



Going Global

with core
values that bring
us together

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We lead the industry with our profitability among participation banks as well as our advanced technology efforts. We market products developed at our R&D Center overseas. We have transformed into a leading technology exporter in just three years.

As the "Kuveyt Türk of Turkey that cares," we are obliged to share our gains with society. We embrace our national values, our past and present, with our social responsibility activities. In addition, we extend support to humanitarian aid campaigns, families of martyrs and veterans, future generations, and the arts. We grow with our core values that bring us together...

Kuveyt Türk's tech all over the globe

Kuveyt Türk's banking software is opening up to the world!
As Turkey's only bank with two R&D centers, Kuveyt Türk became a tech exporter in a short time. The software developed by Kuveyt Türk will be used by more than 60 banks in 20 countries.





EXPORTING TECHNOLOGY

The BOA Banking Platform is our domestic and international banking software developed by Kuveyt Türk R&D centers and introduced to global markets by Architech A.Ş., a fully-owned subsidiary of our Bank. The platform will be used in over 60 banks in 20 countries around the world, including Nigeria, Malaysia, Indonesia and Egypt. We will record TL 120 million in software exports once the project is finalized.

DON'T LET YOUR IDEAS SLIP AWAY
**BRING THEM TO LIFE
WITH LONCA!**



KUVEYTÜRK



NEW IDEAS EMERGING

Kuveyt Türk inaugurated Lonca Entrepreneurship Center in 2017 to help support and develop new, technology-centered ideas, commercialize and introduce them to the Turkish economy.

Lonca receives applications in two categories: general and fintech. Lonca Entrepreneurship Center offers training, project-based mentoring, a multi-location incubation center and R&D support to promising startups. Over three periods each year, the Center aims to support 30 entrepreneurial ideas.




The logo of KT Bank, featuring a stylized yellow flower or leaf design inside a green circle, which is set against a white background.

EXTENDING OUR SUCCESS TO EUROPE

We continue to achieve successes in overseas markets. Thanks to KT Bank AG, a wholly-owned Kuveyt Türk subsidiary, we are the first bank to offer financial products and services based on our ethical, sustainable and transparent service approach in Germany and the Eurozone. We serve retail and commercial customers as a pioneer of an unprecedented business model. Kuveyt Türk operates with the mission of being the first choice of all citizens, including Muslim communities, interested in ethical investments.

KT BANK



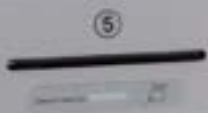
 **KUVEYTTÜRK**

XTM

**XTM MERKEZİ
BAĞLANTISI**



Müşteri Temsilcisi Tabii
görüşülmektedir.



6 Yazıcı

7 Erişim Kartı

3 **YATIRIMCI**
Barışın Okuyucusu





OUR SCREEN-BASED BRANCH

TXM is our latest banking solution developed entirely by local internal resources. This innovative solution enables highly secure and interactive services as practical as an ATM and as comprehensive as a branch via digital devices. Enjoying an exceptional banking experience, customers can perform all their banking transactions quickly and easily thanks to TXM.

WHAT'S ON *Senin* *Bankkan?*

Cash
withdrawal
from any ATM
of any bank

High
profit
share

Advantageous
exchange rates,
day and
night

Free EFT

SENİN BANKAN – A BANK FOR EVERYONE

Since early 2015, Senin Bankan has operated as Turkey's first and only digital participation banking platform. Senin Bankan enables customers to access banking services without having to visit a branch while still enjoying the best customer experience.

Kuveyt Türk at a Glance

Since its inception, Kuveyt Türk has been committed to delivering exceptional interest-free banking services, conducting extensive research in investment areas, providing cutting-edge, consistent, top-quality and swift services to both individual investors and the business community, and administering continuous employee training to achieve higher productivity.

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Our Sustainability Indicators

Kuveyt Türk undertakes various sustainability efforts, from sustainable improvement of service infrastructure and continuous training courses to efficient use of natural resources.



OUR FINANCIAL PERFORMANCE DRIVEN BY ADDED VALUE

Kuveyt Türk adds value to shareholders' savings through steadily-increasing profit sharing income.

PROFIT SHARING INCOME

TL 5,998 MILLION
56% INCREASE

TOTAL ASSETS

TL 74,232 MILLION
30% INCREASE



OUR PERFORMANCE DRIVEN BY OPERATIONAL EXCELLENCE

With continuous investments into digital transformation, Kuveyt Türk has attained 1 million active digital customers as of the end of 2018.

NUMBER OF RETAIL
CUSTOMERS

3.9 MILLION

NUMBER OF ACTIVE
DIGITAL CUSTOMERS

950 THOUSAND



HUMAN RESOURCES WELCOMING CONTINUOUS DEVELOPMENT

Employing 5 thousand 871 people as of the end of 2018, Kuveyt Türk provided its employees with seven and a half days in average in professional training annually.

TOTAL NUMBER OF
EMPLOYEES

5,871

AVERAGE PERIOD IN
TRAINING PER EMPLOYEE

7.5 DAYS



OUR RESPONSIBILITY TO THE ENVIRONMENT

Kuveyt Türk conducts all its activities by observing its impact on the environment. Accordingly, the Bank has opened the Banking and Life Base in Şekerpınar in line with the BREEAM environmental standards.

- Environmental Sustainability Courses for All Employees
- BREEAM "Very Good" Certification for Kuveyt Türk Banking and Life Base

OUR RESPONSIBILITY TO SOCIETY

Kuveyt Türk allocates a considerable degree of sources for social responsibility activities every year, with a corporate social responsibility policy predicated upon preserving national and moral values.

- Ortaköy Büyük Mecidiye Mosque Restoration



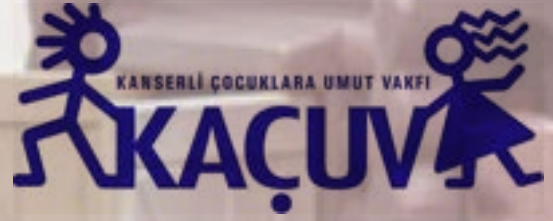


WE ARE DEVOTED TO OUR MOTHERLAND

At Kuveyt Türk, we provide social and economic support to veterans and disabled soldiers as well as dependents of non-commissioned officers who were martyred or lost their lives while on duty. In 2018, we provided a significant donation to the Turkish Armed Forces Foundation (TSK Mehmetçik Vakfı). We plan to continue striving to do our best for our motherland, to which we owe everything.







OUR SUCCESS IS SUPPORTING HOPE

Since 2013, we have provided assistance to the "Support the Hope" project administered by KAÇUV (Hope Foundation for Children with Cancer). This initiative raises awareness for cancer, the most devastating and widespread disease of our era, and offers hope for children receiving cancer treatment. KAÇUV's first "Family Home" is being built with the support of Kuveyt Türk. Construction of a second Family Home is also underway.



WE LIFT UP FUTURE GENERATIONS

The "1010 Kaşif (Explorer)" project, a joint collaboration between Kuveyt Türk Participation Bank and Turkish Red Crescent, continues its outreach across Turkey. Under the 1010 Kaşif effort, where coding and robotics training is provided, participants are able to start learning and teaching their friends right away, thanks to the coding and software courses they take.





TÜRK
KIZILAY

OUR DONATIONS AIM TO HELP HUMANITY

We are a bank that is committed to fulfilling our corporate social responsibilities. To this end, we donated to the aid campaign "Turkey Stands with Rakhine," launched by Turkish Red Crescent to assist Rohingya Muslims facing persecution and displacement in Myanmar. The Bank's donations reached TL 7 million, thanks to generous contributions from employees and customers.





OUR SUPPORT ASSISTS THOSE IN NEED

As an institution, we regularly donate blood to Turkish Red Crescent as our obligation to society. Turkish Red Crescent teams come to the head office, as well as to Kuveyt Türk Banking and Life Base, to collect our blood donations. Our regular blood donations improve the health of many in need.





Kuveyt Türk in Brief

Having celebrated its 29th year in 2018, Kuveyt Türk remains the pioneer in Turkey's participation banking industry with its dynamic corporate governance approach, innovative products, and involvement in international markets.



The Bank started its activity as a Private Finance House on 31 March 1989 through the permit of Central Bank of Turkey dated 28 February 1989 and under the trade name of Kuveyt Türk Finance Institution of Foundations Joint Stock Company, then started to provide service in 1999, in accordance with the Banking Law numbered 4389, together with other private financial institutions, in 2006, it has been renamed as Kuveyt Türk Katılım Bankası A.Ş. (Kuveyt Türk) that it uses today.

Having celebrated its 29th year in 2018, Kuveyt Türk remains the pioneer in Turkey's participation banking industry with its dynamic corporate governance approach, innovative products, and involvement in international markets.

In Turkey and around the world, by means of its own branch network and correspondent banks, Kuveyt Türk delivers fast, top-quality services to savers and investors, by employing a wide range of state-of-the-art technologies.

As well as its banking transactions, the Bank plays a major role in the local economy through investments across a range of industries, from real estate to manufacturing.

Since its establishment, Kuveyt Türk has been committed to meticulous interest-free banking services, extensive research in investment areas, delivery of cutting-edge, consistent, top-quality and swift services to savers and businessmen, and continuous employee training to achieve higher productivity.



ROBUST CAPITAL STRUCTURE

Some 62.24% of the Bank's shares are owned by Kuwait Finance House, 18.72% by the Turkish General Directorate of Foundations, 9% by the Kuwait Public Institution for Social Security, 9% by Islamic Development Bank, and the remaining 1.04% by other real and legal entities. With a strong capital structure and an efficient international service network, Kuwait Finance House (KFH) is Kuveyt Türk's largest shareholder and the pillar supporting the Bank's consistent growth performance.



STEADILY-INCREASING ASSET SIZE

Standing out with its robust capital structure and dynamic corporate governance philosophy, Kuveyt Türk had TL 3.5 billion in paid-in capital as of the end of 2018. The Bank's total unconsolidated assets amounted to TL 74.2 billion at the year end, while shareholders' equity rose to TL 5.4 billion.



CONTINUOUS IMPROVEMENT ORIENTED HUMAN RESOURCE

Offering continuous improvement opportunities for its human resources, Kuveyt Türk provides its customers with an exclusive customer experience through 5,871 people in 418 branches. Investing vigorously in its staff, most of whom are university graduates, Kuveyt Türk outshines its competitors with its qualified and experienced human resources.



TRAILBLAZER IN GOLD BANKING

Kuveyt Türk started gold banking in 2007 and began to organize Gold Days in 2011. As of the end of 2018, Kuveyt Türk delivered 2.1 tons of gold kept "under the mattress" into the economy. As well as holding 12% of all precious metal accounts across the wider banking sector, and 56% of such accounts among participation banks, Kuveyt Türk became one of the first banks to join the Gold EFT system launched in 2018. Retaining its lead among banks in the Borsa İstanbul (BIST) Precious Metals and Stones Market with its high gold trading volume since 2011, Kuveyt Türk also maintains its position as the first and only Turkish bank to join the London Bullion Market Association (LBMA) as an associate and the SGEI (Shanghai Gold Exchange International) as a member.



ALWAYS STANDING BY THOSE MANUFACTURING FOR TURKEY...

Ranking among the strongest players of Turkish banking industry with its robust capital structure, Kuveyt Türk always regards extending support to companies manufacturing for Turkey through its interest-free banking products and services as its core priority. The Bank received several awards from public agencies and professional associations including the Undersecretariat of Treasury and Foreign Trade, İstanbul Chamber of Commerce, and the Association of İstanbul Ready-Made Garment Exporters for its long-term and innovative products and services delivered to the key players of the real economy.

Kuveyt Türk in Brief



THE BANK THAT INTRODUCED SUKUK TO TURKEY

In 2010, Kuveyt Türk became the first bank in Turkey to enter into sukuk (lease certificate) markets. Since then, the Bank is holding the leadership position in deepening and development of the sukuk market. Kuveyt Türk issued 27 sukuks in 2018, in the amount of TL 5.1 billion.

Until now, Kuveyt Türk has issued sukuks denominated in various currencies, such as Turkish Lira, US Dollar and Malaysian Ringgit (MYR), both in Turkey and overseas. These issues have been TL 10.4 billion, USD 1.8 billion, and MYR 800 million, respectively. Out of these issues, amounts currently circulating in various markets are TL 1,885 billion, USD 1,350 billion and MYR 800 million, respectively.

During the accounting period of 2018, Kuveyt Türk issued sukuks for TL 5.1 billion, increasing by 120% compared to the previous year. TL 600 million issue which was made in October 2018 has been the highest amount of a single TL denominated issue of sukuk in the sector of interest-free banking, setting a record for Turkey.

Furthermore, remembering the sukuk issued in 2016 by Kuveyt Türk with a nominal value of USD 500 million and a term of 5 years which had received a demand 4 times the issued amount despite the competitive pricing; this sukuk issue won the grand prize in the category of "Best Islamic Capital Markets Transaction of the Year" in 2018, at the Bonds & Loans Turkey Awards.



