A&T BANK

ARAP TÜRK BANKASI
2025 TSRS COMPLIANT
SUSTAINABILITY REPORT

Towards the Future with Shared Values

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Joint Message from Chairman of the Board of Directors and General Manager

We Prioritize Our Financial Responsibility for a Sustainable Future

Dear Stakeholders,

The global economy continued to transform in 2025 as influenced by various factors such as climate change, geopolitical developments, and economic downturn. Such developments shape decision-making mechanisms in the financial sector. At A&T Bank, we focus on the efficient use of resources, risk management, and strengthening our corporate resilience.

Located at the heart of such transformation, the banking sector assumes a critical role in financing sustainable development. At A&T Bank, we are aware of this responsibility and reshape our operations with a focus on sustainability. Accordingly, we treat sustainability not merely as an area of adaptation, but as a cornerstone of our business model.

We reflected, as of 2025, this approach more strongly in our corporate structure. First, we improved our governance structure and built our policies and strategic framework that would set the foundations of a sustainability strategy in order to address matters of sustainability in a more systematic and holistic manner. In addition, we started to regularly convene the sustainability committee to assess environmental and social impacts more comprehensively and make climate-related risks and opportunities a visible and effective part of our decision-making processes, and we progressively reflect the decisions taken at such meetings in our business processes.

We continue to develop practices to increase efficiency in our operational processes and reduce our environmental impact. Thereby we aim that our sustainability approach becomes comprehensive and holistic throughout the organization, rather than being limited to specific areas.

In addition, the Turkish Sustainability Reporting Standards (TSRS) enable us to present our sustainability performance in a more transparent, consistent, and comparable manner. Through this report prepared in this framework, we share our sustainability approach, practices, and areas for improvement with our stakeholders in a clear and intelligible way.

In light of all these efforts, A&T Bank is resolutely continuing its sustainability-focused transformation. We are developing solutions that adapt to the changing needs of our customers, strengthening our risk management approach, and continuing to move forward in line with our goal of creating long-term value.

Sincerely,

Faesal Kh Ali Khalil OTHMAN
Member of the Board of Directors and General Manager

Yasin ÖZTÜRK
Chairman of the Board of Directors

About Arap Türk Bankası A.Ş.

Arap Türk Bankası Anonim Şirketi ("A&T Bank" or "the Bank") is a joint venture bank established in 1977 with the purpose of promoting trade between Türkiye and Libya, in line with the provisions of the "Agreement on the Establishment of a Bank Between Türkiye and Libya" signed in Tripoli, Libya, on August 11, 1975.

A&T Bank holds a distinctive position in the Turkish banking sector owing to its expertise in facilitating trade between Türkiye and North African countries. A&T Bank plays a significant role in the development of the Turkish industry and trade by providing financing for exports to these regions, mobilizing funds secured from abroad, conducting treasury operations, extending corporate loans, and supporting the real sector through its subsidiary, A&T Finansal Kiralama A.Ş.

Headquartered in Istanbul, A&T Bank carries out its operations with a regional banking approach through four branches located in Istanbul (Central and Kozyatağı), Ankara, and Gaziantep. As of the end of 2025, A&T Bank employs a total of 251 staff members.

As of December 31, 2025 the shareholder structure of A&T Bank A.Ş. is presented in the table below.

Shareholding/Ownership Structure

Shareholders*	Paid-in Capital (Thousand TL)	Shareholding Ratio (%)
Libyan Foreign Bank	2,036,681	63.23%
T. İş Bankası A.Ş.	662,749	20.58%
T.C. Ziraat Bankası A.Ş.	497,061	15.43%
Kuwait Investment Co.	24,509	0.76%

*Emek İnşaat ve İşletme A.Ş. holds a share of TL 45.38 (in full TL), TL 6.20 (in full TL) as of December 31, 2024) within the paid-in capital, corresponding to 0.0000014% (0.0000014% as of December 31, 2024) of ownership.

About Arap Türk Bankası A.Ş.

Reporting Boundaries and Measurement Approach

This Türkiye Sustainability Reporting Standards (TSRS) Report covers both financial and non-financial disclosures regarding the sustainability performance of A&T Bank A.Ş. and its fully consolidated subsidiary, A&T Finansal Kiralama A.Ş., for the period of January 1 to December 31, 2025. The information included in the scope of consolidation has been presented through a holistic approach at both the parent bank and subsidiary levels.

A&T Finansal Kiralama A.Ş. is a subsidiary operating in the field of financial leasing, in which A&T Bank holds a direct ownership share of 100%. Established in 1997 under the authorization of the Undersecretariat of Treasury and Foreign Trade of the Republic of Türkiye and in the framework of the Financial Leasing Law No. 3226, the company commenced its operations in the same year following the publication of its articles of association in the Turkish Trade Registry Gazette. The company's core business activities include providing financial leasing services for construction equipment, machinery, transportation vehicles, and real estate, both domestically and internationally. Operating predominantly in the Turkish market, A&T Finansal Kiralama A.Ş. offers investment- and growth-oriented financing solutions to enterprises of various sizes through a customer-focused business model.

In defining its organizational boundaries for greenhouse gas (GHG) emissions reporting, A&T Bank has adopted the financial control approach. In accordance with the Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard (2004), which allows for the application of three approaches - operational control, financial control, and equity share - A&T Bank selected the financial control approach and includes in its GHG inventory all emissions generated from operations under its financial control.

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About the Report

Purpose and Scope

In line with its sustainability vision, A&T Bank aims to effectively manage its operations in environmental, social, and governance (ESG) domains, contribute to the transformation of the financial system, and provide transparent and reliable information to its stakeholders. Accordingly, A&T Bank presents its second sustainability report drawn up in compliance with the **Türkiye Sustainability Reporting Standards (TSRS)** to present, in a holistic perspective, A&T Bank's sustainability approach, management philosophy as regards Climate-Related Risks and Opportunities, and impact of such factors on its financial standing.

This report was prepared in accordance with **TSRS 1 – General Requirements for Disclosure of Sustainability-related Financial Information** and **TSRS 2 – Climate-related Disclosures** as issued by the **Public Oversight, Accounting and Auditing Standards Authority (POA)**. It presents how A&T Bank and its consolidated subsidiary (the "Group") manage material climate-related risks and opportunities, as well as the impacts of these factors on A&T Bank's short-, medium-, and long-term financial position, performance and cash flows.

The report covers the period of January 1 to December 31, 2025, and was prepared in compliance with the Banking Regulation and Supervision Agency (BRSA) regulations, corresponding to the same period and scope as A&T Bank's consolidated financial statements as of December 31, 2025. The non-financial sustainability disclosures presented herein are includes the activities of the parent bank and its subsidiary operating in Türkiye.

Transitional Exemptions

In the subsequent period of TSRS application, A&T Bank continued to utilize transitional exemptions defined under TSRS 1 and TSRS 2 standards as follows:

Under **TSRS 1 E4,** the TSRS-compliant Sustainability Report is published following the disclosure of the financial statements covering the period of January 1 to December 31, 2025.

Pursuant to **TSRS 1 E5, TSRS 1 E6, and TSRS 2 C3,** the disclosures are limited to Climate-Related Risks and Opportunities.

Under **TSRS 2 C4.b,** pursuant to the Provisional Article 3 of the "Board Decision on the Scope of Implementation of the Türkiye Sustainability Reporting Standards (TSRS)", entities are not required to disclose their Scope 3 greenhouse gas emissions in their first two reporting periods.

About the Report

Conceptual Foundations and Reporting Principles

A&T Bank's TSRS-compliant 2025 Sustainability Report is based on the following conceptual foundations:

- **Fair Presentation:** All information is presented in a complete, impartial, and accurate manner.
- **Connectivity of Information:** The interrelationships between governance, strategy, risk management, and metrics-targets are explained in an integrated way.
- **Materiality Assessment:** The climate-related disclosures included in the report were determined in accordance with the financial materiality principle defined under TSRS Standards, in order to identify information that could reasonably be expected to affect the Group's future financial resilience in relation to climate-related risks and opportunities.
- **Consistency and Comparability:** A reporting infrastructure was established to enable the identification of trends over time and facilitate sectoral comparisons in future periods, and efforts are underway to improve such infrastructure.
- **Verifiability and Understandability:** Care was taken to ensure that the information is clear, auditable, and meaningful.
- **Reporting Entity:** The report was prepared by A&T Bank and covers the activities of A&T Bank and its fully consolidated subsidiary, A&T Finansal Kiralama A.Ş.

Reporting Principles

The sustainability-related financial information included in this report was prepared in compliance with TSRS 1 and TSRS 2 standards. The fundamental reporting principles applying to these disclosures are outlined below:

- **Presentation Currency:** Unless otherwise stated, all financial information presented in the report is expressed in Turkish Lira (TL).
- **Indicator Definitions and Measurement Methods:** The quantitative and qualitative indicators included in the report were determined in alignment with the definitions provided in TSRS 2 – Annex Volume – 16: Commercial Banks. The measurement methods are detailed in the respective sections where each indicator is disclosed.
- **Data Sources:** All data were obtained from A&T Bank's corporate information systems such as financial reporting systems, human resources management systems, and environmental data monitoring tools and, supported through audit and internal control processes.
- **Assumptions and Limitations:** The assumptions used during the calculation phase of the indicators and the limitations encountered during data collection processes are explained in the relevant sections.
- **Applied Standards:** The report was prepared based on TSRS 1 and TSRS 2 Standards. For climate-related disclosures, the TSRS 2 – Annex Volume – 16: Commercial Banks guidance, developed with reference to SASB standards, was used as a reference source.

