

2024 SUSTAINABILITY REPORT



ABOUT THE REPORT

EXECUTIVE MESSAGES

Message from the Chairman of the Board

Message from the General Manager

OVERVIEW OF DÜNYA KATILIM

About Dünya Katılım Bank

Our Sustainability and ESG Perspective

Key Performance Indicators for 2024

OUR STAKEHOLDERS AND PRIORITY SDG

Our priorities

Linking Priority Areas with Sustainable Development Goals

SDGs and Sub-targets

Contribution to Sustainable Development Goals and Targets

Impact Framework of the Priorities and its Reflection in the Report

4

6

6

8

10

10

12

14

16

18

24

26

27

28

OUR CORPORATE SUSTAINABILITY APPROACH

How Do We Manage Our Business?

DEVELOPMENTS IN THE EXTERNAL ENVIRONMENT

Macroeconomic Outlook

The Current state of The Climate Crisis

Dünya Katılım Bank’s Response to External Developments

OUR BUSINESS CYCLE THAT GENERATES AND SHARES BENEFITS

Dünya Katılım Bank Business Model

Our Financial Assets

Our Human Assets

Our Intellectual Assets

Our Manufactured Assets

Our Social and Relational Assets

Our Natural Asset

APPENDICES

GRI CONTENT INDEX

30

32

39

40

42

46

48

50

52

58

66

68

70

72

76

82

GRI 2-1, 2-2, 2-3

ABOUT THE REPORT

Purpose of the Report

Dünya Katılım Bank has built its business philosophy on the principles of sustainability with the awareness that it has responsibilities towards future generations as well as a stable and financial success. Our Bank perceives sustainability as an inward-looking process rather than an outward-looking one, with a vision that draws strength from the sustainable character inherent in participation finance. Designing its activities in this direction, our bank, as a newly established participation bank, is building its corporate culture and vision accordingly. Based on this context, the 2024 Sustainability Report (Report) presents our Bank's performance in financial, environmental, social and managerial (ESG) areas together with its strategic goals. This Report, which is a source of information on the Dünya Katalım Bank's ESG performance, should be considered together with our Annual Report for 2024.



Report Period, Scope and Frameworks

Unless otherwise stated, all data presented in the report covers the period between January 1, 2024 and December 31, 2024 and our Sustainability report cycle is considered on an annual basis.

This Report, which includes the Bank's performance indicators in financial, environmental, social and managerial areas, includes the Bank's approach, risk and opportunity management, priorities, future strategies and stakeholder communication, summarizing the Bank's ability to create long-term value for its stakeholders.

GRI Standards, an internationally recognized framework, were taken into consideration during the preparation of the report.

Publication of the Report

The Dünya Katılım Bank 2024 Sustainability Report has been published under the "Sustainability" tab on the Bank's website.



➤ We value your opinions and suggestions on sustainability. You can share your suggestions and thoughts on our Bank's sustainability efforts and performance with us by using the link below. <https://dunyakatilim.com.tr/en/about-us/customer-satisfaction-center/contact-us>

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GRI 3-3

Message from the Chairman of the Board of Directors

As Ahlatcı Holding, we concluded a year marked by a significant step into the banking sector, a move made possible by our capital strength and experience. The rapid growth of Dünya Katılım Bank in 2024 was extremely gratifying. This growth, which aligns with our future planning, further intensifies our excitement for the journey ahead.

By establishing “Türkiye’s only participation bank with private and domestic capital, and with branches,” we made a very important contribution to our Holding’s commitment to being domestic and national. When we embarked on this journey, we re-designated our bank’s field of activity to participation banking and named it “Dünya Katılım.” Our sector preference and name embody the world we aspire to build. We declare, we are the ‘dünya’ (it means ‘world’). The world’s orientation towards good and beauty is our top priority. And we say, ‘we are a participation bank’ because we recognize that participation banking is inherently more attentive to society and people. By becoming the leader in the participation banking sector, we aim to increase our sector’s share in our country and to support steps that will lead Turkey and the world towards a more sustainable financial structure.

We are aware that the concept of sustainability encompasses more than simple activities focused on protecting nature and the environment. For us, sustainability is a holistic concept encompassing people, society, culture, environment, and nature, in parallel with the principles of participation banking. During our one-year establishment period, our main priority has been to lay the necessary foundations for our bank to achieve sustainable success. In the coming period, we will exhibit a much more active process management in realizing comprehensive, holistic, and innovative projects and financial applications rooted in sustainability. As Ahlatcı Holding, we will take significant steps to integrate our bank into the social responsibility, education, culture, and aid projects in which we are already actively involved.

I would like to thank all our stakeholders, members of the Board of Directors, and our teams for their efforts during our Bank’s first year of operation. I wish us many more successful operating periods that will provide added value to our country’s economy and the world, allow us to reach our targets, and achieve continued success.

Yours sincerely,

Ahmet AHLATCI
Chairman of the Board of Directors



“
Less carbon means
a more sustainable
future for our
world.”

GRI 3-3

Message from the General Manager

Just as a seed falling into the soil quickly sprouts, our bank, which commenced operations in the participation banking sector in late 2023, rapidly took root and successfully completed its first full year of operation in 2024.

We observe that Dünya Katılım, though still a fresh sapling, has achieved significant growth in its inaugural year and has begun making substantial progress towards securing an important position in the sector. We draw strength from the deep-rooted principles of participation banking and firmly grow our trunk on these foundations. As we grow, we also support the growth of our sector and take firm steps towards the future in line with our vision.

According to the Oxford Dictionary, "sustainability" is defined as "the prevention of the depletion of natural resources in order to maintain ecological balance." This more concrete, ecologically based definition has expanded over time to encompass all social and environmental factors. Today, when we discuss sustainability, we consider not only the protection of greenery and nature but also all forms of social and cultural efforts for a more livable world.

In its current context, "sustainability" and all constructive efforts within this framework are essentially not far from our core. The principles of participation banking are inherently sustainable. In line with these principles, we believe that a financial structure prioritizing social benefit and entrepreneurship instead of interest, focusing on saving, and avoiding waste, will benefit us all. As a participation bank, we are therefore "inherently sustainable." Without the need for imported, cold definitions, we draw upon our unique benevolence, favored by our culture and beliefs.

As we grow our world, we also aim to grow our sector and our country's economy, and to make the world we live in a more livable place. With our digital banking solutions, we provide remote services to our customers, thereby helping to reduce their carbon footprint. At our Head Office and branches, we aim to prevent waste, prefer renewable energy sources, and offer financing advantages to socially and environmentally beneficial sectors and initiatives.

As the leading bank that will increase the share of participation banking in our country's sector, we target to pioneer the formation of a more sustainable financial structure.

As we celebrate our 1st anniversary, I hope to witness many more years of our Dünya Katılım Bank together. I extend my congratulations and thanks to all our employees and stakeholders, especially our Board of Directors, who have contributed to this journey. We will continue to support every step that will beautify the world of the future, and we will make every effort to ensure that Dünya Katılım achieves its goals.

Yours sincerely

İkram GÖKTAŞ
General Manager



"We strive to leave a more beautiful world for future generations"



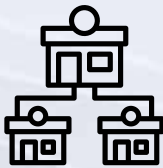
GRI 2-1, GRI 2-6

About Dünya Katılım Bank

With its new-generation financial solutions, Dünya Katılım Bank aims to be the leading bank that advances the participation banking sector as a versatile financial platform. Based on the sustainable and reliability-oriented nature of participation finance, Dünya Katılım Bank is on its way to becoming the bank for everyone.

Dünya Katılım Bankası A.Ş. completed its establishment process in 1984 with the trade name Adabank A.Ş., and started its banking operations in 1985. Shareholding rights, management and supervision of Adabank A.Ş. was transferred to the Savings Deposit Insurance Fund (SDIR) by the Banking Regulation and Supervision Agency (BRSA) on 25.07.2003. 96.6% share of Savings Deposit Insurance Fund was put into tender offer, and the sales process was initiated with the publishing of the same in the Official Gazette.

As a result of the tender, it was decided to transfer the shares of Adabank A.Ş. To AHL Ahlatcı Finansal Yönetim A.Ş. As per the application, the banking nature of Adabank A.Ş. was assessed by Banking Regulation and Supervision Agency, and with the resolution no 10729 on 23.11.2023, it was amended as participation bank. This resolution came into force after being published in the Official Gazette no 32383, dated 28.11.2023



Number of Branches :

17

Total Number of Employees:

441

Dünya Katılım Bank's report card for its first year of operation:

Total Assets:

TL 34,635,157 Thousand

Non-Cash Financing:

TL 7,335,714 Thousand

Net Profit:

TL 1,353,642 Thousand

Cash Financing:

TL 23,033,822 Thousand

Funds Raised:

TL 23,824,709 Thousand

GRI 2-1

MISSION, VISION, PRINCIPLES

Our Vision

To become the leader platform in participation banking, bringing together the best customer experience with innovative financial solutions.

Our Mission

To contribute to the development of participation banking with customer-oriented next-generation financial solutions.

Our Principles

Reliability

We always provide reliable services, and prioritize the trust of our customers and stakeholders

Agile

We produce rapid and flexible solutions, and quickly adapt to the changing conditions.

Transparent

We are open, honest and transparent in all our operations and communications.

Customer and Solution Oriented

We always prioritize our customers' needs, and offer them the best service and solution.

Innovative

We adopt innovative approaches with the principle of continuous development, and evolve with modern technologies..

SHAREHOLDİNG STRUCTURE

Changes in the Bank's Capital and Shareholding Structure during the Accounting Period

In the Ordinary General Assembly held on 20.03.2024, it was decided to increase the Bank's capital from TL 3,000,000,000 to TL 6,000,000,000. Within this framework, registry and publication processes, as well as BRSA approval processes completed, and the Bank's capital was increased to TL 6,000,000,000. With the participation of shareholders to the capital increase, Bank's current shareholding structure is as follows:



Shareholder Information	Partnership Share
AHL Ahlatcı Finansal Yönetim A.Ş.	%99,95
Other	%0,05



GRI 2-22

Our Sustainability and ESG Perspective

We draw strength from the inherent sustainable nature of participation finance.

In addition to bringing a breath of fresh air to the participation banking sector, Dünya Katılım Bank has also identified sustainable growth as one of its goals. Our Bank is built on foundations that are compatible with the principles of Sustainability in terms of the values it adopts and its founding philosophy. Our banking approach, which believes that it should contribute to the formation of a productive economy and a society that shares equally, has been shaped to benefit the environment and different layers of society.

We are inspired by the sustainable character inherent in the participation finance system. With this approach, we aim not only to grow but also to grow our sector, to breathe new life into participation banking and to become the leader in the sector.

As Dünya Katılım Bank, we carry out our activities in line with the principles of sustainability in line with the values we have adopted and our founding philosophy. We believe that economic development is possible with a society that produces and shares fairly. The banking model we have developed in this direction has been shaped with an understanding that is sensitive to the environment and based on providing benefits to all segments of society.

We aim to be a pioneer in the sector with our sustainable banking approach, reduce operational mobility by optimizing financial processes, and create long-term value for all our stakeholders by minimizing our carbon footprint..

Our Approach to Sustainability

Türkiye has signed the Paris Agreement established under the United Nations Framework Convention on Climate Change and has taken its place among the countries party to the agreement. With the awareness of this global responsibility, we, as the Dünya Katılım Bank, have made decarbonization targets one of the fundamental elements of our corporate strategy.

In order to support the struggle for zero human-induced carbon footprint, we adopt the principle of sustainability not only as an environmental responsibility but also as an integral part of our business model. Accordingly, as an active stakeholder in the fight against the global climate crisis, we aim to spread our sustainability approach to all stages of our value chain, develop and make it permanent.

In this context, we bear the responsibility of sustainability not only in our financial services, but also in our corporate culture, employee relations, environmental impacts and social contributions, and we are committed to fulfilling this responsibility with determination.

In this direction, our commitments as Dünya Katılım Bank are as follows:

- Shaping our sustainable development approach based on a responsible banking approach and ethical principles,
- Approaching the organizations we finance with a long-term environmental and social sustainability perspective,
- To consider environmental and social impacts in decision-making processes, resource utilization and service infrastructure management,
- Adhering to the principle of responsible banking by supporting a low carbon economy,
- Providing equal opportunity to all our employees,
- Embracing differences such as language, religion, gender and race as the richness of our corporate culture,
- Reconsidering the concepts of customer orientation and satisfaction in line with the principles of sustainability,
- Rebuilding supplier relations on the basis of sustainability, mutual respect, responsibility and fair sharing,
- Encouraging both our employees and managerial staff to develop projects in line with the universal principles of sustainability,
- To develop collaborations in social responsibility projects that are in line with the Sustainable Development Goals (SDGs), and that take into account environmental and social inclusiveness.

GRI 2-23, 2-24

Policy Framework

Dünya. Katılım Bank's sustainability approach and practices Sustainability and Corporate Social Responsibility Policy Sustainability and ESG are based on the Sustainability and ESG Framework.

Our perspective on sustainability and ESG and our operational framework are described in the Board-approved Sustainability and Corporate Social Responsibility Policy.

You can find detailed information on complementary policies related to sustainability and ESG from the link below

Environment and Climate Change Policy

Prevention of Laundering Proceeds of Crime and Financing of Terrorism Policy

Policy on Management of Environmental and Social Impacts of Financing Activities

Sustainability and Corporate Social Responsibility Policy

Human Resources Policy

Customer Satisfaction Policy

Ethical Principles Policy

Information Security Policy

GDPR Policy

Occupational Health and Safety Policy

All policies of the Dünya Katılım Bank mentioned above are approved by the Board of Directors.

Systemic and process control points have been identified to determine the extent to which the policy commitments set forth by the Dünya Katılım Bank are internalized in business processes and reflected in activities. The results of the audit teams' checks are reported and new actions are taken to improve deficiencies.

<https://dunyakatilim.com.tr/yatirimci-iliskileri/kurumsal-yonetim/politikalarimiz>

GRI 201-1, 3-3

Key Performance Indicators for 2024

Since its establishment, our Bank has continued its operations with its strategic vision, robust financial structure and effective governance approach, and has rapidly consolidated its position in the sector by reaching an asset size of TL 34 billion by 2024.

At the end of 2023, the Bank started its operations;

- collected TL 23.8 billion in funds..
- TL 23 billion in cash financing and TL 7 billion in non-cash financing, creating a total financing risk of TL 30 billion.

The net profit of TL 1.353 billion as of year-end was a strong indicator of sustained profitability, while the Bank achieved a market share of 1.31% in the participation banking sector. In addition, despite a financing risk of TL 30 billion, the Bank ranked among the banks with the highest asset quality in the sector with a 0% NPL (Non-Performing Loan) ratio.

Detailed information on these financial results can be found in our Annual Report covering the 2024 period.

Our Top Priority is Customer Satisfaction:

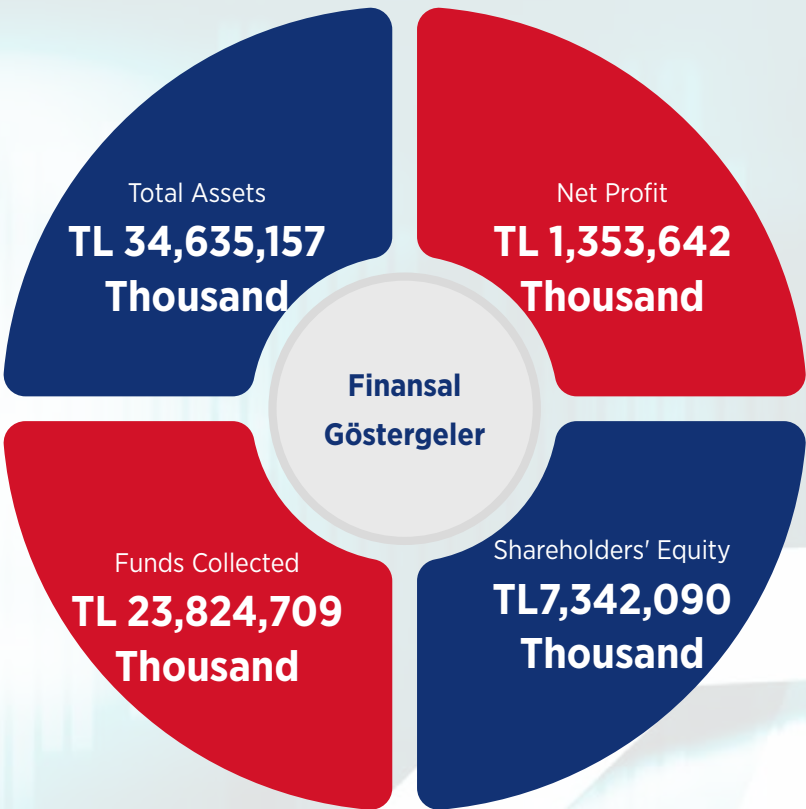
Customer satisfaction and trust in the financial sector is one of the cornerstones of sustainable success. As Dünya Katılım Bank, we place customer-oriented service approach at the center of our business model and aim to provide fast, accurate and innovative solutions to expectations and needs.