STATE OF THE ART TECHNOLOGY INFRASTRUCTURE

Working to ensure that the full range of physical branch services are also available in an end-to-end digital environment, Kuveyt Türk aims to offer its customers the widest possible array of banking transactions on mobile platforms, enabling them to swiftly conduct a range of transactions, from transferring funds to paying bills or from precious metal and foreign exchange transactions to stock trading, wherever they are, without having to pay any fees.

In 2018, Kuveyt Türk introduced the XTM branches combining the functions of a call center, conventional branch and ATM, and QR-code withdrawals and deposits via the Mobile Branch, as well as money transfers to the mobile via the Mobile Branch.

The Bank demonstrated its trailblazing character for innovations in participation banking through its mobile POS application mPOS (CebimPOS) which delivers the POS device functions via the Mobile Branch. Thanks to this innovative approach in alternative distribution channels, the total number of digital customers including those on Senin Bankan reached 950,000. Kuveyt Türk customers can now conduct 85% of their banking transactions via digital channels.



PARTICIPATION BANKING COMPLIANT SUPPLIER FINANCE FACILITIES

The murabaha-based Supply Chain Finance Facility Kuveyt Türk introduced in 2018 enables vendor and purchaser companies to conduct their transactions via Internet banking or FTP systems without having to resort to factoring. Supply Chain Finance Facility provides suppliers the benefit of meeting their cash requirements arising from receivables on predefined terms, and offers purchasers the advantage of extending their repayment terms. Therefore, Supply Chain Finance Facility will provide the vendor regular cash flow, guaranteed payment and collection; but also low financing cost for a possible competition regarding the credibility of the buyer and considering the payments without commission as a result of early collections. The buyer will improve their relations with strategic suppliers by non-stop payment processes. Also, there will be efficiency in terms of business capital and balance sheet, also process efficiency will be gained by reducing the supply chain expenses.



FINANCIAL BRIDGE BETWEEN TURKEY AND THE WORLD

Powered by the interest-free banking experience of Kuwait Finance House, Kuveyt Türk constitutes a financial bridge among Turkish investors keen on opening up to the Gulf Region and the rest of the world, offering a vast correspondent network and effective communication. Our Bahrain branch, operating since 2002, contributes effectively to the liquidity management of Kuveyt Türk by facilitating access to cost-effective Gulf funds. Furthermore, the presence of the branch in the region offers significant advantages in the management of correspondent relations and the acquisition of new correspondents for treasury and foreign trade transactions.

The Bank also contributes into the Turkish economy through correspondent services it provides for foreign trade transactions and account services for Euro-denominated transfers in Germany and the rest of Europe through its wholly-owned subsidiary KT Bank AG, which commenced operations in 2015. As the first participation bank established in Germany, KT Bank AG will soon be providing services at five branches following the inauguration of its Munich branch in 2019.

Regarding the deployment strategy of the Road & Belt Initiative in Turkey, Kuveyt Türk made extensive efforts focusing particularly on People's Republic of China over the last two years and established an in-house "China Desk." Thanks to this structure, the aim is to improve the scope and quality of the services provided to customers.

Our Corporate Values

Driven by its firm vision and mission, Kuveyt Türk maintains its corporate development continuously.



MISSION

To be a bank that adheres to its interest-free principles; abides by moral values; focuses on customer-oriented banking while adding value for stakeholders; and embraces corporate social responsibility.



VISION

To be the most reliable participation bank providing sustainable and profitable growth by leading the way in developing interest-free financial services.

OUR QUALITY POLICY

In line with the principles of participation banking and total quality management, we aim to become an institution that:

- Improves the degree and quality of customer satisfaction,
- Leads the banking sector,
- Creates value under the leadership of senior management,
- With the dedicated efforts of employees throughout the organization

OUR VALUES

All employees are responsible for embracing and putting into practice the following values:

- Solid banking
- Fairness
- Trust
- Team spirit
- Professionalism
- Being innovative

ETHICAL PRINCIPLES

Kuveyt Türk pursues the following service principles to maintain uninterrupted maximum service quality:

- Integrity
- Impartiality
- Transparency
- Confidentiality
- Ethical approach

OUR SERVICE PRINCIPLES

Kuveyt Türk pursues the following service principles to maintain uninterrupted maximum service quality:

- Reliability
- Responsiveness
- Sincerity
- Solution orientedness



Our Awards

Kuveyt Türk has been deemed worthy of numerous prestigious awards at domestic and international platforms with its innovative products and services up to date.

2014

- "The Best Interest-Free Banking" award in Global Finance magazine's ranking of the best banks of the world.
- The "Best Capital Market Transaction of the Year" award at the Bonds & Loans Turkey Awards, with a USD 500 million sukuk issuance.
- The First Prize in the categories of banking and finance sector and R&D and innovation at the Third Private Sector R&D Center Summit.
- "The Website of the Year" award by Asian Banking&Finance Retail Banking.

- "The Online Banking of the Year" award by Asian Banking&Finance Retail Banking.
- "Internal Audit Awareness" award by the Turkish Internal Audit Institute.

2015

- IDC CIO Awards Best Innovation Project of the Year in the "Best Innovation Project of Turkey" category.
- Second Prize in the "Best Business Enablement" category at the CIO Awards

- Third Prize in the IT Governance Category at the CIO Awards
- The "Best R&D Center" in the Banking and Finance Sector Category at the Private Sector R&D Centers Summit
- "Turkey Ethics" award by the Ethical Values Center Foundation
- BREEAM "Very Good" Certification with Kuveyt Türk Banking and Life Base

2016

- "Best Sukuk Issuer" at the Turkish Capital Markets Association's (TSPB) Capital Markets Awards



- "Turkey's Best Islamic Financial Institution" by Global Finance survey conducted to select the bests of the sector.
- The "Best R&D Center" in the Banking and Finance Sector Category at the 5th Private Sector R&D Centers Summit, organized by the R&D Center.
- The "Ethical Responsibility" award by the Centre of Ethical Values.
- The First Prize in the Category of Expanding Financial Base at the IDC/Financial Technologies Awards.
- The Third Prize in the Category of Digital Channels at the IDC/Financial Technologies Awards.
- "The Issuer of the Year in Turkey" at the Islamic Finance News Awards.
- The Silver Prize in the banking category at the W3 Awards.
- "Turkey's Value Creators" award by Turcomoney magazine.

2017

- The Special Award by the Talent Board Foundation in the Candidate Experience Competition, which measures the interview experiences of candidates for recruitment across the world.
- "Best Islamic Capital Market Transaction of the Year" at the Bonds & Loans Turkey Awards.
- An Award in the "Participation Banking" category for the third year running at the A.L.F.A. Awards for "Best Marketers Who Manage Customer Experience."
- The First Prize in the category of Performance in Europe and Middle East with the Ramadan Commercial at the YouTube Performance Awards in 2016.
- "Turkey Ethics" award by the Ethical Values Center Foundation.
- At International Data Corporation Turkey's (IDC) Finance Technology Awards, the first prize for its API Market Platform in the "Digital Channels" category, and second prize in the "Expanding Financial Base" category.

- In the "World's Best Islamic Financial Institutions" survey by Global Finance magazine, "Best New Generation Credit Card" with Sağlam Kart; "Best Up-And-Coming Financial Institution" award for Kuveyt Türk's 100% owned subsidiary KT Bank AG.
- The "Best R&D Center" award in the "Banking and Finance" category at the Sixth Private Sector R&D and Design Centers Summit organized by the Science and Technology Directorate of the Ministry of Science in the "Banking and Finance" category.

2018

- "Turkey's Best Islamic Finance Institution" at the World's Best Banks Awards organized by Global Finance Magazine, in addition to the "Europe's Best Islamic Finance Institution" award for Kuveyt Türk's wholly-owned subsidiary KT Bank AG based in Germany.
- Ranking among the top three in the category of "2000+ Employees" in the Turkey's Best Employers 2018 List by the Great Place to Work Institute, in addition to the "Best Employer in Finance" award.
- "Turkey's Strongest Islamic Bank" at Cambridge IFA Islamic Retail Banking Awards.



Our Financial Indicators

Kuveyt Turk tapped into new opportunities to take firmer steps towards sustainability, while achieving successful financial and operational results also in 2018.

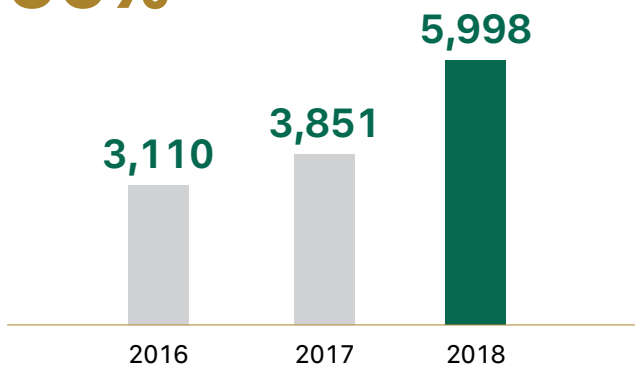
SUMMARY OF FINANCIAL INDICATORS (TL THOUSAND)*	2016	2017	2018
Profit Sharing Income	3,110,435	3,850,986	5,997,843
Profit Sharing Expense	1,440,566	1,716,773	2,850,053
Net Fee and Commission Income	152,970	241,002	349,546
Other Revenues	469,153	477,101	1,111,204
Other Expenses	1,628,780	2,003,383	3,482,483
Tax Charge	-121,246	-174,942	(256,245)
Net Profit for the Period	541,966	673,991	869,812
Total Assets	48,476,955	57,123,095	74,232,325
Total Shareholders' Equity	3,912,064	4,591,151	5,438,553
Capital Adequacy Ratio (%)	18.16	17.66	17.68

*BRSA unconsolidated figures

PROFIT SHARING INCOME (TL MILLION)

INCREASE

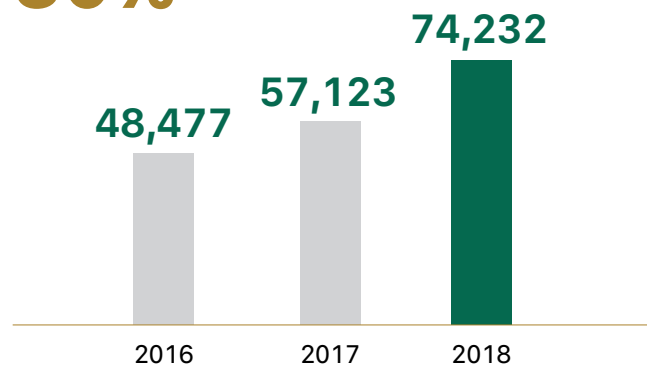
56%



TOTAL ASSETS (TL MILLION)

INCREASE

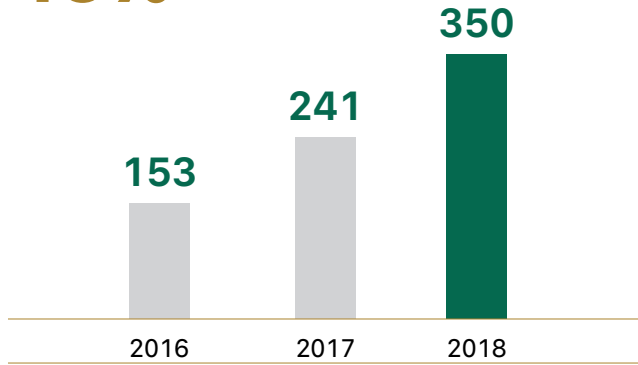
30%



NET FEE AND COMMISSION INCOME (TL MILLION)

INCREASE

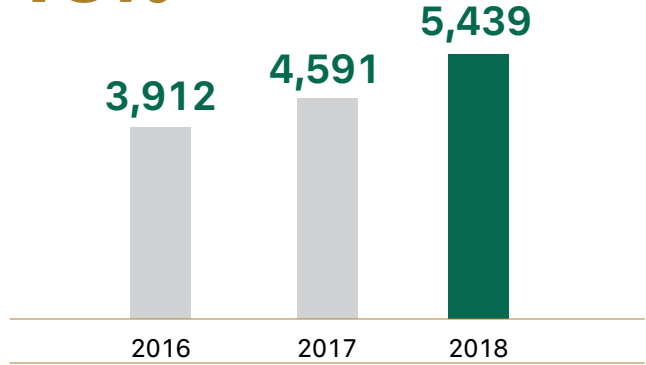
45%



TOTAL SHAREOLDERS' EQUITY (TL MILLION)

