



KAMUYU AYDINLATMA PLATFORMU

ŞEKERBANK T.A.Ş. Sustainability Compliance Report 2024 - Annual Notification

Summary

Sustainability Principles Compliance Report





Sustainability Compliance Report

Related Companies ☐

Related Funds ☐

	Company Compliance Status				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
Sustainability Compliance Report						
A. GENERAL PRINCIPLES						
A1. Strategy, Policy and Goals						
A1.1. The prioritised environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the Company's Board of Directors.	X				Şekerbank has identified its priority ESG topics and the associated risks and opportunities through stakeholder analyses.	Integrated Annual Report 2024: Chairman's and General Manager's Message /8-15 Şekerbank’s Strategy and Position in the Sector /26-29 Sustainable Banking Approach and Sustainability Governance /40-43 Sustainability Risks and Trends Management /60-65 https://www.sekerbank.com.tr/en/about-us/sustainability
A1.1. The ESG policies (Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the Company's Board of Directors.	X				All ESG policies are publicly disclosed on Şekerbank’s corporate website.	https://www.sekerbank.com.tr/en/about-us/investor-relations/policies
A1.2. The short and long-term targets set within the scope of ESG policies have been disclosed to the public.	X				Şekerbank provides disclosures regarding the targets it has set for its ESG policies.	Integrated Annual Report 2024 Şekerbank’s Strategy and Position in the Sector /26-29 Sustainable Banking Approach and Sustainability Governance /40-43 Sustainability Risks and Trends Management /50-51 https://www.sekerbank.com.tr/en/about-us/sustainability/objectives-on-sustainability
A2. Implementation/Monitoring						
A2.1. The responsible committees and/or business units for the implementation of ESG policies and the senior officials related to ESG issues in the Company and their duties have been identified and disclosed to the public.	X				The highest decision-making body for the implementation of ESG policies, the development of sustainable business practices, and their integration into decision-making processes is the Şekerbank Sustainable Banking Committee.	Corporate Web Site - Sustainable Banking Committee https://www.sekerbank.com.tr/en/about-us/sustainability/governance-structure 2024 Integrated Annual Report - Sustainability Governance /50-51
A2.1. The activities carried out within the scope of policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X				The Sustainable Banking Committee meets at least twice a year to review activities carried out under the policies. Among its members, there is a Board Member serving as an Observer, and the Committee is chaired by the CEO.	Corporate Web Site - Sustainable Banking Committee https://www.sekerbank.com.tr/en/about-us/sustainability/governance-structure 2024 Integrated Annual Report - Sustainability Governance /50-51
A2.2. In line with the ESG targets, the implementation and action plans have been formed and disclosed to the public.	X				Şekerbank’s medium- and long-term goals in sustainable banking are publicly disclosed on its corporate website. The Bank’s annual report includes details on the initiatives and performance indicators related to its four strategic focus areas in sustainability. Additionally, the targets for the following year, based on loan product segments, are announced in the respective year’s annual report.	Corporate Web Site-Objectives on Sustainability - https://www.sekerbank.com.tr/en/about-us/sustainability/objectives-on-sustainability CDP Report: https://www.sekerbank.com.tr/uploads/1/424/1b1dd4c9-f6ce-4b2b-97c3-5aad3fa245a3.pdf