With our "Fijital" banking (Physical and Digital Banking),approach, which we have developed by using technology effectively, we offer our digital platforms and physical branch network in an integrated structure. Thus, our customers have uninterrupted and high-quality access to the financial services they need both in digital and physical environments.

In line with our goal of continuously improving the customer experience, we continue to provide a next-generation banking experience by offering fast transaction processes, personalized financial solutions, and user-friendly services. As of 2024, we have continued to grow by reaching a wide customer base across all segments.

As Dünya Katılım Bank, we regard the satisfaction of our customers as our top priority and strive to provide better service every day. 2024 Annual Report- Our Bank's Commercial, SME, Retail and Private Banking activities, you can access our web-site and our corporate website.

In addition, in light of the 2024 data, the Dünya Katılım Bank for the first time quantified the scope 1 and 2 GHG emissions generated in the service cycle.



2024 Scope 1 and Scope 2 Greenhouse Gas Emissions by Consumption Sources (%)



Environmental Indicators

Total Water Consumption	Total Energy Consumption	Scope 1 + Scope 2 1258 ton CO ₂ e
3.829 m ³	1,750 MWh	
Scope 1 484 ton CO ₂ e	Scope 2 774 ton CO ₂ e	
Emissions per Employee (tCO ₂ e/employee)	Emissions by Asset Size (tCO ₂ e/million TL)	Emission Relative to Net Profit (tCO ₂ e/million TL)
2,85	0,04	0,93

Social Indicators

Employees	Female Employees	Total Manager	Total Female Managers
441	81	57	2
Information Technologies Female Employee Ratio	Average Annual Educati- on Per Capita	Average Annual Education Per Employee by Gender	
% 33	29 saat	Female: 31 hours / Male: 28 hours	

Managerial Indicators

The Board of Directors of the Dünya Katılım Bank held 40 meetings in 2024 and the participation rate in these meetings was 100 percent. In its first year of operation, our Bank established the Sustainability Working Group and defined its duties and responsibilities. The participation rate of our team in Sustainability meetings is 100 percent.

GRI 2- 29

STAKEHOLDERS, PRIORITIES AND SDGs

Our Stakeholders and Participation Approach

Dünya Katılım Bank’s sustainability approach is based on effective stakeholder engagement not only in environmental and financial but also in social and governance dimensions. For our Bank, stakeholder relations are seen as an integral part of strategic decision-making processes.

Our internal stakeholders, consist of Dünya Katılım Bank’s shareholders, Board of Directors and employees.

Our external stakeholders include our customers, suppliers, regulatory bodies, national and international banks and financial institutions, credit rating agencies, sectoral associations and organizations, media and society.

Our Bank shapes its fields of activity, strategic priorities and long-term value creation targets in light of the defined expectations of internal and external stakeholders, social needs and short-, medium- and long-term impacts. In this context, the issues deemed material by stakeholders are also taken into consideration in risk and opportunity management processes.

Our Stakeholder Communication and Approach

The Dünya Katılım Bank does not see its communication with its stakeholders as a process, but as a continuous and multifaceted network of interaction. This approach is based on the "People First" philosophy. In this system, where customer satisfaction is the focus, communication is considered not only as the flow of information but also as feedback, participation and the production of shared value.

The feedback provided by our customers through the call center, mobile application, internet banking, social media and physical branches is used as an important resource in improving operational processes and customer experience. Detailed information on Dünya Katılım Bank’s interactions with its customers can be found in the Our Financial Assets, Intellectual Assets and Manufactured Assets sections of our Sustainability Report.

In line with our "People First" approach, our employees are seen as the cornerstone of sustainability. Our Bank aims to create a corporate culture that is sensitive to employee expectations, and aims to continuously increase employee loyalty and satisfaction through training and development programs, benefits, inclusive working models and internal communication practices. Detailed policies in this area can be found in the Human Assets section of our Sustainability Report.



GRI 2- 29

Internal Stakeholders	Stakeholder Group	Communication Frequency	Communication Channels
	Shareholders	General Assembly When Necessary	Annual ordinary general assembly meetings, Activities carried out by the Dünya Katılım Bank for public disclosure (disclosures made to PDP, presentations) Annual Activity Reports
	Board of Directors	Regularly	Board of Directors Meetings, the number and frequency of which are determined in accordance with the Turkish Commercial Code, Banking Law and other relevant legislation
	Employees	Daily Within the Business Cycle	Employment process, training and development programs for employees, performance evaluation processes, internal communication activities, executive interviews and information meetings, periodic strategy and target meetings, employee surveys

External Stakeholders	Stakeholder Group	Communication Frequency	Communication Channels
	Customers	7-24 within the Service Cycle	Website, Social Media, Press/Publication, Branches, ATM, customer relations representatives, customer visits.
	Suppliers	Daily within the Business Cycle	Procurement and logistics process of services and products procured from outside the Bank
	Regulatory Authorities	When Necessary within the Business Cycle	Reports, correspondence and related meetings held in accordance with the legislation
	National and International Banks and Finance Institutions	Daily within the Business Cycle	Correspondent banking operations are carried out in cooperation meetings and negotiations with financial institutions
	Credit Rating Institutions	When Necessary within the Business Cycle	Meetings, reporting, presentations and correspondence
	Industrial Association and Organizations	When Necessary within the Business Cycle	Meetings, reporting, presentations and correspondence
	Media	When Necessary within the Business Cycle	Efforts to enlighten the public with a transparent and rapid approach (press conferences, press releases, interviews, answering questions received, etc.) advertising and promotion activities
	Society	Frequently	Website, Social Media, Press/Publication

Communication Opportunity

Dünya Katılım Bank attaches importance to the opinions and suggestions of its stakeholders on sustainability. Our stakeholders can share their suggestions and opinions on our Bank’s sustainability efforts and performance by using the contact form on our corporate website.

GRI 3-1, 3-2, 3-3

Our Priorities

Awareness and Our Approach

As the Dünya Katılım Bank, we aim to structure our sustainable development journey with a strategic perspective. As of 2024, with the awareness of the impact of global climatic and political developments on the financial sector, an approach has been adopted to determine our priorities in the field of sustainability.

In this context, a comprehensive materiality analysis was conducted to systematically identify sustainability priorities in line with the Bank's long-term strategies. This analysis will take into account the Strategic Plan, our business model, national and international developments, regulations in the field of sustainable finance and sectoral trends.

In order to understand stakeholder expectations more effectively, it is aimed to create analysis and interaction mechanisms (e.g. surveys, focus group studies, interviews) for various stakeholder groups in the coming periods. At this stage, a topic pool has been created based on stakeholders' general expectations and awareness of sector trends, and this list is considered as an input to the prioritization process through internal assessments.

This approach has been shaped with the understanding of creating long- term value in line with our Bank's sustainable growth, financial resilience and social responsibility goals

Initial Assessments on Our Priority Issues

As the Dünya Katılım Bank, we have initiated our preparatory process to identify topics with high impact and strategic importance in our sustainability journey. In this context, internal assessments of the thematic areas that play a critical role in the transformation of the finance sector were conducted and the first topics were identified.

These topics are based on initial analyses in line with the general expectations of our stakeholders, sectoral developments, global sustainability trends and our Bank's strategy. Although a systematic prioritization study on these topics has not yet been completed, a detailed and participatory analysis process was conducted to clarify the priority levels of these topics.

The following topics are areas in sustainability that we consider both high impact potential and important in terms of long-term value creation:

These topics are candidates to form the building blocks of our sustainability strategy. In the coming period, a more in-depth analysis of these areas, including stakeholder engagement, will be carried out, and the issues that are truly "important" for our Bank will be overhauled and integrated into management processes.

Evaluated Topic	Our Important and Future-Oriented Approach
Combating Climate Change	It is critical that the banking sector becomes resilient to climate risks and supports the transition to a low- carbon economy. Strategic plans are being made to increase the number of green financing products in this area.
Principles of Participation Banking	The development of ethical and social benefit-oriented products that comply with the principles of interest-free finance is in line with our Bank's core values. In order to strengthen this understanding, the Bank aims to increase the number of related products and services.
Financial Inclusion and Access	First of all, the inclusion of disabled individuals, women entrepreneurs, youth and all disadvantaged groups in the society in the financial system is one of the basic elements of social development. Infrastructure work is planned to provide inclusive solutions in this regard.
Customer Data and Information Security	The rapid increase in digitalization has made the security of customer data a priority. Accordingly, efforts are planned to strengthen information security systems and ensure compliance with international standards.
Human Resources Development and Equality	Talent management, inclusiveness and equal opportunity form the basis of our Bank's people-oriented approach. Accordingly, structuring programs to support employee development is on the agenda.
Ethics, Transparency and Compliance	Adherence to ethical principles, corporate transparency and regulatory compliance are indispensable elements of sustainable banking. Improving internal policies and audit systems in this area is prioritized.
Social Impact and Social Investment	In line with the Bank's social responsibility perspective, the Bank aims to create social benefit through education, entrepreneurship and environment-based social projects. In this context, social investment strategies are planned.

These topics are the building blocks of our sustainability strategy.



Our Approach to the Management of Material Issues (GRI 3-3: Management of Material Issues)

As the Dünya Katılım Bank, we aim not only to define our sustainability priorities, but also to systematically establish our corporate management structure, targets and performance monitoring mechanisms for these issues. Accordingly, efforts to structure the strategy, policies, targets and metrics related to the identified material issues will be rapidly implemented in the coming period.

Currently, this framework, which we have established based on internal assessments and sector dynamics, constitutes a solid foundation for the establishment of more detailed governance structures and monitoring systems. In the near term, we plan to define concrete targets for our sustainability priorities and support these targets with performance indicators.

Below is our first set of approaches to these priorities. It is aimed to establish comprehensive governance structures and impact assessment models for these areas:

Topic Title	Principles for Management Approach	Planned Actions
Climate Change	Developing sustainable financing opportunities and monitoring the carbon footprint,	Initiate feasibility studies on green financing products,
Principles of Participation Banking	Increasing value-based financial products and services,	Developing the product range within the framework of the principles and principles of participation,
Financial Inclusion	Inclusive product and service models development,	Working on solutions for SMEs and women entrepreneurs,
Data Security	Security of customer data and strengthening digital infrastructure	Analyzing and improving the current situation in line with information security standards,,
Human Resources and Equality	Development of our human capital, supported by the principles of diversity and inclusion,	Structuring training and development programs with a focus on sustainability,
Ethics and Complianc	Institutionalization of transparency and accountability reinforcement within,	Updating the code of ethics and employee Developing content that will increase awareness,
Social Impact	Social benefit-oriented social It is aimed to disseminate responsibility projects.	Planning for financial literacy projects and cooperation processes are envisaged to be initiated.

Outcome and Roadmap

As the Dünya Katılım Bank, we see sustainability not only as an area of compliance but also as a strategic development area that adds value to the future. In this context, our preparations to create a structure in compliance with GRI standards will be strengthened with more comprehensive governance systems and performance-oriented practices in the coming period.

In line with our sustainability priorities, we are in the process of establishing a structure in which concrete targets, policy sets and measurement criteria are clarified. With this approach, we aim to increase our Bank's long-term value creation capacity and provide a more transparent and accountable sustainability management for our stakeholders.

As Dünya Katılım Bank, we adopt it as a fundamental principle to take into account the expectations and demands of both our internal and external stakeholders in determining our sustainability priorities. In this context, it is aimed that analyses based on stakeholder participation will be one of the building blocks of our sustainability management in the future.

In the initial studies conducted in line with our internal assessments and sectoral awareness, it became clear that the prioritization process is of strategic importance for both our stakeholders and our bank. In order to lay the groundwork for this process, the intersection points of our bank's sustainability goals and corporate strategies were examined and the first structuring steps were taken regarding possible material issues.

n the coming periods, we plan to more systematically collect feedback from our employees, customers and other stakeholders via our website, mobile platforms and other communication channels and integrate it into the analysis processes. By strengthening these feedback mechanisms, it is aimed to establish a prioritization process based on stakeholder participation.

In light of all these studies, an environmental, social and governance (ESG) based materiality matrix has been developed. This matrix is planned to be updated periodically, supported by data from both internal and external stakeholders, and in line with global and local dynamics.

With this approach, we aim to keep our strategic priorities constantly updated and manage our sustainability performance in a more transparent and effective manner.

Matrix of Priorities

A prioritization analysis was conducted by taking into account global climatic and political developments, emerging situations and future projections in national and international finance, and the possible approaches of the Dünya Katılım Bank to these phenomena. In this context, an up-to-date list of issues was created and developments were analyzed within the framework of sustainability reporting..

During the development of the analysis, the Dünya Katılım Bank's Sustainability Working Groups and Strategy Team met with the Bank's senior management and other relevant units to identify priority targets and to receive and analyze future-oriented opinions and reflect them in the materiality matrix accordingly.



Matrix of Priority Issues

Generated impact	Impact Generated	• Human rights, Equal rights and inclusion,,	• Tackling climate change, • Sustainable-oriented products and services, • Environmental and social impact monitoring and reporting	• Digital transformation and technological development, • Financial performance and profitability, • Effective risk management, • Ethical compliance and anti-corruption, • Cybersecurity customer and data privacy.
	Generated impact	• Financial literacy, • Environmental sustainability steps	• Principles of corporate culture, • Corporate social responsibility, • Occupational health and safety	• Customer orientation and service quality, • Employee satisfaction, • Employee health and rights, • Employee development and talent management
Priority		• Financial inclusion, • Natural resource and waste management		
Priority		Financial impact		
		Priority	High Priority	



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**Society and
we stand by an
environmentally
sensitive
banking**
”

GRI 203-2

Linking Priority Areas with Sustainable Development Goals

The results of Dünya Katılım Bank’s prioritization analysis, evaluated within the framework of the Sustainable Development Goals (SDGs), are listed below, and the Bank’s direct and indirect impacts are analyzed.

HIGH PRIORITY ISSUES	Subject	Related SDGs
	Digital Transformation and Technological Development	9 SANAYİ, YENİLİKÇİLİK VE ALTYAPI
	Cyber Security, Customer and Data Privacy	9 SANAYİ, YENİLİKÇİLİK VE ALTYAPI 16 BARIS, ADALET VE GÜÇLÜ KURUMLAR
	Ethics and Compliance (Anti-Corruption)	16 BARIS, ADALET VE GÜÇLÜ KURUMLAR
	Equal Rights and Inclusion	5 TOPLUMSAL CİNSİYET EŞİTLİĞİ 10 EŞİTSİZLİKLERİN AZALTILMASI
	Human Rights	16 BARIS, ADALET VE GÜÇLÜ KURUMLAR
	Customer Orientation and Service Quality	12 SORUMLU ÜRETİM VE TÜKETİM
	Financial Performance and Profitability	8 İNSANA YAKIŞIRIS VE EKONOMİK BÜYÜME
	Effective Risk Management	9 SANAYİ, YENİLİKÇİLİK VE ALTYAPI 16 BARIS, ADALET VE GÜÇLÜ KURUMLAR

MEDIUM PRIORITY ISSUES

PRIORITY ISSUES

Subject	Relevant SDGs
Emissions (Carbon Footprint)	13 İKLİM BİLEŞENİ
Energy Management	7 UZAKLA BULUNUR VE ENERJİ
Water Footprint	6 SAĞLIKLI SU KAYNAKLARI
Employee Satisfaction	8 İNSANA YAKIŞIRIS VE EKONOMİK BÜYÜME
Employee Development and Talent Management	4 İKTİSADİ CİSİYET 8 İNSANA YAKIŞIRIS VE EKONOMİK BÜYÜME
Financial Literacy	4 İKTİSADİ CİSİYET
Environmental Sustainability Steps	13 İKLİM BİLEŞENİ 15 SAĞLIKLI YERLER 11 SÜRDÜRÜLEBİLİR KENTLER VE İNFA
Corporate Social Responsibility	11 SÜRDÜRÜLEBİLİR KENTLER VE İNFA 12 SÜRDÜRÜLEBİLİR ÜRETİM VE TÜKETİM
Sustainable Supply Management	12 SÜRDÜRÜLEBİLİR ÜRETİM VE TÜKETİM
Environmental and Social Impact Monitoring and Reporting	13 İKLİM BİLEŞENİ 12 SÜRDÜRÜLEBİLİR ÜRETİM VE TÜKETİM
Employee Health and Rights	3 SAĞLIK VE KALİTE HAYAT 8 İNSANA YAKIŞIRIS VE EKONOMİK BÜYÜME
Corporate Culture and Principles	16 BARIS, ADALET VE GÜÇLÜ KURUMLAR
Occupational Health and Safety	3 SAĞLIK VE KALİTE HAYAT 8 İNSANA YAKIŞIRIS VE EKONOMİK BÜYÜME
Subject	Relevant SDGs
Financial Inclusion	10 EŞİTSİZLİKLERİN AZALTILMASI 8 İNSANA YAKIŞIRIS VE EKONOMİK BÜYÜME
Natural Resource and Waste Management	12 SÜRDÜRÜLEBİLİR ÜRETİM VE TÜKETİM



SDGs and Sub-targets

In light of the Dünya Katılım Bank's sustainability vision and the activities it has implemented or planned in this context, the SDGs and their sub- targets are the priority focus area in the short, medium and long term.