INCREASE

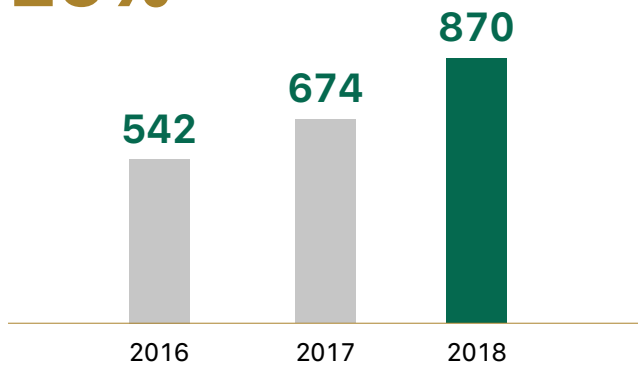
18%



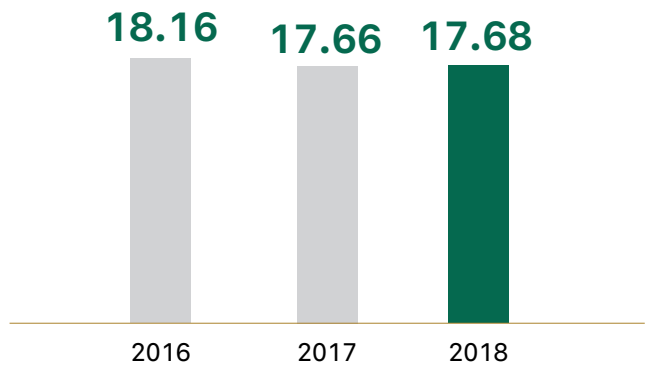
NET PROFIT FOR THE PERIOD (TL MILLION)

INCREASE

29%



CAPITAL ADEQUACY RATIO (%)



Our Shareholding Structure

Other real and legal shareholders*

1.04%

Islamic Development Bank

9.00%

Kuwait Public Institution for Social Security

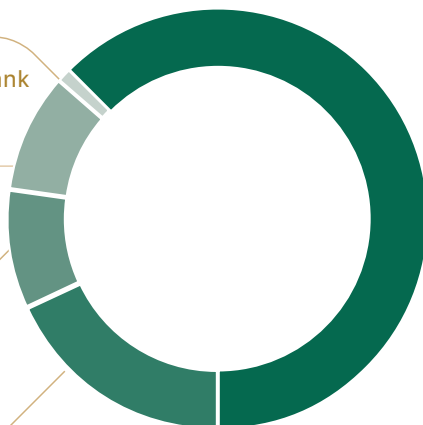
9.00%

Republic of Turkey Directorate General of Foundations

18.72%

Kuwait Finance House

62.24%



Chairman's Message

The high quality service standards that we have achieved over our nearly 30 year history demonstrate that Kuveyt Türk has successfully implemented its sustainability approach across all its business processes.



Distinguished Stakeholders,

At Kuveyt Türk, we have been powered by the robust capital structure and professional corporate culture of our main shareholder, Kuwait Finance House (KFH), while taking the lead in interest-free participation banking in Turkey over the past 29 years. From day one, we have worked with all our might to address the needs of Turkey's dynamic and developing economy in line with the principles of interest-free banking.

We proudly and dutifully meet the expectations and demands of customers across the country, with steadily-increasing financing facilities in addition to products and services for different customer segments.

Our Sustainability Journey Is Approaching 30 Years

The high quality service standards that we have achieved over our nearly 30 year history – coupled with our many products and services that touch the lives of our customers – demonstrate that Kuveyt Türk has successfully implemented its sustainability approach across all its business processes.

Boasting 418 branch locations across Turkey and ever-expanding digital channels backed by innovation-centered investments, Kuveyt Türk offers comprehensive professional and personal development opportunities to employees to maintain their competitive power.

With 5,871 employees as of year-end 2018, Kuveyt Türk provides its staff with an average of five days of professional training annually to sustain the competitiveness of its human resources.

We were delighted to be presented with the "Best Finance Employer" and "Turkey's Best Employer" awards as part of the Best Employers in Turkey 2018 survey conducted by Great Place to Work Institute. This honor is a direct outcome of the value we place on our human capital.

Our Sustainability Journey Will Gain Momentum with Our Digital Transformation

While forging the path for interest-free banking of the future from today, Kuveyt Türk is also re-structuring all its business processes under its digital transformation efforts. Our Bank closely monitors fintech-driven developments in the global banking industry. In addition, we develop our own digital solutions at Kuveyt Türk Banking and Life Base located in Şekerpinar, Kocaeli. I am especially pleased to report that Kuveyt Türk exported TL 120 million of advanced software – the BOA Banking Platform developed at our R&D Center – for use at more than 60 banks in 20 countries around the world, including Nigeria, Malaysia, Indonesia and Egypt. I also firmly believe that the Techno-Venture Capital Investment Fund, launched in collaboration with Vakıf Participation Bank, will inject significant momentum to developing a technology-driven entrepreneurial ecosystem in Turkey.

We will remain the "Leading Participation Bank in Turkey."

As we prepare for our 30th anniversary, our decisive steps toward human-centered digital transformation paid off once again in fiscal year 2018.

Kuveyt Türk was designated the "Best Islamic Financial Institution of Turkey" at the World's Best Banks Awards held by Global Finance Magazine with readership across 189 countries. Our Bank was also named the "Strongest Islamic Bank in Turkey" at the IRBA. In the future, I have no doubt that we will keep adding new awards to our collection in recognition of our sustainable track record.

It is my hope that our first sustainability report, which we prepared in accordance with Global Reporting Initiative (GRI) standards, will open up new horizons for all our stakeholders.

With regards,



Hamad Abdulmohsen AL MARZOUQ
Chairman of the Board of Directors

General Manager's Message

Kuveyt Türk has focused on long-term goals and achieved milestones in the development of participation banking in Turkey since the day it was established.



Distinguished Stakeholders,

Kuveyt Türk continues to move forward with an exceptional performance that is constantly gaining momentum. We are driven by our vision: To be the most reliable participation bank providing sustainable and profitable growth by leading the way in developing interest-free financial services. We are keenly aware of the responsibility brought about by the many achievements and milestones we have recorded throughout our nearly 30 year history in developing interest-free banking in Turkey. As a result, we do not limit ourselves to short-term achievements; rather, we set our sights on long-term goals. We have adopted this approach as a core principle since our establishment. Our long-term perspective demonstrates that sustainability, a key concept of our times, has been deeply ingrained in our Bank's operations from the start.

We Extend Finance to Infrastructure Projects and the Energy Sector

As global markets faced major vulnerabilities in 2018, Kuveyt Türk recorded financial results that bolstered its long-term objectives. As of year-end, our Bank boosted its profit-sharing income by 56% to TL 5,998 million. Meanwhile, our total assets grew by 30% to TL 74,232 million.

Our Bank – powered by the visionary management of our main shareholder, Kuwait Finance House (KFH) – successfully continued to extend financing to large-scale infrastructure projects, playing a key role in Turkey's sustainable development in 2018. The Bank provided EUR 200 million in funding for the Malkara-Çanakkale Motorway project incorporating the Çanakkale 1915 Bridge, which is still in the project phase. Kuveyt Türk also allocated EUR 100 million to the Ankara-Niğde Motorway project.

Committed to extending ongoing support to Turkey's sustainable development journey, our Bank financed 15% of the solar power plant (SPP) projects in Turkey as of year-end 2018. In total, we allocated USD 740 million in funding to the renewable energy sector during the year.

Kuveyt Türk is well aware of its responsibilities to Turkey and the Turkish people. Therefore, the Bank will continue mobilizing its robust financing facilities for Turkey's economy in the coming period.

We Bolstered Our Foreign Finance Facilities

Boasting strong credibility in international finance markets, Kuveyt Türk continued to reinforce its foreign financing facilities in 2018. Under the TL 5 billion issue ceiling allocated by the Capital Markets Board, the Bank issued lease certificates amounting to TL 4.5 billion. In addition, Kuveyt Türk set a new record in Turkey's participation banking industry for the highest value single-issue sukuk with its 95-day, TL 600 million lease certificate issue. In the coming year, the Bank will continue to leverage its strong credibility in international markets, while developing innovative products and services to address its customers' evolving needs and expectations.

The Center of Innovation in the Turkish Banking Sector

In 2017, Kuveyt Türk was presented with the Best R&D Center award in the "Banking and Finance" category from the Directorate of Science and Technology under the Ministry of Science, Industry and Technology. The Bank keeps its finger on the pulse of innovation and digital transformation in the banking industry with its Banking and Life Base in Şekerpınar, Kocaeli. Our expert staff at the R&D Center works to develop advanced products and services to ideally position Kuveyt Türk for digital transformation. The Bank's innovative products and services are diversifying rapidly while becoming more widely recognized globally via our export activities in the banking sector across the world.

The Future of Banking at Kuveyt Türk

At Kuveyt Türk, we have focused on sustainable growth in parallel with our long-term goals from day one. We see that sustainable growth in the banking industry today is only achievable via digital transformation; as a result, we are shaping our business processes accordingly. Together with you, it is my wish to enjoy new achievements and successes brought about by digital transformation and see our sustainability journey proceed at full speed in the coming year.

With regards,



Ufuk UYAN

Yönetim Kurulu Üyesi ve Genel Müdür

GRI 102-45, GRI 102-46, GRI 102-47, GRI 102-48, GRI 102-49, GRI 102-54

Our Sustainability Culture and a Look into the Future

Kuveyt Türk carries out sustainability activities via the Corporate Social Responsibility Committee reporting to the Board of Directors.

Kuveyt Türk looks to the future with confidence in the light of the sustainability culture it has adopted in all components of its organizational structure. Kuveyt Türk has focused on sustainable growth by adding value to shareholders' savings since the day of establishment. The Bank also launches sustainability practices, driven by extensive expertise in a broad range of areas including profitability-oriented financial and operational products and services, development of a service infrastructure providing easy access to financial services, continuous training activities for human resources, and efficient use of natural resources.

Adopting a corporate social responsibility policy consistent with its corporate identity, Kuveyt Türk undertakes CSR projects focusing on creating social value in various fields, primarily including preservation of moral and material values of Turkish society for the future.

Kuveyt Türk's First Sustainability Report

Kuveyt Türk prepared the 2018 Sustainability Report to make its long-standing sustainability efforts in numerous areas visible for its stakeholders. The Bank took the opinions and suggestions of its stakeholders within its sphere of influence into account in preparing the 2018 Sustainability Report in accordance with the Core option of the 2016 Standards, the most recent reporting standard of the Global Reporting Initiative (GRI).

The Scope of the Report and Publication Frequency

Kuveyt Türk's 2018 Sustainability Report covers the Bank's activities from January 1 to December 31, 2018. The content of the report is composed of the data compiled from relevant departments of the Bank in coordination with the Corporate Communication Department of the Corporate Social Responsibility Committee reporting to Kuveyt Türk's Board of Directors.

Through sustainability reports, Kuveyt Türk aims to introduce stakeholders with its sustainability culture in a better manner and present its sustainability practices, implemented within the organizational structure, as "good practices."

You may send your opinions and suggestions regarding Kuveyt Türk 2018 Sustainability Report to surdurulebilirlik@kuveytturk.com.tr.

42 ● Kuveyt Türk Stakeholder Map

43 ● Prioritization Table for Kuveyt
Türk Sustainability Report

Kuveyt Türk Stakeholder Map

Kuveyt Türk prepared the 2018 Sustainable Report by taking internal and external stakeholders' opinions and suggestions into consideration.



INTERNAL STAKEHOLDERS

- Kuveyt Türk Main Shareholders
- Employees
- Subsidiaries



COMMUNICATION METHODS

E-mail, Intranet, Internal Communication Publications (Mozaik Magazine), İyi ki Mobile App, Executive Messages, Employee Clubs (Sport Club, Music Club, RoboTech Club, Food Club, Travel and Culture Club, Photography Club, Social Writing Club, Basketball Team)



EXTERNAL STAKEHOLDERS

- Customers
- Suppliers
- Sectorial Associations
- Media Organizations
- Public Institutions
- Non-governmental Organizations



COMMUNICATION METHODS

Annual Report, Corporate Publications, Media Communication Campaigns, Corporate Communication Channels, Social Media Channels, Corporate Social Responsibility Campaigns

Prioritization Table for Kuveyt Türk Sustainability Report

Kuveyt Türk formulated the content for the 2018 Sustainability Report in line with the following prioritization table prepared in accordance with the 2016 Standards Core option of the Global Reporting Initiative (GRI).

PRIORITY FOR KUVEYT TÜRK	HIGH		<ul style="list-style-type: none"> • Anti-Corruption • Total Employment • Marketing Communication and Labelling • Privacy of Customer Information 	<ul style="list-style-type: none"> • Economic Performance • Indirect Economic Impact
	MEDIUM	<ul style="list-style-type: none"> • Procurement Policies • Use of Natural Resources • Waste and Recycling 	<ul style="list-style-type: none"> • Total Energy Consumption • Total Water Consumption • Total Carbon Emission • Occupational Health and Safety • Education and Training 	
	LOW	<ul style="list-style-type: none"> • Countering Child Labor • Education on Human Rights 		
		LOW	MEDIUM	HIGH
		PRIORITY FOR STAKEHOLDERS		

GRI 102-44, GRI 102-45, GRI 102-46, GRI 102-47, GRI 102-48, GRI 102-49, GRI 102-54

Our Financial Performance Driven by Added Value

Propelled by a robust capital structure, Kuveyt Türk achieves financial results that add value to customers' savings.

