our Policies > Supplier Code of Conduct 2024 CDP Report , page 121-124

B15	The environmental benefits/benefits and cost savings of initiatives and projects aimed at reducing environmental impacts have been disclosed to the public	X					Reducing the negative impacts of our operations, page 150-159 2024 CDP Report , page 160-161
B16	Energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) data are publicly disclosed as Scope -1 and Scope -2.)	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Responsible Banking > Our Environmental Impact
B17	Public disclosure was made about the electricity, heat, steam and cooling produced in the reporting year.	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Responsible Banking > Our Environmental Impact
B18	Studies on increasing the use of renewable energy and the transition to zero or low carbon electricity have been made and publicly announced.	X					Reducing the negative impacts of our operations, page 150-159
B19	Renewable energy production and usage data is publicly disclosed.	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Responsible Banking > Our Environmental Impact
B20	Energy efficiency projects have been carried out and the amount of energy consumption and emission reduction achieved through energy efficiency projects has been disclosed to the public.	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Responsible Banking > Our Environmental Impact
B21	Water consumption, if any, amounts of water drawn, recycled and discharged from underground or above ground, its sources and procedures have been disclosed to the public.	X					Reducing the negative impacts of our operations, page 150-159 Home > About Us > Sustainability > Responsible Banking > Our Environmental Impact Non-Financial Data Reporting Guide and Independent Assurance Report, page 568-582
B22	It has been publicly disclosed whether its operations or activities are included in any carbon pricing system (Emissions Trading System, Cap & Trade or Carbon Tax).				X	İşbank's operations or activities are not included in the carbon pricing system. It is known that legal authorities	

						are working on establishing a local carbon trading system. All national and international developments are followed closely and development opportunities are evaluated in this area	
B23	Information on carbon credits accumulated or purchased during the reporting period has been disclosed to the public.		X			In line with its goal to reduce greenhouse gas emissions, the Bank had disclosed its targets to reduce the total Scope-1 and Scope-2 emissions calculated in accordance with the International GHG Protocol by 38% by 2025, 65% by 2030, and to zero by 2035, and carry out its activities as carbon-neutral as of 2035 (target baseline year: 2018). The bank has achieved its 2025 and 2030 targets ahead of schedule by starting to use renewable energy in all feasible operational locations and has therefore moved its goal of making its operations carbon neutral from 2035 to 2026. The bank is primarily focused on reducing its direct and indirect emissions and may consider purchasing carbon credits in the future to offset the residual emissions.	
B24	Discloses the details if carbon pricing is applied within the Company		X			At this stage, there is no carbon pricing practice in our bank. On the other hand, all activities of our Bank are in a continuous development with the ESG focus, and the implementation of the carbon pricing practice will be evaluated in the following period.	

B25	The platforms where the partnership discloses its environmental information are publicly disclosed.	X					<p>Initiatives Supported in the Field of Sustainability, page 66-67</p> <p>2024 CDP Report,</p> <p>Our Environmental Impact Türkiye İş Bankası (isbank.com.tr)</p>
	C. Social Principles						
	C1. Human Rights and Employee Rights						
C1.1	Forms a Human Rights and Employee Rights Policy with a commitment to fully comply with the Universal Declaration of Human Rights, ILO Conventions which Turkey has confirmed and the legal framework and regulations governing the operation of corporate life in Turkey. Discloses the policy in question and the roles and responsibilities associated with its implementation.	X					<p>Home > About Us > Sustainability > Our Policies > Human Rights And Human Resources Policy</p>
C1.2	Incorporates equitable workforce, improvement of working standards, women's employment and inclusion (Xt discriminating on the basis of gender, race, religion, language, marital status, ethnicity, sexual orientation, gender identity, family responsibilities, union activities, political affiliation, disabilities, social and cultural differences, etc.) in its policy concerning employee rights, while looking out for the effects of supply and value chain.	X					<p>Home > About Us > Sustainability > Our Policies > Human Rights And Human Resources Policy</p> <p>Home > About Us > Sustainability > Our Policies > Supplier Code Of Conduct</p> <p>Home > About Us > Sustainability > Our Policies > Gender Equality Policy</p>