The sustainability-related financial information included in this report was prepared in compliance with TSRS 1 and TSRS 2 standards.

About the Report

Materiality Assessment

The Group's sustainability report only discloses climate-related risks and opportunities that are expected to reasonably affect the Group's cash flows, access to financing, or cost of capital. In making this assessment, the Group considered the likelihood of the event occurring and the severity of its impact on the Group's financial expectations should the event occur.

The climate-related disclosures presented in this report were determined in accordance with the financial materiality principle defined under TSRS 1. The information identified as material is based on climate-related risks that could reasonably be expected to influence the decision-making processes of A&T Bank's existing and potential investors, as well as users of general-purpose financial statements.

During the materiality assessment process, the following factors were considered:

- Existing and potential climate-related risks in the banking sector,
- Information identified as significant in relation to these risks,
- The potential short, medium, and long-term impacts on financial position, financial performance, and cash flows, and likelihood that such risks may materialize,
- Possible changes in A&T Bank's strategy and business model arising from these risks.

A&T Bank continues to integrate sustainability principles and climate-related issues into its strategic decision-making processes, treating this domain as a key component of its long-term corporate goals. Through the work of its Sustainability Committee, a more systematic assessment of environmental and social impacts is ensured, and climate-related risks and opportunities are gradually incorporated into decision-making processes. Accordingly, institutional capacity in these areas is being strengthened within A&T Bank.

In the strategic planning processes, climate and sustainability risks are assessed using short-term (0 - 1 year), medium-term (1 - 3 years), and long-term (3 years and above) timeframes in parallel with the banking sector. This approach is maintained in line with A&T Bank's overall decision-making structure. Thereby, the financial impacts of sustainability actions, as well as operational and environmental factors contributing to these impacts, are evaluated together.

It is anticipated that the transition to low-carbon economy will have various impacts on A&T Bank's financial performance and cash flows over the medium and long term. While in the short-term, costs related with adaptation and transformation investment may stand out, positive contributions such as resource efficiency and revenue diversification through sustainable financing products are anticipated in the long term. In assessing the financial impact of climate-related risks, A&T Bank considers performance and capital indicators commonly used in the banking sector and set a financial materiality threshold of 3% of its core capital. This threshold corresponds to TL 164,355 Thousand which is 3% of the core capital of TL 5,478,489 Thousand as of December 31, 2025. As a result of these assessments, no climate risk or opportunity classified as financially "material" was identified for the reporting period.

Through the work of its Sustainability Committee, a more systematic assessment of environmental and social impacts is ensured, and climate-related risks and opportunities are gradually incorporated into decision-making processes.

About the Report

Business Model and Value Chain

Climate change is assessed to have multi-dimensional impacts on A&T Bank's business model and value chain through physical and transition risks. A&T Bank's operations span a wide range, from the supply chain and branch operations to subsidiaries and customer segments. Therefore, climate-related impacts that may arise at different stages of the value chain are addressed using a holistic approach.

A significant portion of service providers and infrastructure providers in the upstream value chain are located in Istanbul, Ankara, and Gaziantep. The impacts of climate-related disruptions on service continuity in these regions are being monitored. The consumption of resources such as electricity and water remains relatively limited. However, areas for improvement aimed at increasing operational efficiency and reducing environmental impact are being evaluated.

The customer portfolio located in the downstream value chain spans across Türkiye and North Africa. The impacts of economic, environmental, and social developments in the regions where we operate, particularly Libya, on our customers' financial structures are carefully considered. We are working to develop environmental and social risk assessment processes to include the corporate customer segment. The goal is to integrate these assessments into credit allocation and monitoring processes. Thereby we aim to manage climate and environmental risks more effectively.

A&T Finansal Kiralama A.Ş., a subsidiary of A&T Bank, is a financial leasing company. It operates through A&T Bank's branches located in Ankara, Istanbul Central, Istanbul Kozyatağı, and Gaziantep.

At A&T Bank, climate risks are not only considered a limiting factor but also a strategic opportunity for developing sustainable business models. Accordingly, we are working to develop sustainable financing products, support environmental investments, and expand the use of digital banking applications. While fulfilling its responsibilities to reduce environmental impact, A&T Bank aims to reflect the climate change adaptation process across all stages of its value chain.

Report Publication Format

In line with its commitment to minimizing environmental impacts, A&T Bank's 2025 TSRS-Compliant Sustainability Report was published exclusively in digital format. The report is made accessible to the public through A&T Bank's official website and POA's Sustainability Disclosures Reporting Platform (SDRP).

Value Chain		Description and Definition	Geographical Location
Upstream Value Chain	Suppliers	Check printing services, IT infrastructure support services, security services, document archiving and printed material storage services, debit card operations, printing and distribution services.	Ankara İstanbul Gaziantep
	Other Functions	Energy (electricity, natural gas) and water supply.	Ankara İstanbul Gaziantep
	Regulatory Authorities	Public authorities responsible for regulating and supervising banking sector operations and ensuring compliance with legal and regulatory frameworks. In Türkiye, BRSA, the Central Bank of the Republic of Türkiye (CBRT), POA, and other relevant regulatory institutions play a critical role in ensuring that A&T Bank's operations are reliable, transparent, and aligned with national and international standards.	Türkiye
	Financial Resource Providers	National and international investors, credit institutions, and capital market participants that provide the funds required for A&T Bank to maintain and expand its lending and investment activities. Shareholders, bond investors, international financial institutions, and development banks strengthen A&T Bank's funding structure and support the implementation of its growth and sustainability strategies. The resources provided contribute significantly to the financing of both domestic and international trade and to the support of the real sector.	Türkiye and International Financial Institutions
Own Operations	Banking Activities	A&T Bank holds a distinctive position in the Turkish banking sector with its strong financial structure and expertise in facilitating trade between Türkiye and North African countries. A&T Bank contributes significantly to the national industry and trade through export financing to these regions, funds obtained from abroad, treasury operations, corporate lending, and its subsidiary A&T Finansal Kiralama A.Ş., which supports the real sector.	Ankara İstanbul Gaziantep
	Subsidiaries	A&T Finansal Kiralama A.Ş.	Ankara İstanbul
	Branches	A&T Bank operates through four branches.	Ankara İstanbul Central İstanbul Kozyatağı Gaziantep
Downstream Value Chain	Customers	Retail and corporate customer segments.	Türkiye and North Africa, primarily Libya

1. Governance

1. Governance

At A&T Bank, governance is built on the principles of transparency, accountability, fairness, and responsibility. This approach is positioned as a core pillar of corporate sustainability. With an effective management structure that strengthens stakeholder confidence and actively functioning corporate mechanisms, corporate governance principles are implemented as an integral part of A&T Bank's operations. Strategic decision-making processes and oversight mechanisms are executed by management bodies structured on the basis of competence and diversity. A&T Bank's sustainability and climate-related risks and opportunities are addressed under the oversight of the Board of Directors, the highest decision-making body.

At A&T Bank, governance is built on the principles of transparency, accountability, fairness, and responsibility. This approach is positioned as a core pillar of corporate sustainability.

To strengthen this governance approach, the organizational structure was updated in 2025. In particular, the organizational structure of the Internal Systems Group and the departments reporting directly to the Chief Executive Officer has been reorganized and restructured. Such changes aim to increase the effectiveness of risk management, internal control, and compliance functions; and evaluate sustainability and climate-related risks and opportunities with a more holistic approach. At the same time, the goal is to create a more integrated structure in decision-making processes. With the updated organizational structure, it is planned that the sustainability and risk management approach will be rolled out more strongly across the organization.

The Corporate Governance Committee monitors A&T Bank's compliance with corporate governance principles. The corporate governance system is supported not only by its structural mechanisms but also through the comprehensive monitoring of current legal and regulatory developments. In this context, the follow-up and internal dissemination of all legislative regulations concerning the banking sector are carried out by the Legislation and Board Secretariat Department. The technical and operational obligations arising from these legal regulations are fulfilled by the responsible business units according to their respective areas of expertise. Thus, a culture of compliance is structured as an integral component of A&T Bank's corporate governance framework.

The Committee Chair is selected from among non-executive members of the Board of Directors. Committee members, consisting of at least two individuals, are appointed by the Board either from among the Board members or jointly from the Board and senior management. The Committee convenes at least once a year and may hold extraordinary meetings when necessary.

The Committee's powers and responsibilities are as follows:

- Monitors A&T Bank's compliance with corporate governance principles, conducts improvement studies, and submits recommendations to the Board of Directors,
- Defines strategies to guide A&T Bank's ongoing activities and leads the establishment of corporate values and ethical principles on behalf of senior management and employees,
- Ensures the establishment of appropriate communication channels through which employees can safely report actions or practices inconsistent with corporate values and ethical principles to relevant internal authorities,
- Oversees the creation of systems enabling the monitoring of compliance with internal policies and the reporting of potential deviations to relevant management levels,
- Continuously and effectively evaluates A&T Bank's progress toward its goals, its activities, and its performance,
- Establishes the frameworks and processes for periodic reviews and for the approval of standards, policies, guidelines, and implementation procedures.

Since 2022, A&T Bank has included a dedicated section in its Internal Capital Adequacy Assessment Process (ICAAP) addressing the impact of climate-related financial risks on the Bank's business model and risk profile. The effects of these risks on the business model and risk profile are regularly assessed. The ICAAP process is executed at least once a year in accordance with current regulations. The process is updated if there are significant changes in A&T Bank's strategy, business plans, assumptions used in the operating environment, or other factors that may affect the methods. Newly emerging risks are identified and incorporated into the process. Thus, risk management is carried out within a dynamic structure.