Built upon the strong shareholding structure of its main shareholder, Kuwait Finance House (KFH), Kuveyt Türk increased its profit sharing income by 56%, reaching TL 5,998 million in 2018. Outshining competitors thanks to its sustainable financial structure, the Bank achieved a 30% rise in total assets, reaching TL 74,232 million, while the net profit for the period amounted to TL 870 million. The Bank ranks among the strongest players in participation banking with a capital adequacy ratio of 17.68%, and offers effective banking services to 3.5 million individual customers through an advanced product portfolio and strong distribution channels.

Closely monitoring digital transformation in the banking sector, the Bank serves around 1 million digital customers 24/7 via its Banking and Life Base equipped with state-of-the-art technologies.

Economic Value Created and Distributed

Leveraging its stable financial and operational performance, Kuveyt Türk creates added value for stakeholders, who are the rings of the value chain for the Bank.

DIRECT ECONOMIC VALUE CREATED (TL THOUSAND)	2018
a) Profit Sharing Income Economic Value Distributed	5,997,843
b) Operating Costs	364,315
c) Employee wages and other benefits provided	803,290
d) Profit Sharing Payments	2,850,053
e) Payments to the state	256,245

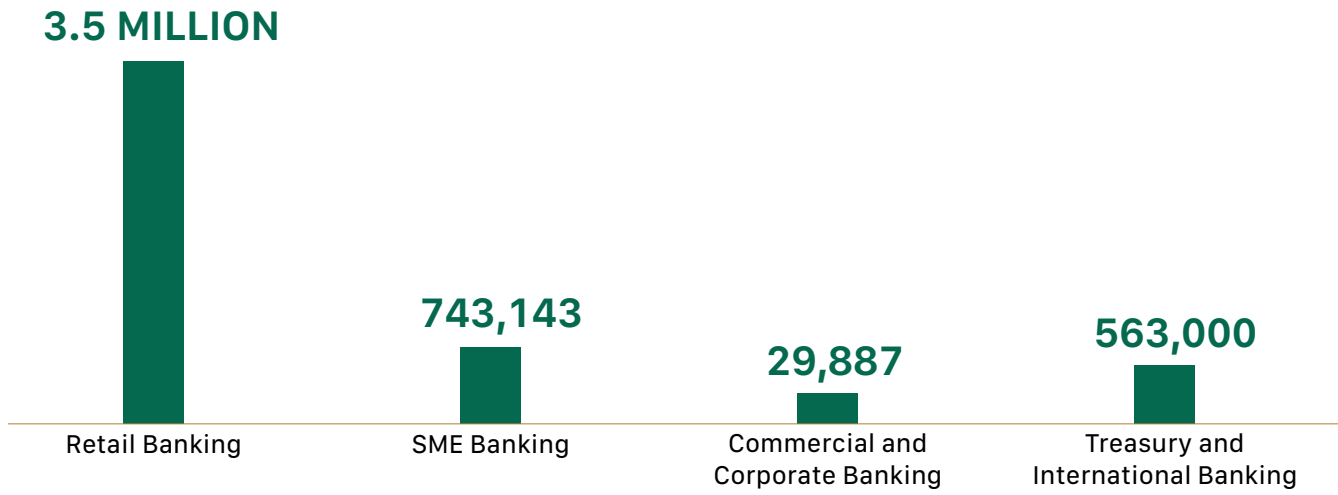
Adding value to the lives of millions of customers via 418 branches across Turkey and digital distribution channels, Kuveyt Türk considers it a core priority to expand the savings of its shareholders. As part of full compliance with laws, the Bank paid TL 256.2 million in income and corporate tax in 2018. The total benefits provided to employees, including social security payments, amounted to TL 803.2 million.

Boasting a wide network of suppliers, the Bank supports the local economy all across the country thanks to productive cooperation with suppliers.

Kuveyt Türk Supplier Selection Policies

Reaching customers in all parts of Turkey via 418 branches and alternative distribution channels, Kuveyt Türk receives support services from suppliers in various areas. The Bank expects all suppliers to fully comply with legal regulations and respect the corporate values of Kuveyt Türk. Kuveyt Türk aims to procure support services primarily from local providers for branches serving throughout the country. In this way, the Banks plans to support the local economy.

KUYEYT TÜRK'S NUMBER OF CUSTOMERS BY BUSINESS LINES



Strong Support from Kuveyt Türk to the Infrastructure of the Turkish Economy

Kuveyt Türk extends strong support to projects intended to create added value for the infrastructure of the Turkish economy, through the Project and Structured Finance Department. Long-term investments in renewable energy, procurement, syndications and BOT models are examined within the mandate of the Project and Structured Finance Department; Allocated Credit Limits are used for feasible projects.

From among 200 projects, which were examined by the Project and Structured Finance Department and for which limits were allocated, the highlight projects are as follows:

- Malkara-Çanakkale Motorway Project: Incorporating** the 1915 Çanakkale Bridge, which is in project phase, the total project cost is EUR 3.1 billion. As part of the project, EUR 2.25 billion credit is planned to be used. The USD 889 million portion, on the other hand, is planned to be spent on site by the sponsors as equity or blocked by banks in project accounts. Kuveyt Türk extended USD 150 million credit finance for the project.
- Ankara-Niğde Motorway Project:** Kuveyt Türk allocated EUR 100 million in finance for the project, which has a total project cost of EUR 1.5 billion.
- Turkey Public Health Institution and Turkey Medicine and Medical Device Institution Campus Project:** Kuveyt Türk allocated EUR 100 million finance for the project.
- Kargı Enerji Üretim ve Ticaret A.Ş.:** Kuveyt Türk allocated EUR 105 million finance.
- Bereket Enerji Üretim A.Ş.:** Kuveyt Türk allocated EUR 100 million finance.
- Ataseven Construction Group:** Kuveyt Türk allocated TL 145 million finance.
- Oğuz Dayanıklı Tüketim Malları İnşaat Turizm ve Dış Ticaret Ltd. Şti:** Kuveyt Türk allocated USD 14.1 million finance.
- AGB Energy Group:** Kuveyt Türk allocated USD 13 million finance.

Our Corporate Governance and Risk Management Performance

Acting in full compliance with the regulations of the Banking Regulation and Supervision Agency (BRSA) and Capital Markets Board (CMB), Kuveyt Türk has made significant contributions to the development of participation banking in Turkey also through the Participation Banks Association of Turkey (PBAT), of which it is a member.

Operating with the no-interest principle since its establishment in 1989, Kuveyt Türk has undersigned numerous achievements in participation banking, while launching precedents in corporate governance through establishing transparent and accountable relations with stakeholders, primarily including its shareholders.

Acting in full compliance with the regulations of the Banking Regulation and Supervision Agency (BRSA) and Capital Markets Board (CMB), the Bank has made significant contributions to the development of participation banking in Turkey also through the Participation Banks Association of Turkey (PBAT), of which it is a member. Thanks to its qualified human resources and strong organizational structure, Kuveyt Türk reports regularly to Kuwait Finance House (KFH) on its business processes. The Bank also updates shareholders in line with the CMB's Corporate Governance Principles via its Investor Relations Department.

50 ● Kuveyt Türk Board of Directors' Committees

51 ● Kuveyt Türk Senior Management Committees

Kuveyt Türk Board of Directors' Committees

Kuveyt Türk's Board of Directors manages corporate governance processes and compliance with the CMB's Corporate Governance Principles via the Committees under the Board of Directors.

Executive Committee

The Executive Committee was formed to perform all executive duties delegated to the Committee. The Committee is in charge of real estate, subsidiaries, procurement of fixtures, and decisions on project participation, partnerships and investments which stand for 10% of the Bank's equity.

Corporate Social Responsibility Committee

Duties, powers and responsibilities of the Corporate Social Responsibility Committee are provided below.

- a) The Committee is authorized to specify, and take decisions on, the social responsibility projects the Bank will carry out and manage.
- b) The Committee is authorized to make onerous and/or voluntary in-kind and in-cash donations, provided the limits set forth by the Banking Law and similar/relevant legislation are not exceeded, and to donate, within the same limits, immovable properties to persons, entities and/or organizations as it deems necessary onerously and/or voluntarily on behalf of the Bank.
- c) The Committee is also authorized to assign the aforementioned decision-making and executive powers to the departments of the head office and branches, or to use these powers via these departments.
- d) The Corporate Social Responsibility Committee reports the activities it performs annually and the results of such activities to the Board of Directors.

Corporate Governance Committee

The Corporate Governance Committee was established to ensure compliance with the Bank's corporate governance principles, monitor the actions taken, conduct improvement works, and present suggestions to the Board of Directors in this area. The Committee carries out activities within the framework of the Corporate Governance Policy.

Credit Committee

The Credit Committee discusses and approves credit allocation decisions made for limits within 1% to 10% of Kuveyt Türk's equity.

Kuveyt Türk Senior Management Committees

Kuveyt Türk Senior Management Committees conducts activities to support the Senior Management's executive activities.

Audit Committee

Duties and Responsibilities

- Receiving regular reports on the fulfillment of the duties from the units established within the scope of internal control, internal audit and risk management systems as well as independent auditors,
- In the event of matters or discrepancies arising against legislation and internal regulations which may adversely affect the continuity and safe execution of the Bank's activities, reporting these to the Board of Directors,
- Reporting its opinions along with the outcomes of its activities, to the Board of Directors on the practices required or measures to be taken by the Bank, and on other matters deemed significant in terms of sustaining the Bank's activities securely, within regular periods no longer than six months.

Internal Systems Committee

Duties and Responsibilities

- Defining the strategies, policies and implementation methods for the operations of units under the internal systems in writing, and ensuring the effective implementation and execution thereof,
- Ensuring the coordination between the units under internal systems,
- Notifying the Board of Directors to take the necessary measures about errors or in competencies in practices concerning internal systems as detected by the Banking Regulation and Supervision Agency (BRSA) or independent auditors,
- Evaluating errors or in competencies detected and ensuring that control and internal audit activities are directed at areas where same or similar errors or in competencies may occur.

Assets and Liabilities Committee

Duties and Responsibilities

This is the senior management committee responsible for Bank's assets-liabilities and financial management. Gathers weekly on regular basis.

Risk Management Practices

Kuveyt Türk Risk Management Policies

Risk management policies at Kuveyt Türk are determined and implemented by the Risk, Control and Compliance Group. The Bank manages risks effectively, through human resources with expertise in this field and modern techniques. The Bank's main risk definitions are as follows:

Loan Risk Management Policy And Procedures

It is essential that Bank's Senior Management should manage and monitor loan risk policies by considering legal regulations. Within the scope of loan risk policy;

- Strategy,
- Loan risk management process,
- Limit allotment principles,
- Internal risk limits,
- Concentration risk management,
- Country and transfer risk management,
- Loan risk reports,
- New products and services and
- Risk monitoring, control and improvement activities are conducted.

Within this scope, periodic reports are prepared for the research of new techniques and practices for measuring, monitoring and control of undertaken loan risks in loan transactions and risks defined within the legal and Kuveyt Türk's internal risk limits, tracking non-performing receivables, analyzing the reasons for delay and taking necessary measures.

Kuveyt Türk Senior Management Committees

Kuveyt Türk executes its risk management transactions within the Board's field of the responsibility and in compliance with the legal regulations.

Board of Directors determined the risk appetite of the Bank via risk type based internal risk limits based on the Bank's risk taking capacity.

Various analysis and reports are generated for the Bank's portfolio within internal risk limits. Risk management transactions regarding the monitoring and management of loan risk based on country, concentration, maturity, industry, default rate, legal status, assurances, geography, currency type are performed and Audit Committee is informed with the regular reports prepared for the Bank portfolio within the internal risk limits.

Market Risk Management Policies and Procedures

Kuveyt Türk executes its risk management transactions within the Board's field of the responsibility and in compliance with the legal regulations. For this reason, market risk management transactions are regulated within legal regulations.

Implementing the Risk Management Strategy, Policy and Practice Methods approved by the Board of Directors, providing timely and safe reporting on important risks faced by the Bank and evaluating the risk reports, taking predicted and necessary measures and participating the process of defining risk limits are the responsibilities of the Senior Management.

Risk policies and implementation methods defined for the market risk that the Bank is exposed to be approved by the Board of Directors and reviewed regularly. Market risk is managed by defining, measuring, limiting, reporting of possible risks to be faced by the Bank due to existing market conditions in line with international standards and reserving capital accordingly as well as decreasing risks with protective processes.

In line with the Risk Strategy document it is made sure the Bank has sufficient capital and liquidity to continue its operations under all circumstances and that these are maintained at a reasonable level.

Defining written limits for the digitized risks resulting from the Bank's transactions that are subject to market risk, monitoring risks undertaken by the Bank and risk limits, tracking limit excesses are performed with Treasury Liquidity and Market Risk Policy. It is substantial that the processes are executed within defined limits and Bank's risk tolerance is considered while defining the limits.

Acceptable risk level of treasury transactions is defined as the customer limits, dealing limits, allowed transactions, counter party limits and country risk limits. Establishment of necessary tracking and control procedures in order to ensure regulatory compliance and prevent unacceptable situations are determined with the principles of this policy. It is essential that the limits are defined as risk based. Besides nominal amounts based on monetary magnitude, these limits can be also the proportional limits based risk measurement results such as the percentage of the amount subject to average risk, percentage of risk weighted assets or concentration based limits including sectoral or debtor based limitations.