A2.3. The Key ESG Performance Indicators (KPI) and the level of reaching these indicators have been disclosed to the public on yearly basis.	X				ESG performance indicators are tracked on an annual basis and disclosed to the public through the Integrated Annual Report.	2024 Integrated Annual Report / Performance Indicators /504-509
A2.4. The activities for improving the sustainability performance of the business processes or products and services have been disclosed to the public.	X					2024 Integrated Annual Report / Şekerbank's Strategy and Position in the Sector /26-29 2024 Integrated Annual Report / Şekerbank's Value Creation Model /46-47
A3. Reporting						
A3.1. The information about the sustainability performance, targets and actions have been given in annual reports of the Company an understandable, accurate and sufficient manner.	X					2024 Integrated Annual Report - Sustainability Reports / https://www.sekerbank.com.tr/en/about-us/sustainability
A3.2. The information about activities which are related to the United Nations (UN) 2030 Sustainable Development Goals have been disclosed to the public.	X				The Sustainable Development Goals (SDGs) that our focus areas and activities serve are included in the Integrated Annual Report.	2024 Integrated Annual Report / Contributed Sustainable Development Goals /54-55
A3.3. The lawsuits filed and/or concluded against the Company about ESG issues which are material in terms of ESG policies and/or will significantly affect the Company's activities, have been disclosed to the public.	X				There are no lawsuits or criminal proceedings related to ESG issues. The details are provided in the Integrated Annual Report.	2024 Integrated Annual Report / Our Efforts to Reduce the Environmental Impact of Our Operations /73-79
A4. Verification						
A4.1. The Company's Key ESG Performance metrics have been verified by an independent third party and publicly disclosed.	X				Şekerbank has validated its key ESG performance measurements through independent third parties and disclosed them to the public in the appendix of the Integrated Report.	2024 Integrated Annual Report / Annexes / Non-Financial Assurance Statement /524
B. ENVIRONMENTAL PRINCIPLES						
B1. The policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs have been disclosed.	X				Şekerbank has established an ISO 14001 Environmental Management System under its GM framework and holds certification for it.	2024 Integrated Annual Report / Our Efforts to Reduce the Environmental Impact of Our Operations /73-79
B2. The environmental reports prepared to provide information on environmental management have been disclosed to the public which is including the scope, reporting period, reporting date and limitations about the reporting conditions.	X				The details of the framework and standards of the report are provided in the Integrated Annual Report.	2024 Integrated Annual Report / About the Report /6-8
B4. The environmental targets within the scope of performance incentive systems which included in the rewarding criteria have been disclosed to the public on the basis of stakeholders (such as members of the Board of Directors, managers and employees).	X				As publicly disclosed in the 2024 CDP Climate Change and Water Security reports , environmental sustainability goals are included in the performance targets of the CEO, Executive Vice Presidents, and relevant sustainability professionals.	Corporate Web Site - 2024 CDP Reports https://www.sekerbank.com.tr/uploads/1/424/1b1dd4c9-f6ce-4b2b-97c3-5aad3fa245a3.pdf
B5. How the prioritised environmental issues have been integrated into business objectives and strategies has been disclosed.	X				Şekerbank is aware of the physical and transition risks and opportunities that climate change may directly pose to its operations, loan portfolio, and products. Therefore, it shapes its strategy by considering climate-related risks and opportunities to accelerate positive impacts and protect against negative ones.	2024 Integrated Annual Report - Sustainability Risks and Trends Management /60-65 2024 Integrated Annual Report - Material Issues and Materiality Matrix /48-49 2024 CDP Reports: https://www.sekerbank.com.tr/uploads/1/424/1b1dd4c9-f6ce-4b2b-97c3-5aad3fa245a3.pdf
B7. The way of how environmental issues has been managed and integrated into business objectives and						