Dünya Katılım Bank's Priority Focus Areas Aligned with the SDGs		
Digital Inclusion and Technology-Empowered Access - Financial inclusion through mobile banking, remote customer acquisition and open banking applications - Accessible and user-friendly design of digital services	 	
Data-Driven Governance and Trust - KVKK compliant data management - Cybersecurity infrastructures and transparent risk processes	 	
Equitable and Inclusive Corporate Culture• - Gender equality, disability access and equal opportunities - Participatory HR and inclusive service approaches	 	
Environmental Sustainability and Resource Efficiency - Paperless processes, expansion of digital services - Waste and water management, energy efficiency practices	 	
Addressing Climate Risks and Reducing Carbon Footprint - Operational emission reduction - Environmentally friendly products and financing models		
Lifelong Learning and Digital Skills Development - Professional development, digital competence enhancement - Internal training platforms and inclusive learning opportunities	 	
Decent Work and Employee Satisfaction - Fair remuneration, safe working environment - Flexible benefits and internal communication policies		
Integrating Innovation into Financial Services - Digital product development, open banking and API-based solutions - Proactive response to customer needs with new technologies		
Ethical Banking and Responsible Governance - Compliant with participation banking principles - Anti-corruption, ethical codes and internal audit		
Financial Products with High Social Impact - SME support, disaster area financing - Green financing and social benefit-oriented solutions	  	

Contribution to Sustainable Development Goals and Targets

 We attach importance to the protection of water resources and take steps to prevent water waste in our branches. In this context, we use technological solutions that offer low water consumption in our Head Of-ice building and save water.	 We aim to contribute to sustainable development by prioritizing the use of local products in branch construction and renovation works.
 We are sensitive to the issues of increasing energy efficiency and promoting the use of clean energy. In anticipation of an increase in electricity consumption with the increase in the number of our branches, we are evaluating options to turn to renewable resources for energy supply. To this end, we plan to take steps to encourage the use of renewable energy in tender processes.	 We act sensitively in waste management and plan to cooperate with contracted organizations to ensure that our waste is separated and included in the recycling process.
 To reduce our carbon footprint, we prefer new technology vehicles that emit less exhaust, thereby reducing fuel consumption and minimizing our environmental impact. We reduce fossil fuel consumption and carbon emissions by reducing workplace-related mobility through the remote working model, and contribute to the reduction of air pollution in cities..	 We are committed to the protection of marine and aquatic ecosystems and take care to choose environmentally friendly options for the cleaning products we use.
	 We are aware of the importance of protecting biodiversity. Accordingly, we continue to evaluate practices that will contribute to the sustainability of natural habitats..



GRI 2-25, 201-1, 201-2, 203-1, 203-2, 3-3

Impact Framework of the Priorities and its Reflection in the Report

High Priority Issue	Relevant Stakeholder	Section with Detailed Information	Relevant Pages
Digital Transformation and Technological Development	Customers, Shareholders, Employees, Regulators	Financial Assets	✓ PP. 52 - 53
Cyber Security, Customer and Data Privacy	Customers, Regulators	Our Human Asset, Our Intellectual Asset	✓ PP. 67 - 61
Ethics and Compliance (Anti-Corruption)	Shareholders, Regulators, All Stakeholders	Our Intellectual Asset	✓ PP. 67 - 61
Equal Rights and Inclusion	Employees, Customers, Society	Our Human Asset	✓ PP. 58 - 61
Human Rights	Employees, Suppliers	Our Human Asset, Our Social and Relational Asset	✓ PP. 61 - 71
Customer Orientation and Service Quality	Customers	Our Intellectual Asset, Our Manufactured Asset, Our Approach to the Management of Material Issues	✓ PP. 67 - 68 - 69 - 21
Financial Performance and Profitability	Shareholders, Employees, Customers	Financial Assets	✓ PP. 52 - 53
Effective Risk Management	Customers, Shareholders	Financial Assets	✓ P. 56

High Priority Issue	Relevant Stakeholder	Section with Detailed Information	Relevant Pages
Emissions (Carbon Footprint)	Regulators, Society, Environmental NGOs	Our Natural Asset	✓ PP. 72 - 74 - 81
Energy Management	Regulators, Society, Environmental NGOs	Our Natural Asset	✓ PP. 72 - 74 - 81
Water Footprint	Regulators, Society, Environmental NGOs	Our Natural Asset	✓ PP. 72 - 74 - 75
Employee Satisfaction	Employees	Our Human Asset	✓ PP. 62 - 63 - 64
Employee Development and Talent Management	Employees	Our Human Asset	✓ P. 63
Financial Literacy	Society, Customers	Our Intellectual Asset	✓ PP. 67 - 61
Environmental Sustainability Steps	NGOs, Society, Regulators	Financial Assets	✓ PP. 52 - 53
Corporate Social Responsibility	NGOs, Society	Our Natural Asset	✓ PP. 72 - 74 - 75
Sustainable Supply Management	Suppliers, Regulators	Our Social and Relational Asset	✓ PP. 70 - 71
Environmental and Social Impact Monitoring and Reporting	Shareholders, Employees, Customers, NGOs	Our Natural Asset	✓ PP. 72 - 74 - 75
Employee Health and Rights	Employees	Our Human Asset	✓ PP. 58 - 61
Corporate Culture and Principles	Employees	Our Human Asset	✓ PP. 58 - 61
Occupational Health and Safety	Employees	Our Human Asset	✓ Sy. 58 - 61

High Priority Issue	Relevant Stakeholder	Section with Detailed Information	Relevant Pages
Financial Inclusion	Customers, Society	Financial Assets	✓ PP. 52 - 53
Natural Resource and Waste Management	Society, NGOs, Regulators	Our Natural Asset	✓ PP. 72 - 75



OUR CORPORATE SUSTAINABILITY APPROACH



GRI 2-9, 3-3, 2-27, 202-1

How Do We Manage Our Business?

As the Dünya Katılım Bank, sustainability is not only about the environment. We see our corporate responsibility not only as an environmental and social responsibility, but also as the cornerstone of long-term value generation, which is at the core of our corporate strategy. In this context, we have adopted the principle of conducting all our activities in compliance with environmental, social and governance (ESG) criteria through a transparent and ethical governance model.

Our corporate governance approach is an integral part of our sustainability vision. Our governance structure, which we have shaped in line with the principles of transparency, accountability, responsibility and fairness, is constantly being developed with a strategic perspective that considers not only the needs of today but also the needs of the future.

Accordingly, within the scope of our sustainability strategy, we structure our corporate management system onthe following main axes:

- Integration of ethics and compliance culture into the corporate structure,
- Identify, manage and monitor environmental and social risks at a strategic level,
- Identification and implementation of long-term strategic goals in line with the Sustainable Development Goals (SDGs),
- An understanding of transparent, inclusive and fair governance for all stakeholders strengthening the understanding.

Our sustainability-oriented corporate governance structure has been developed in full compliance with legal regulations. This structure, based on national and international go-

vernance standards, is supported by a dynamic mechanism that can respond nimbly to changing market conditions.

As Dünya Katılım Bank, we are committed to using our resources effectively and efficiently. Our sustainable management approach is based on the fundamental principles of efficient resource use, promoting a fair competitive environment, upholding the highest standards of professionalism, and acting responsibly toward all our stakeholders.

In addition, we are in the process of creating our strategic roadmap to contribute to sustainable development. Within this framework, we determine measurable performance indicators, systematically monitor our environmental and social impacts and integrate remedial actions into our business processes.

Dünya Katılım Bank continues its commitment to building a reliable, strong, and long-term future for all its stakeholders through a transparent, accountable, and sustainable-impact-focused management approach. By making sustainability the main axis of our business strategies, we see adding long-term value to society and the environment as our strategic responsibility.

Adopting governance practices in line with international standards, our Bank's Board of Directors updates its system in response to evolving global and national market conditions and changing legal frameworks. Tasked with protecting and representing the best interests of our stakeholders, the Board is fully committed to the principles of transparency. Detailed information about our Board of Directors can be found on pages 50 to 52 of our 2024 Annual Report.

The Bank aims to avoid any conflict of interest with its suppliers with whom it has commercial relations. There were no such incidents during the reporting period.

2024 Corporate Governance Performance Highlights

Number of Board Members	8
Chairman of the Board of Directors and General Manager	Ahmet Ahlatcı / İkrâm Göktaş
Number of Board Meetings	40
Ratio of Board Meetings with Full Participation	%100
Number of Committees Reporting to the Board of Directors	5
Total Number of Board Decisions	189

GRI 2-9,

ESG Management and Organization at the Dünya Katılım Bank

Committees

The committees established to ensure that the Board of Directors of the Dünya Katılım Bank fulfills its duties and responsibilities fully are as follows:

1. Board Level Committees and Board Decision on Committees

Information on the committees established at the Board of Directors level at the Bank is given below.

1.1 Audit Committee

Name Surname	Role in the Committee	Appointment Decision and Date
Abdül Latif ÖZKAYNAK	Chairman, Board Member	Executive Board Decision dated 20.03.2024 and numbered 777
Mustafa ER	Member, Board Member	

1.2 Credit Committee

Name Surname	Role in the Committee	Appointment Decision and Date
Rıza Tuna TURAGAY	Chairman, Board Member	Executive Board Decision dated 20.03.2024 and numbered 777
Murat UYSAL	Member, Deputy Chairman of the Board of Directors	
İkrâm GÖKTAŞ	Member, Board Member and General Manager	
Abdül Latif ÖZKAYNAK	Alternate Member, Board Member	
Mustafa ER	Alternate Member, Board Member	

1.3 Corporate Governance Committee

Name Surname	Role in the Committee	Appointment Decision and Date
Ahmet AHLATCI	Chairman, Chairman of the Board of Directors	Executive Board Decision dated 20.03.2024 and numbered 777
Murat UYSAL	Member, Deputy Chairman of the Board of Directors	
Ahmet Emin AHLATCI	Member, Board Member	
Hüseyin Kadri SAMSUNLU	Member, Board Member	
İkrâm GÖKTAŞ	Member, Board Member and General Manager	

1.4 Remuneration Committee

Name Surname	Role in the Committee	Appointment Decision and Date
Ahmet AHLATCI	Chairman, Chairman of the Board of Directors	Executive Board Decision dated 20.03.2024 and numbered 777
Murat UYSAL	Member, Deputy Chairman of the Board of Directors	
Rıza Tuna TURAGAY	Member, Board Member	
Hüseyin Kadri SAMSUNLU	Member, Board Member	

1.5 Information Technologies Committee

Name Surname	Role in the Committee	Appointment Decision and Date
Ahmet Emin AHLATCI	Member, Chairman of the Board of Directors	Executive Board Decision dated 20.03.2024 and numbered 777
Abdül Latif ÖZKAYNAK	Member, Board Member	
Hüseyin Kadri SAMSUNLU	Member, Board Member	
İkrâm GÖKTAŞ	Member, Board Member and General Manager	

You can find detailed information about the activities of the Committee on page 60 of the 2024 Annual Report.

GRI 2-9, 205-2

Full Compliance with Participation Banking Principles

In line with its founding mission, Dünya Katılım Bank continues its activities with the goal of full compliance with the principles of Participation Banking, and in this direction, it structures all banking transactions within the framework of interest-free finance principles. Our Bank adopts the participation banking approach based on risk sharing in both fund collection and fund utilization processes, thus creating a value chain based on fairness, transparency and sustainability in the financial system.

Unlike traditional banking, participation accounts, not deposits, are used in fund collection; the funds collected through these accounts are brought back into the economy through interest-free financing methods in a way that directly contributes to the real sector. Private current and participation accounts, which are the cornerstone of participation banking, base our Bank's relations with its customers on mutual trust, partnership and sharing.

On the fund disbursement side, the Bank supports economic activities through interest-free financial products such as murabaha, ijara, musharaka and mudaraba. These methods aim to provide a sustainable growth environment for both investors and entrepreneurs, while at the same time increasing the general welfare level of the society.

As Dünya Katılım Bank, we see full compliance with the principles of participation banking not only as a legal obligation, but also as an ethical responsibility and a strategic priority. Within this framework, we continuously review our products, services and operational processes in line with these principles and develop them in line with the opinions of our advisory committee.

By increasing financial inclusion, our Bank aims to provide long-term and sustainable benefits to all stakeholders with its value-based banking approach.

Advisory Committee

In 26 meetings held in 2024, the Advisory Committee examined the products, contracts and banking practices used in Dünya Katılım Bankası A.Ş. Necessary studies were carried out regarding the compliance of Dünya Katılım Bankası A.Ş. with interest-free banking principles and standards and 101 decisions were taken in this context. Contracts and the

supervision and compliance control of the execution of the practices in accordance with the principles and standards of interest-free banking is the responsibility of the bank management.

For detailed information on the activities of the Advisory Committee, please refer to page 64 of our 2024 Annual Report.

Strategy Workshop / or Meetings

Reliability, agility, transparency, customer and solution orientation and innovation are the principles that constitute the Bank's corporate culture, which sets out the Bank's ethical approach and is the way in which employees put their experience, beliefs and values into practice.

Our corporate culture principles have been determined based on our vision and mission, which constitute the sustainable character inherent in participation banking and our ideals for the future. The main goal of our principles is to ensure that the values that constitute the corporate culture are adopted by our colleagues, to ensure a healthy organizational structure and business environment, and to establish sustainable success.

In this context, Dünya Katılım Bank has established a system open to the opinions and suggestions of employees at all levels and ensured the managerial cycle.

For this purpose, in the 2024 operating period, a survey was conducted under the leadership of Ahlatcı Holding, in which the opinions and expectations of the employees of the Dünya Katılım Bank were measured, suggestions were recorded and evaluated with a solution-oriented approach.

Strategy Workshop / or Meetings

Strategic Alignment and Organizational Unity Towards Common Goals

We position coming together as one of the fundamental building blocks of our strategy to ensure corporate alignment, to move forward holistically in line with a common vision and to determine direction by comprehensively evaluating current competitive conditions. In line with this understanding, we shape our strategic projection for the future at the management level and with the participation of employees by addressing both the operational situation in the field and the developments in the banking sector from a holistic

perspective at our Strategy and Vision Managers' Meetings, which we plan to organize at least twice a year.

The Strategy Workshop, the first of which was held in 2024, was an important turning point in which we revisited the Mission, Vision and Core Principles of our organization with the participation of our employees at the manager level. With this workshop, we laid the strong foundations of moving towards common goals by uniting around common values.

We continue our determination to place the culture of consultation at the center of our decision-making processes through regular meetings. In these meetings, not only the management level but also unit representatives from areas of strategic importance take part, thus bringing a multidimensional perspective to decision-making processes.

In addition, the feedback received from the participants after the meetings is systematically evaluated; this feedback is

incorporated into the strategic plans to be made in the following periods and is directly reflected in practices. Thanks to this approach, employee participation is strengthened and strategic alignment across the organization is further reinforced.

During the meeting processes, advanced data analytics, insight panels and industry benchmarking tools are used to comprehensively analyze the current situation, and future decisions are shaped in the light of reliable and concrete data.

All these practices not only contribute to business results, but also play an important role in our journey towards achieving our sustainability goals in environmental, social and governance (ESG) areas. The principles of dialogue, transparency and common sense, which are constant in our corporate culture, are prioritized as the basic building blocks of long-term value creation.