The ICAAP Report provides the Board of Directors with comprehensive information regarding A&T Bank's capital adequacy. Beyond ensuring compliance with regulatory requirements, ICAAP aims to meet the following forward-looking objectives related to A&T Bank's capital position:

- Maintaining a level of capital sufficient to support the targeted risk profile,
- Ensuring the continuity of capital above the regulatory minimum limits established for A&T Bank and,
- Sustaining adequate capital levels over time.

This report is prepared under the coordination of the Risk Management Department, with the active participation of other relevant units and departments across A&T Bank. The finalized report, incorporating the views and contributions of the relevant departments, is submitted to the Assets and Liabilities Committee (ALCO) for evaluation, reviewed by the Inspection Board, assessed by the Audit Committee, and ultimately approved by the Board of Directors.

With such governance structure, A&T Bank aims to integrate sustainability risks and opportunities into the decision-making processes, consequently enhancing corporate resilience and creating long-term value.

1.1. Sustainability Governance Structure

Sustainability is treated as one of the key components of A&T Bank's vision of creating long-term value. A responsible banking approach is adopted in the areas of ESG. It strengthens its governance mechanisms and systematically enhances its sustainability-focused organizational capacity in order to integrate this approach into its corporate structure.

An important step was taken in the domain of sustainability governance in 2024. Accordingly, the Sustainability Committee was created, as one of the executive committees under the Board of Directors, pursuant to the "Turkish Sustainability Reporting Standards (TSRS)" Implementing Decision of 27.12.2023 issued by the POA and adopted by BRSA on 24.12.2021, in order to perform the duties of setting A&T Bank's sustainability strategy in terms of environmental, social and corporate governance and performing, monitoring, auditing, reviewing, improving and enhancing A&T Bank's sustainability-related policies, targets and applications. Any change to the membership of the Committee or appointment of new members is subject to the approval of the General Manager, in line with the Committee's recommendation. In addition, where required, other business line managers (HQ/Branches) are invited to the committee in relation to a recommendation presented at the committee meeting. The Committee convened 7 times in 2025 (The Committee held one meeting in 2024.) to assess sustainability risks and opportunities and drew up the records of decisions. Committee meetings are held at times deemed necessary with the participation of simple majority of members. The executive summary drafted in the context of sustainability work in 2025 was presented by the consulting firm to the Board of Directors. The list of Committee members and their respective competencies is provided in Annex-1.

The Sustainability Committee was created as one of the executive committees under the Board of Directors, pursuant to the "TSRS" Implementing Decision of 27.12.2023 issued by the POA and adopted by BRSA on 24.12.2021, in order to perform the duties of setting A&T Bank's sustainability strategy in terms of ESG and performing, monitoring, auditing, reviewing, improving and enhancing A&T Bank's sustainability-related policies, targets and applications.

The Powers and Responsibilities of the Comittee:

- Identifying sustainability-related priority areas to focus on and establishing the sustainability strategy, short-, medium- and long-term targets, roadmaps and policies,
- Monitors the sustainability roadmap established by A&T Bank to achieve its sustainability targets and the developments in its implementation; determines the performance criteria in the context of the targets, and reviews performance,
- Follows up on national and international developments in sustainability,
- Effectively manages environmental, social and corporate governance risks and guides A&T Bank's sustainability strategy,
- Ensures that all employees are well-informed in accordance with A&T Bank's sustainability strategy and targets, and carries out efforts to ensure that such issues are internalized by the employees (Awareness raising and training of employees and customers on "sustainability" matters, encouraging/supporting the sustainability-linked transformation of their personal and work habits, etc.),
- Ensures that sustainability is integrated into business manners; makes decisions that ensure the alignment of A&T Bank's material topics with sustainability,
- Ensures that all activities of A&T Bank in all locations are sustainable and their carbon footprints are at a minimum,
- Regularly reviews, improves, enhances, implements, monitors, and audits A&T Bank's sustainability targets, policies, practices, working principles and management systems; and submits the relevant activities to the approval of the Board of Directors at least once a year and, in any case, within the maximum period set for the annual activity reports.

There is no sustainability-related item in A&T Bank's Senior Management scorecard for 2025.

2. Strategy

2. Strategy

With corporate sustainability becoming a strategic priority in long-term value creation, A&T Bank took its first steps to integrate ESG matters into the core of its activities. In this framework, the Sustainability Committee consisting of senior representatives was established at A&T Bank to assume active responsibility for defining and implementing the sustainability approach.

A&T Bank's sustainability roadmap was built for implementing in line with the newly created governance model. Significant progress was made as of the last quarter of 2025, through consultancy services received, in line with the goals of increasing sustainability awareness across the organization and establishing the necessary systemic infrastructure for identifying climate-related risks, and work is underway to make further progress.

As A&T Bank marks its second reporting period on its TSRS journey, it is working to develop a more systematic approach to sustainability and strengthen its strategic framework. Extensive work undertaken during and after the previous reporting period strengthened the integration of sustainability management into corporate decision-making processes; and the steps of materiality assessment, strategy development, and policy formulation were addressed in a systematic framework.

A&T Bank identified its material issues in developing its sustainability strategy using a multi-dimensional and participatory approach. The materiality analysis considered sectoral comparative studies and assessed critical sustainability topics for the banking sector. The study was designed to solicit the views of internal and external stakeholders; and completed with feedback from 39 internal stakeholders and 4 external stakeholders. As a result of the analysis, "Cybersecurity and Data Privacy", "Ethical Banking, Compliance and Transparency", and "Effective Risk Management" emerged as highly-material topics; while "Equality, Employee Rights and Development", "Customer Satisfaction", "Digital Banking and Innovation", "Stakeholder Communication and Corporate Social Responsibility", "Responsible Supply Chain", and "Combating Climate Change and Green Finance Approach" were included among the material topics.

The alignment of the identified highly-material topics with the United Nations Sustainable Development Goals (SDGs) was also analysed, and these topics were identified as directly contributing to SDG 8 (Decent Work and Economic Growth), SDG 12 (Responsible Consumption and Production), and SDG 16 (Peace, Justice, and Strong Institutions).

The alignment of the identified highly-material topics with the United Nations Sustainable Development Goals (SDGs) was also analysed, and these topics were identified as directly contributing to SDG 8 (Decent Work and Economic Growth), SDG 12 (Responsible Consumption and Production), and SDG 16 (Peace, Justice, and Strong Institutions).

In line with the outcomes of materiality analysis, sustainability strategy has been shaped with a holistic approach by A&T Bank. The process is underway to define concrete targets for each material topic, create action plans to support the achievement of these targets, and prepare regular monitoring and reporting mechanisms.

We also put in place key policies and procedures in order to support the strategic framework, primarily including the Sustainability Policy, Environment and Climate Change Policy, Environmental and Social Risk Management Policy, and Responsible Supply Chain Policy. Such policies support A&T Bank in systematically reflecting its sustainability approach in its corporate processes and applying it holistically in all its activities.

In addition, work is underway to calculate the Green Asset Ratio (GAR) in order to monitor and guide sustainable financing activities. In this context, a total of three GAR reports were issued for the periods of June, September, and December in 2025.

2.1. Climate-Related Risks and Opportunities

A&T Bank initiated efforts to integrate the process of identifying, assessing, and managing climate-related risks and opportunities into its corporate risk management framework. Accordingly, preliminary analyses are being conducted to understand the potential impacts of ESG matters, including particularly climate-related factors, on A&T Bank's business model.

In determining climate-related risks and opportunities, A&T Bank took into account the TSRS 2 – Climate-related Disclosures Standard published by the Public Oversight, Accounting and Auditing Standards Authority (POA). Although the process is still at an early stage, A&T Bank's material focus areas are given on the side:

- Monitoring macroeconomic and regulatory developments,
- Analyzing sector-specific environmental and social trends,
- Conducting reputational risk assessments, and
- Preparing for scenario analyses related to physical risks and transition risks.

A&T Bank recognizes that climate change not only affects its existing credit portfolio through financial risks but also that its credit portfolio may have an impact on climate change. While all sectors are affected by climate change to varying degrees, the share of loans with longer than 1 year maturity in the most affected sectors such as agriculture and livestock, fisheries, forestry, oil, energy companies, automotive, and tourism within A&T Bank's risk profile remains limited 2%. Accordingly, it is anticipated that the long-term impact of climate change on A&T Bank will remain limited. Since A&T Bank does not engage in project financing or investment loans, its collateral structure does not include assets that lost value due to climate change impacts.

A&T Bank closely monitors the impact of global carbon regulations, such as the Carbon Border Adjustment Mechanism (CBAM) implemented by European Union (EU), on its clients particularly operating in export-oriented sectors; client risks in high-emission intensity sectors are regularly assessed in this framework. In this context, the risks of clients operating in the identified sectors are assessed, and the potential impacts of additional carbon taxes on their operating profitability (EBITDA) are analysed considering their export volumes to EU. Based on the analyses conducted during the reporting year, it was determined that the potential effects of these additional carbon taxes remained below A&T Bank's financial materiality threshold.