Risk limits are established within the limits put on related matters approved by the Bank in all risk categories within the regulations and principle of significance. Also, implementation principles on actions to be taken if early warning limits are defined and these limits are exceeded are defined by the Board of Directors.

Kuveyt Türk's market risk management and guiding limits and informative reports system used for this purpose are based on the principles below;

- Ensuring that risk management transactions work efficiently and securely,
- Ensuring that the Bank undertakes risks in line with its risk taking capability and capacity and
- Risk taking limits are managed in line with the risky markets and risk taking capacities of the Bank's related departments.

Operational Risk Management Policy And Procedures

Processes of defining, evaluating, monitoring, controlling and decreasing the operational risks faced by the Bank are executed under the supervision of the Board of Directors and Internal Systems Committee.

Policies and implementation methods defined within operational risk management, is provided for employees on the job training and effective internal control mechanisms ensure that business units have the risk management point of view and the integration of the operational risk management culture in all units and transactions. Within this scope, each unit and employee should understand their transactions and position within the operational risk management and be aware of their authorities and responsibilities.

Risk, Control Self-Evaluation Policy was established in order to make I) self-assessment of the of the bank regarding operational risks II) evaluation of the potential threats arising from operational processes and activities, and assessment of the weaknesses of the Bank against these threats III) analysis of the potential negative impacts of such threats and weaknesses on the Bank.

Works are performed on all kinds of operational risk types that the Bank is subject to and quality of corrective actions for such risks and risk decreasing transactions are evaluated in order to allow the determination of problems before the occurrence of substantial losses for the Bank. In this regard, operational risk events above the defined threshold value and detailed information of such events are recorded; at the same time Risk Control Matrix works are performed to define the potential operational risks.

Our Products and Services Centered on Customer Satisfaction

Following the principle of unconditional customer satisfaction, Kuveyt Türk offers impeccable customer experience in the business lines of core banking, from retail banking to commercial and corporate banking.

Kuveyt Türk serves millions of customers, among them 1 million digital customers, in parallel with the principle of unconditional customer satisfaction. The Bank offers services to almost 5 million customers via a physical service network dotted around Turkey and digital service channels equipped with state-of-the-art technologies. Kuveyt Türk's customer satisfaction policy is described as follows:

KUVEYT TÜRK IS COMMITTED TO;

- Keeping all customer complaints under record;
- Initiating the process for any customer complaint on the day of receipt, regardless of the segment of the customer;
- Performing the reviews necessary to improve the business flows and processes, if the customer is right about their complaint;
- Ensuring that all our employees treats complaining customers kindly at all times and under all circumstances;
- Ensuring that all our employees forward customer complaints to the Customer Satisfaction Service;
- Providing feedback to the customer regarding their complaint within five business days at maximum;
- Notifying the customer that their complaint is being handled if the complaint cannot be resolved within five business days.

The Bank manages customer relations via the Customer Satisfaction Center, and replies to inquiries by interacting with customers through innovative channels such as social media, in addition to by phone and on corporate website. Kuveyt Türk conducted the following activities in order to enhance customer satisfaction in the 2018 accounting period.

Service	Works Performed	Impact on Customer Satisfaction
Credit Product Improvement	Ordering, and Uploading the Invoice for, Supplier Finance on the Online Branch	<ul style="list-style-type: none"> •The product is now available for use in a channel other than Sftp. •Comprehensible online branch screens were designed for customers.
Credit Product Improvement	New Types of Letters Included to the Letters of Guarantees on the Online Branch	<ul style="list-style-type: none"> • Customers are now able to turn in applications without having to visit a branch for many types of letters of guarantees.
Credit Product Improvement	Interim Collection Improvements	<ul style="list-style-type: none"> • Requests by customers for the cancellation of interim settlement are now being fulfilled. • Customers should not pay for more than one installment in the same day. The System redirects the customer to Interim Collection, preventing loss on income for the customer.
Credit Product Improvement	Controlling FX Margins in Fund Payments	<ul style="list-style-type: none"> • In fund extension payments, a new control was added to prevent payments from being made during hours when FX margins widen, while also preventing customers from taking out funds at disadvantageous FX rates.
Payment Systems and Product Development	ATM UX & UI Efforts	<ul style="list-style-type: none"> • All ATM screens were improved by taking customer experience into account.
Payment Systems and Product Development	Kuveyt Türk POS	<ul style="list-style-type: none"> • A POS solution was introduced to help make payments with card on Kuveyt Türk Mobile Branch.
Payment Systems and Product Development	Tohum Card In-Branch Printing	<ul style="list-style-type: none"> • Tohum Cards, used for agricultural and livestock activities, are now printed at the branch.
Core Banking Product Development	Customer Number Added to the Welcome E-mail	<ul style="list-style-type: none"> • Customers are now able to access their account number more easily.
Core Banking Product Development	Gold Purity Grade in Statements of Physical Precious Metal Transactions	<ul style="list-style-type: none"> • Customers are now able to see the purity grade of the precious metals they buy.
Core Banking Product Development	The SWIFT Code of Kuveyt Türk Participation Bank was added under the logo on the upper-right corner of the account book.	<ul style="list-style-type: none"> • Customers receiving foreign currency transfers are now able to see the SWIFT Code of Kuveyt Türk easily.
Core Banking Product Development	SMS and e-mail notifications to customers on the result of check book applications, and when check books are sent to, and received by, branches	<ul style="list-style-type: none"> • Customer who apply for a check book are now able to track the status of their application more easily.
Core Banking Product Development	A new account feature was developed to help customers make automatic wire transfers between their current accounts on daily, weekly and monthly bases.	<ul style="list-style-type: none"> • Customers who perform regular transactions on multiple accounts will be able to place payment orders to perform the same transactions automatically.
Core Banking Product Development	As for buying and selling foreign currency and valuable metals, warnings are now made when the exchange rate is different between the moments of transaction and approval.	<ul style="list-style-type: none"> • This warning system prevents customers from losing on a given transaction.
Core Banking Product Development	Necessary arrangements were made for the POS payments sent to customers of closed branches. These payments are now made to customers' account at the portfolio branch, or kept pending if customers do not have an active account.	<ul style="list-style-type: none"> • Payments made to the former IBANs of customers of closed branches are now automatically redirected to the new account, without losing time while such payments are pending.

Service	Works Performed	Impact on Customer Satisfaction
Core Banking Product Development	On the Current Account Opening and Participation Account Opening screens, the 15-character limitation on the "Account Name" area was updated as 20 characters.	<ul style="list-style-type: none"> • Customers are now able to write longer account names.
Core Banking Product Development	The "Country Code" field was added to FX Buying, FX Selling and Arbitrage screens, to help enter a foreign phone number.	<ul style="list-style-type: none"> • Customers are now able to perform transactions with a foreign phone number.
Core Banking Product Development	Enhancements were made to send customers e-mail and SMS notifications for forward transactions.	<ul style="list-style-type: none"> • Customers are now able to perform transactions with a foreign phone number.
Core Banking Product Development	Enhancements were made for the Basket Account product that allows customers to open more favorable participation accounts.	<ul style="list-style-type: none"> • A new participation account was defined to generate more earnings for customers.
Core Banking Product Development	Notification that the 'USD 6,000 or equivalent amount is necessary to open an account', which was provided to Syrian and Iraqi customers in opening current accounts and participation accounts, was lifted.	<ul style="list-style-type: none"> • Opening accounts for Syrian and Iraqi customers is now easier.
Core Banking Product Development	Web service integration was made for Takasbank Gold Transfers, which will help perform gold transfers between banks.	<ul style="list-style-type: none"> • Customers are now able to send their gold to other bank accounts via EFT and bring their gold at other banks to their Kuveyt Türk accounts.
Core Banking Product Development	KFH Money Transfer screens were designed to allow KFH customers to draw cash from KFH accounts at Kuveyt Türk branches.	<ul style="list-style-type: none"> • KFH customers are now able to draw Turkish lira from their own accounts at Kuveyt Türk branches.
Digital Banking Product Development	Mobile Branch Traffic Fine Payments	<ul style="list-style-type: none"> • The menu for payment of traffic fines, formerly available only on the online branch, was introduced to the mobile branch, which has become more convenient for customers.
Digital Banking Product Development	Reporting School Installment System on Online Branch	<ul style="list-style-type: none"> • Schools using the School Installment System now have the chance to report via digital channels.
Digital Banking Product Development	Title Deed Fees Collected via Digital Channels	<ul style="list-style-type: none"> • Payments of title deed fees are launched on digital channels, enabling customers to access this service easily.
Digital Banking Product Development	Opening Accounts for KFH customers on Senin Bankan	<ul style="list-style-type: none"> • KFH customers are now able to become customers of Senin Bankan at Kuveyt Türk, by visiting the nearest KFH branch to have authentication and to have Customer information entered on the screens of Kuveyt Türk BOA One.

Kuveyt Türk Customer Satisfaction Center received 126,450 requests in 2018.

A dedicated team was formed under the Call Center Directorate to ensure quick and efficient resolution of requests involving queries, transactions and suggestions. The average handling time for the total number of requests, which are resolved with the contributions of this team, has been reduced to less than two business days. The average closure time for the requests resolved by the Customer Satisfaction Center stood at 2.3 business days in 2018.

Customer Health and Safety Improvements at Kuveyt Türk Branches

Kuveyt Türk has focused on digitalization and paperless banking in employee and customer satisfaction, through the new branch transformation project it has launched. The new Branch Transformation Project aims to increase the average number of products per customer and earn new customers. Kuveyt Türk's new architectural branch concept aiming at enriching customer experience considerably reduces the operational burden thanks to digitalized business processes. More system-related and central control structures will help ease the counter operations significantly, while opening the way for a rapid and easy access to services.

The Next-Gen Banking Perspective with Senin Bankan

The "Kuveyt Türk Senin Bankan" platform is a next-gen banking approach that places participation banking and customer experience at the heart of banking services and leverages the benefits of a digital platform. Still the first and only digital participation banking platform since early 2015, Senin Bankan aims to offer banking services and best customer experience anywhere in Turkey, without the necessity of a brick-and-mortar branch. Senin Bankan conveys the flexibility, agility and low cost nature of operating on a digital platform to its services. Contrary to traditional banking practices, Kuveyt Türk Senin Bankan renders various banking services without having to visit a branch, while contributing to the digital banking sector through including new products to its portfolio.

The Turkuaz Participation Account products, on the other hand, offer no-cost banking services enabling customers to draw cash for free at the ATMs of existing branches, not be charged with commissions over incoming money transfers from abroad, and enjoy high profit sharing rates. With over 100,000 customers, Senin Bankan garnered two awards in the category of "Expanding Digital Base" and "Digital Channels" at the contest organized by International Data Corporation in 2016.

The First Customer Experience Survey in the Banking Sector

Kuveyt Türk conducts regular surveys and measurements to understand customer experience and introduce necessary improvements as needed in business processes.

Undertaking the first Customer Experience Survey of the sector in 2017, Kuveyt Türk carried out Benchmark Analyses for all the branches and other digital channels of the Bank in four periods. Customer experience measurements were performed involving a research method that analyzes the impressions and emotions of a selected group of real and potential customers about services they received for selected transactions across the entire range of the Bank's channels. The survey measured customers' perception about Kuveyt Türk, their emotions about the service they received, and their overall satisfaction.

A participation rate of 68% was achieved in the Internal Customer Satisfaction Survey carried out in 2017, with a score of 3.54 on a scale of 5. Such a customer participation re-affirmed customer trust in the Bank. The 2018 was an average score of 3.97 on a scale of 5.

According to the 2018 Consumer Brand Health Research Report prepared by Future Bright for Kuveyt Türk in 2018, Kuveyt Türk is the first participation bank that comes to mind for consumers.

An Extraordinary Banking Experience for Customers: XTM

XTM, the new banking solution of Kuveyt Türk Participation Bank, allows customers to perform all their banking transactions easily and enjoy an extraordinary banking experience. Developed entirely by local internal resources, XTM taps into a highly secure and interactive digital device to offer services as practical as an ATM and as comprehensive as a branch. XTM also helps customers connect in English, Arabic and Sign Language, enabling them to perform banking transactions comfortably in their own language. There are three XTM models at Kuveyt Türk: XTM Branch, Connected XTM Point and In-Branch XTM.

XTM Branches consist of XTM and ATMs with teams of four people, including one manager, one retail marketing expert, one micro marketing expert and a security assistant. There are 35 XTM branches at Kuveyt Türk.

Connected XTM points consist of an XTM and ATM, in addition to a designated attendant. There are 100 connected XTM points at Kuveyt Türk.

In-Branch XTMs provide services to foreign customers in their own language through XTM points placed at branches with a high number of foreign customers. There are 11 in-branch XTM points.

Full Compliance with the Banking Law and Regulations in Marketing Communication and Full Compliance with the Consumer Protection Law

Kuveyt Türk constantly improves its infrastructure to provide customers with products that simplify their lives.