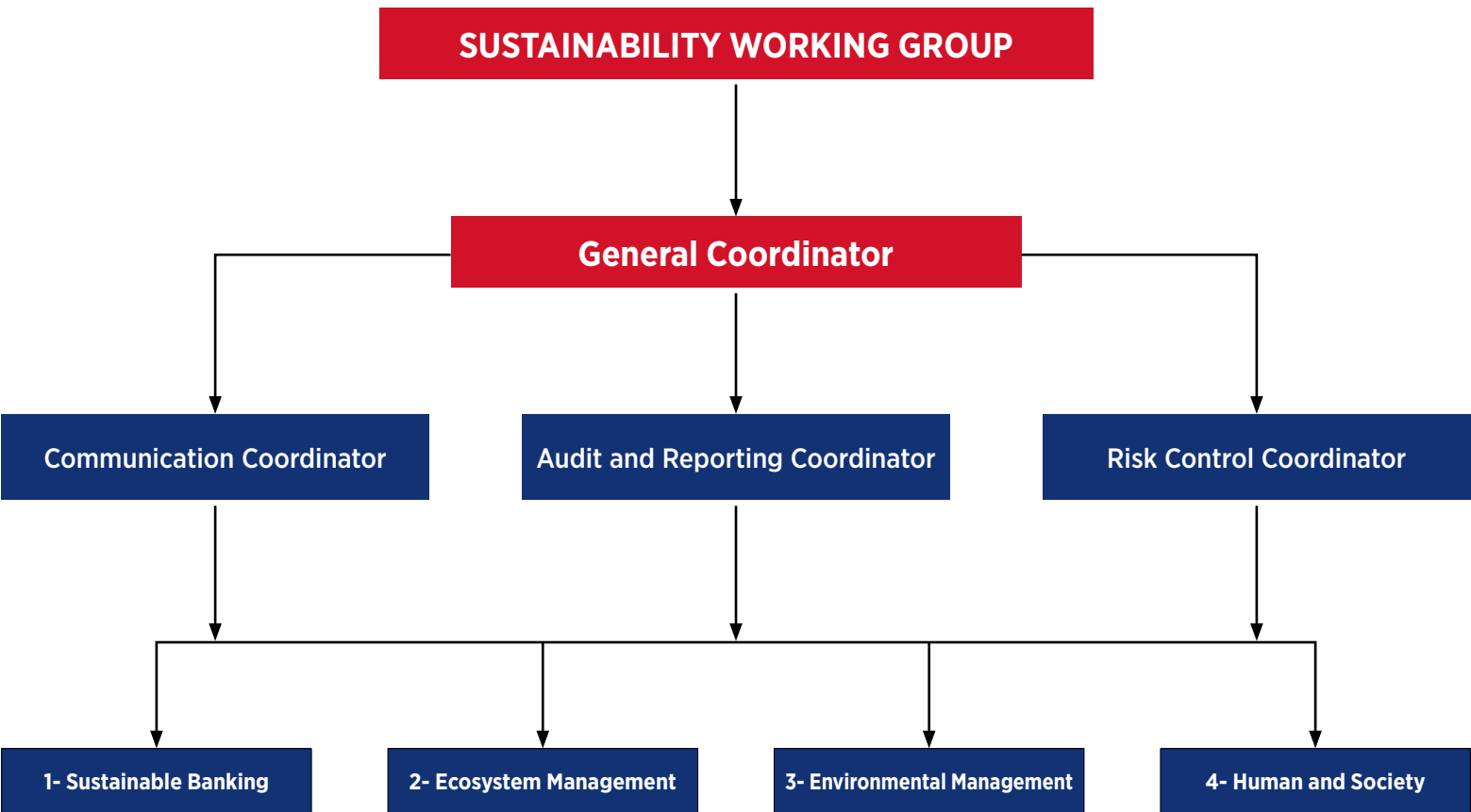
GRI 2-12, 2-13, 2-14

The Sustainability Working Group consists of 4 sub-working groups. These are shown in the diagram below:

These sub-working groups may vary according to the Bank’s strategies, innovations in its sustainability approach, focus and objectives. Qualified resources are included in the working groups on the basis of projects, and when needed If necessary, consultancy services are obtained from external sources and examples of good practices are utilized.

ESG Management and Organization at the Dünya Katılım Bank

The Sustainability Working Group of the Dünya Katılım Bank is the highest level body that determines the sustainability-related goals and priorities of the organization, ensures and supervises their realization.



Sustainability Working Groups and Responsibilities

- 1

Developing sustainability-oriented strategies in line with our Bank’s business strategy and market conditions.
- 2

To carry out sustainability activities in line with our Bank’s strategy, priorities and targets, and to increase performance..
- 3

Integrate sustainability into all our business processes, identify relevant risks and opportunities, and align them with our material issues.
- 4

Proceeding in compliance with sustainability principles and relevant legislation, following the legislation and ensuring the necessary communication.
- 5

Identifying, monitoring and developing relations with national and international organizations and authorized institutions related to sustainability..
- 6

To create and maintain an honest and transparent communication platform with our stakeholders..
- 7

To prepare and present our sustainability reports and performance indicators on our corporate website and in promotional media in accordance with the Corporate Governance and Sustainability Principles.
- 8

To regularly review our sustainability performance and identify areas for improvement.
- 9

Organizing training and awareness programs for our internal and external stakeholders on sustainability.
- 10

To develop innovative approaches and practices in the field of sustainability and to ensure that our Bank becomes a leader in this field..



DEVELOPMENTS IN THE EXTERNAL ENVIRONMENT



Macroeconomic Outlook

High Inflation on the World's Agenda

In 2024, as in 2023, the major economic agenda of the world, especially in Europe, was global political risks and inflation. In its last quarter Economic Outlook report, the OECD announced its growth forecast for 2024 and 2025 as 3.2%. Annual CPI inflation in the US was announced as 2.5% in August, the lowest rate since February 2021. Although inflation in the Euro Area has been on a downward trend due to the easing in interest rate policies, September PMI data show that contraction continues in all sectors in the EU in general. While the Chinese Central Bank announced a stimulus package to encourage growth, oil prices continued to rise due to the increasing risk of war in the Middle East.

Global war risks and climate-related risks can be seen as the reasons for the negative economic outlook. In 2025, it is thought that Sustainability factors will increase the impact of global economies, while risk factors related to political developments in global trade will continue.

Industrial Production in the US Expands Above Forecasts

In the US, the FED started to cut interest rates in order for the country's economy to recover quickly after the pandemic. Contrary to the global trend, the country witnessed positive economic activity in 2024. Industrial production expanded by 0.8% mom in August, while retail sales, which were expected to contract, rose by 0.1%. September PMI data showed that the services sector remained strong in the US, while the manufacturing sector continued to contract.

Inflation in the US is on a low trend. CPI, which increased by 0.2% on a monthly basis as of August, increased by 0.2% yoy.

It was realized as 2.5%, the lowest level since February 2021. On the other hand, core personal consumption expenditures (PCE) in the US was realized as 0.1% mom and 2.7% yoy in the same period of the year. This lower-than-expected increase showed that inflationary pressures have started to ease in the country.

Inflationary Pressure Continues in the EU

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China Announces Package for Growth

While the world is struggling with inflationary pressures, China is developing monetary policies to get rid of deflationary pressures. The People's Bank of China (PBoC), which is trying to achieve the targeted 5% growth in 2024, announced a comprehensive stimulus package. The aim is to halt the sell-off in the stock market and revitalize the real estate sector, which has almost gone bankrupt. Providing more favorable and long-term interest rates for the sector, the PBoC also lowered banks' reserve requirement ratios by 50 basis points. In order to stimulate the housing sector, China eased restrictions on second homes and significantly reduced housing loan rates.

Trade Contraction and Global Supply Risks Cause Oil Prices to Fluctuate

On the other hand, global oil prices have declined since the first half of 2024 due to weakening global trade. Oil prices fell to 69.2 USD, the lowest level since December 2021, due to the decline in daily oil demand forecasts reflected in the monthly report of OPEC countries and low expectations for a revival in trade activities. Towards the end of the year, the possibility of supply shortages due to natural disasters in the US and geopolitical risks caused oil prices to recover slightly.

Due to the ongoing Russia-Ukraine war and the contraction in the US production in the Gulf of Mexico, natural gas prices increased during the year and rose to 2.59 USD. Prices of copper, aluminum and agricultural commodities followed an upward trend due to global political and financial developments.

The Central Bank of Türkiye pursued an interest rate policy aimed at reducing inflation

Due to global risks and the continuing impact of the February 6, 2023, earthquake on the economy, Türkiye spent 2024 struggling against high inflationary pressures. Despite this, Türkiye's economy grew by 2.1% in the third quarter of 2024.

To combat inflation and meet the government's 5% growth target, the Central Bank of the Republic of Türkiye (CBRT) formulated a monetary policy aimed at achieving and maintaining price stability in 2024. The CBRT initiated a monetary tightening process to restore disinflation as soon as possible, raising the policy rate from 8.5% to 50% as of March 2024. This tight monetary policy was maintained until the end of the year. The CBRT also continued to implement

macroprudential policies throughout 2024. As of December 20, 2024, the CBRT reduced the balance of budget-burdening Required Reserve Ratios (RRR) to USD 34.2 billion and increased the share of Turkish Lira deposits in total deposits to 58.6%.

One of the most important developments of 2024 was the CBRT's decision to limit loan growth. To this end, the monthly growth limit for banks was reduced from 2.5% to 2% for Turkish Lira commercial loans and from 3% to 2% for personal loans.

In 2025, it is expected that the CBRT will continue to support Turkish Lira assets, helping the TL to maintain its value against foreign currencies. The Central Bank announced that it has no foreign exchange targets for 2025 and is not expected to purchase or sell any foreign currency during the year.

In the wake of these policies, Türkiye's unemployment rate in 2024 declined to 8.8% as of July. In September, the Consumer Price Index (CPI) increased by 2.97% month-over-month, exceeding market expectations. According to Turkstat data, exports rose by 13.8% year-over-year to USD 22.5 billion in July, while imports contracted by 7.8% year-over-year to USD 29.8 billion. The foreign trade deficit in the same period narrowed by 41.8% compared to a year ago, declining to USD 7.3 billion. On the other hand, industrial production fell by 3.9% year-over-year in July, and as of September, the manufacturing industry and retail trade were showing signs of weakness.

For 2025, it is estimated that the Central Bank may loosen its tight monetary policy depending on the course of inflation, which is expected to decrease inflationary pressure and boost economic growth.

Current Situation in the Climate Crisis



The world woke up in 2025 with fires that started on the evening of January 7 in Los Angeles, USA and spread rapidly due to strong winds. In the fires that could not be extinguished for days, 25 people lost their lives. It is estimated that the financial burden of the fires, which destroyed a large area and led to the evacuation of tens of thousands of people, could be 250 billion dollars for the US.

In a region where the world's richest people live, the US, with the world's most powerful economy, was helpless and the fires could not be extinguished for days, causing the eyes to turn once again to global climate change.

It's Not Just Dry Weather...

According to Rorry Hadden, a fire science researcher at the University of Edinburgh, the problem is not just hot or dry weather. A climate confused by climate change - sometimes extremely wet and windy and sometimes extremely hot and dry conditions.

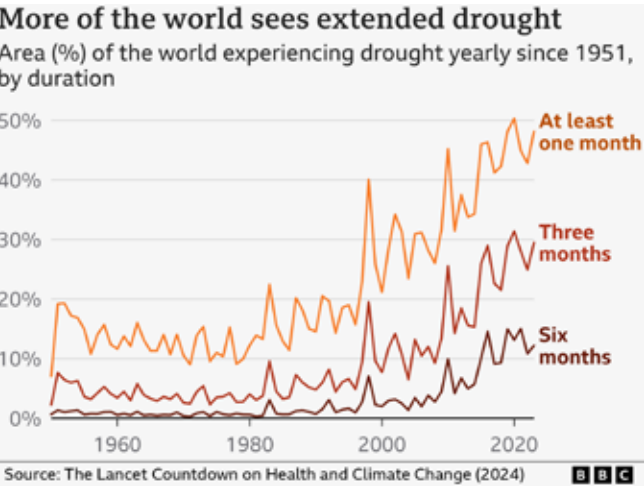
US Government research also shows that climate change is increasing the risk and intensity of fires, the BBC reports. A prolonged summer of above-average temperatures has made the region very vulnerable. Gavin Newson, the state's governor, says that while May to October is normally fire season in the southern part of the state, the changing climate has made it fire season almost all year round.

Drought Increased from 5 Percent in the 1980s to 30 Percent

The BBC also reports that since the 1980s, the size of land affected by drought worldwide has tripled. In the 1980s, approximately

While 5 percent were experiencing drought, in 2023, this average increased to 30 percent and the duration extended to 3 months.

Drought not only causes hygiene problems, but also brings a series of disasters such as drinking water, food security, energy problems and economic collapse.





Floods are also a Result of Climate Change

In addition to drought, global climate change is also causing changes in precipitation regimes. In the last 25 years, 61 percent of the world has experienced more extreme rainfall than previously measured. Why is our globe causing more flooding as it warms?

This is because warmer air evaporates more water, increasing the moisture-holding capacity of the heated air. While this causes drought, the accumulated moisture turns into very heavy rainfall with storms.

In 2023, 3 thousand people lost their lives in a flood disaster in an arid country like Libya. In late October 2024, 227 people died in the floods in Spain and the floods caused a loss of 3.5 billion Euros.

Food Security Has Become a Priority

According to the Lacent Countdown, the impact of climate change on human health is also dire. Compared to the 1990s, today is much more risky in terms of food security and 151 million more people have become malnourished in the past year. In addition to increasing deaths due to heat, climate change is affecting the structure and functioning of ecosystems. Species whose fauna and flora are damaged are also causing new epidemics around the world. West Nile virus is being reported from areas where it has never been seen before, while Dengue fever cases h a v e reached the

highest levels in history. Millions of people have been killed by floods.

As humans are becoming climate refugees, an increase in dust storms is exposing millions of people to air pollution.

2024 is the hottest year on record

The Intergovernmental Panel on Climate Change (IPCC), which last met in Bulgaria in 2024, will publish its 61st report on climate change in 2027. However, the World Meteorological Organization published a report titled "2024 Climate Status Update" before COP29. Accordingly, greenhouse gases have reached record levels observed in 2023. In the January-September period of 2024, the global average temperature was measured 1.54 degrees Celsius above the average of the pre-industrial period and was reflected in the report as the hottest year on record. Stating that the 1.5-degree threshold in global warming could be exceeded in 2024, even if temporarily, (IPCC) President Jim Skea said that if current policies continue, even the goal of limiting global warming to 2 °C is in danger.

The past 10 years have been the warmest in 125,000 years, and in many parts of the world the melting of glaciers is clearly visible to the naked eye. Seawater temperatures have reached their highest rate since the last ice age, and sea level rise has reached its 3.00 is more than any centennial of the year.

Demolition Process Accelerated, Urgent Measures Needed

The rise in sea water temperatures and the increase in land temperature trigger the extreme climate events we have given examples above, and the number of disasters that have claimed the lives of tens of thousands of people at the same time has been increasing in recent years. According to the IPCC report, 20 million people have become climate refugees since 2008. If warming increases by another one degree, 950 million will suffer a similar fate due to extreme climate events.

The solution requires more effective individual as well as government- wide policies, but the adaptation of countries requires changing many factors. This requires massive amounts of finance. According to the IPCC, developing countries need \$127 billion a year by 2030 and \$295 billion by 2050 to adapt to climate change.

If the world succeeds in transitioning to a low-carbon and sustainable economy, this would mean improved living conditions for humanity. The last of the summits (COP) organized by the World Meteorological Organization for the transition of countries to an economy in which they gradually reduce their carbon footprint was held last year in Baku, the capital of Azerbaijan. The main agenda item of COP 29, which convened on November 11-24, was to set the new climate finance target to support developing countries' transition to a low-carbon economy and cope with the impacts of climate change. At the meetings, countries disagreed on climate finance. with UN Secretary-General Antonio Guterres

saying, "Soften your hard lines. Forge a path through your differences and make it big.

EU Green Deal Will Affect Türkiye

Some countries, particularly the EU, have started to take important steps to minimize the carbon footprint caused by economic activities. EU countries, Türkiye's most important trade partner, have also announced the Green Deal target. In order to become the first carbon-neutral continent by 2050, the European Continent has initiated a green transformation process in agriculture, industry, energy, finance and transportation, and is pushing its cooperating countries to change.

The first step is the Border Carbon Regulation. As per the implementation, companies wishing to export to European countries will have to pay an additional tax at the border if they do not have carbon pricing. Türkiye, which exports a significant portion of its exports to the EU, will also be affected by this transformation. If our exporting companies do not change their business processes according to the "green transformation" logic, this will cause an additional cost on Türkiye's GDP. To this end, our government supports permanent policies against the climate crisis and encourages carbon-reducing production processes. To this end, the Ministry of Trade has announced an Action Plan to increase green investments. Although it will cost our country and our companies in the first phase, in the long run, it will provide our country with an export advantage and ensure our transition to a sustainable economy. This is our responsibility to the world and to future generations.

GRI 201-1, 205-1, 205-2, 3-3

Dünya Katılım Bank's Response to Developments in the External Environment

Dünya Katılım Bank aims to offer its customers a fast, easy and secure banking experience by utilizing technology at the highest level. Our Digital Development strategy aims to increase customer satisfaction and facilitate access to banking services. The Dünya Katılım Bank responds to changes in the external environment with a focus on Digital Development and Innovation as follows:

- ✓ By designing innovative financial products and services,
- ✓ By continuously developing digital service channels,
- ✓ By making investments to modernize its technological infrastructure,
- ✓ By offering personalized products and services by utilizing data analytics and artificial intelligence technologies.

Dünya Katılım Bank Mobile and Internet Branch offer comprehensive services to our individual and corporate customers. Among the innovations offered in these channels::

- ✓ User Experience Oriented Design: Transaction processes are facilitated with simple, clear and user-friendly interfaces.
- ✓ Security Solutions: Advanced security features such as dynamic encryption are offered..
- ✓ Original Banking Services: Innovative products such as the Sun Participation Account, physical gold trading and instant exchange rate monitoring were developed.
- ✓ Remote Customer Acquisition: Individual customers can become customers via video calls via the Mobile Branch..