Risk Issue	Explanation	Type of Risk	Value Chain and Direction	Business Model	Business Model Impact - Financial Impact	Action Plans
Risks arising from CBAM	The risk that customers operating in carbon-intensive sectors exporting to EU will face reduced competitiveness, weakened cash flow, and consequently reduced loan repayment capacity as a result of being exposed to additional carbon costs CBAM.	Transition - Policy and Regulation	Credit Risk, Market Risk, Customer Relationships (downstream)	Corporate & Commercial Banking	Under CBAM, customers operating in sectors financed by A&T Bank may be subject to additional carbon costs in their export processes to EU. This could lead to disruptions in the costing structures of these companies, weaken their competitiveness, and adversely impact their financial performance, thereby putting pressure on their loan repayment capacity. Since the risks arising from this transformation in customer sectors may affect the quality and risk outlook of A&T Bank's credit portfolio through loan repayment capacity, financing needs, and sectoral risk levels, A&T Bank actively monitors and tracks these potential medium-term impacts in terms of their reflection on its own business model. The risk-based amount arising from loans assessed under the CBAM framework was examined by A&T Bank for the period of 2026 to 2028, using base, adverse, and extremely adverse scenarios created under financial and non-financial risk scenarios. According to the analysis results, in the base scenario, the risk-based amount is projected to increase from TL 1,586.66 Thousand in 2026 to TL 2,652.75 Thousand in 2028. In the adverse scenario, the same amount is estimated to reach TL 3,235.21 from TL 1,755.97 Thousand, and in the extremely adverse scenario, it is estimated to reach TL 3,483.51 Thousand from TL 1,875.460 Thousand.	In the context of managing risks arising from CBAM, the analysis results carried out in the framework of ICAAP studies are taken into account, and relevant regulatory developments are closely monitored. A&T Bank aims to adapt to developments related to climate change, build capacity, and become more resilient to the potential impacts of climate change in line with Türkiye's 2053 Net Zero Emissions Target and green transformation policies. In this context, the goal is to improve risk assessment processes for customers operating in sectors likely to be affected by CBAM and to more effectively consider climate-related risks in credit processes. In addition, it is planned to monitor the impact of changes in national and international regulations on the portfolio and update risk management practices when deemed necessary. In this context, the analysis and monitoring of customers in the portfolio who are subject to CBAM are carried out.

2.1. Climate-Related Risks and Opportunities

In addition to the CBAM risk, water scarcity has been assessed as a potential physical climate risk in terms of credit risk due to the fact that a significant portion of its portfolio clients operated in water-dependent sectors by A&T Bank. A portfolio review shows that approximately 75% of current clients operate in sectors that are directly or indirectly dependent on water in their production processes. This includes companies operating in relatively water-intensive sectors such as iron and steel, food, pharmaceuticals, textiles, fertilizers, aluminium, and fast-moving consumer goods. However, A&T Bank runs a credit portfolio mainly consisting of working capital loans with maturities of one year or less and does not offer project financing or long-term investment loans (3 to 10 years). This limits the likelihood that physical climate risks, such as water scarcity, whose effects generally emerge in the medium to long term, will directly impact loan repayment performance or A&T Bank's lending potential in the short term.

In the short term, the impact of water scarcity risk on loan repayment capacity is considered low due to the short-term nature of loans and reassessment of customer financials, collateral structures, and loan allocation decisions during loan renewal processes. In the medium and long term however, a reliable financial impact calculation is not possible due to the changes in the portfolio over time, unpredictability of future customer and sector distribution, and presence of numerous variables determining the financial impact of the risk.

In addition, for loans exceeding the credit threshold determined under the Environmental and Social Risk Management System, the risk of water scarcity may also be indirectly taken into account through environmental and social risk assessments.

2.2. Climate Resilience and Scenario Analyses

On September 27, 2021, Türkiye's Long-Term Climate Strategy was prepared, which included long-term climate policies in line with its net-zero emissions target by 2053. This strategy provides a comprehensive framework in areas such as reducing greenhouse gas emissions, increasing climate change adaptation capacity, technology and just transition, and climate finance. In addition, Türkiye's 2053 net-zero emissions target offers a strategic roadmap for financial institutions, shaped by national and international economic trends, technological advancements, energy supply and demand balance, and local development.

The increasing impacts of climate change necessitate that all entities, including those in the banking sector, develop strategies to enhance their climate resilience. A&T Bank aims to base its operations on a long-term and sustainable foundation, taking into account the risks and opportunities presented by climate change.

In the risk analysis conducted in the scope of ICAAP, risk calculations arising from CBAM were made based on the data for 2025. Forward calculations were made for the period of 2026 to 2028 using base, adverse, and extremely adverse scenarios. In this approach, the potential additional loss amount that might arise from loans subject to CBAM in the current period was proportioned to the total loan volume, and the resulting loss ratio was carried over to subsequent years to calculate the "risk-weighted assets". The calculations made in the risk table are shown in Section 2.1. Climate Related Risks and Opportunities.

The increasing impacts of climate change necessitate that all entities, including those in the banking sector, develop strategies to enhance their climate resilience. A&T Bank aims to base its operations on a long-term and sustainable foundation, taking into account the risks and opportunities presented by climate change.

2.2. Climate Resilience and Scenario Analyses

Under the base scenario, assuming relatively balanced credit growth and macroeconomic assumptions, the underlying risk due to CBAM shows a gradual increase trend during the period of 2026 to 2028. In this scenario, a predictable and stable increase in the risk amount occurs along with the growth of the credit portfolio. In the adverse scenario, more stressful economic conditions and higher risk assumptions in credit volume are taken into account, and the underlying risk due to CBAM is at a higher level compared to the base scenario. This scenario reflects the potential impact that may occur if credit growth follows a riskier path. In the extremely adverse scenario, the credit portfolio and risk parameters are evaluated under the most stressful conditions, and consequently, the underlying risk due to CBAM reaches the highest level compared to other scenarios. This scenario represents the upper limit of risk under the worst possible macroeconomic and portfolio conditions.

For customers operating in sectors covered by CBAM, it is assessed that potential increases in carbon costs may have a limited impact on financial performance in the medium and long term. Currently, A&T Bank's exposure to these risks was determined to be below materiality threshold, and regulatory developments and sector dynamics are being closely monitored.

In addition to the quantitative analyses carried out in the scope of ICAAP, a further scenario analysis was conducted based on the scenario framework developed by the Network for Greening the Financial System (NGFS) to assess the medium- and long-term impacts of climate-related transition risks.

In the scenario analysis, a qualitative scenario analysis of climate resilience was applied by considering past events, current situation, and expected future conditions related to transition risk. The analysis employed scientific assumptions based on reasonable and verifiable information. Under the scenario analyses conducted, NGFS scenarios were evaluated together with A&T Bank's operational structure and portfolio dynamics. As a result of these evaluations, a quantitative analysis could not be performed because the changes that might occur in the portfolio (the ratio of sectors included in the CBAM scope in the portfolio, the loan ratio, etc.) could not be predicted in the NGFS scenario due to the limitation of loan maturities to 1 year.

To assess the severity and nature of the transition risk, which was determined by considering A&T Bank's operations and customer portfolio, the NGFS scenarios of Low Demand, Net Zero 2050, and Delayed Transition were used.

The NGFS Low Demand scenario assumes that energy demand and resource consumption will decrease. Instead of a significant shift in carbon pricing, an economic structure based on less energy and resource consumption is expected to both reduce carbon price pressure and lower dependence on technologies such as carbon capture and storage. Accordingly, A&T Bank expects that the cost and competition risks that may arise from customers falling under CBAM being subject to an additional carbon tax in their exports to EU will be low.

The NGFS Net Zero 2050 scenario assumes that net zero emissions will be achieved globally by 2050, with effective climate policies implemented and adaptation and mitigation efforts already underway. It also anticipates widespread adoption of environmentally friendly technologies and renewable energy. Furthermore, it foresees strengthening the capacity for adaptation to low-carbon technologies through the medium-to-high level use of carbon dioxide removal technologies and implementation of carbon reduction plans and policies.

The NGFS Delayed Transition scenario represents a situation where climate policies are not implemented in a timely manner, and access to renewable energy use and green transition technologies is limited. While a slow transition to carbon capture and storage and renewable energy technologies is anticipated, sectors falling under CBAM are expected to be negatively impacted by an additional carbon tax in their exports to EU. Consequently, a gradual decline in competitiveness and difficulties in accessing international markets are foreseen.

As a result of the analyses, it is assessed that the impact of transition risks on A&T Bank will be limited in the short and medium term due to the short loan maturities and dynamic nature of the portfolio structure. However, A&T Bank will continue to monitor climate-related transition risks, particularly those stemming from CBAM and will regularly track their potential impact on the portfolio.

The NGFS Net Zero 2050 scenario assumes that net zero emissions will be achieved globally by 2050, with effective climate policies implemented and adaptation and mitigation efforts already underway. It also anticipates widespread adoption of environmentally friendly technologies and renewable energy.

2.3. Strategy and Decision Making

At A&T Bank, having newly begun the process of integrating its sustainability principles and climate-related works into its strategic decision-making mechanisms, this transformation is considered as an integral part of its long-term corporate targets.

With the establishment of the Sustainability Committee, institutional capacity is being strengthened to address environmental and social impacts in a more systematic manner and to incorporate climate-related risks and opportunities into assessment processes. Strategic planning is based on short- (0-1 year), medium- (1-3 years) and long-term (3 years or more) periods, and this division is structured in compliance with A&T Bank's overall strategic planning cycle. This enables the assessment of the impacts of prospective sustainability actions in environmental terms, as well as in terms of financial and operational performance.

The following structural improvements were realized for quantitative targets in the previous periods:

- The Sustainability Committee was established.
- The sustainability governance system was established.
- The sustainability strategy was prepared, and policies and procedures to strengthen sustainability structure were included in the document management system.
- Works began to build a reporting infrastructure in compliance with S1 and S2 standards.
- Internal training was initiated; sustainability training was completed and made sustainable through online training modules.
- It was planned to procure software applications to systematically collect data on energy use and carbon footprint calculation.
- It was planned to procure consulting services for sustainability risks.

