

Module: Introduction**Page: W0. Introduction**

W0.1**Introduction**

Please give a general description and introduction to your organization.

For the purposes of supplying tradesmen and artisans on favorable terms in order to promote economic development, it was decided to establish Halkbank. Halkbank was founded under Statute 2284 in 1933 as a credit union by small cooperatives and began its operations in 1938. Between the years 1938-1950 Halkbank provided its loans through public funds named as "People's Fund". Halkbank was authorized to open branches and grant loans to customers in 1950. Despite having been established by local cooperatives, the structure was changed in 1963, whereupon it became a state owned bank, where original shareholders were unable to contribute capital increases. Throughout 1990s, Halkbank's assets grew rapidly through the absorption of certain failed smaller sized state banks, including TÖBANK, Sümerbank and Etibank. In 2001, 96 branches of Emlakbank, another state bank which was then in the process of liquidation, were transferred to Halkbank. One of the major milestone for Halkbank is the acquisition of Pamukbank in 2004. The merger with Pamukbank significantly strengthened the Bank's retail banking capabilities, supporting with a more technologically advanced IT system (Mistral) which was deployed throughout the Bank's networks and created other synergies from the combination and rationalization of the branch, operations and employee bases. After the Pamukbank merger, Halkbank underwent a serious restructuring process which was initiated by the Statute 4603 relating to public banks with the aim of preparing them for privatization. In line with this restructuring process, Halkbank's organizational structure was completely transformed and a customer-focused approach was adopted in the Bank's activities. Although initially the Bank had been planned to be privatized through a block sale under the resolution of the Privatization High Council in 2006, the government surprisingly cancelled the initial plan and decided to privatize 25% of the shares through an IPO in early 2007. As of 10 May 2007, 24.98% of the shares of the Bank have been sold through a very successful second public offering and the shares have been listed in Istanbul Stock Exchange. Halkbank's IPO represents the largest one that ever occurred in the Turkish capital markets. Halkbank is now celebrating its 78th anniversary of its establishment

W0.2**Reporting year**

Please state the start and end date of the year for which you are reporting data.

Period for which data is reported

Thu 01 Jan 2015 - Thu 31 Dec 2015

W0.3

Reporting boundary

Please indicate the category that describes the reporting boundary for companies, entities, or groups for which water-related impacts are reported.

Other: The reporting is based on all service locations of Halkbank in Turkey

W0.4

Exclusions

Are there any geographies, facilities or types of water inputs/outputs within this boundary which are not included in your disclosure?

No

W0.4a

Exclusions

Please report the exclusions in the following table

Exclusion	Please explain why you have made the exclusion

Further Information

Halkbank collects data from all of its buildings and branches. The scope includes 919 branches, 25 regional coordinating office buildings and 9 other HQ unit buildings.

Module: Current State**Page: W1. Context**

W1.1

Please rate the importance (current and future) of water quality and water quantity to the success of your organization

Water quality and quantity	Direct use importance rating	Indirect use importance rating	Please explain
Sufficient amounts of good quality freshwater available for use	Important	Important	Fresh water is important for daly use of empolyees.
Sufficient amounts of recycled, brackish and/or produced water available for use	Neutral	Have not evaluated	The use of water in our organization for household use is recycled from the municipal grid.

W1.2

For your total operations, please detail which of the following water aspects are regularly measured and monitored and provide an explanation as to why or why not

Water aspect	% of sites/facilities/operations	Please explain
Water withdrawals- total volumes	76-100	Halkbank collect all water related data from its facilities within the reporting boundaries.
Water withdrawals- volume by sources	76-100	Halkbank has a country wide coverage, so it is not possible to indicate all the water sources Halkbank facilities benefit from. However, all facilities use the available grid sources of the municipalities they are located in.
Water discharges- total volumes	76-100	All Halkbank facilities use the municipal sewer systems for water discharge.
Water discharges- volume by destination	76-100	All Halkbank facilities use the municipal sewer systems for water discharge. Halkbank doesn't have access to further information on which location each municipality discharge the treated water.
Water discharges- volume by treatment method	76-100	The water discharged to municipal sewer system is treated by the municipality.
Water discharge quality data- quality by standard effluent parameters	Less than 1%	The discharge quality of the municipal treated water is not monitored.
Water consumption- total volume	76-100	The water use of Halkbank is composed of drinking, cleaning and other household water needs.
Facilities providing fully-functioning WASH services for all workers	76-100	Halkbank provides fully functioning water sanitation and hygiene services to its employees. Such services are monitored and maintained by support services department..