strategies throughout the Company's value chain, including the operational process, suppliers and customers has been disclosed.	X					2025 Entegre Faaliyet Raporu: Sustainable Supply Chain /114-115 Corporate Web Site - Policies - Regulation on Sustainable Banking - https://www.sekerbank.com.tr/uploads/1/425/c74d2d53-aa0a-4004-afba-bd46095d35f0.pdf
B8. Whether the Company have been involved to environmental related organizations and non-governmental organizations' policy making processes and collabrations with these organizations has been disclosed.	X				Active collaboration is maintained with civil society organizations, regulatory bodies, and policymakers in the development of legislation and policies related to environmental and sustainable finance.	2024 Integrated Annual Report / Sustainability Governance / 50-51 2024 Integrated Annual Report / Social Investments and Social Responsibility / Şekerbank’s Memberships and Supported Initiatives / 139
B9. In the light of environmental indicators (Greenhouse gas emissions (Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity impacts)), information on environmental impacts is periodically disclosed to the public in a comparable manner.	X				Şekerbank maintains its high-level commitment to combating climate change and has been measuring its carbon emissions since 2010 to identify areas for improvement. The Bank continues to participate in the Carbon Disclosure Project (CDP), one of the world’s leading climate change platforms. Şekerbank’s greenhouse gas emissions are reported in a comparative manner across periods as Scope 1, Scope 2, and Scope 3. Emissions from Scope 3 include transportation data, waste, emissions from debit cards, transportation-related emissions, and emissions from remote work.	2024 Integrated Annual Report / Annexes / Performance Indicators /504-509
B10. Details of the standard, protocol, methodology, and baseline year used to collect and calculate data has been disclosed.	X				The methodology and standards related to the data collection process are detailed in the CDP and Integrated Annual Reports.	2024 CDP Report: https://www.sekerbank.com.tr/uploads/1/424/1b1dd4c9-f6ce-4b2b-97c3-5aad3fa245a3.pdf
B11. The increase or decrease in Company's environmental indicators as of the reporting year has been comparatively disclosed with previous years.	X				ESG-related metrics are provided in the appendix of the Integrated Annual Report, with comparisons across different years.	2024 Integrated Annual Report - Annexes - Performance Indicators /504-509
B12. The short and long-term targets for reducing the environmental impacts have been determined and the progress compared to previous years' targets has been disclosed.	X				Our commitments, aligned with the Science Based Targets initiative (SBTi), have been verified in 2024. Accordingly, we aim to reduce our carbon emissions by 43% in total Scope 1+2 by 2028.	2024 Integrated Annual Reports - Our Efforts to Reduce the Environmental Impact of Our Operations/66
B13. A strategy to combat the climate crisis has been created and the planned actions have been publicly disclosed.	X				In line with the responsible banking principle, Şekerbank’s climate change strategy and actions are disclosed through the CDP reports and the Integrated Annual Report.	2024 Integrated Annual Report / Bridge Bank for Achieving Climate Change Mitigation Goals /58-85
	X				Şekerbank’s activities and processes related to its suppliers are monitored through the Sustainable Development Regulation. The environmental and social impacts arising from lending activities	

B14. The programs/procedures to prevent or minimize the potential negative impact of products and/or services on the environment have been established and disclosed.				are managed under the Social and Environmental Management System (SEMS), which was developed in 2009 under the guidance of the IFC.	2024 Integrated Report - Bridge Bank for Supporting an Inclusive and Resilient Economy / Responsible Investment and Lending /90-93
B14. The actions to reduce greenhouse gas emissions of third parties (suppliers, subcontractors, dealers, etc.) have been carried out and disclosed.		X		The impacts of Şekerbank's lending processes are monitored through the Social and Environmental Management System (SEMS) directive, and its operations related to suppliers and stakeholders are tracked in accordance with the Sustainable Development Regulation. In 2024, the Sustainable Supply Chain Working Group was established and operates to monitor the sustainability of suppliers.	Corporate Web Site - Investor Relations - Policies - https://www.sekerbank.com.tr/en/about-us/investor-relations/policies
B15. The environmental benefits/gains and cost savings of initiatives/projects that aims reducing environmental impacts have been disclosed.	X			At Şekerbank, energy efficiency practices are developed to reduce the carbon footprint and associated operational costs, and these efforts are shared with the public through CDP reports. Additionally, the energy savings and emissions reduction data obtained through the loan products offered to customers are disclosed in the annual reports.	2024 Integrated Annual Report / Bridge Bank for Achieving Climate Change Mitigation Goals /58-85
B16. The data related to energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) has been disclosed as Scope-1 and Scope-2.	X			The Integrated Annual Report includes consumption data and emission equivalents for Scope 1 and Scope 2, along with a verification statement for the emission calculations.	2024 Integrated Annual Report / Annexes / Performance Indicators / 504-509
B17. The information related to production of electricity, heat, steam and cooling as of the reporting year has been disclosed.	X			At our Edirne branch, we generate renewable energy with a solar power system (SES) and supply the branch's electricity from renewable energy.	2024 Integrated Annual Report / Annexes / Performance Indicators / 504-509
B18. The studies related to increase the use of renewable energy and transition to zero/low carbon electricity have been conducted and disclosed.	X			In 2024, we provided 60% of our electricity consumption from renewable sources in the field of energy management and documented it with an I-REC Certificate.	2024 Integrated Annual Report / Bridge Bank for Achieving Climate Change Mitigation Goals / Our Efforts to Reduce the Environmental Impact of Our Operations / 72-77
B19. The renewable energy production and usage data has been publicly disclosed.	X			The details are provided in the Performance Tables of the Integrated Annual Report.	2024 Integrated Annual Report / Bridge Bank for Achieving Climate Change Mitigation Goals / Our Efforts to Reduce the Environmental Impact of Our Operations /72-77 2024 Integrated Annual Report / Annexes / Performance Indicators /504-509
B20. The Company conducted projects about energy efficiency and the amount of reduction on energy consumption and emission achieved through these projects have been disclosed.	X				2024 Integrated Annual Report / Bridge Bank for Achieving Climate Change Mitigation Goals / 66-87 2024 Integrated Annual Report / Annexes / Performance Indicators /504-509
B21. The water consumption, the amount, procedures and sources of recycled and discharged water from underground or above ground (if any), have been disclosed.	X			The details of water consumption and usage are provided in the Integrated Annual Report.	2024 Integrated Annual Report / Bridge Bank for Achieving Climate Change Mitigation Goals / Our Efforts to Reduce the Environmental Impact of Our Operations /72-77 2024 Integrated Annual Report / Appendices / Performance Indicators/504-509