C1.3	Describes the measures taken throughout the value chain for the protection of groups sensitive to certain economic, environmental, social factors (low-income groups, women, etc.) or securing miXrity rights / equal opportunities.	X					Home > About Us > Sustainability > Our Policies > Supplier Code Of Conduct Responsible Supply Chain Management, page 158-159 Financial Inclusion, page 96-100 Equal Opportunity and Diversity and Gender Equality, page 169-170
C1.4	Reports developments regarding discrimination, inequality, human rights violations, forced labor and corrective practices. Explain the regulations to prevent child labor.	X					Equal Opportunity and Diversity and Gender Equality, page 169-170 GRI Content Index, page 583-591
C1.5	Explains policies regarding investment in employees (training, development policies), compensation, vested benefits, right to unionize, work / life balance solutions and talent management. Determines dispute resolution processes by creating mechanisms for employee complaints and dispute resolution. It regularly explains the activities carried out to ensure employee satisfaction.	X					Decent Work, page 160-181 Home > About Us > Investor Relations > Corporate Governance > Remuneration Policy Home > About Us > Investor Relations > Corporate Governance > Ethical Principles and Code of Conduct
	Determines the dispute resolution processes by establishing mechanisms for employee complaints and resolution processes.	X					Compliance with Operating Principles, page 167-168 Home > About Us > Investor Relations > Corporate Governance > Ethical Principles and Code of Conduct
	Explains the activities to ensure employee satisfaction within the reporting period.	X					Decent work, page 160-181
C1.6	Establishes and discloses occupational health and safety policies.	X					Home > About Us > Sustainability > Our Policies > Occupational Health and Safety Policy

	Discloses the measures taken to prevent workplace accidents and for protecting occupational health along with statistical data on accidents.	X					Employee Health and Safety, page 172-173 Human Resources Data, page 555-560
C1.7	Establishes and discloses personal data protection and data security policies.	X					Home > Privacy Policy Home > About Us > Investor Relations > Corporate Governance > Personal Data Protection Policy
C1.8	Establishes and discloses a code of ethics.	X					Home > About Us > Investor Relations > Corporate Governance > Ethical Principles and Code of Conduct
C1.9	Explains the work within the scope of social investment, social responsibility, financial inclusion and access to finance.	X					Contribution to Social Welfare, page 220-227 Financial Inclusion, page 96-100
C1.10	Organizes information meetings and training programs on ESG policies and practices for employees.	X					Talent Management, page 175-181 Equal Opportunity and Diversity ve Gender Equality page 169-170 Human Resources data, page 555-560
C2. Stakeholders, International Standards and Initiatives							
C2.1	Establishes and discloses a customer satisfaction policy for management and resolution of customer complaints.	X					https://www.isbank.com.tr/en/contact-us https://www.isbank.com.tr/en/contact-form https://www.isbank.com.tr/iletisim-formu-takip Client Oriented, page 89-92
C2.2	Information about the communication with stakeholders (which stakeholder, subject and frequency) is publicly disclosed.	X					Stakeholders, page 46-48
C2.3	Explains the international reporting standards adopted in its reporting.	X					About the Report, page 6 Initiatives Supported in the Field of Sustainability, page 66-67 2024 CDP Report , page 97
C2.4	Discloses the principles adopted regarding sustainability, international organizations, committees and principles that it is a signatory or member of.	X					Initiatives Supported in the Field of Sustainability, page 66-67 İşbank's Sustainability Journey, page 38

							Home>About Us>Sustainability>Members and Initiatives>
C2.5	Makes improvements and conducted studies in order to to qualify for inclusion in sustainability indices of Borsa İstanbul and/or international index providers.	X					Initiatives Supported in the Field of Sustainability, page 66-67
	D. Corporate Governance Principles						
D1	Seeks stakeholders' opinions while determining the measures and strategies related with sustainability.	X					How Do We Create Value? Sustainability in İşbank, page 44 Transparent and Ethical Management, page 184-219
D2	Implications on raising the awareness of sustainability and its importance through conducting social responsibility projects, awareness activities and training programs.	X					Contribution to Social Welfare, page 220-227