W1.2a

Water withdrawals: for the reporting year, please provide total water withdrawal data by source, across your operations

Source	Quantity (megaliters/year)	How does total water withdrawals for this source compare to the last reporting year?	Comment
Fresh surface water	0	Not applicable	No fresh surface water is used
Brackish surface	0	Not applicable	No Brackish surface water/seawater is used

Source	Quantity (megaliters/year)	How does total water withdrawals for this source compare to the last reporting year?	Comment
water/seawater			
Rainwater	0	Not applicable	No rainwater is used
Groundwater - renewable	0	Not applicable	No renewable groundwater is used
Groundwater - non-renewable	0	Not applicable	No non-renewable groundwater is used
Produced/process water	0	Not applicable	No produced/process water is used
Municipal supply	448.27	This is our first year of measurement	The water is used for drinking, cooking, cleaning purposes, WCs and lavatories, and HVAC systems.
Wastewater from another organization	0	Not applicable	No wastewater from another organization is used
Total	448.27	This is our first year of measurement	Halkbank aims to decrease its water use.

W1.2b

Water discharges: for the reporting year, please provide total water discharge data by destination, across your operations

Destination	Quantity (megaliters/year)	How does total water discharged to this destination compare to the last reporting year?	Comment
Fresh surface water	0	Not applicable	No fresh surface water is discharged
Brackish surface water/seawater	0	Not applicable	No Brackish surface water/seawater is discharged
Groundwater	0	Not applicable	No groundwater is discharged
Municipal/industrial	419.9	This is our first year of	According to the assumptions of water consumption (WHO) the water not

Destination	Quantity (megaliters/year)	How does total water discharged to this destination compare to the last reporting year?	Comment
wastewater treatment plant		measurement	discharged is (6 lt/person per day * 18,614 employees * 254 business days) approximately 28.37 megaliters
Wastewater for another organization	0	Not applicable	No wastewater is given to another organization
Total	419.9	This is our first year of measurement	This is the first year of measurement.

W1.2c

Water consumption: for the reporting year, please provide total water consumption data, across your operations

Consumption (megaliters/year)	How does this consumption figure compare to the last reporting year?	Comment
28.37	This is our first year of measurement	This is the first year of measurement.

W1.3

Do you request your suppliers to report on their water use, risks and/or management?

No

W1.3a

Please provide the proportion of suppliers you request to report on their water use, risks and/or management and the proportion of your procurement spend this represents

Proportion of suppliers %	Total procurement spend %	Rationale for this coverage

W1.3b

Please choose the option that best explains why you do not request your suppliers to report on their water use, risks and/or management

Primary reason	Please explain
Other: The scope of business is not water intense	

W1.4

Has your organization experienced any detrimental impacts related to water in the reporting year?

No

W1.4a

Please describe the detrimental impacts experienced by your organization related to water in the reporting year

Country	River basin	Impact indicator	Impact	Description of impact	Length of impact	Overall financial impact	Response strategy	Description of response strategy
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W1.4b

Please choose the option below that best explains why you do not know if your organization experienced any detrimental impacts related to water in the reporting year and any plans you have to investigate this in the future

Primary reason	Future plans
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Further Information

Module: Risk Assessment

Page: W2. Procedures and Requirements

W2.1

Does your organization undertake a water-related risk assessment?

Water risks are not assessed

W2.2

Please select the options that best describe your procedures with regard to assessing water risks

Risk assessment procedure	Coverage	Scale	Please explain
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W2.3

Please state how frequently you undertake water risk assessments, what geographical scale and how far into the future you consider risks for each assessment

Frequency	Geographic scale	How far into the future are risks considered?	Comment
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W2.4

Have you evaluated how water risks could affect the success (viability, constraints) of your organization's growth strategy?

W2.4a

Please explain how your organization evaluated the effects of water risks on the success (viability, constraints) of your organization's growth strategy?

W2.4b

What is the main reason for not having evaluated how water risks could affect the success (viability, constraints) of your organization's growth strategy, and are there any plans in place to do so in the future?

Main reason	Current plans	Timeframe until evaluation	Comment
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W2.5

Please state the methods used to assess water risks

Method	Please explain how these methods are used in your risk assessment
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W2.6

Which of the following contextual issues are always factored into your organization's water risk assessments?

Issues	Choose option	Please explain
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W2.7

Which of the following stakeholders are always factored into your organization's water risk assessments?