Developing new generation solutions in the field of digital banking, our Bank plans to utilize technologies such as artificial intelligence and big data analytics. Some of the innovative projects planned in the near future are as follows:

- ✓ Remote customer acquisition of corporate customers via video calls.
- ✓ Personalized financial recommendations with smart analytics.
- ✓ Digital financing processes for retail and commercial customers.

a. Dünya Katılım Bank's Digital Channel Strategy

By developing its digital service delivery on the basis of customer satisfaction and sustainability, Dünya Katılım Bank offers fast, reliable and comprehensive banking services to its customers through Mo- bil Branch and Internet Branch. The Bank continues to make technological investments to improve customer experience and ease of access by constantly renewing its digital channels.

- ✓ Since the day Dünya Katılım Bank started its customer acquisition activities, 40% of its customers have been acquired through remote customer acquisition. Remote customer acquisition processes are developed to cover all customer segments and digitalization efforts are pioneered. People with disabilities can become remote customers via video calls via the mobile branch channel.
- ✓ In addition, in order to raise sustainability awareness, blog posts on sustainability issues are regularly shared on the website in the blog content, information is provided on various topics such as green marketing, water saving and alternative energy sources.

b. Innovative Projects and Ease of Access in Digital Channels

In 2025, within the scope of projects for digital channels;

- ✓ Receiving commercial customer applications via video calls and enabling distance applications,
- ✓ Web sitesinde erişilebilirlik çözümleri kapsamında;
 - Within the scope of website accessibility solutions,
 - Translation and vocalization of contracts in sign language,
 - Providing services such as lost and stolen reports for people with disabilities,
- ✓ Kullanıcı deneyimini iyileştirmek için arayüz düzenlemeleri ve altyapı yenileme çalışmaları yapılması,
- ✓ Bireysel ve ticari müşteriler için dijital finansman süreçleri sunulması,
- ✓ Kurum ödemelerinin dijitalden talimat ve direkt ödeme ile sağlanması hedeflenmektedir.

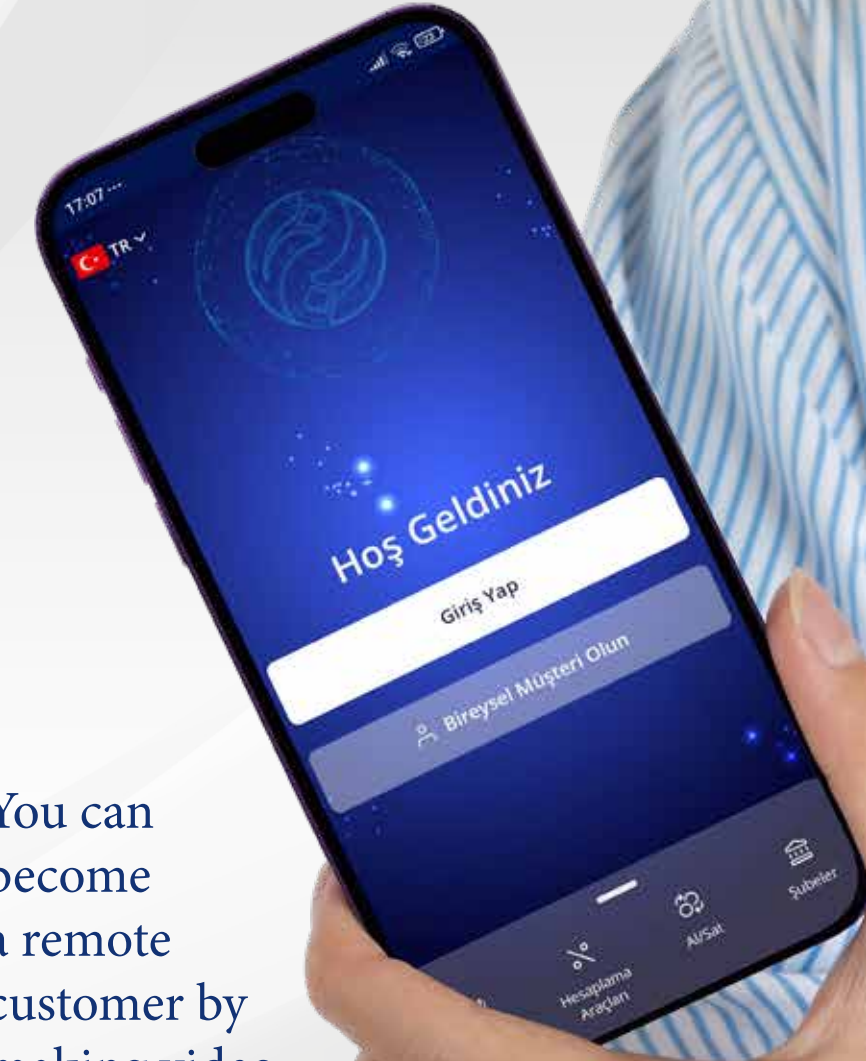
In addition, the Dünya Katılım Bank supports the goal of minimizing environmental impact by reducing paper consumption through digital service delivery, which has become widespread on the axis of sustainability.

On the other hand, interface revisions and infrastructure renovations are ongoing to improve the user experience.

c. Customer Satisfaction in Digital Banking

- ✓ Customer satisfaction is a cornerstone of WBG's digitalization strategy. Customer inputs, feedback and suggestions are meticulously evaluated. By optimizing complaint management processes, the Bank offers fast and effective solutions to customers..

You can become a remote customer by making video calls through the Mobile Branch channel of Dünya Katılım Bank.





**OUR BUSINESS CYCLE
THAT GENERATES AND
SHARES BENEFITS**

GRI 201-1, 203-1, 203-2

Dünya Katılım Bank Business Model

As Dünya Katılım Bank, we place sustainable development at the center of our business strategy by adhering to the principles of participation banking. We aim to create a balanced value between economic growth, social welfare and environmental responsibility.

Our value generation model is designed to encompass all our assets, from our financial capital to our human resources, intellectual know-how, social relations and natural resource utilization. In addition to strong financial performance, our primary goals are to increase social impact and support environmental sustainability.

By managing our resources effectively and responsibly, we create long-term value for our customers, employees, stakeholders and the society in which we operate. With our sustainability-oriented investment and service models, we respond to today's needs and resolutely pursue our vision of leaving a more livable world to future generations.





GRI 2-6, 203-1, 203-2, 3-3

Our Financial Assets

*Sustainable future is possible
with sustainable finance*

Dünya Katılım Bank, started its journey with the determination to continue with the principles of "interest-free banking" and set its goal as a more sustainable and inclusive financial system.

Based on transparency, equality and climate-friendly approaches, Dünya Katılım Bankası is committed to restructuring the financial products and services it offers in line with these values. Acting with the goal of a more livable environment and a fairer society, our Bank has prioritized its responsibility to contribute to sustainable development.

Having a dynamic and robust financial structure, our Bank reached an asset size of TL 34 billion in its first year of operation, demonstrating its strong stance in the sector.

For detailed information on our 2024 financial performance, please refer to our Annual Report covering the relevant period.

Summary Information on Fund Source and Fund Utilization

Launched at the end of 2023, the Bank achieved a strong growth momentum in a short period of time and raised TL 23.8 billion in funds, while creating a total financing risk of TL 30 billion, of which TL 23 billion was cash and TL 7 billion was non-cash.

Dünya Katılım Bank achieved a net profit of TL 1.353 billion as a result of its activities, reaching a market share of 1.31% in the participation banking sector and gaining a remarkable position in a short period of time.

In addition, despite reaching a risk size of TL 30 billion, our Bank ranked among the best performing institutions in the sector in terms of asset quality with an NPL (Non-Performing Loan) ratio of 0.0%.

Customer Focus and Trust

For all institutions operating in financial markets, customer satisfaction and the resulting customer trust are a strategically important issue that underpins their raison d'être. For Dünya Katılım Bank, customer satisfaction is not only a priority but also an integral part of its corporate mission.

Our Bank is committed to providing fast, innovative, and high-quality solutions for the changing expectations and needs of its customers. Dünya Katılım Bank, with a strategy centered on the "Digital Banking" model, continues to reach its customers through its physical branches while making the most effective use of the opportunities offered by digital platforms.

As of 2024, our Bank has steadily expanded its customer base across all customer segments.

You can access our Bank's Commercial, SME, Retail and Private Banking activities in our 2024 Annual Report and on our corporate website.

A New Approach to Mobile Banking: Digital, Accessible and Sustainable

Dünya Katılım Bank adopts digitalization as a strategic priority in line with its goal of minimizing the carbon footprint of its banking activities. Our Bank has redesigned its financial service model by aiming to move transactions that require our customers to physically access traditional channels - branches or ATMs - to a completely digital environment.

In this context:

- Our mobile and internet branches offer a combination of many basic banking functions; our customers can perform their transactions from anywhere and at any time, free of charge.
- With the Remote Customer Acquisition feature, individual customers can start receiving services from our bank without visiting a branch, thus saving time and increasing accessibility.

- As of September 2024, thanks to the FAST system integration, our customers can make 24/7, cost-free money transfers under certain conditions.

Industry Firsts in Digital

Dünya Katılım Bank aims to stand out in the sector with its innovative practices:

- In October, as a first in digital banking, the "Physical Gold Purchase from Digital" service was launched, enabling customers to purchase physical assets through digital channels.
- In the same period, the "Sun Participation Account" was launched, allowing savings to be invested daily, and a new savings model was developed that enables individuals to continuously monitor financial benefits.
- Open Banking integration was completed, enabling customers to securely view certain information about their accounts at other banks through Dünya Katılım Bank's digital platforms.
- Our website was revamped with a dynamic and user-friendly interface in line with banking trends, and easier access to products and services was provided with financing and dividend calculation tools.

Digital Banking with a Sustainability Perspective

Dünya Katılım Bank sees digitalization not only as a technological transformation but also as a critical tool for environmental sustainability and financial inclusion. The key elements of this approach are minimizing carbon emissions by reducing physical transactions and document traffic, providing accessible banking services for everyone and making customers' lives easier with innovative solutions.

New Steps in Sustainability with Digital Banking

Dünya Katılım Bank considers digitalization not only as a technological transformation but also as a tool that contributes to environmental sustainability.

Thanks to paperless transaction processes and the expansion of digital channels, our bank has significantly reduced paper consumption and the related amount of waste. In particular:

- The opportunity to become a customer via video call on the Mobile Branch eliminated the need for paperwork in account opening processes,

- The digitalization of financial transactions has reduced physical transaction traffic and carbon footprint.

In addition, regular blog posts covering environmental and social impact agendas were launched on the Bank's website to raise sustainability awareness.

Digitalization and Customer Satisfaction Go Hand in Hand

Dünya Katılım Bank shapes its digital services on the basis of customer satisfaction and sustainability.

While providing fast, reliable and comprehensive banking services to customers through the Mobile Branch and Internet Branch, technological investments are continued to continuously improve digital channels.

2025 Planned Activities within the Scope of Digitalization Projects:

- Implementation of systems that allow commercial customers to make applications via video calls,
- Interface improvements and infrastructure renovations to enhance user experience,
- On the website, the work planned for sustainability solutions is presented in the section "Dünya Katılım Bank's Response to Developments in the External Environment".

Also;

- Digital financing application processes for retail and commercial customers,
- Digital instruction and direct payment opportunities will also be realized for institutional payments.

Development with Customer Feedback

Dünya Katılım Bank approaches the digitalization process not only as a technological development but also as a transformation focused on customer satisfaction.

- Customer feedback, suggestions and complaints are effectively collected and analyzed at all digital touch points (call center, e-mail, web forms) and used to improve service quality.
- Complaint management processes are optimized to provide fast and effective solutions.
- In addition, a special communication infrastructure has been developed on the website for customers to submit their suggestions within the scope of sustainability.

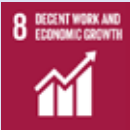


Our Products

Individual Products

PRODUCT	EXPLANATION	CONTRIBUTED SDGs
Vehicle Finance (for electric and hybrid vehicles)	In order to contribute to sustainability, financing support is provided with special discounted rates for electric and hybrid vehicles.	 
Housing Finance (A and B type products with EPC)	In addition to the existing housing finance, special discounted financing support is provided for houses that meet the conditions set for sustainability.	  
Natural Gas Conversion Requirement Financing	It is a type of financing provided by our bank to provide the financing that individuals need for natural gas conversion in their residences or workplaces. This type of financing offers favorable conditions and privileged rates to cover a wide range of expenses, from the installation of natural gas installations to the purchase of combi boilers and radiators.	 
Enerya Karz Finansmanı	Within the scope of our cooperation with Enerya in Antalya Aydın Denizli and Konya, financing support is provided to new natural gas subscribers.	  

Corporate Products

PRODUCT	EXPLANATION	CONTRIBUTED SDGs
Vehicle Finance (for electric and hybrid vehicles)	In order to contribute to sustainability, financing support is provided for electric and hybrid vehicles at special discounted rates.	  
Electric Vehicle Charging Station Financing	Financing support and leasing opportunities are offered at favorable rates and terms for Electric Vehicle Charging Stations.	  
Renewable Energy Investment Financing	Financing support and leasing opportunities are offered at favorable rates and maturities for Renewable Energy Investment Financing.	  
Green and Sustainable Investment Funds	Our Bank aims to offer green investment funds to encourage investments in eco-friendly projects. These funds are designed for individuals and institutions who wish to make environmentally conscious investments. They support sustainable growth and aim to provide investors with the opportunity to contribute to eco-friendly projects.	  
Earthquake Zone Financing Support and Insurance Products	It provides financing support to companies located in the Earthquake Zone with special discounted rates and maturities. It also aims to strengthen social resilience by providing insurance and investment solutions for disaster preparedness.	   

Enerya offers financing support to new natural gas subscribers from the Dünya Katılım Bank. With this type of financing, you can finance the Enerya Subscription Fee and the in-house installation costs you will use for Natural Gas Conversion. In this way, it is aimed to reduce the use of a resource with a high negative environmental impact such as coal.

ENVIRONMENTAL AND SOCIAL RISK ASSESSMENT APPROACH

Our Bank implements digital transformation in line with our sustainability goals. We reduce our environmental impact by offering e- statements, digital contracts and online banking services to our customers through paperless banking applications. In addition, thanks to remote customer acquisition (KYC-KYB) processes, our customers can open accounts digitally without visiting a branch, paperlessly and with a low carbon footprint.

Integrated Risk Management System

In order to monitor and control the risks to which the Bank is exposed on a solo and consolidated basis, the Bank has established an adequate risk management system consist-

ing of the Internal Audit Department, Internal Control Department, Compliance Department, Risk Management Department and Interest-Free Banking Compliance Service and established an effective internal systems organizational structure and functioning. With this organizational structure, duties and responsibilities within the scope of internal systems have been determined, the risk management system has been concretized and risks are identified, measured, reported, monitored and controlled.

In order to establish an effective risk management system, policies, implementation procedures, and limits that allow for the management of various risks arising from the bank's operations have been determined, and risk management activities have been defined. Risk management activities consist of the timely and comprehensive identification, measurement, monitoring, control, and reporting of risks stem-

ming from exposures on a consolidated and unconsolidated basis, as well as from transactions with the bank's risk group. By establishing this risk management system, in addition to Pillar 1 risks, Pillar 2 risks—such as liquidity, profit share rate risk arising from banking accounts, concentration, country, and reputational risks—are also taken into consideration based on their materiality levels.

A triple-line approach is used in the control and monitoring of risk limits. Within the scope of the first level controls, the Bank's personnel and units at all levels are controlled by the employees themselves regarding the risks that occur or may occur during the execution of their transactions. Within the scope of second level controls, controls are carried out by non-executive units (such as Internal Control, Financial Control, Treasury Control and Risk Management units, etc.) that are exclusively tasked with the fulfillment of control ac-

tivities. Third level controls include the Risk Control Self-Assessment approach is based on the Risk Control Self-Assessment approach and includes investigations, inquiries and audits conducted by the Inspection Board.

Risks arising from processes, products, personnel, systems and external events are addressed through the Risk Control Self-Assessment approach. Risks are identified, assessed, quantified, appropriate controls are assigned to risks, regularly monitored and controlled, and these controls are increased when necessary.

Thanks to the risk management system, the bank aims to achieve its growth targets without incurring serious financial losses due to various types of risks and to establish a risk culture throughout the bank.



GRI 2-7, 3-3, 401-3, 404-1, 404-2, 404-3, 405-1

Our Human Assets

As the Dünya Katılım Bank, we put people at the center of our activities; we protect this priority in every decision and every step we take. We believe that financial services bring with them not only economic but also social responsibility, and we make this responsibility an integral part of our corporate culture.

Our "people first, life first" approach is not just a discourse, but a core value that guides all our internal processes. We support our people- oriented perspective with concrete policies for the welfare, development and loyalty of our employees to the organization. Because we believe that sustainable success is possible with a strong strategy as well as a strong human resource to implement this strategy.