B22. The information related to whether Company's operations or activities are included in any carbon pricing system (Emissions Trading System, Cap & Trade or Carbon Tax).				X	Our operations and activities are not included in a carbon pricing system.	
B23. The information related to accumulated or purchased carbon credits within the reporting period has been disclosed.				X	Since carbon credit trading is not conducted, this information is not reported.	
B24. If carbon pricing is applied within the Company, the details have been disclosed.				X	Since carbon credit trading is not conducted, this information is not disclosed.	
B25. The platforms where the Company discloses its environmental information have been disclosed.	X				Şekerbank's environmental information is disclosed through CDP and sustainability reports, as well as the BIST Sustainability Index and Sustainalytics ESG Index.	2024 Integrated Annual Report / Indices, Initiatives, and Sustainability Rating Agencies in Which Şekerbank Is Included /50-51
C. SOCIAL PRINCIPLES						
C1. Human Rights and Employee Rights						
C1.1. The Institutional Human Rights and Employee Rights Policy has been established in the ligh of the Universal Declaration of Human Rights, ILO Conventions ratified by Turkey and other relevant legislation. The policy and the officals that responsible for the implementation of it have been determined and disclosed.	X					Corporate Web Site / Policies / https://www.sekerbank.com.tr/uploads/1/445/6dac3d94-e683-4882-845d-b179031c95ea.pdf
C1.2. Considering the effects of supply and value chain, fair workforce, improvement of labor standards, women's employment and inclusion issues (gender, race , religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc., such as non-discrimination) are included in its policy on employee rights.	X					2024 Integrated Annual Report / Sustainable Supply Chain / 104-107 Corporate Web Site /Policies / Regulation on Sustainable Development https://www.sekerbank.com.tr/uploads/258/ebb72e53-77d7-4677-8576-14883edd1c5d.pdf
C1.3. The measures taken for the minority rights/equality of opportunity or the ones who are sensitive about certain economic, environmental, social factors (low income groups, women, etc.) along the supply chain have been disclosed.	X					Corporate Web Site /Policies / Diversity and Inclusion Policy https://www.sekerbank.com.tr/uploads/1/445/f479fe7e-3b8e-4979-9f9e-96d0644b7d22.pdf 2024 Integrated Annual Report / Financial Inclusion /100-101
C1.4. The developments regarding preventive and corrective practices against discrimination, inequality, human rights violations, forced and child labor have been disclosed.	X					Corporate Web Site /Policies / Diversity and Inclusion Policy https://www.sekerbank.com.tr/uploads/1/445/f479fe7e-3b8e-4979-9f9e-96d0644b7d22.pdf 2024 Integrated Annual Report / Human Resources, Diversity, and Equal Opportunity /126-132
C1.5. Investments in employees (education, development policies), compensation, fringe benefits, right to unionize, work/life balance solutions and talent management are included in the employee rights policy.	X					Corporate Web Site /Policies / Training Policy https://www.sekerbank.com.tr/uploads/1/445/c7582a94-5daf-4355-8c9f-00426c41bea4.pdf 2024 Integrated Annual Report / Bridge Bank for Our Employees and Contribution to Social Welfare /126-138
C1.5. The mechanism for employee complaints and resolution of disputes have been established and related solution processes have been determined.	X					Corporate Web Site / Whistleblower Policy / https://www.sekerbank.com.tr/uploads/258/9a74c777-87e5-4398-a3a3-21d4c8a74e1c.pdf
C1.5. The activities carried out within the reporting period which related to ensure employee satisfaction have been disclosed.	X					2024 Integrated Annual Report / Internal Communication and Employee Satisfaction /136
C1.6. The occupational health and safety policies have been established and disclosed.	X					Corporate Web Site / Policies / Occupational Health & Safety Policies / https://www.sekerbank.com.tr/uploads/258/d74ebd9a-ce03-45eb-984d-78ca91a5e595.pdf
C1.6. The measures taken for protecting health, preventing occupational accidents and related statistics have been disclosed.	X					2024 Integrated Annual Report / Occupational Health Safety / 129
C1.7. The personal data protection and data security policies have been established and disclosed.	X				The information text regarding the Personal Data Protection Law is published on the corporate website.	Corporate Web Site / Policies / https://www.sekerbank.com.tr/uploads/1/258/3914c320-5e4e-45e0-aa55-8d669954f85b.pdf
C1.8. The ethics policy have been established and disclosed.	X				The Banking Ethics Principles Commitment, which reflects the Bank's corporate sensitivity and includes commitments to integrity, impartiality, reliability, transparency,	Corporate Web Site / Policies / https://www.sekerbank.com.tr/uploads/258/6bcfcb27-8dcf-4e5f-8b10-ca358407e7b8.pdf