Stakeholder	Choose option	Please explain

W2.8

Please choose the option that best explains why your organisation does not undertake a water-related risk assessment

Primary reason	Please explain
Judged to be unimportant	Only household use of water

Further Information

Module: Implications

Page: W3. Water Risks

W3.1

Is your organization exposed to water risks, either current and/or future, that could generate a substantive change in your business, operations, revenue or expenditure?

No

W3.2

Please provide details as to how your organization defines substantive change in your business, operations, revenue or expenditure from water risk

The water related risks are only relevant to the extent such risks impose a threat to the business of our clients, that might potentially affect the creditworthiness of our customers

W3.2a

Please provide the number of facilities* per river basin exposed to water risks that could generate a substantive change in your business, operations, revenue or expenditure and the proportion this represents of total operations company-wide

Country	River basin	Number of facilities exposed to water risk	Proportion of total operations (%)	Comment
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W3.2b

Please provide the proportion of financial value that could be affected at river basin level associated with the facilities listed in W3.2a

Country	River basin	Financial reporting metric	Proportion of chosen metric that could be affected within the river basin	Comment
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W3.2c

Please list the inherent water risks that could generate a substantive change in your business, operations, revenue or expenditure, the potential impact to your direct operations and the strategies to mitigate them

Country	River basin	Risk driver	Potential impact	Description of impact	Timeframe	Likelihood	Magnitude of potential financial impact	Response strategy	Costs of response strategy	Details of strategy and costs
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W3.2d

Please list the inherent water risks that could generate a substantive change in your business operations, revenue or expenditure, the potential impact to your supply chain and the strategies to mitigate them

Country	River basin	Risk driver	Potential impact	Description of impact	Timeframe	Likelihood	Magnitude of potential financial impact	Response strategy	Costs of response strategy	Details of strategy and costs
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W3.2e

Please choose the option that best explains why you do not consider your organization to be exposed to water risks in your direct operations that could generate a substantive change in your business, operations, revenue or expenditure

Primary reason	Please explain
Not yet evaluated	Since water use is not a direct part of Halkbank's business activities, such evaluation has not been conducted.

W3.2f

Please choose the option that best explains why you do not consider your organization to be exposed to water risks in your supply chain that could generate a substantive change in your business, operations, revenue or expenditure

Primary reason	Please explain
Judged to be unimportant	Halkbank's scope of business is not in direct contact with water use.

W3.2g

Please choose the option that best explains why you do not know if your organization is exposed to water risks that could generate a substantive change in your business operations, revenue or expenditure and discuss any future plans you have to assess this

Primary reason	Future plans

Further Information

W4.1

Does water present strategic, operational or market opportunities that substantively benefit/have the potential to benefit your organization?

Don't know

W4.1a

Please describe the opportunities water presents to your organization and your strategies to realize them

Country or region	Opportunity	Strategy to realize opportunity	Estimated timeframe	Please explain
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W4.1b

Please choose the option that best explains why water does not present your organization with any opportunities that have the potential to provide substantive benefit

Primary reason	Please explain
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W4.1c

Please choose the option that best explains why you do not know if water presents your organization with any opportunities that have the potential to provide substantive benefit

Primary reason	Please explain
Incomplete analysis	The details are expected to be further elaborated in the next reporting period

Further Information

Module: Accounting

Page: W5. Facility Level Water Accounting (I)

W5.1

Water withdrawals: for the reporting year, please complete the table below with water accounting data for all facilities included in your answer to W3.2a

Facility reference number	Country	River basin	Facility name	Total water withdrawals (megaliters/year) at this facility	How does the total water withdrawals at this facility compare to the last reporting year?	Please explain

Further Information

Page: W5. Facility Level Water Accounting (II)

W5.1a

Water withdrawals: for the reporting year, please provide withdrawal data, in megaliters per year, for the water sources used for all facilities reported in W5.1

Facility reference number	Fresh surface water	Brackish surface water/seawater	Rainwater	Groundwater (renewable)	Groundwater (non-renewable)	Produced/process water	Municipal water	Wastewater from another organization	Comment
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W5.2

Water discharge: for the reporting year, please complete the table below with water accounting data for all facilities included in your answer to W3.2a

Facility reference number	Total water discharged (megaliters/year) at this facility	How does the total water discharged at this facility compare to the last reporting year?	Please explain
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W5.2a

Water discharge: for the reporting year, please provide water discharge data, in megaliters per year, by destination for all facilities reported in W5.2

Facility reference number	Fresh surface water	Municipal/industrial wastewater treatment plant	Seawater	Groundwater	Wastewater for another organization	Comment
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W5.3

Water consumption: for the reporting year, please provide water consumption data for all facilities reported in W3.2a

Facility reference number	Consumption (megaliters/year)	How does this compare to the last reporting year?	Please explain
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W5.4

For all facilities reported in W3.2a what proportion of their water accounting data has been externally verified?