Corporate Culture and Work Life

We design all our processes with an open communication-based approach to create a dynamic, transparent and participatory corporate culture. This structure, which extends from decision-making mechanisms to feedback processes, aims to ensure that every employee's voice is heard and valued.

Although we are still a young bank, we have made this cultural approach one of our fundamental principles. We see diversity and different perspectives within the organization as a natural part of development.

Training and Talent Management

We regard the professional and personal development of our human resources as the building block of our long-term success. Accordingly, we offer various training and development programs to meet the development needs of our employees in different areas. These programs, which focus on areas such as communication skills, leadership and problem solving as well as technical knowledge, enable our employees to realize their potential.

At the same time, with an approach that does not reduce career management to a mere promotion system, we attach importance to the evaluation of talents in the right areas and the alignment of individual and corporate goals.

Young Bank, Rising Energy

2024 was an important year for Dünya Katılım Bank in terms of both growth and restructuring. As a result of the recruitment processes carried out throughout the year, 335 new colleagues joined our bank. Thus, our total number of employees reached 441 by the end of the year.

As a young organization, we are experiencing the advantages of moving forward with a highly energetic team. This team, which comes from different disciplines and has various levels of experience, contributes to Dünya Katılım Bank's development journey with fresh ideas and innovative solutions.

Diversity, Equality and Inclusion

With the understanding that every individual is valuable, we pursue human resources policies shaped on the basis of equal opportunity. We see the identity, belief, age, gender or cultural differences of our employees as a richness. Creating an inclusive work environment is not only a social responsibility, but also the key to a more productive, creative and resilient organizational structure.

Health and Welfare

Employee health and work-life balance are also among our priorities. We aim to protect the physical and mental health of our employees through in-house health services and safe working conditions. We regularly review our practices in this area and develop them according to needs.

It is one of our fundamental principles to fully comply with international standards regarding employee rights. In this respect, the Dünya Katılım Bank is committed to act in accordance with and fulfill the requirements of all international conventions ratified by the Republic of Türkiye, especially the International Labor Organization (ILO) conventions and the United Nations Universal Declaration of Human Rights. Within this framework, the fundamental rights and freedoms of our employees are protected and the working environment is structured in a fair, safe and dignified manner.





31.12.2024 CURRENT NUMBER OF PERSONNEL

	Number / Person	Percentage Rate
Gender		
Woman	81	18,37
Male	360	81,63
Marital Status		
Single	159	36,05
Married	282	63,95
Number of Domestic and International Personnel		
Number of Domestic Personnel	441	100
Number of Personnel Abroad	-	0
Education Status		
Middle School	-	0
High School	11	2,49
Associate Degree	13	2,95
License	331	75,06
Master's Degree	80	18,14
PhD	6	1,36
Female Average Age	33	
Male Average Age	36	
Overall Average Age	35	

GRI 2-7, 2-19, 2-20, 3-3, 401-1, 404-2, 404-3, 405-1, 407-1

Employee Rights and Work Environment

Dünya Katılım Bank has identified protecting and improving employee rights as a corporate priority by adopting a people-oriented management approach. Our Human Resources policies aim to create a fair, transparent and inclusive work environment.

Recruitment and Promotion Processes

Our recruitment processes are carried out with objective assessment tools in line with the competencies required by the position. Candidates' knowledge, skills and personality traits are evaluated with transparent criteria. New recruits are subjected to exams, interviews and various evaluation processes, and the requirements defined specifically for the position are taken into account.

Promotion processes are based on a performance-based, measurable and fair approach. Promotion decisions are based on criteria such as the employee's contribution, development potential, leadership competencies and commitment to ethical values.

Human Resources Policies

Our Human Resources policy is based on the following principles within a structure that supports the Bank's vision:

- Attracting and developing qualified human resources that are open to development and adaptable to the Bank's culture,
- To create a sustainable work environment by protecting the material and moral rights of employees,
- Provide equal opportunities to all employees regardless of age, gender, ethnicity, disability or lifestyle,
- Promote a corporate culture that is inclusive, sensitive to cultural values and respectful of ethical principles,
- To systematically incorporate the ideas of employees into processes with a participatory management approach,

- Providing a working environment that will strengthen employee loyalty and motivation.

All these practices are carried out in full compliance with **ILO conventions, the UN Universal Declaration of Human Rights and international conventions to which the Republic of Türkiye** is a party.

Executive Development and Talent Management

Our Bank invests not only in today's needs but also in the leadership cadres of the future. Accordingly, special development plans, rotation programs, mentoring and coaching support are offered for employees with high potential.

Within the scope of the Human Resources Policy, training modules that identify and support leadership potential at an early stage are implemented, and managerial competencies are strengthened through individualized programs in line with areas open to development. These processes, based on modern management approaches, make career paths within the Bank more accessible and predictable.

Reducing Inequalities

Income inequality is a global problem that leads to not only economic but also social and institutional imbalances. The solution to this problem is possible not only through public policies, but also through the involvement of the private sector, especially financial institutions, with inclusive and fair policies.

As Dünya Katılım Bank, we strive to implement and continuously improve the following practices in order to create equitable work environments and ensure equal access to opportunities for all our employees:

- Making wage policies transparent and raising employee awareness on this issue,
- Mentoring and coaching practices for women, youth, people with disabilities and employees from different socio-cultural groups,
- Use of measurable and objective criteria in performance evaluations,



- Supporting employees to balance their personal and professional lives through telecommuting and flexible working models.

These policies not only ensure internal justice but also deepen the Bank's corporate responsibility approach and its understanding of the matter.

Emergency Drill Conducted

A People and Society Working Group was established within the Bank and held its first meeting. In addition, an emergency drill was conducted at our Head Office. The results were analyzed, deficiencies were identified, and appropriate actions were taken.

Transparency is Our Priority

In recruitment processes, exams, interviews and assessment tools are used in line with position- specific competencies. This systematic process ensures objective evaluation, equal opportunity and corporate compliance.

The promotion system has an accessible, understandable and measurable structure for all employees. This system, defined under the Career Management Process, is shaped according to employees' development plans, performance evaluation results and experience levels. In this way, each employee can clearly see which position they can be promoted to when they fulfill which conditions and can make their career planning accordingly.

At the core of this structure lies a fair performance evaluation system that recognizes individual effort and development aligned with corporate goals. Promotion decisions are based not only on past achievements but also on development potential and contribution to the Bank's culture



GRI 2-7, 2-19, 2-20, 3-3, 401-1, 401-3, 404-1, 404-2, 404-3, 405-1

Information on Trainings

*Sustainable future is possible
with sustainable finance*

Dünya Katılım Bank considers supporting the professional and personal development of its employees as one of its main priorities for sustainable corporate success. Our training processes are designed with a continuous development-based approach that covers not only the recruitment period but also all stages of the career.

Our Training and Development Policy

In line with the "Qualified Training" objective, the following practices are carried out at the Bank

- **On-the-job training for all employees:** Each new employee is provided with a comprehensive orientation and on-the-job training process to ensure that they are prepared for their duties.

- **Skill development through annual training plans:** Prepared every year training plans offer comprehensive content to strengthen employees' professional and technical skills.
- **Inclusive leadership trainings:** Inclusive leadership trainings are organized for managers and leader candidates in areas such as team management, communication, strategic thinking and ethical leadership.
- **In-house digital training platform:** All employees are provided with the opportunity to access trainings regardless of time and place through the e-training system, thus supporting their learning processes at any time.

With these practices, our Bank aims to increase the average number of training hours per employee and training penetration rates every year. Our training system does not only transfer knowledge, but also strengthens talent management, motivation and commitment to the organization..

Training Hours by Gender	Woman	Male
Total Training Hours by Gender	2,742	10,392
Annual Average Training Hours Per Employee by Gender	31	28

Training Hours by Age	30 Altı	30-50	50 Üstü
Hours of Education by Age	8,654	4,178	302
Average Annual Training Hours per Employee by Age	32	16	1.15

Executive Education-Training Hours and Number of Participants by Training Programs	Number of Participants	Training Hours
Professional Development Trainings	324	8,841



GRI 2-7, 2-15, 2-16, 2-19, 2-20, 2-26, 3-3, 401-1, 401-3, 403-1, 403-3, 403-5, 403-9, 403-10, 404-1, 404-2, 404-3, 405-1

Improving employee satisfaction is a prioritized approach for Dünya Katılım Bank.

Dünya Katılım Bankası considers employee engagement and overall satisfaction not only as an HR indicator but also as an integral part of corporate sustainability. The main methods applied to increase and sustain employee satisfaction are as follows:

- **Periodic employee satisfaction surveys:** All employees are surveyed at certain intervals to measure the level of perception and satisfaction within the organization, and the results are analyzed at the management level to develop action plans.
- **Open door policy and suggestion systems:** Employees can directly communicate their suggestions and criticisms to the management.
- **Feedback loop:** Performance evaluations, which are conducted at least twice a year, are complemented by feedback interviews, during which employee expectations, areas for improvement and satisfaction are discussed in detail.
- **Employee-oriented HR analyses:** Employee experience is regularly monitored through metrics such as employee turnover rate, engagement and participation rates.

Ethical Approaches and Good Governance Practices

Dünya Katılım Bank is committed to ethical principles in all business processes. Various trainings, policies and mechanisms are rapidly put in place to raise ethical awareness within the organization and to ensure that employees act in accordance with these principles.

Healthy and Quality Life

“Health and Quality of Life” is the basis of the Dünya Katılım Bank’s approach that cares not only about the work performance of its employees, but also about their quality of life and holistic well-being.

Some of the practices carried out under the coordination of the **Talent and Culture Department** are as follows:

- **Private Health Insurance:** Provided for all employees and their families, health insurance ensures that employees have access to quality healthcare services and are protected from financial risks.
- **Occupational Health and Safety Training:** Legal and physical safety of employees is ensured through basic OHS training provided during the recruitment process

OHS Table

OHS	Unit	2024
Direct Employment		
Number of Work Accidents	Quantity	1
Number of Fatal Cases	Quantity	0
Number of Occupational Diseases	Quantity	0
Absenteeism due to Accident	Day	1
Absenteeism	Day	0
Indirect Employment		
Number of Work Accidents	Quantity	1
Number of Fatal Cases	Quantity	0
Number of Occupational Diseases	Quantity	0
Absenteeism due to Accident	Day	1
Absenteeism	Day	0



GRI 3-3

Our Intellectual Asset

In order to strengthen financial literacy, the blog sections of our website have been enriched with up-to-date content.

Dünya Katılım Bank is a bank that has focused on digitalization since its establishment for a sustainable banking and a sustainable environment. For this purpose, it has built its entire managerial structure and organization on digital competencies and focused the definition of financial success on digitalization.

This vision has inevitably led to the development of participation banking products that incorporate processes aimed at minimizing their carbon footprint. After all, the evolving products of artificial intelligence are bound to impact financial processes. This new style of banking means less mobility, less energy consumption, and faster financial solutions.



The adoption of this banking approach by both banks and users will result in a much more rapid spread of these products and services. This, however, will only be possible with the widespread increase of financial literacy.

To this end, our bank has:

Included content to strengthen financial literacy in the blog section of our website.

Sharing sustainability and social responsibility oriented days and weeks on social media, and promoting existing / efforts were carried out to sensitize our potential customer base on these issues

Loyal to Our Principles, Aligned with the Sector

Operating as a participation bank, Dünya Katılım Bank operates in compliance with the principles of interest-free banking. The Advisory Committee of our Bank audits and regularly reports our adherence to the principles in our business processes. The existence of our committee is important for the implementation of interest-free banking principles and standards and the compliance of internal regulations with interest-free finance principles and standards. You can access detailed information about the activities of our Advisory Committee on page 64 of our 2024 Annual Report.

On the other hand, Dünya Katılım Bank works in full compliance with the Turkish Banking Legislation and the functioning of the sector. This constitutes our framework in risk management and guarantees the level of success.

Reports that must be prepared in accordance with banking legislation and are within the scope of risk management are handled with a holistic approach. Risk reporting has been automated. Processes to check the accuracy of reports have also been established. Legislative changes are closely monitored and necessary actions are taken quickly through automation to ensure timely compliance with legislative changes. Thanks to this automation, the main focus of the staff has shifted from preparing the report to analyzing the report results and taking the necessary actions.

Invested in Data Privacy

In today's rapidly advancing technological landscape, data privacy and security are of critical importance for the sustainability and operational efficiency of organizations. Our Bank has allocated the necessary resources to establish and strengthen its information security and cybersecurity infrastructure and has implemented a series of strategies and practices. Within this framework, the established Information Security unit carries out its activities in an organizational structure that reports directly to the General Manager.

To mature its information security processes and demonstrate that it is a secure bank, our Bank obtained the ISO 27001 Information Security Management System certificate in 2024 and continues to make the necessary efforts to maintain this certification.

Based on the principle that information security starts with awareness, our Bank keeps the awareness of employees at the highest level by conducting activities through different channels every month to increase their awareness of data privacy and security.

Cyber security assurance (Security Assurance) structure has been established within the information security unit and controls to provide assurance have been designed and are periodically checked.

The Bank works with a service provider for Cyber Operations Center activities. Within the scope of Cyber Operations Center processes, audit trail records are collected centrally in the technological infrastructure of the bank and end-user computers and monitored 24/7 from a security perspective, and attacks on external services are responded to and possible cyber-attacks are prevented.

Data leakage prevention systems for data security have been established and processes are in place.

Secure access mechanisms for third party company security are used and risks are minimized.

The Bank's technological infrastructure is periodically scanned for vulnerabilities and necessary actions are taken..

In our Bank, business continuity plans have been established for possible disaster situations. Drills are conducted, and processes are reviewed for areas of improvement.



GRI 3-3, 2-26

Manufactured Assets

Dünya Katılım Bank, which has only recently developed its physical presence as it is still a new bank, is located in Yama-nevler Mahallesi. Ah- met Tevfik İleri Caddesi. Yılmaz Plaza 2 No:1/3 Ümraniye/ İstanbul

Branch Code	Branch Name	Province/District
78	Merkez Branch	İstanbul/Ümraniye
101	Nuruosmaniye Branch	İstanbul/Fatih
102	Kapalıçarşı Branch	İstanbul/Fatih
104	Maltepe Branch	İstanbul/Maltepe
105	İkitelli Branch	İstanbul/Başakşehir
106	Çukurambar Branch	Ankara/Çankaya
107	Antalya Branch	Antalya/Muratpaşa
108	Ostim Branch	Ankara/Yenimahalle
109	Gaziantep Branch	G.Antep/Şehitkamil
110	İzmit Branch	Kocaeli/İzmit
111	Mersin Branch	Mersin/Akdeniz
112	Büsan Branch	Konya/Karatay
114	Bayraklı Branch	İzmir/Bayraklı
115	Gebze Branch	Kocaeli/Gebze
116	Nilüfer Branch	Bursa/Nilüfer
117	Hadımköy Branch	İstanbul/Esenyurt
118	Dudullu Branch	İstanbul/Ümraniye

MIM's service level was above 90 percent in all service categories

As a newly established bank, Dünya Katılım Bank is increas- ing the number of its branches day by day. Our new branc- hes are designed according to the principles of accessibility and sustainability, taking into account our disabled citizens.

In addition, Dünya Katılım Bank's Customer Communication Center continues to provide quality and fast service 24/7, prioritizing customer satisfaction.

With the self-service services offered through the Interactive Voice Response System (IVR), our customers are provided with the opportunity to obtain fast and practical passwords. The service level of the Customer Contact Center was above 90% in all service categories.

Quality assessments, which are conducted to measure servi- ce quality and provide better service to our customers, were realized above 95 points.

Through the Customer Contact Center, calls were made on product and customer security issues, as well as outgoing calls in response to customer requests.

80% of the people who applied to our Customer Contact Center via video calls and remote authentication success- fully became customers of our Bank. As of 2024, 40% of the Bank's retail customer acquisition was realized through video calls.

With the increase in the number of our Bank's customers, we receive requests, complaints, satisfaction and suggesti- on applications in the areas of accounts, cards and digital channels. These applications were responded to within an average of two days, ensuring customer satisfaction.

Dünya Katılım Bankası offers its products and services to customers through advanced alternative distribution chan- nels, in addition to its branches, which are its traditional

distribution channels. These channels include ATMs, Inter- net Banking, the renewed Mobile Banking, Call Centers, and POS terminals

Within the scope of digital banking activities, Dünya Katılım Bank meets the financial needs of its customers at the most convenient points and with a high customer satisfaction ap- proach through the Participation Mobile application. In this way, by taking an important step in the field of digital ban- king, it offers its customers easy access and fast solutions at all times.

Dünya Katılım Bankası offers multiple communication chan- nel solutions to receive and process customer feedback in the best way possible. All kinds of suggestions, requests, objections, complaints and thanks are received via www. dunyakatilim.com.tr, the Dünya Katılım Bank mobile applica- tion and the Customer Communication Center at 444 4 166.

