

## HALKBANK ENVIRONMENTAL POLICY

*“For the world to be habitable, for the life to be sustainable...”*

Halkbank, with a view to leaving a more livable world to future generations and with the awareness of its responsibility towards the environment, accepts as the basis of its environmental policy to protect the environment from possible negative effects of its activities, to generate programs to this end, to establish an environmental management system through identifying goals and objectives, to continuously improve its environmental performance and to utilize our resources without disrupting and polluting the natural balance in line with the applicable laws and regulations.

The “Environmental Policy”, established as a sub-component of our Bank’s “Sustainability Policy”, commits to the management of environmental impacts in the bank’s long term strategies, in the efforts towards the designation of targets and action plans and in the processes stemming from its activities.

Halkbank’s strategies in this context are;

- . To meet all the legal requirements, to cooperate with relevant departments when necessary, to support national policies and development programs,
- . To work towards continuously enhancing environment and energy management systems,
- . To work towards minimizing environmental impacts caused by our activities, to provide human resources, technology and financial resources essential for the efficient use of energy,
- . To protect the environment, to utilize natural resources in the most effective and efficient way and endeavor to promulgate this attitude throughout the country and the world,
- . To raise awareness among our employees, suppliers and shareholders for the efficient use of energy and towards continuous enhancement of environmental consciousness, and to organize trainings to this end,
- . To keep environmental impacts of procurement processes under control, to be attentive to using environmentally friendly materials and technologies,
- . To pioneer and support environmentally conscious investments,
- . To be engaged in activities that support sustainable development, to develop products and services related to the environment,
- . To aim at keeping environmental impacts caused by its activities such as energy and water consumption, climate change, emissions and waste generation under control and increasing recycling, and to prepare and execute action plans in order to meet these aims.
- . To abide by the national and international environmental legal regulations and other liabilities in areas where we operate,
- . To be attentive to evaluate loan applications in line with the Bank’s credit policies, not only on economic grounds but also considering environmental and social factors,
- . To calculate greenhouse emissions caused by our activities, to develop reduction strategies on emission management, to report to national and international initiatives.