



Social and Environmental Policy

QNB Finansbank A.Ş. Social and Environmental Policy

We, as a financial institution, are aware of our social and environmental responsibilities towards society and future generations. Our objective is to be a leading company in the Turkish finance sector by conducting our activities in accordance with a sound environmental policy.

We recognize that our operations have a direct or indirect effect on the local, regional and global environment. In this respect, we have developed our Social and Environmental Management System (SEMS). We will consider a systematic and consistent approach to reduce the social and environmental impacts of our activities.

We are committed to environmental protection and sustainable development objectives. Encouraging other institutions to pursue environmental protection and pollution prevention through our lending programs, we will integrate and implement environmental considerations into all aspects of our operations and business decisions

We know that an integral element in the achievement of our SEMS is building awareness, acceptance and support of all employees, customers, shareholders and government institutions. We will communicate our environmental policy to all related parties through guidelines and internet. We will include environmental issues in training programs and ensure that this policy is understood and implemented by the employees at all levels.

We will integrate environmental considerations as a part of our purchasing policy. We will work with selected suppliers to ensure that they recognize and reduce the adverse environmental effects of their products and services.

We are determined to comply with relevant national regulations and legislation on environment, health, safety and social issues, together with IFC Exclusion List and IFC Performance Standards; and monitor the effectiveness of our SEMS on a regular basis. We will regularly review our environmental policy and our performance in complying with all applicable laws and regulations. We will meet and, when possible, try to exceed the standards of relevant legislation. In cases where no regulations exist, we shall set our own standards to minimize any adverse environmental effect caused as a result of our activities or operations.

Social responsibility is and always will be of particular concern to Finansbank, as is demonstrated by our sponsorship for various foundations and organizations especially in health and education fields.

We believe that commitment to environmental and social improvement is fundamental for being a healthy society. Our Bank is going to devote undivided attention and prudence to implement and carry out this policy.