Our customers can access the relevant form from the link <https://dunyakatilim.com.tr/en/about-us/customer-satisfac- tion-center/contact-us> on our bank's website and from the e-mail addresses info@dunyakatilim.com.tr and musteri- memnuniyeti@dunyakatilim.com.tr.

You can access our Customer Satisfaction Policy from the Policies page on our website.

Accessibility

1. Prioritization in Video Call Process

Objective: To provide customers with visual, hearing or phy- sical disabilities with faster access to banking services.

Implementation:

- Waiting times will be minimized by giving automatic pri- ority to disabled customers in the video call system.
- Digital support and guidance will be provided to individu- als with disabilities during their identity verification and customerization process.

2. Website Accessibility Solutions

Objective: To ensure that all services offered through the website are easily used by individuals with disabilities.

Implementation:

- High contrast mode, text enlargement options, keyboard navigation, and screen reader compatibility will be impro- ved.

3.Contract Translation and Vocalization in Sign Language

Objective: To ensure that visually and hearing impaired indi- viduals have equal access to bank contracts and information.

Implementation:

- To ensure that digital services such as mobile banking and internet banking are accessible to all users.
- This practice also contributes to customers with limited digital literacy.

4. Compliance with Accessibility Tools in All Digital Chan- nels

Objective: Mobil bankacılık, internet bankacılığı gibi dijital hizmetlerin tüm kullanıcılar tarafından erişilebilir olmasını sağlamak.

Implementation:

- It is planned to provide voice guidance support, large text options and screen reader support in the mobile applica- tion.
- Different accessibility settings will be integrated according to iOS and Android operating systems.

5. 5.Lost and Stolen Reporting Service via Website (Special for Persons with Disabilities)

Objective: To enable people with disabilities to communica- te more easily in emergency situations.

Implementation:

- It is planned to create an easy-access lost/stolen notifica- tion form with special buttons for the visually and hearing impaired.
- This service is intended to be compatible with screen rea- ders and integrated with alternative means of access (e.g. live support).



GRI 3-3, 2-28, 407-1, 408-1

Our Social and Relational Asset

A sustainable business process is possible with sustainable procurement

Dünya Katılım Bank believes that a sustainable world becomes widespread as we share it. To this end, the Bank encourages the development of sustainable practices in its relations with its suppliers and works with them with a sense of responsibility based on fairness and mutual respect.

Our Bank carries out its procurement activities by considering Environmental, Social and Governance (ESG) impacts

and encourages its suppliers to aim for a world with a reduced carbon footprint.

During the tender process with our suppliers, the administrative specifications specified on the next page are obtained from the suppliers with their signatures. Thus, our suppliers are required to meet the conditions specified in the administrative specifications and contribute to the sustainability of the companies.

DÜNYA KATILIM Katılım BANK A.Ş. ADMINISTRATIVE CONDITIONS FOR PARTICIPATIONIN THE TENDER

- 1- Pursuant to Article 90 of the Social Security and General Health Insurance Law No. 5510, bidders with SSI and tax debts may not be included in the Bank's tenders. Progress payments of bidders who participate in the tender, but whose debts are detected within the scope of this article during the tender process or during the period until the completion of the work or payment in case the tender is awarded, will not be made until the aforementioned SSI and tax debts are closed, and progress payments can be made to the relevant institutions based on SSI and tax debts.
- 2- Bidders participating in the tender should send their bids together to all persons and groups specified in the e-mail.
- 3- In order for the submitted bids to be valid, the bid, administrative and technical specifications must contain the signature(s) of the authorized signatory(s) of the company with the company stamp and the date.
- 4- The bidding deadline expected from the bidder must be respected and bids must be sent on the company letterhead to the extent possible. The Bank reserves the right not to accept any offer not received by the requested date and time.
- 5- When the tender is finalized, after the tender decision is approved, the tenderers participating in the tender will be notified of the tender result by e-mail.
- 6- In unit price tenders, bids must be submitted on unit price. Details about the products and delivery times must also be specified in the price offers.
- 7- Unless otherwise stated, a contract shall be signed between the tenderer and the Bank. If a period of time is stipulated in the technical specifications for the performance of the service / delivery of the goods, this period starts with the conclusion of the contract between the parties. The bidder shall initiate the contract processes on the business day on which it is notified that it has been awarded the tender and shall take the necessary care to complete it as soon as possible.
- 8- Invoices must be issued with the approval of the relevant unit of the Bank, which is the bidder, after the contract is concluded between the bidder and the Bank and the products/services are delivered. Invoices issued without agreement will be returned.

- 9- If a contract is signed with the tenderer who is awarded the tender, the stamp tax for the contract will be paid by the tenderer, unless otherwise specified.
- 10- Even if the Bank does not suffer a loss, the tender may be annulled if bidders submit bids that deviate significantly (upward or downward) from the true value of the product/service, or if they engage in open or secret collusion to influence the tender's terms or price. In such cases, the parties involved may be disqualified from future tenders, and legal action may be initiated against them under the relevant legislation, including but not limited to the Turkish Penal Code.
- 11- The tenderer must deliver the products/services in the requested quality and conditions. In the event that the product/service is not delivered within the period specified in the tender documents or the products delivered do not meet the requested qualities and conditions, the Bank reserves all kinds of compensation rights and may also request the tenderer to correct the situation.
- 12- In order to make payments, you need to open a special current account at any branch of the Bank.
- 13- The Bank is not subject to the State Tender Law No. 2886 and the Public Tender Law No. 4734 and is free to make the tender or not, or to award the tender to whomever it wishes, or to determine additional or different conditions for the tender at any time it deems necessary.
- 14- Unless otherwise agreed by the Bank, payments will not be made in foreign currency for amounts that can be determined in foreign currency within the scope of the legislation, and payments will be made in TL using the CBRT foreign exchange sales rate on the invoice date.
- 15- The tenderer shall be entitled to meet with the Bank officials regarding the tender, to obtain the necessary information and documents related to the work subject to the tender, and the tenderer submits a bid by examining it, cannot withdraw or change its bid, and will be under obligation for the work subject to the tender upon acceptance of the bid by the Bank.
- 16- 16-Certain information of the partners, managers or personnel (Personal Data Processed) of the real persons or companies that will participate in the tender and bid in the tender, which may be considered as "personal data" within the scope of the Personal Data Protection Law No. 6698 ("PDPL"), will be processed by the Bank, and the processing of such personal data is required pursuant to Article 5/2/c of the PDPL. Unless otherwise approved by the Personal Data Processed, the Bank; will process the personal data of the Personal Data Processee collected as mentioned above, within the scope of the goods/services to be offered subject to the relevant tender, in accordance with this purpose, in connection with and limited to the purpose for which it is processed, will keep it until the end of the period required for the performance of the work within the scope of this document, will ensure the appropriate level of security required to be taken within the scope of the PDPL and the relevant legislation in order to ensure the preservation of the personal data in question, will take the necessary technical and administrative measures and will delete, destroy or anonymize the personal data in the event that the reasons requiring the processing of personal data disappear. The Personal Data Processed hereby approves the processing of his/her personal information received within the scope of the relevant tender, such as name-surname, Turkish ID number, date of birth, identity information, parents' name, e-mail address, signature, telephone number, address, financial information, signature circular/power of attorney/signature declaration (photo-religious information- marital status-blood group in case these documents contain a Turkish ID card), KKB query, etc., which he/she transferred to the Bank during his/her participation in the tender subject to this document. Detailed information on personal data can be found at <https://dunyakatilim.com.tr/en/policies/pdpl>



GRI 3-3, 302-1, 302-2, 302-3, 302-4, 303-1, 303-2, 303-3, 303-4, 303-5, 305-1, 305-2, 306-1, 306-2, 306-3, 306-4, 306-5

Our Natural Assets/

A Combating global climate change is possible through the most efficient use of natural resources, encouraging recycling, adopting sustainable consumption habits and implementing smart waste management programs.

As Dünya Katılım Bank, we are aware of this responsibility. We review all our business processes in terms of environmental impacts and carry out studies within the framework of a comprehensive program to minimize our emissions.

In this direction, our bank is committed to developing projects in the following areas:

We Will Optimize Our Water Excellence

We attach importance to the protection of water resources and take steps to prevent water waste in our branches. In this context, we use low water consumption technologies to optimize water consumption and continue to evaluate practices to increase efficiency.

Target Clean Energy

We are sensitive to the issues of increasing energy efficiency and promoting the use of clean energy. In anticipation of an increase in electricity consumption as the number of our branches grows, we are evaluating options to turn to renewable resources in energy supply. To this end, we plan to take steps to encourage the use of renewable energy in tender processes.

We Will Develop Local Cooperation for a Sustainable Life

We aim to contribute to sustainable development by prioritizing the use of local products in branch construction and renovation works.

We act with sensitivity in waste management and plan to cooperate with contracted organizations to ensure that our waste is separated and included in the recycling process.

Reducing Mobility, Respect for Life is Our Priority

To reduce our carbon footprint, we include new technology vehicles with lower exhaust emissions in our fleet, thereby reducing fuel consumption and minimizing our environmental impact. We reduce fossil fuel consumption and carbon emissions and contribute to the reduction of air pollution in cities by reducing workplace-related mobility through the remote working model.

We are sensitive to the protection of marine and aquatic ecosystems, and we take care to prefer environmentally friendly options in the cleaning materials we use.

We are aware of the importance of protecting biodiversity. In this respect, we continue to evaluate practices that will contribute to the sustainability of natural habitats.

Green Building Certified Headquarters Building

We are a bank that aims to build its entire business model in line with sustainability and carries out efforts to this end. We aim to use resources in the most efficient way with the savings to be achieved through digitalization efforts. We aim to take the necessary steps for a waste-free future. In this context, we aim to move our Head Office Building to a building with the Green Building Certificate in 2025.

In addition to these, the activities carried out in 2024 and the targets for 2025 are listed below.

Sustainability

- Achieving the net zero emission target and contributing to the solution of many environmental problems such as climate crisis, water and solid waste pollution problems with the Environmental Social Governance (ESG) System planned to be developed within the Bank,



- Minimizing the impact of activities, products and services on climate change.
- To breathe new life into the sector by assuming a role in the fight against climate change.
- Supporting the Sustainable Development Goals of the United Nations Development Program and aligning the Bank's business processes with these goals,

Efforts are planned to raise employee awareness on sustainability and corporate social responsibility issues and to encourage voluntary participation in these efforts.

By following the best practices in the world in the field of sustainability and social responsibility, the Bank plans to implement social responsibility projects that are in line with the Bank's core values and ethical principles and that will contribute to economic development.

- In order to preserve cultural values and contribute to the achievement of the United Nations Global Goals, activities will be carried out in the areas prioritized by the Bank.

In light of these principles, our Bank aims to play an innovative role in the fight against climate change.

In this context, the Dünya Katılım Bank;

- Achieving net zero emissions and a temperature increase of 1.5-2 The Company will carry out its operational activities in an environmentally friendly manner by using scientific measurement methods to limit its operational activities to 2 degrees Celsius.
- Efforts will be made to raise employee awareness on Sustainability and Corporate Social Responsibility issues and to encourage voluntary participation in activities.

Our Natural Asset

- **Service Vehicles:** Our service vehicles include new technology vehicles that emit less exhaust emissions.
- **Refrigerant Gas Utilization:** The amount of refrigerant gas in the equipment used in the Head Office building was kept within GWP and ODP values.
- **Solar Film:** Thanks to the solar film used on the exterior of the Head Office building, less greenhouse gas emissions are emitted by operating air conditioners less.

- **Insulation:** By prioritizing energy efficiency in the Head Office building, insulation has been evaluated above the standards.
- **Energy Savings:** Approximately 20% energy savings were achieved by changing the operating system of the heating and cooling systems.
- **Fresh Air:** The proportion of fresh air supplied to the Head Office building has been kept at international levels.
- Smoking has been prevented at points where there is a risk of cigarette smoke entering the building.
- **Air Conditioning:** By using high efficiency filters in the air handling units, the polluted air from the outdoor environment was purified from dust, dirt and toxic gases and allowed to enter the Head Office building.
- **Energy Savings:** Energy savings were achieved by rearranging the time settings of the lighting sensors in the Head Office offices.
- **Transportation:** Transportation to the Head Office building is provided by personnel shuttles. Thus, with the use of public transportation, carbon gas emissions have been reduced, helping to protect the environment.
- **Lighting Systems:** High-efficiency lighting fixtures were used in the Head Office building.
- **Water:** Water saving devices that provide the same effect with less water were installed on the sink faucets at the Head Office, reducing water consumption by approximately 20%.
- Detailed analyses were conducted on paper consumption, fuel consumption, aircraft miles, annual activity reports, annual financial statements, investor presentations, corporate risk management reports, project finance and corporate finance portfolio information, generator fuel information (diesel/lt), electricity consumption (kWh) information, air conditioning gas usage data (kg), heating data (fuel oil, coal, etc.).
- Work will be carried out with SBTi (Science Based Targets Initiative), which aims to calculate the Bank's entire climate burden and set scientifically based targets within 2 years.

Zero Waste Target

- Photocopiers have been reprogrammed to prevent unnecessary printouts being sent to the printer and forgotten or resent, and the default option of front/back printing has been set on the devices.
- Waste paper is given to companies commissioned by municipalities.
- Water-saving technologies were used in the Head Office building.
- A vehicle tracking system is installed on service vehicles and vehicle utilization is monitored in detail.
- Batteries are separated and collected at the Head Office to prevent waste batteries from entering the environment.

- The cardboard boxes used in the transportation works of the Head Office building are used approximately 15 times, and the cardboard boxes that have completed their economic life are given to the companies assigned by the Municipality.
- Periodic maintenance of vehicles, equipment and fixtures is carried out regularly and thus the equipment is used for a long time.

As Dünya Katılım Bank, we adopt sustainability, environmental responsibility and ethical values as the basic elements of our corporate culture. With our activities, we aim to secure not only our present but also our future. We see it as our primary responsibility to ensure that every step we take in line with our vision of a "waste-free future" contributes positively to nature and society.





GRI 201-1, 3-3, 401-1, 404-1, 404-2, 404-3

APPENDICES

Performance Indicators

Summary Financial Information on Results of Operations

Net Profit	1,353,642
Own Resources	7,342,090
Total Assets	34,635,157
Capital Adequacy Ratio	% 46,94
Funds Disbursed	23,033,822
Funds Collected	23,824,709
Balance Sheet (Thousand TL)	Current Period
Funds Disbursed	23,033,822
Total Assets	34,635,157
Funds Collected	23,824,709
Own Resources	7,342,090
Statement of Profit or Loss (TL Thousand)	Current Period
Profit share	3,662,048
Profit share expenses	2,059,455
Net Fees and Commissions / Expenses	188,995
Other Income	1,392,431
Other expenses	1,567,784
Tax Provision	262,593
Net Profit/Loss for the Period	1,353,642
Ratios (%)	Current Period
Funds Allocated / Total Assets	% 67
Funds Allocated / Funds Collected	% 97
Capital Adequacy Ratio	% 46,94

GRI 3-3, 401-1, 401-3, 403-1, 403-3, 403-5, 403-9, 403-10, 404-1, 404-2, 404-3

Social Performance Indicators

Number of Employees (by Years, Separated b y Male and Female)

Number of Employees	Unit	Woman	Male	Total
White Collar Employee	person	81	360	441
Female Employee Ratio	%			18
Distribution by Age Groups	Unit	Kadın	Male	Total
Under 30	person	34	125	159
Between 30-50 Years	person	45	222	267
Over 50 Years	person	2	13	15

Direct Employment

	Unit	Woman	Male	Total
White Collar Employee	person	81	360	441
Employee	person	81	360	441
Female Employee Ratio	%			18

Average Number of Employees

	Unit	Woman	Male	Total
Average Number of Employees	person	56	229	285
Female Employee Ratio	%			20

Number of Employees by Age Groups

	Unit	Woman	Male	Total
Under 30	person	34	125	159
Between 30-50 Years	person	45	222	267
Over 50 Years	person	2	13	15

Indirect Employment

	Unit	Woman	Male	Total
Subcontractor Employee	kişi	24	52	76
Female Employee Ratio	%			32



Number of Managers

By Age

	Unit	Woman	Male	Total
Under 30	person	0	0	0
Between 30-50 Years	person	2	46	48
Over 50 Years	person	0	9	9
Number of Managers	person	2	55	57

According to Tier

	Unit	Woman	Male	Total
Top Level Manager	person	0	7	7
Mid-Level Manager	person	2	48	50
Proportion of Senior Female Executives	%			-
Ratio of Mid-level Female Managers	%			2
Ratio of Female Executives	%			3
Number of Information Technologies Employees	person	21	43	64
Information Technologies Female Employee Ratio	%			33

Training Hours by Gender

	Woman	Male
Total Training Hours by Gender	2.729	10.412
Average Annual Training Hours per Employee by Gender	31	28

Training Hours by Age

	Under 30	30-50	Over 50
Hours of Education by Age	8.661	4.178	302
Average Annual Training Hours per Employee by Age	33	16	1.15

Training Hours and Number of Participants by Training Programs

	Number of Employees Participating	Training Hours
Professional Development Trainings	324	8.841

Training Costs

	Unit	Amount	Total
Total Training Cost	TL	Thousand	4.339

Direct Employment

	Unit	Total
Number of Work Accidents	Item	2
Number of Fatalities	Item	0
Number of Occupational Diseases	Item	0
Accident-related Absenteeism	Day	0
Absenteeism	Day	0

Indirect Employment

	Unit	Total
Number of Work Accidents	Item	0
Number of Fatalities	Item	0
Number of Occupational Diseases	Item	0
Accident-related Absenteeism	Day	1
Absenteeism	Day	0



GRI 3-3, 302-1, 302-2, 302-3, 302-4, 303-1, 303-2, 303-3, 303-4, 303-5, 305-1, 305-2, 305-3, 306-1, 306-2, 306-3, 306-4, 306-5

Environmental Performance Indicators

Emission Intensities		
	Unit	Consumption Amount
Emissions per Employee	(tCO ₂ e/number of employees)	2,85
Emissions by Asset Size	(tCO ₂ e/million TL)	0,04
Emission by Net Profit	(tCO ₂ e/million TL)	0,93

2024 Scope 1 and 2 Data	
Scope 1	484 tons CO ₂ e
Scope 2	774 tons CO ₂ e
Scope 1 + Scope 2	1258 tons CO ₂ e

Energy Consumption	
Unit	Consumption Amount
MWh	1.750

Water Consumption	
Unit	Total Branches
m ³	3.829

Vehicle Fuel Consumption			
Vehicle Type	Fuel Type	Unit	Consumption Amount
Passenger Cars / 12 Vehicles	Diesel	Liters	23.082
Passenger Cars / 55 Vehicles	Gasoline	Liters	106,329



For Our World



GRI CONTENT INDEX

In the context of the Content Index - Essentials Service, the GRI Services and the GRI content index have been noted for being clearly reported and compliant with the Standards. It has been observed that the Dünya Katılım Bank Sustainability Report was prepared in compliance with the GRI Content Index-Essentials standards within the scope of the Core Services, and that the information in the report is clear, understandable, and accessible

STATEMENT OF USE : Dünya Katılım Bank has reported the information contained in this GRI Content Index for the period January 1 - December 31, 2024 with reference to GRI Standards.

