TÜRKİYE HALK BANKASI A.Ş. WATER POLICY

"For the world to be habitable, for the life to be sustainable..."

Halkbank considers financing assets that help mitigate water risks and creating value for its own operations and stakeholders as the tenets of its Water Policy, with the aim of leaving a more livable world to future generations by continuously improving its sustainability performance.

With the "Water Policy", which is a sub-component of Halkbank's "Sustainability Policy", the Bank aims to manage the efficient use of water in its operations and processes arising from its activities in determining its long-term strategies, targets and action plans.

The increase in extreme weather events such as floods and droughts and water stress due to the climate crisis pose significant risks for the whole world, especially for manufacturing businesses.

Although the Bank's water dependency arising from its direct operations is low, water-related risks are monitored in credit assessment reports as the sectors it finances may have high water dependency.

Our Bank, within the framework of its Water Policy and observing the right of access to clean and safe water, aims the following;

- 1. Compliance with all national laws, obligations and standards related to the environment,
- 2. Establishing an effective and sustainable water management system against water risks and conducting the system effectively,
- 3. Reducing direct water consumption in line with water targets and sharing annual water consumption in integrated annual reports,
- 4. Collaboration with stakeholders to reduce water consumption and water pollution in the value chain and to use water efficiently,
- 5. Providing training as needed to raise stakeholders' awareness of water management and help them improve their use of resources,
- 6. Ensuring the quality and sustainability of water resources and wider water-related ecosystems, guided by the Sustainable Development Goals,
- 7. Observing the right of employees to access clean water and providing a healthy working environment,
- 8. Ensuring that their activities do not violate human rights and respect the right of local communities to access clean water,
- 9. Increasing environmental awareness and awareness of employees and stakeholders.