At A&T Bank, actions are being taken to ensure that environmental sustainability is considered a key factor in strategic decision-making processes and integrated into the Bank's decision-making framework.

In this context, priority areas of work include evaluating the environmental impacts of new operations, analysing the sensitivity of the loan portfolio to climate risks, financing initiatives that support local employment, and evaluating opportunities for sustainable financing instruments. The following activities are being carried out in this process:

- **Risk Management:** Efforts will focus on identifying potential climate-related risks and developing strategies to mitigate their impacts. With the support of consultancy services received in 2024 and 2025, financial analysis of climate risks started. Thereby, A&T Bank integrates environmental and social risks into its lending processes. An Environmental and Social Management System (ESMS) was established within A&T Bank to develop risk classification and assessment tools; and procedures were created for using this mechanism for loans above a certain amount. Thereby, this enables environmental and social risks to be systematically considered in credit decision-making mechanisms.

- **Carbon Emission Reduction Strategies:** It is planned to regularly measure the Bank's carbon footprint and transition toward more sustainable operational practices. In this context, initiatives such as improving energy efficiency, increasing renewable energy use, and adopting sustainable logistics solutions will be prioritized. Although specific greenhouse gas emission reduction targets have not yet been set, regular annual measurements for Scope 1 and Scope 2 emissions already started. The setting up of data collection infrastructure for calculating Scope 3 emissions in the upcoming reporting period also started. After reviewing the 2026 data and evaluating the quality of the three-year data, it is planned to determine emission reduction targets starting in 2026.

- **Sustainable Finance Strategies:** The development of sustainable financing products in line with the climate transition plan will be evaluated.

- **Operational Impacts:** With the design of the climate transition plan, it is planned to review the existing operational processes and customer portfolio and plans to implement transformation steps in areas such as supply chain, office infrastructure, energy consumption, and employee training programs.

At present, the resources required to implement sustainability-oriented activities and achieve climate-related strategic priorities are managed through A&T Bank's corporate budgeting processes. In addition, efforts are underway to evaluate sustainable financing opportunities such as green bonds, environmental credit lines, and international funding mechanisms.

A&T Bank remains committed to strengthening its sustainability-based decision-making processes, continuously reviewing its strategy, and steadfastly advancing the transformation necessary to achieve its climate-related goals.

3. Risk Management

3. Risk Management

Risk management at A&T Bank is treated as a holistic approach encompassing the systematic processes for early identifying, analysing, and effectively managing the uncertainties that may affect A&T Bank's operations. Strategic, financial, operational, reputational, and regulatory risks are assessed in this scope and are of critical importance to A&T Bank's sustainability.

In this context, a robust control and audit infrastructure were established to ensure that the risks to which it was exposed would be effectively controlled. The Risk Management, Compliance and Internal Control Departments and Inspection Council which are in charge of internal control, internal audit, and risk management functions are structured independently within A&T Bank's organizational structure; thus, ensuring that the processes are carried out impartially and effectively.

For measuring risks, factors such as the complexity level of activities, model assumptions, data quality, technological infrastructure, and competence of human resources are evaluated together to select appropriate methods and models. Risk measurement models are developed by the Risk Management Department, assessed by the Audit Committee and/or Senior Management, and submitted to the Board of Directors for approval. The validity of these models is verified through back testing, and the models are regularly reviewed to ensure alignment with market conditions.

In line with A&T Bank's sustainability policy and strategy, efforts are also on the agenda to address the risks arising from climate change in a more systematic way. In this context, it has been continuing the preparation process for developing models and tools to integrate climate risks into its existing risk management framework, and studies on climate risk scenarios are carried out under ICAAP.

In 2025, specific data sources, parameter sets and operational scope definitions were established within the Bank to assess climate-related risks. Work on creating a climate risk modelling infrastructure in accordance with the Guidelines for Managing Climate-Related Financial Risks was completed by the end of 2025, and work is underway to test, develop, and integrate this infrastructure into existing risk management processes. Physical risks and transition risks to be incorporated into the risk model were identified during this process. Specifically, for physical risks, risks to be integrated into the model were defined, sectoral physical risk sensitivities were determined, and an appropriate physical risk assessment model was developed. In addition, transition risks were classified and included in the modelling process and necessary analytical tools were identified and aligned with existing financial and operational processes. Through the modelling tools so developed, work is underway to integrate climate risks into A&T Bank's overall risk management framework. When selecting these tools, it is aimed to ensure that they provide accurate and effective risk analyses by taking into account various parameters, including greenhouse gas emissions, physical risks, and transition risks.

A&T Bank's risk management policies and practices were established in the framework of the Banking Law and other relevant legislation; and the policies and procedures relating to risk management are designated and performed by the Risk Management Department. Risks are analysed according to their types and managed in a manner consistent with A&T Bank's risk appetite. Internal control and auditing activities and their efficiency are regularly monitored and enhanced.

The internal control system at A&T Bank is critical in terms of the accuracy, reliability and legislative alignment of transactions, as well as the timely identification and prevention of risks. The system includes:

- Developing effective processes for the identification and assessment of risks,
- Implementing control activities, separation of functions, and internal auditing mechanisms,
- Appropriateness of information systems,
- Regularly reviewing adherence to policies and procedures.

The internal control and auditing structure is built on fundamental elements such as the oversight and reporting of approval mechanisms, risk limits, reconciliation processes, and control activities. The principle of segregation of duties is upheld, and task assignments that may lead to conflicts of interest are avoided. Enhanced oversight is implemented in high-risk areas of activity to ensure that risk management processes remain vulnerability-free.

The Compliance and Internal Control Department and Inspection Council determine the frequency of audits based on the nature of the risk and the frequency of change in environmental factors and perform oversight in integration with banking activities. The activities carried out within this scope are as follows:

- Compliance with certain risk limits and threshold values is sought,
- Controls are implemented for asset and record protection,
- Personnel adequacy is fostered and ongoing training is provided,
- Confirmation, reconciliation and reporting mechanisms are run systematically.

In addition to identifying risky structures, early warning indicators that signal potential losses are also monitored. Parameters such as rapid growth, new product introductions, staff turnover, and system failures are monitored through early warning systems, thus supporting A&T Bank's proactive risk management capabilities.

As a result, risk management at A&T Bank is regarded not merely as a legal obligation but as a key point of corporate sustainability. The effective risk management culture established throughout A&T Bank aims to control current risks, as well as proactively address potential future uncertainties.

Under the oversight and guidance of the Board of Directors and Senior Management, the monitoring, measurement, reporting and control of risks as well as assessing, prioritizing and integrating into the risk management framework of climate-related risks and opportunities became an integral part of strategic decision-making processes. Audit and control activities are not only designed to mitigate risks but also build a sound and resilient structure that supports A&T Bank's sustainable growth targets.

Through such a comprehensive approach, A&T Bank maintains its capacity to adapt to changing economic and financial conditions while upholding a management approach that is transparent, accountable and reliable for stakeholders.

4. Climate-Related Metrics and Targets

4.1. Greenhouse Gas Emissions

Emissions were calculated in accordance with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard (2004). The calculation took into account Scope 1 (direct emissions from stationary and mobile combustion, fugitive emissions from refrigerants, and fire extinguishers) and Scope 2 (indirect emissions from electricity consumption). When calculating Scope 2 emissions, the "Türkiye Electricity Generation and Electricity Consumption Point Emission Factors Information Sheet (2024)," published in 2025 by the Republic of Türkiye Ministry of Energy and Natural Resources, was used as a basis. Since at A&T Bank market-based (contractual) renewable energy was not procured during the reporting period, only the location-based method was applied for Scope 2 emission calculations. The operational control approach was adopted as the corporate boundary determination method; and emission calculations covered the Head Office, Central Branch, Kozyatağı Branch, Ankara Branch, Gaziantep Branch, and A&T Finansal Kiralama A.Ş. This scope was defined to include all of A&T Bank's major operational activities. Calculations were performed in accordance with international standard emission factors and assumptions, based on corporate consumption and inventory records.

Under the transitional provisions specified in the TSRS, entities are not required to disclose Scope 3 greenhouse gas emissions during their first two reporting periods. A&T Bank currently benefits from this exemption. However, technical efforts continue to establish a data collection infrastructure for the relevant categories. Collaborations and planning continue to enable calculation and reporting for Scope 3 categories, including primarily Category 15: Financed Emissions, under the Greenhouse Gas Protocol Enterprise Value Chain Standard (2011) in the future periods. Efforts to improve internal processes, information systems, classification tools, and technical capacity to monitor the potential impact of indirect emissions from the loan portfolio on financial risks and opportunities are also part of this process.

A&T Bank Greenhouse Gas Emissions, 2024 and 2025

Year	Scope 1 (tCO_2e)	Scope 2 (tCO_2e)	Total (tCO_2e)
2024	377.17	482.10	859.27
2024 restated*	292.97	445.79	738.76
2025**	185.05	468.56	653.61

* The calculations for 2024 cover A&T Bank's Head Office and four active branches, three branches that were closed during 2024, and its subsidiary, A&T Finansal Kiralama A.Ş.. The 2024 emission figures presented in this report differ from those disclosed in the 2024 report. The rationale for this difference is explained in the Material Judgments, Measurement Uncertainties and Errors section.

** The calculations for 2025 cover A&T Bank's Head Office and four active branches, and its subsidiary, A&T Finansal Kiralama A.Ş.