USED GRI : GRI 1, Core principles 2021

SECTOR STANDARD : None

GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 2: GENERAL DISCLOSURES 2021	2 - 1 Organizational details	About the Report	pp. 4 - 5
		About Dünya Katılım Bank	pp. 10 - 11
	2 - 2 Organizations included in the organization's sustainability reporting	About the Report	pp. 4 - 5
	2 - 3 Reporting duration, frequency and point of contact	About the Report	pp. 4 - 5
	2 - 4 Restatement of knowledge	This is the first Sustainability Report published by the Dünya Katılım Bank.	
	2 - 5 External assurance	No External Audit Received for the Report	
	2 - 6 Activities, value chain, products and services	About Dünya Katılım Bank	pp 10 - 11
		Financial Assets	pp. 52 - 57
	2 - 7 Employees	Our Human Assets	pp. 58 - 65
	2 - 8 Non-employed workers	Dünya Katılım's "Non-Employee" there are no workers	
	2 - 9 Governance structure and composition	How Do We Manage Our Business?	pp. 32 - 37
	2 - 10 Nomination and election of the highest governance bodyi	In the election and appointment of the Senior Management body, the Banking Law, the Turkish Commercial Code and the relevant the measures determined by other legislation acts within the framework.	
	2 - 11 Head of the highest governing body	https://dunyakatilim.com.tr/en/investor-relations/corporate-information/board-members	
	2 - 12 Role of the highest governance body in overseeing the management of impacts	ESG Management and Structuring	pp. 36 - 37

GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 2: GENERAL DISCLOSURES 2021	2 - 13 Delegation of responsibility for managing impacts	ESG Management and Structuring	pp. 36 - 37
	2 - 14 The role of the highest governance body in sustainability reporting	ESG Management and Structuring	pp. 36 - 37
	2 - 15 Conflicts of interest	How Do We Manage Our Business?	pp. 32 - 33
	2 - 16 Communication of critical issuesi	Our Sustainability and ESG Perspective (Policies)	pp. 12 - 13
	2 - 17 Collective knowledge of the highest governance body	Our Sustainability and ESG Perspective (Sustainability and Corporate Social Responsibility (CSR) project	pp. 12 - 13
	2 - 18 Assessing the performance of the highest governance body	ESG Management and Structuring	
	2 - 19 Remuneration policies	Our Human Assets	pp. 58 - 65
	2 - 20 process to determine remuneration	Our Human Assets	pp. 58 - 65
	2 - 21 Annual total compensation ratio	How Do We Manage Our Business?	pp. 32 - 33
	2 - 22 Statement on sustainable development strategy	Our Sustainability and ESG Perspective	pp. 12 - 13
	2 - 23 Policy commitments	Our Sustainability and ESG Perspective	pp. 12 - 13
	2 - 24 Embedding policy commitments	Our Sustainability and ESG Perspective	pp. 12 - 13
	2 - 25 Processes to remediate negative impacts	Impact Framework of the Priorities and its Reflection in the Report	pp. 28 - 29
		Our Human Assets	pp. 58 - 65
	2 - 26 Mechanisms for seeking advice and raising concerns	Manufactured Assets	pp. 68 - 69
	2 - 27 Compliance with laws and regulations	How Do We Manage Our Business?	pp. 32 - 37
	2 - 28 Membership associations	Our Social and Relational Assets	pp. 70 - 71
	2 - 29 Approach to stakeholder engagement	Stakeholders, Stakeholder Communication	pp. 16 - 17
	2 - 30Collective bargaining agreements	Our Human Assets	pp. 58 - 59



GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 3: MATERIAL TOPIC 2021	3 - 1 Process to determine material topics	Our Priorities	pp. 18 - 22
	3 - 2 List of material topics	Our Priorities	pp. 18 - 22
	DIGITAL TRANSFORMATION AND INNOVATION		
		Message from the Chairman of the Board of Directors	p. 6
		Message from the General Manager	p. 8
		How Do We Manage Our Business?	pp. 32 -37
	3 - 3 List of material topics	Our Priorities	pp. 18 - 22
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
		Our Intellectual Asset	pp. 66 - 67
		Our Manufactured Asset	pp. 68 - 69
	INTEGRATED RISK MANAGEMENT - FINANCIAL PERFORMANCE AND PROFITABILITY		
		Message from the Chairman of the Board of Directors	p. 6
		Message from the General Manager	p. 8
	3 - 3 Management of material topics	How Do We Manage Our Business?	pp. 32 -37
		Our Priorities	pp. 18 - 22
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
	ETHICSANDCOMPLIANCE- DATAPRIVACYAND SECURITY		
		Message from the Chairman of the Board of Directors	p. 6
		Message from the General Manager	Sy. 8
	3 - 3 Management of material topics	How Do We Manage Our Business?	pp. 32 -37
		Our Priorities	pp. 18 - 22
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
		Our Intellectual Assets	pp. 66 - 67

GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 201: ECONOMIC PERFORMANCE 2016	201 - 1 Direct economic value generated and distributed	Key Performance Indicators for 2024	pp. 14 - 15
		How Do We Manage Our Business?	pp. 32 -37
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
		Dünya Katılım Bank's Business Model	pp. 50 - 51
		Key Performance Indicators for 2024	pp. 14 - 15
	201 - 2 Financial implications and other risks and opportunities due to climate change	Reflection of Priorities in the Impact Framework and Report	pp. 28 - 29
	201-3 Defined benefit plan obligations and other retirement plans	2024 Annual Report	
201-4 Financial assistance received from government	As of the date of the report, no financial assistance has been received from the state..		
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203-1 Infrastructure investments and services supported	Reflection of Priorities in the Impact Framework and Report	pp. 28 - 29
		Dünya Katılım Bank's Business Model	pp. 50 - 51
		Our Financial Assets	pp. 52 - 57
	203-2 Significant indirect economic impacts	Reflection of Priorities in the Impact Framework and Report	pp. 28 - 29
		Dünya Katılım Bank's Business Model	pp. 50 - 51
		Our Financial Assets	pp. 52 - 57
GRI 207: TAX 2019	207-1 Approach to tax	2024 Annual Report	
	207-4 Country-by-country reporting	2024 Annual Report	
GRI 205: ANTICORRUPTION 2016	205-1 Operations assessed for risks related to corruption	How Do We Manage Our Business?	pp. 32 -37
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
	205-2 Communication and training about anticorruption policies and procedures	How Do We Manage Our Business?	pp. 32 -37
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
	205-3 Confirmed incidents of corruption and actions taken	There were no confirmed cases of corruption during the reporting period.	



GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 3: MATERIAL TOPICS 2021	COMBATING CLIMATE CHANGE/RESPONSIBLE PRODUCTS AND SERVICES/ NATURAL RESOURCE AND WASTE MANAGEMENT		
	3-3 Management of material topics	Message from the Chairman of the Board of Directors	p. 6
		Message from the General Manager	p. 8
		Key Performance Indicators for 2024	pp. 14 - 15
		Our priorities	pp. 18 - 22
		Reflection of Priorities in the Impact Framework and Report	pp. 28 - 29
		Dünya Katılım's Response to change Developments in the External Environment	pp. 46 - 47
		Our Natural Assets	pp. 72 -75
		Environmental Performance Indicators	p. 80
	302-1 Energy consumption within the organization	Our Natural Assets	pp. 72 -75
		Environmental Performance Indicators	p. 80
GRI 302: ENERGY 2016	302-2 Energy consumption outside of the organization	Our Natural Assets	pp. 72 -75
		Environmental Performance Indicators	p. 80
	302-3 Energy intensity	Our Natural Assets	pp. 72 -75
		Environmental Performance Indicators	p. 80
	302-4 Reduction of energy consumption	Our Natural Assets - Emission Management	pp. 72 -75
		Environmental Performance Indicators	p. 80

GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 303: WATER AND EFFLUENTS 2018	COMBATING CLIMATE CHANGE/RESPONSIBLE PRODUCTS AND SERVICES/ NATURAL RESOURCE AND WASTE MANAGEMENT		
	303-1 Interactions with water as a shared resource	Our Natural Assets - Water Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	303-2 Management of water discharge-related impacts	Our Natural Assets - Water Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	303-3 Water withdrawal	Our Natural Assets - Water Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	303-4 Water discharge	Our Natural Assets - Water Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	303-5 Water consumption	Our Natural Assets - Water Management	pp. 72 -75
Environmental Performance Indicators		p. 80	
GRI 305: EMISSIONS 2016	305-1 Direct (Scope 1) GHG emissions	Our Natural Assets - Emission Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	305-2 Energy indirect (Scope 2) GHG emissions	Our Natural Assets - Emission Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	305-3 Other indirect (Scope3) GHG emissions	Scope 3 Data not published	
GRI 306: WASTE 2020	306-1 Waste generation and significant waste-related impacts	Our Natural Asset - Waste Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	306-2 Management of significant waste-related impacts	Our Natural Asset - Waste Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	306-3 Waste generated	Our Natural Asset - Waste Managementi	pp. 72 -75
		Environmental Performance Indicators	p. 80
	306-4 Waste diverted from disposal	Our Natural Asset - Waste Management	pp. 72 -75
		Environmental Performance Indicators	p. 80
	306-5 Waste directed to disposal	Our Natural Asset - Waste Management	pp. 72 -75
		Environmental Performance Indicators	p. 80



GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
GRI 3: MATERIAL TOPICS 2021	EMPLOYEE HEALTH AND RIGHTS/CORPORATE CULTURE PRINCIPLES/TRAINING AND TALENT MANAGEMENT/EQUAL OPPORTUNITY AND DIVERSITY		
	3-3 Management of material topics	Message from the Chairman of the Board of Directors	p. 6
		Message from the General Manager	p. 8
		Key Performance Indicators for 2024	pp. 14 - 15
		Our priorities	pp. 18 - 22
		Reflection of Priorities in the Impact Framework and Report	pp. 28 - 29
		Our Human Assets	pp. 58 - 65
		Social Performance Indicators	pp. 77 - 79
	401-1 New employee hires and employee turnover	Our Human Assets	pp. 58 - 65
		Social Performance Indicators	pp. 77 - 79
GRI 401: EMPLOYMENT 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	There are no temporary or part-time employees in our Bank.	
		Our Human Assets	pp. 58 - 65
	401-3 Parental leave		
		Social Performance Indicators	pp. 77 - 79
GRI 402: LABOR/MANAGEMENT RELATIONS 2016	402-1 Minimum notice periods regarding operational changes	2024 Annual Report	

GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER	
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	EMPLOYEE HEALTH AND RIGHTS/CORPORATE CULTURE PRINCIPLES/TRAINING AND TALENT MANAGEMENT/EQUAL OPPORTUNITY AND DIVERSITY			
	403-1 Occupational health and safety management system	Our Human Assets	pp. 58 - 65	
		Social Performance Indicators	pp. 77 - 79	
	403-3 Occupational health services	Our Human Assets	pp. 58 - 65	
		Social Performance Indicators	pp. 77 - 79	
	403-5 Worker training on occupational health and safety	Our Human Assets	pp. 58 - 65	
		Social Performance Indicators	pp. 77 - 79	
	403-9 Work-related injuries	Our Human Assets	pp. 58 - 65	
		Social Performance Indicators	pp. 77 - 79	
	403-10 Work-related ill health	Our Human Assets	pp. 58 - 65	
		Social Performance Indicators	pp. 77 - 79	
	GRI 404: TRAINING AND EDUCATION 2016	404-1 Average hours of training per year per employee	Our Human Assets	pp. 58 - 65
			Social Performance Indicators	pp. 77 - 79
		404-2 Programs for upgrading employee skills and transition assistance programs	Our Human Assets	pp. 58 - 65
Social Performance Indicators			pp. 77 - 79	
404-3 Percentage of employees receiving regular performance and career development reviews		Our Human Assets	pp. 58 - 65	
		Social Performance Indicators	pp. 77 - 79	



GRI STANDARD	DISCLOSURE	SECTION TITLE	PAGE NUMBER
	EMPLOYEE HEALTH AND RIGHTS/CORPORATE CULTURE PRINCIPLES/TRAINING AND TALENT MANAGEMENT/EQUAL OPPORTUNITY AND DIVERSITY		
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1 Diversity of governance bodies and employees	Our Human Assets	pp. 58 - 65
	405-2 Ratio of basic salary and remuneration of women to men	Gender is not a determining factor in the basic salary policy of Dünya Katılım and there is no discrimination based on gender.	
GRI 406: NON- DISCRIMINATION 2016	406-1 Incidents of discrimination and corrective actions taken	There were no cases of discrimination during the reporting period.	
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	During the reporting period, there were no cases where the right o organize and collective bargaining was at risk	
		Our Social and Relational Assets	pp. 70 - 71
GRI 408: CHILD LABOR 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Dünya Katılım does not employ child labor	
		Our Social and Relational Assets	pp. 70 - 71
GRI 409: FORCED OR COMPULSORY LABOR 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	There are no cases of forced or compulsory labor at Dünya Katılım.	

GRI STANDARDI	DISCLOSURE	SECTION TITLE	PAGE NUMBER
	CUSTOMER EXPERIENCE AND SATISFACTION/FINANCIAL INCLUSION/CORPORATE SOCIAL RESPONSIBILITY/FINANCIAL LITERACY		
GRI 3: MATERIAL TOPICS 2021	3-3 Management of material 3topics	Message from the Chairman of the Board of Directors	p. 6
		Message from the General Manager	p. 8
		Key Performance Indicators for 2024	pp. 14 - 15
		Our priorities	pp. 18 - 22
		Reflection of Priorities in the Impact Framework and Report	pp. 28 - 29
		Our Financial Assets	pp. 52 - 57
		Our Intellectual Asset	pp. 66 - 67
		Our Manufactured Assets	pp. 68 - 69
		Our Social and Relational Assets	pp. 70 - 71
GRI 416: CUSTOMER HEALTH AND SAFETY 2016	416-2 Incidents of noncompliance concerning the health and safety impacts of products and services	Products in the reporting period There are no incidents of non-compliance related to health and safety impacts of services..	
GRI 417: MARKETING AND LABELING 2016	417-2 Incidents of noncompliance concerning product and service information and labeling	During the reporting period, there were no incidents of non-compliance related to product and service information and labeling..	
	417-3 Incidents of noncompliance concerning marketing communications	During the reporting period, there were no incidents of non-compliance related to marketing communications.	
GRI 418: CUSTOMER PRIVACY 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	During the reporting period, there were no complaints regarding breach of customer confidentiality and loss of customer data	



Dünya Katılım Bankası

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Tax Office: Büyük Mükellefler
Tax Number: 0070015481
Trade Registry: 206564-0
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