Operating in full compliance with the Banking Law and Regulations, in addition to all applicable laws, primarily including Consumer Protection Law, Kuveyt Türk has adopted transparency as a principle in marketing communications. The Bank shares all information related with services and products transparently, as it aims to help both its corporate structure and customers proceed with firm steps driven by a robust banking approach.

Channeling customers to saving rather than spending, the Bank does not offer enticing opportunities and campaigns to customers. Offering benefits and campaigns that help customers focus on saving rather than spending, Kuveyt Türk places human at the heart of its digital transformation journey, while continuously improving its infrastructure to offer products that simplify customers' lives.

Kuveyt Türk has a customer-centered approach in marketing and communication activities for products and services. The Bank sets target groups and utilizes smart technologies to make sure that relevant commercials are presented to relevant customers, without spamming customers in communication.

In 2016, the Customer Rights and Regulatory Compliance Department was opened under the Bank's Law and Risk Follow-up Group as a first in the world, for the purposes of protecting and respecting customer rights without waiting to be prompted by customer complaints.

The world's first "Consumer Rights and Legislation Department" was established. This department takes all kinds of action to protect Bank customers' rights in line with Article 76 of Banking Law no. 5411 and relevant legislation as well as Consumer Protection Law no. 6502 and relevant legislation, and to ensure that the Bank's practices comply with these laws.

Pursuant to the said legislation, the Department keeps a close watch on the legislative developments that concern banks and communicates these to the relevant units and individuals within the Bank. It identifies the necessary actions to prevent any non-compliant transactions within the Bank, and works in coordination with the other units in order to put these actions into practice.

The Customer Rights and Regulatory Compliance Department, which has assumed the sponsorship of the project carried out under the "Law on the Protection of Personal Data," intends thereby to make the Bank's processes and practices compatible with the said law.

Privacy of Customer Information Always a Top Priority

Kuveyt Türk is highly sensitive for the privacy of customer information and allows only a limited number of employees to access customer data, through authorizations defined as per latest information technologies. In the meanwhile, the alarm mechanisms in place prohibit employees from displaying customer data for purposes outside business operations. Data protection systems are in place to prevent people, who view customer data for business purposes, from disclosing such information deliberately/accidentally. It is also made sure that the data used by application developers is not real customer data.

An Effective IT Infrastructure to Prevent Cyber Attacks

Systems are used to prevent cyber-attacks aimed at penetrating Kuveyt Türk's network and accessing customer data. These systems also include latest technologies that are capable of behavior analyses. Furthermore, these systems are monitored live 24/7. In order to prevent customer data from being accessed by malicious people during communication between channels and the data center, advanced encryption techniques are used.

Our Professional Human Resources

Kuveyt Türk introduced the “Fortunately” Employer Brand for employees to internalize the values of Kuveyt Türk.

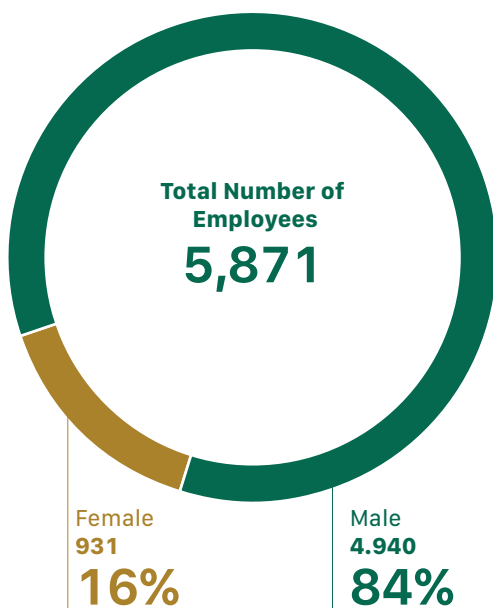
Kuveyt Türk follows world standard HR processes with its Human Resources Department, which the Bank considers among the indispensable components of the organizational structure. Employees are the most valuable assets for the Bank, and it is vital that every person who joins the Kuveyt Türk family adopts firm banking principles and conducts activities in the light of corporate values.

62 ● Kuveyt Türk 2018 Human Resources Profile

66 ● Fundamental Training Provided to Employees

Kuveyt Türk 2018 Human Resources Profile

Compared to competition, Kuveyt Türk boasts sustainable workforce productivity with a turnover rate below the average of the banking sector.



SENIORITY AVERAGE

6.15

EMPLOYEE TURNOVER RATE

3.90%

The "Fortunately" Brand for Employee Satisfaction

Kuveyt Türk introduced the "Fortunately" Employer Brand for employees to internalize the values of Kuveyt Türk. Through the brand developed by taking employee opinion into consideration, all HR processes were re-defined; and this brand identity was made a highlight in internal communication processes for employees. Core human resources processes followed at Kuveyt Türk are as follows:

Impartial Recruitment Processes

Kuveyt Türk blends the most up-to-date HR techniques in managing recruitment processes to preserve and maintain the competencies of its human resources. The Recruitment and Career Team follow effective recruitment processes through adopting objective HR techniques. The recruitment process starts with online interviews and continues with English proficiency tests. The candidates who finalize these stages are evaluated by the Assessment Center. There, the recruitment process is conducted with inventories, competence-based interviews, general ability tests, group interviews, case studies, personality tests; also, the evaluation about Kuveyt Türk's core competence is carried out.

An attraction center for qualified young professionals, Kuveyt Türk formed various channels for the talented youth to join the Bank's human resources through opening programs including Campus at the Bank, Kaşif, Techno Campus and Techno MT.

Higher Productivity with High Employee Satisfaction

Kuveyt Türk believes that productive business processes are only possible with higher employee satisfaction. In the employee satisfaction survey conducted for the KFH Group by KFH Hay Group, the Bank topped the 2018 list of group companies in employee satisfaction with a score of 85%. Attaining the highest employee satisfaction rates at the KFH Group for the past three years, Kuveyt Türk will keep taking firm steps to sustain employee satisfaction in the upcoming period.



Social Activities to Keep a Balance Between Professional and Personal Life

Kuveyt Türk formed social clubs for employees to help them strike a balance between their professional and personal lives. Managed by employees, these social clubs (Sports Club, Music Club, Robotech Club, Food Club, Travel Club, Photography Club, Social Writing Club and Basketball Team) organize events across Turkey and carry out special activities for employees' children. As of the 2018 year-end, 450 Kuveyt Türk employees are members to various clubs under the umbrella of Kuveyt Türk.

A Strong Brand in International Communication: Mozaik Magazine

Kuveyt Türk established various internal communication channels under the brand "fortunately" to strengthen the sense of corporate belonging for employees. Employees are continuously updated through these internal communication channels, in addition to the Mozaik Magazine for employees because -- as the saying goes -- 'spoken words fly away, but written words remain'. The magazine has been yet another gain for the corporate culture of Kuveyt Türk, and a piece of art that employees can remember even after years. Meanwhile, the "fortunately" mobile app was launched for the employees to have stronger internal corporate communication and act as the ambassadors of their employer's brand.

Employees First Council

The Employees First Council was inaugurated on April 8, 2014 to reinforce the team spirit among employees. Composed of members from all the components of the Bank's organizational structure, the Employees First Council evaluate employee suggestions based on the Employee Representative Model. "Actions to be fortunate about" that the First Employees Council has taken up to date are as follows:

- The competition "Paintings by Small Hands"
- Chocolates to all our colleagues on religious festivals
- Soldier farewell ceremonies
- Promotion letters to the families of employees who are promoted
- Tea hours at the Head Office and Banking Base (KTBÜ)
- Flowers to mothers on Mother's Day
- Administrative leave for disabled and pregnant employees
- Bagels on holy nights
- Steps to improve employee productivity with the motto 'We are not working overtime!'
- Dress code for summers
- Internal MT process
- Differentiation of base wages upon promotion
- Foreign language allowance for managers
- Improving working hours through notifications to branches working overtime after 7:00 pm
- Loan contracts for military service by payment
- End-of-year pays & performance communication for all employees

Kuveyt Türk 2018 Human Resources Profile

Training courses organized under the umbrella of “Banking School” equips employees with the capability of turning knowledge gained at Kuveyt Türk into a product.

- Wedding anniversary leaves and blessed Ramadan leaves
- Flexible/part time working models
- Opening the “HR, My Friend” talks also for all branch employees
- Freedom to grow beards
- Revising the card goals of branch employees for periods when they take block leaves
- Distribution of hand disinfectants to branches
- Forming an Organization Committee to conduct corporate events
- Employee discount on the fees for use of safe deposit boxes
- Increasing the number of recreation rooms at KTBÜ
- Shuttle buses between KTBÜ and Tavşantepe in the mornings and afternoons
- Packing and sending uniforms to security officers
- Compensation for custody of funds for operation specialists and managers
- Creating a single designated smoking area at KTBÜ
- Compensation for the ATM attendant in charge of ATM failures outside working hours
- Releasing the Employees First magazine

Continuous Development Channels for Employees

Kuveyt Türk places great emphasis on continuous development and therefore supports the Senior Management and employees in their continuous development process through transparent performance evaluations based on competencies and measurable targets as well as regular feedback. The Bank monitors employee development through projects based on the Portfolio Management System and Corporate Performance Management, while rewarding employees who make progress with Performance Stars Awards. The “Biz Bize (Between Us)” surveys with employees regularly enable the Bank to evaluate employees’ competencies in a multidimensional manner and thus allow for a 360-degree performance measurement. The methodology includes an assessment of subordinate, superior and peer relations.

Wage Policy Based on Meritocracy

Adopting a fair wage policy based on meritocracy, Kuveyt Türk’s compensation management system is designed to motivate employees to perform beyond their assigned objectives, to identify employees performing at different levels, and to remunerate employees based on performance. As part of this effort, the Bank has a “Total Compensation Package” in place consisting of salary, performance bonus, foreign language allowance, transportation assistance, and other supplementary payments. Kuveyt Türk also offers various benefits to employees including private health insurance, which also covers the employee’s spouse and children, personal accident insurance, a private pension system with company contribution, clothing assistance and family support package.

Fringe Benefits Provided to Employees of Kuveyt Türk

- Private Health Insurance
- Personal Accident Insurance
- Private Pension System Contributions
- Transportation Assistance
- Food Allowance
- Marriage Allowance
- Maternity Allowance
- Foreign Language Allowance
- Training Assistance (for Officer level)
- Family Assistance (for Officer level)
- Compensation for Counter
- Compensation for the Main Vault
- Death Allowance
- Work Shift Compensation (for Security Staff)
- Travel Allowance



Training and Development for Shared Corporate Goals

Training programs provided to employees for continuous development were gathered under the brand "Banking School" in 2017. These programs help the employees gain the skill of turning the knowledge within the Bank into a product, while allowing external knowledge to be transferred into the Bank.

The Learning and Development Journey at the Banking School comprises the following modules:

- Basic Banking for all new recruits,
- Sales and Credits for introducing products and services to customers,
- Operations and Risk for organizational efficiency and service quality,
- Personal Development for all employees' competence development,
- Management and Leadership for developing an organizational culture.

In 2018, Training and Development Processes continued in 16 groups under the umbrella of Kuveyt Türk Banking School. These training courses mainly target professional (technical) & personal development and competency development. The training duration was 7.5 days per employee in 2018.

Fundamental Training Provided to Employees

The training duration at Kuveyt Türk was approximately 7.5 days per employee in 2018.

Order	Name of Training
1	Fundamental Banking and Orientation Program
2	Internal Trainer Accreditation Program
3	Credit Training Program
4	Risk Monitoring and Follow-up Program
5	Foreign Trade Products Marketing Program
6	Data Analyst Training Program
7	Foreign Language Training Program
8	Information Technologies Group Programs
9	Branch Operations Group Development and Training Program
10	Training Program for at-the-Counter and Individual Sale Conversion Project
11	Training Program for the Foreign Banking Project
12	Communication Workshop Activities
13	Inspection and Internal Control Department Training Program
14	Branch Manager Candidate Pool Training Program
15	Branch Manager Roadmap Follow-up Program
16	MT Employees Training Program

Kuveyt Türk Banking School

Kuveyt Türk Banking Programs are being carried out under the main pillars of the Bank's vision and competitive principles of Quality of Service, Quality of Human Resources and Technology Utilization Edge. In order to implement the competitive strategy of boosting human resource quality, learning and development activities are carried out under the brand name of Kuveyt Türk Banking School. The training sessions at the Banking School not only upskill employees to translate internal information into products, but also enable external information to be internalized. The ultimate goal is to make sure that the knowledge and skills the employees are required to gain are utilized and employed; and that training is seen not as a once-in-a-lifetime activity but a long-term process to deploy the corporate changes and transformations.

By analyzing the development requirements of employees from entry level to every other stage in their career with the Banking School, training road maps or "learning journeys" were drawn to ensure that the tasks set out in the job

description are performed in the best and most successful way. Job descriptions, task analyses, manager-employee focus group initiatives as well as market and industry surveys were utilized to chart the learning journeys.