In 2025, total greenhouse gas emissions decreased by 11.53% compared to 2024, falling from 738.76 tCO_2e to 653.61 tCO_2e. The main driver of this decrease is the reduction in Scope 1 emissions which decreased from 292.97 tCO_2e to 185.05 tCO_2e, or by 36.84%. This decrease is a reflection of operational factors such as the branch closures in 2024 not being included in the 2025 figures, the reduction in fossil fuel consumption due to the inclusion of 19 electric vehicles in A&T Bank's fleet as of December 2025, and the absence of a need for refilling refrigerant and fire extinguisher maintenance. Scope 2 emissions increased by 5.11%, rising from 445.79 tCO_2e to 468.56 tCO_2e. When comparing periods, it should be noted that the 2024 data were revised to improve consistency and that the reporting scope differs between the two periods. Detailed explanations regarding these issues are provided in the section Material Judgments, Measurement Uncertainties and Errors section.

A&T Bank calculated its greenhouse gas emissions for the second time as of this report. As calculation processes are still maturing, no numerical emission reduction target has been set at the corporate level for this period. Following the creation of a three-year dataset including 2026 data, emission reduction strategies based on the calculation results will be developed, taking into account the suitability of the data quality, and concrete numerical targets will be defined, also considering the Türkiye's net-zero target.

At A&T Bank, an internal carbon price is not applied in its decision-making processes. While greenhouse gas costing approaches are not yet developed at this stage, where emission calculation processes are being internalized, internal carbon pricing is among the climate management tools that may be considered in the future. any carbon credits or offset mechanisms has not been used in the reporting period to compensate for its greenhouse gas emissions, nor does it have any related plans or commitments.

4.1. Greenhouse Gas Emissions

At A&T Bank, no significant vulnerable assets are exposed to physical climate risks arising directly from Bank' operations. However, transition and physical climate risks that may arise in the scope of A&T Bank's loan portfolio and the sectors it finances are being monitored, and work is underway to develop the analysis and data infrastructure for assessing such risk sensitivity. Practices such as financing rates for climate-compliant activities, internal carbon pricing, or the integration of climate indicators into executive compensation have not yet been implemented during this reporting period.

In the second reporting period, quantitative and percentage data related to A&T Bank's activities aligned with climate-related opportunities are not yet available. Methodological work on the classification of climate-aligned assets is ongoing, and A&T Bank aims to develop data collection and monitoring systems in the coming periods to evaluate its products and services in this framework.

During the current period, A&T Bank made no capital expenditures, investments, or financing applications specifically dedicated to climate-related risks and opportunities. However, preliminary analyses and segmentation studies for the development of sustainable finance products are ongoing, with plans to offer sustainability-themed credit and investment products in future.

4.2. Energy Consumption

At A&T Bank, energy consumption has been monitored arising from its operational activities and aims to optimize energy use through efficiency-focused practices. All energy sources, including primarily electricity and natural gas, are monitored; total consumption is reported in gigajoules (GJ).

A&T Bank Energy Consumption Data, 2024 and 2025

	Unit	2024*	2025**
Consumption for diesel generator	litre	560.7	2,028.0
Natural gas consumption	m^3	14,782.0	25,961.0
Gasoline consumption of cars	litre	35,539.9	30,233.5
Diesel consumption of cars	litre	8,772.5	6,136.6
Electricity consumption	kWh	1,008,579.9	1,079,625.7
Total energy consumption	GJ	5,657.8	6,069.5

* The data for 2024 cover A&T Bank's Head Office and 4 active branches, 3 branches that were closed during 2024, and its subsidiary, A&T Finansal Kiralama A.Ş. While operational data remains unchanged, the total energy consumption (GJ) differs from the 2024 report. The reason for such difference is explained in the section Material Judgments, Measurement Uncertainties and Errors.

** The data for 2025 cover A&T Bank's Head Office and 4 active branches, and its subsidiary, A&T Finansal Kiralama A.Ş.

Note: *For GJ conversions, the calorific values applied were 48 TJ/Gg for natural gas, 43 TJ/Gg for diesel, and 44.3 TJ/Gg for gasoline.*

4.3. TSRS 2 Industry Guidance Standards

A&T Bank's 2025 lending activities are reported in accordance with the metrics defined in Appendix Volume 16 - Commercial Banks of the TSRS 2 sector-based application guidelines. A total of 245 loans were disbursed, with 55 to individual customers, 17 to small businesses, and 173 to corporate customers. Examining the distribution of the loan portfolio, TL 13,992.5 Thousand was allocated to individual loans, TL 445,795 Thousand to small business loans, and TL 11,964,088 Thousand to corporate loans. These figures indicate that A&T Bank's loan portfolio is predominantly concentrated in the corporate segment; while individual and small business loans contribute to the portfolio, their share of the total volume remains limited.

Subject	Metric	Value	Unit	Code
Inclusion of Environmental, Social and Governance Factors in Credit Analysis	Explanation of the approach to including ESG factors in credit analysis.	A&T Bank, as part of its Environmental and Social Risk Management process established in 2025, evaluates the loan allocation process by considering environmental and social risks. The Loans Group considers factors such as whether the company operates in carbon-intensive sectors, its investment plans for low-carbon production, and similar issues when reviewing company activities. A&T Bank's "Environmental and Social Risk Management Policy" and "Procedure for Managing Indirect Environmental and Social Impacts" are the basis of this evaluation process.	N/A	FN-CB-410a.2

Activity Metrics	Value	Unit	Code
Number of individual checking and savings accounts	1	Piece	FN-CB-000.B
Number of checking and savings accounts belonging to small businesses	10	Piece	
Value of individual checking and savings accounts	126.5	Thousand TL	
Value of checking and savings accounts belonging to small businesses	1,049.95	Thousand TL	
Number of individual loans	55	Piece	
Number of small business loans	17	Piece	
Number of corporate loans	173	Piece	
Amount/value of personal loans	13,992.5	Thousand TL	
Amount/value of small business loans	445,795	Thousand TL	
Amount/value of corporate loans	11,964,088	Thousand TL	

Developments Following the Reporting Period

Between the end of the reporting period and the date on which the 2025 TSRS Sustainability Report was approved for publication, there were no developments that could impact A&T Bank's financial position, lead to a significant change in climate-related risks and opportunities or require reporting in the governance structure.

5. Annexes

Annex-1 Committee Members and Competencies

Feyzullah Küpeli

Group Manager / Financial Management and Information Technology Group

Feyzullah Küpeli graduated in 1987 from Anadolu University, Faculty of Economics and Administrative Sciences, Department of Business Administration. With 36 years of professional experience, he has been serving as the Financial Management and IT Group Manager since January 2024, responsible for Financial Accounting, Expense Management, Treasury Back Office, Treasury Middle Office, IT System Analysis & Development, IT Projects, and IT Systems and Network Management.

Elma Galijatoviç Pulular

Group Manager / Credits Group

Elma Galijatoviç Pulular graduated in 1999 from Middle East Technical University (METU), Faculty of Economics and Administrative Sciences, Department of Economics. She has 26 years of experience in banking and has been serving as the Loans Group Manager since September 2022, overseeing corporate and commercial loan allocation, intelligence and financial analysis, monitoring, restructuring, legal follow-up, and coordination within the Loans Group.

Erdem Özenci

Group Manager / Treasury and Financial Institutions Group

Erdem Özenci graduated in 1998 from Istanbul University, Faculty of Business Administration. He also attended the Business English Program at the same university's Institute of Business Economics on a scholarship. He holds a Certified Internal Auditor (CIA) certification and has 25 years of professional experience.

Cem Berk Bayer

Group Manager / Planning, Human Resources, Organization and Support Services Group

Cem Berk Bayer began his career in 1999 at the Pamukbank Audit Board. He has held various roles in both public and private banks, including inspector and corporate/commercial marketing manager positions. He holds a degree in Economics (English) from Istanbul University and an MBA in Business Administration from Kadir Has University. With 26 years of professional experience in banking, he currently continues his career at A&T Bank.

Ahmet Burak Erkol

Group Manager / Internal Systems Group

Ahmet Burak Erkol graduated from Gazi University, Faculty of Economics and Administrative Sciences, Department of Business Administration. He began his professional career in 2006 as an Internal Controller at Ziraat Bank and has held various roles and management positions throughout his banking career. Most recently, he served as the Head of Compliance Department and, during the same period, as a Member of the Audit Committee at Ziraat Bank BH (Bosnia and Herzegovina), gaining experience in international banking practices and audit processes. At the end of 2023, he served as Audit and Regulatory Group Manager at Nurol Investment Bank, and as of February 2025, he was appointed Deputy General Manager of Compliance and Internal Control at the same bank. Since October 2025, he has been working as Group Manager responsible for Internal Systems Group at A&T Bank.

Eray Ölmez

Department Manager / Planning and Reporting Department

Eray Ölmez holds a bachelor's degree in Economics from Uludağ University and an MBA from Istanbul Bilgi University. He began his banking career in 2006 and has been working at A&T Bank since 2014, accumulating a total of 19 years of professional experience.

Annex-1: Committee Members and Competencies

Nil Uğur

Department Manager / Support Services and Communication Department

Nil Uğur graduated in 1999 from Gazi University, Faculty of Economics and Administrative Sciences, Department of Econometrics. She has been working at A&T Bank since 2010 and has 26 years of experience in the banking sector.

E. Mine Ercan

Department Manager / Credits Monitoring and Follow-up Department

Mine Ercan began her banking career in 1980 in the Department of Foreign Transactions of Ziraat Bank, Istanbul, and joined A&T Bank in 1981. She holds over 45 years of extensive banking experience in areas including overseas representations, branch banking operations, foreign trade financing, banking regulations, compliance, credit allocation, and credit monitoring and follow-up processes. Throughout her banking career, she has held various management positions in corporate and commercial banking, specializing particularly in credit risk management, regulatory compliance, and banking governance. She actively participated in numerous strategic banking activities, including credit assessment processes, monitoring large-scale corporate risks, restructuring processes, and regulatory reporting. She possesses professional expertise in operational banking, risk management, and compliance practices. She completed advanced banking and credit training programs in the United States and the United Kingdom, and participated in professional banking training at the Citibank Banking School and advanced credit training at the Kellogg School of Management. Her many years of industry experience contribute to a sound governance, sustainability, and effective risk management approach in banking.