Water aspect	% verification	What standard and methodology was used?
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Further Information

Module: Response

Page: W6. Governance and Strategy

W6.1

Who has the highest level of direct responsibility for water within your organization and how frequently are they briefed?

Highest level of direct responsibility for water issues	Frequency of briefings on water issues	Comment
Board of individuals/Sub-set of the Board or other committee appointed by the Board	Scheduled - monthly	Sustainability Committee that is in charge of the issues related to environment, social and governance issues is gathering every month.

W6.2

Is water management integrated into your business strategy?

No

W6.2a

Please choose the option(s) below that best explain how water has positively influenced your business strategy

Influence of water on business strategy	Please explain
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W6.2b

Please choose the option(s) below that best explains how water has negatively influenced your business strategy

Influence of water on business strategy	Please explain
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W6.2c

Please choose the option that best explains why your organization does not integrate water management into its business strategy and discuss any future plans to do so

Primary reason	Please explain
Other: Recent adoption of sustainability in the business strategy	Halkbank has established its sustainability structure and will look forward to integrating sustainability in its business strategy in the medium term.

W6.3

Does your organization have a water policy that sets out clear goals and guidelines for action?

No

W6.3a

Please select the content that best describes your water policy (tick all that apply)

Content	Please explain why this content is included
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W6.4

How does your organization's water-related capital expenditure (CAPEX) and operating expenditure (OPEX) during the most recent reporting year compare to the previous reporting year?

Water CAPEX (+/- % change)	Water OPEX (+/- % change)	Motivation for these changes
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Further Information

Page: W7. Compliance

W7.1

Was your organization subject to any penalties, fines and/or enforcement orders for breaches of abstraction licenses, discharge consents or other water and wastewater related regulations in the reporting year?

No

W7.1a

Please describe the penalties, fines and/or enforcement orders for breaches of abstraction licenses, discharge consents or other water and wastewater related regulations and your plans for resolving them

Facility name	Incident	Incident description	Frequency of occurrence in reporting year	Financial impact	Currency	Incident resolution
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W7.1b

What proportion of your total facilities/operations are associated with the incidents listed in W7.1a

W7.1c

Please indicate the total financial impacts of all incidents reported in W7.1a as a proportion of total operating expenditure (OPEX) for the reporting year. Please also provide a comparison of this proportion compared to the previous reporting year

Impact as % of OPEX	Comparison to last year
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Further Information

Page: W8. Targets and Initiatives

W8.1

Do you have any company wide targets (quantitative) or goals (qualitative) related to water?

Yes, goals only

W8.1a

Please complete the following table with information on company wide quantitative targets (ongoing or reached completion during the reporting period) and an indication of progress made

Category of target	Motivation	Description of target	Quantitative unit of measurement	Base-line year	Target year	Proportion of target achieved, % value
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W8.1b

Please describe any company wide qualitative goals (ongoing or reached completion during the reporting period) and your progress in achieving these

Goal	Motivation	Description of goal	Progress
Providing access to WASH in workplace	Recommended sector best practice	Halkbank provides fully functioning WASH services for all its employees	Halkbank has implemented a reverse osmosis water treatment system in its headquarters building in order to provide good quality drinking, and cooking water to its employees.

W8.1c

Please explain why you do not have any water-related targets or goals and discuss any plans to develop these in the future

Further Information

Module: Linkages/Tradeoff

Page: W9. Managing trade-offs between water and other environmental issues

W9.1

Has your organization identified any linkages or trade-offs between water and other environmental issues in its value chain?

No

W9.1a

Please describe the linkages or trade-offs and the related management policy or action

Environmental issues	Linkage or trade-off	Policy or action
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Further Information

Module: Sign Off

Page: Sign Off

W10.1

Please provide the following information for the person that has signed off (approved) your CDP water response

Name	Job title	Corresponding job category
Yaşar BİLGİNTURAN	Director-Administrative Services Department - Halkbank Energy Manager	Energy manager

W10.2

Please select if your organization would like CDP to transfer your publicly disclosed response strategy from questions W1.4a, W3.2c and W3.2d to the CEO Water Mandate Water Action Hub.

Yes

Further Information

[CDP 2016 Water 2016 Information Request](#)