The Learning and Development Journey at the Banking School comprises the following modules:

- Basic Banking for all new recruits,
- Sales and Credits for introducing products and services to customers,
- Operations and Risk for organizational efficiency and service quality,
- Personal Development for all employees' competence development,
- Management and Leadership for developing an organizational culture.

Numerous training activities are held in addition to the learning journeys at Kuveyt Türk including:

- Data Modeling Training Program
- Digital Competency Development Program
- Seminars and Conferences
- Arabic and English Language Programs
- Training Courses Determined as part of the Training Requirement Analysis for Head Office Departments
- Courses to improve employees' technical skills (Excel, Power BI, Access and SQL)
- Master's Degree Programs
- E-Content on the Digital Training Portal
- SEGEM and SPL Online Courses
- Promotion Tests

Full Compliance with OHS Laws

Having adopted the principle of full compliance with laws, Kuveyt Türk follows world standards in occupational health and safety. The Bank exerted efforts to establish an OHS Policy in 2018, and receives OHS services from Bilgece OSGB for its business units with 50+ employees. The requirement of employing an OHS Specialist and Workplace Physician for units with less than 50 people has been postponed to January 1, 2020. Employees at the Bank's service units across Turkey are provided with online and in-class OHS courses, while emergency teams receive first aid, search and rescue/evacuation courses.



Employment Opportunities for Disabled Citizens

Candidates to work at Kuveyt Türk are required, at minimum, to have an undergraduate degree from formal education programs. Inexperienced candidates are required to be maximum 27 years of age. The Bank has more flexible criteria in place for disabled citizens, and evaluates graduates of high schools/two-year degree programs/open education programs. As for age, the Bank does not seek a specific age range for these candidates. In determining the location (i.e. branch/head office) where the disabled will be employed, their registered residence addresses are taken into account to help them work at relatively more accessible locations. Job descriptions, performance goals and promotion criteria for these employees are more achievable and manageable.

Opportunity to Work from Home for Female Employees with Children

Kuveyt Türk introduced the work from home model in 2015 to reinforce the mother-child relations for female employees with children. While offering the chance to work from home at flexible hours for women with children, the Bank also allows working mothers to have an off day when their children start primary school. Disabled employees and pregnant employees are also considered to have an off day in adverse weather conditions.

Auditing Suppliers for Child Labor

Kuveyt Türk requires all suppliers to strictly observe the following principle of Code of Ethics: "Our suppliers agree to comply with the procedures and principles regarding the employment of children and young workers and fulfill the responsibilities set forth in applicable laws and legislation banning labor under 18 years of age."

The Great Place to Work Award to Kuveyt Türk

Growing each passing day in the banking sector propelled by its values, Kuveyt Türk has always distinguished itself from other institutions since its founding. The Bank has always focused on its rooms for improvement as it worked to achieve better results. Having applied for the Great Place to Work Award with the motto 'human is our all-time focus', the Bank has the following practices to guarantee employee satisfaction:

- The Employees First Council was established as a platform composed of volunteering representatives to ensure constant communication with employees regardless of title and position.
- All employee-focused practices were gathered under the brand "Fortunately."
- The flexible working model allowed mothers to stay with their babies for three years after birth.
- The "Sepetim (My Basket)" was launched as a 'first' in the banking sector that created a gross budget from fringe benefits.
- The "Fortunately" mobile platform was launched to make away with the physical distance in internal communication.
- The bankers of the future are raised out in the field through programs including Campus at the Bank, Techno Campus and Kaşif.

Meanwhile, efforts were made to be a second family for the employees through numerous similar projects. All these efforts are described in detail in the Culture Audit section of the application for the GPTW award. GPTW Turkey sent out surveys, which are among the scoring methods followed, to employees who were asked various questions on their workplaces. Thanks to the trust of employees, Kuveyt Türk was selected the "Best Employer of Turkey and the Finance Sector" in 2018.

Our Responsibility to the Environment

Describing itself as a responsible corporate citizen, Kuveyt Türk considers minimization of environmental impact caused by its operations an indispensable element of its sustainability approach.

A member of the Kuwait Finance House (KFH) family, which carry out operations by taking the environmental impact into consideration, Kuveyt Türk follows a strategy aimed at efficient use of natural resources. In addition to its Head Office in Istanbul and Banking and Life Base in Şekerpınar, Kocaeli, the Bank manages all its activities at 418 branches within the framework of efficient use of natural resources to guarantee environmental protection. Commencing recycling and waste management activities in parallel with its strategy aimed at efficient use of natural resources, the Bank also has made significant progress in saving paper through digital transformation successfully launched for all business processes. Kuveyt Türk trains some 6 thousand employees on efficient use of natural resources and hence makes them its partners in its environmental sustainability approach. The Bank's natural resource indicators for the 2018 accounting period are as follows:



70 ● **An Exemplary Facility for Environmental Sustainability: Kuveyt Türk Banking Base**

An Exemplary Facility for Environmental Sustainability: Kuveyt Türk Banking Base

Kuveyt Türk Banking and Life Base in Şekerpınar, Kocaeli obtained the Breeam Certification, which scores smart buildings across the world as per environmental and humanitarian standards, with a score of 57.8 and a degree of "very good."

Kuveyt Türk opened the Banking and Life Base in the Şekerpınar region of the Çayırova district in Kocaeli in parallel with its growth targets. Today, the Base is an exemplary facility in terms of environmental sustainability. Covering a land of 35 decares, the Banking and Life Base is an environmentally sensitive facility housing flexible and functional usage areas and featuring an outstanding architecture equipped with a strong technological infrastructure. Incorporating offices, a data center, a call center, a conference hall, indoor and outdoor sports facilities, a guest house, a kindergarten, a cafeteria and restaurants, the Base boasts the following standards:

- Kuveyt Türk Banking and Life Base has been certified by Breeam as "very good," with a score of 57.8. Breeam is a globally-recognized certification system that scores smart buildings with environmental and human sensitivity across the world as per certain standards based on construction, architecture, and the products and systems used.
- Kuveyt Türk Banking and Life Base was designed by selecting colors to provide employees with a lively working environment.
- The desk and office layout at the Base was designed by taking employee comfort into account.
- The energy infrastructure of the Base is equipped with Regel transformers enabling energy savings.
- HVAC units are capable of preconditioning fresh air from outside and fixing the temperature between 22 and 24 Celsius degrees, hence providing a comfortable working environment.
- The Etf Roof System maximizes energy efficiency enabling maximum utilization of sunlight.
- The Base is also equipped with high-tech fire detection technologies and has an emergency warning scenario in place.
- Relaxing music is broadcast for employees during the breaks at Kuveyt Türk Banking and Life Base.
- 15 elevators, six moving stairways and one elevator for the disabled offer convenience for employees during when they enter and leave the facility.
- All the motor and air pressure tank systems have been designed with frequency inverters to maximize energy efficiency.
- The raw water softening and chlorine dosing system helps provision of high-standard water to employees.
- Legionella tablets are placed in the drain pans of HVAC devices to prevent bacteria formation and protect employees against the legionella virus.
- Home to some 11,000 square meters of a landscape area, Kuveyt Türk Banking and Life Base is an arboretum that fits the region's climate with its selection of various plants.
- Carpets used at Kuveyt Türk Banking and Life Base are allergen-absorbent, and therefore provide a healthy working environment to employees. Carpets used in the facility are allergen-absorbent, and therefore provide a healthy working environment to employees.
- Timbers (of living Teak) protect against illnesses caused by timber.
- Soap dispensers and lavatory faucets have sensors to contribute to employees' hygiene. There are also disinfectants by every restroom.
- Restrooms at the Base feature systems to automatically change the toilet seat covers to provide employees with required conditions of hygiene.
- Bacterial formation is prevented through cleaning with the systems featuring cleaning excellence technology.

HEAD OFFICE AND BRANCH TOTAL ENERGY CONSUMPTION

	Branches	Head Office	Banking Base Total
2018			25,908,946.70 kWh
2017	17,440,462.92 kWh	5,889,402.37 kWh	1,462,220.11 kWh



- Sports facilities (including a fitness room, Finnish bath, sauna, basketball field and a football pitch) are available for employees at the Base. A hairdresser, Palmiye cafe, an XTM branch, a tailor’s shop, a carwash, and a shoeshiner’s shop are also available in the life base for the employees of the facility.
- Employees are able to get coffee and tea anytime they wish thanks to kitchenettes located at the entrance of all offices at the Base.
- The Warm Food Concept prevents employees from getting sick due to food coming from unchecked external sources or eating re-heated food.
- The guesthouse at Kuveyt Türk Banking and Life Base has a capacity of 30 rooms, including one accessible room, for guests who come to the Base for training purposes.
- The spacious conference hall of the Base features a large foyer designed to serve big organizations.
- There are meeting rooms equipped with necessary electricity and data infrastructure as well as projectors located between the offices at the Kuveyt Türk Banking and Life Base.
- The Base has a carpark with a capacity of 340 vehicles.
- A physician, a psychologist, a family consultant and a dietitian are at disposal in the three-bed infirmary equipped with modern devices.
- Employees and critical data systems are monitored and recorded 24/7 with a CCTV system.
- There is a maternity room available for working mothers with newborns.
- The Kuveyt Türk Banking and Life Base has three Buderus boilers with a capacity of 350 KW and four chillers with a capacity of 250 kW, in addition to a biological waste treatment unit with a capacity of 350 m3/day. Medium voltage systems, mechanical systems, low voltage energy monitoring, illumination and data center of the facility are all equipped with automation systems. Efficiency is ensured through a timer and PID control system.
- In addition to fire detection and warning systems for emergency situations, the Base features CO (carbon monoxide) and jet fan systems.
- There are 6 generators at the Base, four for the building and two for the data center.
- The Base has 27 air handling units, three main uninterruptible power suppliers, and a shelter.

Our Responsibility to Society

Kuveyt Türk's corporate social responsibility approach is based on the motto 'We Grow Through Our Values'. Accordingly, the Bank undertakes broad social responsibility projects to preserve, improve and maintain the local and national values Turkey boasts.

Since its establishment in 1989, Kuveyt Türk has contributed to the development of the Turkish participation banking sector significantly. In the light of the motto "We Grow Through Our Values," the Bank implements social responsibility projects that well suit its corporate identity. The social responsibility projects implemented by the Bank are primarily focused on carrying local, national and social values to the future; therefore they are aimed at preserving, improving and maintaining social, cultural, scientific, economic and religious assets. Since its establishment, Kuveyt Türk has implemented the following responsibility projects, which are described under relevant value:

Kuveyt Türk's Corporate Social Responsibility Policy is built upon the following objectives:

- a) Identifying core and priority CSR topics that match the Bank's vision and mission; integrating such topics with the corporate strategy and priorities;
- b) Determining CSR activities and the applicable budget to carry out social projects aligned with the main field of commercial activity (e.g. awareness raising for customers, promoting saving etc.); focusing on activities aligned with the culture of the associated foundation; and channeling sources primarily to such activities;
- c) Evaluating requests and activities related with personal assistance and donations outside the scope of this policy;
- d) Engaging in aid campaigns directly or indirectly through NGOs in relevant field, without turning a blind eye to national and international disasters;
- e) Following the communiques and instructions of official bodies and authorities regarding Corporate Social Responsibility activities;
- f) Assisting the legislation and policies, which the official bodies and authorities formulate in this field, through appointing a representative;
- g) Keeping track of the developments and practices in and outside Turkey regarding CSR projects
- h) Informing all social stakeholders, among them employees, customers and investors, on CSR and communicating with them effectively;
- i) Creating documentation on the CSR projects conducted; and managing communication processes for the books, catalogues, organizations, media activity and advertising efforts needed in this field.

Kuveyt Türk has made contributions to the Mehmetçik Foundation, KAÇUV, and the Scouting Federation, while participating in campaigns held for the martyrs of July 15 and continuing to extend support in various areas.



SOCIAL VALUES

Africa is not Alone

The Bank supported the project 'Africa is Not Alone', a campaign carried out to fight against drought and famine in Somalia and across Africa. Donations were collected with the contributions of the Bank's employees and customers to meet the needs of the victims.

The Donation Campaign for the Flood Disaster in Pakistan

The Bank organized a donation campaign in response to the flood disaster Pakistan faced in 2010. Through donations and the cooperation of the Turkish Red Crescent, the "Kuveyt Türk Brotherhood Village" was established, providing shelter for nearly 100 families affected by the disaster. While addressing the urgent needs of the victims for a period of one year, Kuveyt Türk procured and transferred to those in need consumer goods including food, clothing and stationery.

Donation Campaign in Response to the Earthquake in Van

Kuveyt Türk extended donations to the victims of the Van Earthquake, which caused severe damage to the region, took away 604 lives and injured 4,152 people on October 23,

2011. Commission fees on vehicle and housing loans were lifted for all the customers registered in the province of Van between certain dates in 2013.

The Donation Campaign in Response to the Soma Mine Accident

Kuveyt Türk made donations to the families of the victims of the Soma mine accident, which took away the lives of many in 2014. Amounting to TL 1 million, Kuveyt Türk's aid was transferred to those in need via AFAD. Initiating an aid campaign among employees, Kuveyt Türk also transferred the aids collected under this campaign to Soma.