Seçkin Ünlü

Department Manager / Legislation and Board Secretariat Department

Seçkin Ünlü graduated in 2000 from Middle East Technical University (METU), Department of Political Science and Public Administration. Since September 2025, he has been serving as the Department Manager of the Legislation and Board Secretariat Department, and he also held the role of Board Secretary since May 2024. He has 22 years of professional experience.

Nurettin Tarı

Department Manager / Sales & Marketing Department

Nurettin Tarı graduated in 2006 from Doğuş University, Faculty of Economics and Administrative Sciences, Department of Business Administration (English). He holds Capital Markets Board Level 3 and Derivative Instruments Licenses and has been serving as the Department Manager at the Head Office Sales & Marketing Department since September 2023.

Simay Ünal

Department Manager / Risk Management Department

Simay Ünal graduated from Istanbul University, Faculty of Economics, Department of Economics. She has 18 years of professional experience in the Risk Management Department and was appointed Department Manager in January 2025. She holds Capital Markets Activities Level 3 and Derivatives Licenses.

Annex-2 Calculation Principles for Metrics

This document outlines the Calculation Principles for the preparation, computation, and reporting methodologies of the environmental indicators included in A&T Bank's 2025 TSRS Report. A&T Bank's management is responsible for ensuring that the indicators are prepared accurately, completely, and reliably in accordance with these Calculation Principles.

The reporting period covers the financial year from January 1 to December 31, 2025. The activities undertaken at A&T Bank's headquarters and branches in Türkiye were evaluated together with the data from the subsidiary A&T Finansal Kiralama A.Ş.

"Scope 1 Emissions" data covers direct emissions from the Group's operations, while "Scope 2 Emissions" data covers indirect emissions from purchased electricity and heat consumption. Every effort was made to ensure that the reported information complied with the principles of relevance, reliability, comparability, and transparency.

General Reporting Principles:

In preparing this guide document, the following principles were taken into consideration:

- In the preparation of information: Emphasizing the fundamental principles of relevance and reliability for the users of the information.
- In the reporting of information: Highlighting the principles of comparability/consistency with other data, including that of previous years, and the principles of understandability/transparency that provide clarity to users.

A&T Bank's management is responsible for ensuring that the indicators are prepared accurately, completely, and reliably in accordance with these Calculation Principles.

General Definitions and Reporting Scope

Type	Indicator	Scope
Environmental	**Greenhouse Gas Emissions**	
	Scope 1 (tCO_2e)	Represents emissions from operations directly controlled by A&T Bank during the reporting period. Activity data include natural gas, diesel, gasoline consumption at the Head Office and branches, as well as leakage amounts from refrigerants and fire extinguishers. Emissions are calculated according to the Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard (GHG Protocol, 2004). No estimates or extrapolations were applied for activity data. Refill records and equipment leakage rates were used for refrigerants and fire extinguishers.
	Scope 2 (tCO_2e)	Represents indirect emissions from electricity consumption tracked via invoices from service providers during the reporting period, calculated on a location-based method. No estimates or extrapolations were applied for activity data.
	Energy	
	Natural Gas (m^3)	The volume of natural gas consumed by A&T Bank, tracked via invoices from service providers during the reporting period.
	Electricity (kWh)	The volume of electricity consumed by A&T Bank, tracked via invoices from service providers during the reporting period.
	Total Energy Consumption (GJ)	During the reporting period, A&T Bank's energy consumption data, as indicated above, reflects the converted value in GJ due to electricity and natural gas consumption at the specified locations. For GJ conversions, the calorific values applied were 48 TJ/Gg for natural gas, 43 TJ/Gg for diesel, and 44.3 TJ/Gg for gasoline. For electricity, a conversion of 1 kWh = 0,0036 GJ was used.

Annex-2 Calculation Principles for Metrics

Data Preparation

Scope 1 Greenhouse Gas Emissions

Scope 1 emissions were calculated in accordance with TSRS, using the operational control principle in the framework of the "Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard (2004)." Conversion factors for CO_2, CH_4, and N_2O to CO_2 equivalents were used in the calculations. The emission factors used were taken from the Guidelines for National Greenhouse Gas Inventories (2006, IPCC), and the Global Warming Potential (GWP) coefficients were taken from the Intergovernmental Panel on Climate Change (IPCC) 6th Assessment Report.

- **Formula:** Emission Quantity (tCO_2e) = Activity Data (lt-m³-ton) * Emission Factor (CO_2- CH_4- N_2O) (Kg/TJ). Energy sources comprising Scope 1 consist of natural gas consumption, generator diesel consumption, diesel and gasoline consumption of owned and leased vehicles, refrigerant gas, and fire extinguisher capacity based on leakage assumptions.
- **Natural Gas:** Natural gas consumption is tracked in m3 using invoices provided by service providers at the locations of consumption.
- **Electricity:** Electricity consumption is tracked in kWh using invoices provided by service providers at the locations of consumption.
- **Generator (Diesel):** Diesel and gasoline consumption for generators is tracked using invoices provided by service providers at the locations of consumption.
- **Vehicle Fuels:** Diesel and gasoline consumption for owned and leased vehicles is tracked using invoices provided by service providers at the locations of consumption.
- **Refrigerant Gases:** Refrigerant gas consumption is tracked based on the filling slips and total capacity information of the machines that consume refrigerant gas, taking leakage rates into account.
- **Fire Extinguishers:** The filling slips and total capacity information of fire extinguishers are tracked based on leakage rates.

Scope 1 emissions were calculated in accordance with TSRS, using the operational control principle in the framework of the "Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard (2004)."

Emission Source - Scope 1	Emission Factors			Reference
	CO_2 ($kgCO_2$/TJ)	CH_4 ($kgCH_4$/TJ)	N_2O (kgN_2O/TJ)	
Natural Gas	56,100	5	0.1	IPCC 2006, Volume2, Chapter 3
Diesel (Generator)	74,100	10	0.6	IPCC 2006, Volume2, Chapter 3
Diesel (Company Vehicles)	74,100	3.9	3.9	IPCC 2006, Volume2, Chapter 3
Gasoline (Company	69,300	3.8	5.7	IPCC 2006, Volume2, Chapter 3

Emission Source - Scope 1 Refrigerants and Fire Extinguishers	Global Warming Potential ($kgCO_2e$/kg)	Leakage Rate (%)	Reference
Refrigerant - HFC 22	1,960	2	IPCC 6th Assessment Report
Refrigerant - R-410A	2,255	2	IPCC 6th Assessment Report
Refrigerant - HFC 236 FA	8,690	2	IPCC 6th Assessment Report
Fire Extinguisher - CO_2	1	4	IPCC 6th Assessment Report
Fire Extinguisher - HFC 227ea	3,600	4	IPCC 6th Assessment Report

Global Warming Potential	($kgCO_2e$/kg)	Reference
CH_4	27	IPCC 6th Assessment Report
N_2O	273	IPCC 6th Assessment Report
CO_2	1	IPCC 6th Assessment Report

Annex-2 Calculation Principles for Metrics

Scope 2 Greenhouse Gas Emissions

Scope 2 emissions were calculated in accordance with TSRS, under the "Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard" framework, using the operational control principle. Conversion factors for CO_2, CH_4, and N_2O to CO_2 equivalents were used in the calculations. The emission factors used for electricity are based on the 2024 electricity emission factor published in 2025 by the Ministry of Energy and Natural Resources.

- **Formula:** Emission Amount (tCO_2e) = Activity Data (kWh-h) *Emission factor (CO_2) (Kg/TJ). Scope 2 emission calculations include the amount of indirect greenhouse gas emissions generated by the Bank's electricity consumption.
- **Electricity:** Electricity consumption is tracked in kWh using bills provided by service providers at the locations where consumption occurs.

Emission Source - Scope 2	**Emission Factor** (tCO_2e/MWh)	**Reference**
Türkiye Electricity Energy (Grid-Based)	0.434	ETKB-EVÇED-FRM-042 Rev.01

Material Judgments, Measurement Uncertainties and Errors

A&T Bank's process for identifying and reporting significant financial risks and opportunities related to sustainability is based on short-, medium-, and long-term expectations regarding credit portfolio quality, capital adequacy, and liquidity, which are critical performance indicators for the sector. However, these assessments require the use of estimates for certain amounts that cannot be measured directly.

A&T Bank's process of identifying financially significant sustainability-related risks and opportunities, as well as determining the relevant information to be reported, is based on estimates and forward-looking information that reflect short-, medium-, and long-term expectations concerning 3% of Bank's core capital. These assessments were carried out in line with the financial materiality principle defined under TSRS 1 "General Provisions," taking into account the potential impacts of climate-related risks specific to the banking sector on A&T Bank's financial position, performance, and cash flows. Furthermore, in the analyses performed, reasonable estimates based on management assumptions were applied for certain amounts that cannot be directly measured. As of the reporting period, no climate-related risk or opportunity that could be classified as financially material has been identified under these assumptions.

Assumptions regarding operational boundaries and greenhouse gas emissions calculations are presented under the heading "Preparation of Data," while information on metrics is disclosed in the relevant sections of this Report. A&T Bank took into account the TSRS 2 - Climate-Related Disclosures Standard published by the POA to assess the potential impacts of sustainability-related risks and opportunities on its business model and their financial effects.