					consideration of social benefit, and respect for the environment, is made available to all stakeholders on the corporate website.	
C1.9. The studies related to social investment, social responsibility, finansal inclusivity and access to finance have been explained.	X					2024 Integrated Annual Report / 2024 Integrated Annual Report / Social Investments and Corporate Social Responsibility /138-139
C1.10. The informative meetings and training programs related to ESG policies and practices have been organized for employees.	X					2024 Integrated Annual Report / Qualified Trainings for Our Employees / 125-127
C2. Stakeholders, International Standards and Initiatives						
C2.1. The customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed.	X				Within the framework of our Responsible and Sustainable Banking approach, we work to protect the rights of our customers and prevent any negative outcomes in this regard. Our bank has become the first and only bank in Turkey to hold the gold certification in the Cerise SPTF Client Protection Pathway process, an international organization. Additionally, Şekerbank holds the ISO 10002 Customer Satisfaction Management System Certification.	2024 Integrated Annual Report / Customer Experience and Satisfaction / 112-113
C2.2. The information about the communication with stakeholders (which stakeholder, subject and frequency) have been disclosed.	X					2024 Integrated Annual Report / Stakeholder Engagement / 56-59
C2.3. The international reporting standards that adopted in reporting have been explained.	X					2024 Integrated Annual Report / About the Report /6-7
C2.4. The principles adopted regarding sustainability,the signatory or member international organizations, committees and principles have been disclosed.	X					2024 Integrated Annual Report / Indexes, Initiatives and Sustainability Rating Agencies that Şekerbank is Involved in / 52-53
C2.5. The improvements have been made and studies have been carried out in order to be included in the Borsa Istanbul sustainability indices and/or international index providers.	X					2024 Integrated Annual Report / Indexes, Initiatives and Sustainability Rating Agencies that Şekerbank is Involved in / 52-53 2024 Integrated Annual Report / Annexes /504-509
D. CORPORATE GOVERNANCE PRINCIPLES						
D1. The opinions of stakeholders have been sought in the determination of measures and strategies related to sustainability field.	X					2024 Integrated Annual Report / Corporate Governance at Şekerbank / Corporate Governance/140
D2. The social responsibility projects, awareness activities and trainings have been carried out to raise awareness about sustainability and its importance.	X					2024 Integrated Annual Report / Social Investments and Corporate Social Responsibility /138-139