Greenhouse gas emissions are calculated through the consolidation of activity data. The data are obtained from meters billed by distribution companies, and the main factors that can affect data quality include the accuracy of measurement devices, their calibration status, as well as temperature and pressure deviations observed in certain fuel types. However, comprehensive data access regarding the value chain, particularly in areas such as carbon emissions and financial values of climate risks, has not yet been fully achieved and some calculations are based on assumptions. Limited data sources and methodological differences can increase measurement uncertainty which is considered a factor that must be taken into account when interpreting the results.

During the work undertaken as part of the 2025 reporting, some aspects of calculation and classification of the 2024 greenhouse gas inventory were updated; accordingly, comparative data for that year were updated. Those updates had an impact on the 2024 Scope 1 and Scope 2 emissions, total emission values, and total energy consumption data (GJ).

The nature of said updates is described below:

- In the calculations for 2024, fire extinguishers containing Dry Chemical Powder (DCP) and foam were erroneously classified under equipment containing CO_2 and FM200. The relevant equipment items were reclassified and corrected according to their actual contents.
- The emission value of HFC-236FA fire extinguisher equipment within A&T Finansal Kiralama A.Ş. was included in the calculations for the relevant period.
- In the calculations for 2024, the density value of the diesel fuel used was updated to 0.91 kg/litre in line with the GHG Protocol reference values, and the calculations were revised accordingly.
- The electrical emission factor of 0.478 tCO_2e/MWh for consumption point connected to the transmission lines as used in the calculations for 2024 was revised to reflect the nationwide electricity generation emission factor of 0.442 tCO_2e/MWh.

Annex-2 Calculation Principles for Metrics

Various lines of reasoning were determined for the scope and content of emissions calculations during the reporting period as described below:

- **Expanding the scope of measurement:** In the greenhouse gas inventory calculation first carried out in 2024, some measurement points could not be included because the recording infrastructure was not yet complete. As of 2025, recording began at these points; and in this framework, natural gas consumption data can now be calculated by separating it on a branch basis. This development constitutes a structural difference that should be taken into account in the comparative analysis between periods.
- **Refrigerant and fire extinguisher emissions:** In 2025, periodic maintenance was performed on refrigerants and fire extinguishers; however, no need for refilling was detected during this period. Therefore, the leakage emission value for this equipment was reported as zero, supported by supplier maintenance records and on-site technical inspections.
- **Changes in fleet composition:** While A&T Bank's fleet consisted of 20 vehicles powered by diesel and gasoline for most of the reporting period, 19 electric vehicles were added to the inventory as of December 2025. This change indicates a structural shift in fleet emissions under Scope 1 and this was taken into account in the comparative analysis.
- **Changes in branching network:** Branches that closed in 2024 were included in the calculations for that year, while no new branches opened in 2025. This is considered a factor to be taken into account when comparing emission and energy consumption data between the two periods.

The overall emission reduction observed from 2024 to 2025 is due to operational changes as well as the error corrections, expanded measurement coverage, and improved reporting methods described above. It is recommended that the comparative analysis be interpreted with this context in mind.

Re-Statement of Opinion

The measurement and reporting of verified data inevitably involve a certain degree of estimation. A revised opinion statement may be considered if there is a change of more than 5% in the Bank level data.

Annex-3: Independent Auditor's Limited Assurance Report

CONVENIENCE TRANSLATION INTO ENGLISH OF PRACTITIONER'S LIMITED ASSURANCE REPORT ORIGINALLY ISSUED IN TURKISH

INDEPENDENT PRACTITIONER'S LIMITED ASSURANCE REPORT ON **ARAP TÜRK BANKASI A.Ş. AND ITS SUBSIDIARY** SUSTAINABILITY INFORMATION IN ACCORDANCE WITH TURKISH SUSTAINABILITY REPORTING STANDARDS

To the General Assembly of Arap Türk Bankası A.Ş.,

We have undertaken a limited assurance engagement on Arap Türk Bankası A.Ş. and its subsidiary (collectively referred to as the "Group") sustainability information for the year ended 31 December 2025 in accordance with Turkish Sustainability Reporting Standards 1 "General Requirements for Disclosure of Sustainability-related Financial Information" and Turkish Sustainability Reporting Standards 2 "Climate Related Disclosures" (the "Sustainability Information").

Our assurance engagement does not extend to information in respect of other information linked to the Sustainability Information (including any images, audio files, document embedded in a website or embedded videos).

Our Limited Assurance Conclusion

Based on the procedures we have performed as described under the 'Summary of the work we performed as the basis for our assurance conclusion' and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Group's Sustainability Information for the year ended 31 December 2025 is not prepared, in all material respects, in accordance with Turkish Sustainability Reporting Standards published in the Official Gazette dated 29 December 2023, and numbered 32414(M) and issued by Public Oversight Accounting and Auditing Standards Authority (the "POA").

Inherent Limitations in Preparing the Sustainability Information

As discussed in "Calculation Principles Regarding Metrics" section included in the Appendix 2 on the pages 52 to 58, the Sustainability Information is subject to inherent uncertainty because of incomplete scientific and economic knowledge. Greenhouse gas emission quantification is subject to inherent uncertainty because of incomplete scientific knowledge. Additionally, the Sustainability Information includes information based on climate-related scenarios that is subject to inherent uncertainty because of incomplete scientific and economic knowledge about the likelihood, timing or effect of possible future physical and transitional climate-related impacts.

Responsibilities of Management and Those Charged with Governance for the Sustainability Information

The Group Management is responsible for:

- Preparation of the Sustainability Information in accordance with Turkish Sustainability Reporting Standards;
- Designing, implementing and maintaining internal control over information relevant to the preparation of the Sustainability Information that is free from material misstatement, whether due to fraud or error;
- The Group management is also responsible for the selection and implementation of appropriate sustainability reporting methods, as well as making reasonable assumptions and developing estimates in accordance with the conditions.

Those charged with governance are responsible for overseeing the Group's sustainability reporting process.

Practitioner's Responsibilities for the Limited Assurance on Sustainability Information

We are responsible for:

- Planning and performing the engagement to obtain limited assurance about whether the Sustainability Information is free from material misstatement, whether due to fraud or error;
- Forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- Reporting our conclusion to the Group management.
- Risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, are performed, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Group's internal control.
- Design and perform procedures responsive to where material misstatements are likely to arise in the Sustainability Information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of Sustainability Information.

As we are engaged to form an independent conclusion on the Sustainability Information as prepared by management, we are not permitted to be involved in the preparation of the Sustainability Information as doing so may compromise our independence.

Professional Standards Applied

We performed a limited assurance engagement in accordance with Standard on Assurance Engagements 3000, "Assurance Engagements other than Audits or Reviews of Historical Financial Information" and, in respect of greenhouse gas emissions included in the Sustainability Information, in accordance with Standard on Assurance Engagements 3410, "Assurance Engagements on Greenhouse Gas Statements", issued by POA.

Our Independence and Quality Management

We have complied with the independence and other ethical requirements of the Ethical Rules for Independent Auditors (including Independence Standards) (the "Ethical Rules") issued by the POA, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior. Our firm applies Standard on Quality Management 1 and accordingly maintains a comprehensive system of quality management including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements. Our work was carried out by an independent and multidisciplinary team including assurance practitioners, sustainability and risk experts. We used the work of experts, in particular, to assist with determining the reasonableness of Group's information and assumptions related to climate and sustainability risks and opportunities. We remain solely responsible for our assurance conclusion.

Summary of the Work We Performed as the Basis for Our Assurance Conclusion

We are required to plan and perform our work to address the areas where we have identified that a material misstatement of the Sustainability Information is likely to arise.

The procedures we performed were based on our professional judgment. In carrying out our limited assurance engagement on the Sustainability Information:

- Inquiries were conducted with the Group's key senior personnel to understand the processes in place for obtaining the Sustainability Information for the reporting period;
- The Group's internal documentation was used to assess and review the information related to sustainability;
- Considered the presentation and disclosure of the Sustainability Information.
- Through inquiries, obtained an understanding of Group's control environment, processes and information systems relevant to the preparation of the Sustainability Information, but did not evaluate the design of particular control activities, did not obtain evidence about their implementation or did not test their operating effectiveness;
- Evaluated whether Group's methods for developing estimates are appropriate and had been consistently applied, but our procedures did not include testing the data on which the estimates are based or separately developing our own estimates against which to evaluate Group's estimates;
- Obtained understanding of process for identifying risks and opportunities that are financially significant, along with the Group's sustainability reporting process.

The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

PwC Bağımsız Denetim ve
Serbest Muhasebeci Mali Müşavirlik A.Ş.

Özge Arslan Yılmaz, SMMM
Independent Auditor
Istanbul, 23 July 2026

Annex-4 Statement of Responsibility

Our Bank's 2025 TSRS-Compliant Sustainability Report, covering the year ended December 31, 2025, has been prepared in accordance with the Turkish Sustainability Reporting Standards issued by the Public Oversight, Accounting and Auditing Standards Authority and published in the Official Gazette of December 29, 2023 issue 32414(M). The report does not contain any material misstatement or omission and accurately reflects the truth regarding our Bank's sustainability activities.

Respectfully,

Arap Türk Bankası A.Ş.

A&T BANK

ARAP TÜRK BANKASI 2025 TSRS COMPLIANT SUSTAINABILITY REPORT

www.atbank.com.tr/en

Report Content and Consulting:
ESCARUS (TSKB Sustainability Consultancy)

escarus
TSKB Sustainability Consultancy

Graphic Design:
Özge Egemen, kirmizitasarim.com