July 15 Solidarity Campaign

As a supporter of compassion, unity and solidarity, Kuveyt Türk donated TL 1 million to the July 15 Solidarity Campaign started by the then Prime Ministry.

Support for Relatives of Martyrs and Veterans

Kuveyt Türk places great importance on the unity and togetherness of Turkish society, and hence extended TL 1 million to veterans and disabled soldiers as well as dependents of non-commissioned officers who were martyred or lost their lives while on duty via the Turkish Armed Forces Foundation (Mehmetçik Vakfı).

Kuveyt Türk exhibited a collection of almost 250 pieces of art at the Head Office with the aim of preserving the long-standing reservoir of traditional arts.

Support to KAÇUV from Kuveyt Türk

Extending support to the project "Support the Hope" launched by the Hope Foundation for Children with Cancer (KAÇUV) since 2013, Kuveyt Türk makes donations equal to the number of transactions performed by bank cards on behalf of its customers throughout the week of April 23rd National Sovereignty and Children's Day. Accordingly, the total amount of donations made to KAÇUV reached TL 2 million 114 thousand.

Support to the Scouting Foundation of Turkey

Kuveyt Türk extended sponsorship for the 15th National Consciousness Camp commemorating Çanakkale 57th Regiment and the 13th and 14th National Consciousness Camp commemorating the Sarıkamış Allahuekber Mountain Martyrs, all organized by the Scouting Federation of Turkey.

AESTHETIC AND CULTURAL VALUES

Ortaköy Büyük Mecidiye Mosque Restoration

A key landmark for Istanbul's identity, the Grand Mecidiye Mosque was re-opened for worship in 2014 after the completion of a three-year restoration project backed by Kuveyt Türk. The restoration efforts carried out with a duty of "preserving the landmarks of the city and safeguarding the traces of history" were maintained meticulously and carefully in keeping with this aim, and the mosque was restored in a manner that stayed true to its historic fabric.

Restoration of the Tomb of the Famous Composer Itri (Buhurizade Mustafa Efendi)

Considered one of the founding fathers of classical Turkish music, the great composer Itri's (Buhurizade Mustafa Efendi) tomb at the Edirnekapı Cemetery was restored by Kuveyt Türk in 2006 and reopened for visits.

Restoration of the Saliha Sultan Water Dispenser and Fountain as well as Bursa Kozahan Fountain

Other historical works that Kuveyt Türk financed the restoration efforts for and to give historical assets that were in danger of disappearing back to the community, involve Istanbul Azapkapı Saliha Sultan Sebil (charity fountain) and Bursa Kozahan Shadirvan. The Saliha Sultan Fountain, one of the best examples of an 18th century combination water dispenser and fountain, was built in 1732–33 by Hassa Mimarbaşı Kayserili Mustafa Ağa during the Tulip Era. The fountain was restored in collaboration of Kuveyt Türk and the Turkish General Directorate of Foundations in 2006.



Located between the Bursa Grand Mosque (Ulucami) and Orhan Mosque, and commissioned by Beyazıt the 2nd to architect Abdül-ula bin Pulad Şah, Kozahan was restored in collaboration of Kuveyt Türk and the Turkish General Directorate of Foundations in 2008. The mosque and the fountain were restored according to the original structure.

TDV KAGEM - Kuveyt Türk Art Workshops

Kuveyt Türk continued to support art through TDV KAGEM - Kuveyt Türk Art Workshops launched by the Bank in collaboration with the Women, Family and Youth Center (KAGEM) under Turkey's Religious Foundation (Diyamet Vakfı). As part of the workshop housed in the courtyard of the Sinanpaşa Mosque, training courses were provided to those who were willing to make progress in traditional arts and music, while a collection of approximately 250 art pieces was exhibited at Kuveyt Türk's Head Office with the purpose of preserving the long-standing reservoir of traditional arts.

Kuveyt Türk supported the construction of the Istanbul Sabahattin Zaim University (IZU) International Islam Economy and Finance Application and Research Center building with a donation of TL 6 million.

Prestige Books by Kuveyt Türk to Carry Our Cultural Heritage to the Future

Kuveyt Türk has up to date pioneered preparation of numerous prestige works to carry the Turkish-Islamic culture to the future. The Bank gifted "Disappearing Vocations " and "Lost Fountains," two large-sized prestige books with a great importance for the cultural history of Turkey, to culture enthusiasts, while offering a rich source of reference through the book "Evliya Çelebi's Hajj Pilgrimage," in addition to an eponymous documentary and photography exhibition. The Bank also prepared a book on "the Büyük Mecidiye Mosque and Ortaköy" to preserve the traces, which were brought to light during the restoration of the Büyük Mecidiye Mosque, and added a children's book in its collection entitled "Language of the Birds" in its cultural publications.

- Disappearing Vocations

Disappearing Vocations, edited by Serkan Özburun and published in 2006, feature engravings, colored paintings and information regarding tens of vocations which have disappeared, or are nearing disappearance, since the Ottoman times to our age. The book describes the vocations and craftsmen, who have been struggling to stand against the infinite needs of mankind, and adopts a style that reflects the characteristics of their relevant era.

- Disappearing Fountains

Authored by Gülşen Kılınçer and published in 2007, "Disappearing Fountains" tells the stories of Istanbul's fountains -- some of them shining out, some withering, some damaged, and some standing the test of time.

- Evliya Çelebi Pilgrimage Road

"Evliya Çelebi Pilgrimage Road" was published in 2012 after the documentary project on the Holy Pilgrimage, the 9th edition of the Book of Travels, the most important work of the great Turkish traveler Evliya Çelebi.



- Büyük Mecidiye Mosque and Ortaköy

The Büyük Mecidiye Mosque was re-opened for worship after the restoration was completed with the support of Kuveyt Türk.

"The Büyük Mecidiye Mosque and Ortaköy" was prepared under the editorship of Mehmet Baha and published in 2014. The Book exposes the history of a civilization and its cultural fabric and serves as an important reference for the architectural works of the Ottoman era, while informing readers on the structures along the Bosphorus. Also examining the architectural details of the Mosque, the book introduced society with the observations and documents gained during the restoration works.

- Language of the Birds (Mantıku't Tayr)

The children's book, Language of the Birds, an adaptation of Mantıku't Tayr by Feridüddin Attar, a great sufi and a strong writer and poet, is the latest publication of Kuveyt Türk Cultural Publications. This book of short stories features miniatures, as Kuveyt Türk aims to endear the art of miniature to children. In the hope of broadening children's horizon through the cultural elements in between the lines, the Bank also took off a hat for miniature artists with this book.

Kuveyt Türk launched the 1010 Kaşif Project targeting middle school students at 10 to 14 years of age with interest in coding so as to help them adapt to Turkey's digital transformation process in the best manner.

ECONOMIC VALUES

Meaningful Support from Kuveyt Türk to Higher Education

Kuveyt Türk, supported the construction of the Istanbul Sabahattin Zaim University (IZU) International Islam Economy and Finance Application and Research Center building with a donation of TL 6 million to contribute to higher education and the expansion of work done in the field of interest-free banking. Anticipated to generate a significant added value for the sector in the upcoming period, the Center is vital for the development of interest-free banking in Turkey.

Campus at the Bank

Kuveyt Türk designed "Campus at the Bank" as a project of education, employment and social responsibility aimed at students interested in the banking sector who consider particularly participation banking as a career after graduation. Within the scope of the project, promising junior and senior students at Turkey's prominent universities with strong communication and teamwork skills are preferred after graduation during evaluations in recruitment processes, depending on the performance they have delivered throughout the program.

Lonca Entrepreneurship Center

Aiming to incept and develop new ideas and to introduce them to the Turkish economy, Kuveyt Türk opened the Lonca Entrepreneurship Center in September 2017 in collaboration with Workinton. At Lonca, there are two categories of application: general and Fintech. General applications are open to all entrepreneurs who have a project on software, information security, robotics, big data, IoT, mobile apps, machine learning, virtual reality, augmented reality, game development, and image processing. The fintech category is for entrepreneurs with projects on financial technologies such as payment systems, blockchain, digital wallet, API banking, personal financial management tools and crowdfunding. Lonca offers training, project-based mentorship and multi-location incubation services to startups, while providing R&D support for entrepreneurs developing devices, API support particularly for FinTechs, and exclusive mentorship in this field. Entrepreneurs with finalized products are allowed to collaborate with Kuveyt Türk. At Lonca, some 30 ventures are intended to be supported annually, with three application periods in a year.

RELIGIOUS VALUES

Charitable Activities in Ramadan

Boasting a wide network of branches across Turkey, Kuveyt Türk implements social responsibility projects aligned with its corporate identity through its branches. The Cizre Branch of Kuveyt Türk partnered with the Turkish Red Crescent to organize a fast-breaking meal on May 26, 2018 hosting 2,000 people in the citadel of the Historical Hamidiye Barracks adjacent to the Cizre walls.

The Turkish Red Crescent President, Kuveyt Türk executives, executives of NGOs and Cizre residents participated in the event where families and youth with financial difficulties were invited. Throughout Ramadan, 800 boxes of food with the logo of Kuveyt Türk were also prepared for families facing financial difficulties in Cizre. In a manner to meet those families' monthly need for food, food boxes were delivered by the Turkish Red Crescent Society's Cizre executives and volunteers to the doors of those in need, with emphasis that this aid was extended by Kuveyt Türk.

As part of the charitable activities for Ramadan, the Kuveyt Türk Cizre Branch organized a Historical and Cultural Trip in Istanbul for 19 successful students at Çizre Vatan Middle School with financial difficulties. Students had the chance to visit historical assets and tourist attractions in Istanbul and attend educational seminars during this trip, which served as a remarkable example in strengthening the youth's sense of belonging to the country. The trip also served as a great source of experience and motivation for students.

SCIENTIFIC VALUES

1010 Kaşif (Explorer) Project

Kuveyt Türk launched the 1010 Kaşif Project targeting middle school students at 10 to 14 years of age with interest in coding so as to help them adapt to Turkey's digital transformation process in the best manner. As part of the project, Kuveyt Türk's software experts teaches the students of public middle schools with no opportunity for a coding workshop via the 1010 Kaşif Coding Kit. Run in collaboration with the Ministry of Education, the project is intended to visit minimum 50 schools in a year and explore 1,010 explorers (scientist children) who will play a role in Turkey's digital transformation project.

GRI

Content Index



For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102-40 to 102-49 align with appropriate sections in the body of the report.

The service was performed on the Turkish version of the report.

This Report covers Kuveyt Türk's practices from January 1 to December 31, 2018 aimed at improving the social, environmental and economic performance of the Bank and the results thereof. This report was prepared in compliance with the "core" option of GRI standards. The table below was prepared to provide easier easy access to the information provided in the report.

GRI Indicator	Response and Page No.
GRI 101: Core 2016	
(Does not contain GRI 101 disclosures.)	
Corporate Profile	
GRI 102: General Disclosures 2016	
102-1	Kuveyt Türk Participation Bank
102-2	Kuveyt Türk in Brief, p. 26-29
102-3	Kuveyt Türk in Brief, p. 26-29
102-4	Kuveyt Türk in Brief, p. 26-29
102-5	Kuveyt Türk in Brief, p. 26-29
102-6	Kuveyt Türk in Brief, p. 26-29
102-7	Kuveyt Türk in Brief, p. 26-29
102-8	Our Professional Human Resources, p. 62-67
102-9	Our Professional Human Resources, p. 62-67
102-10	No significant change was witnessed during the reporting period.
102-11	Our Corporate Governance and Risk Management Performance, p. 48-53
102-12	Supported Entities, p.16-25
102-13	Supported Entities, p.16-25
Strategies	
GRI 102: General Disclosures 2016	
102-14	Chairman's Message, General Manager's Message, p. 36-39
102-15	Our Corporate Governance and Risk Management Performance, p. 48-53
Ethics and Integrity	
GRI 102: General Disclosures 2016	
102-16	Our Corporate Values, p. 30

Governance

GRI 102: General Disclosures 2016

102-17	Employees First Council, p. 63
102-18	Our Corporate Governance and Risk Management Performance, p. 48-53
102-19	Our Corporate Governance and Risk Management Performance, p. 48-53
102-20	Our Corporate Governance and Risk Management Performance, p. 48-53
102-21	Our Corporate Governance and Risk Management Performance, p. 48-53
102-22	Our Corporate Governance and Risk Management Performance, p. 48-53
102-23	Our Corporate Governance and Risk Management Performance, p. 48-53
102-24	Our Corporate Governance and Risk Management Performance, p. 48-53
102-25	Our Corporate Governance and Risk Management Performance, p. 48-53
102-26	Our Corporate Governance and Risk Management Performance, p. 48-53
102-27	Our Corporate Governance and Risk Management Performance, p. 48-53
102-28	Our Corporate Governance and Risk Management Performance, p. 48-53
102-29	Our Corporate Governance and Risk Management Performance, p. 48-53
102-30	Our Corporate Governance and Risk Management Performance, p. 48-53
102-31	Our Sustainability Culture and A Look into the Future, p. 40-43
102-32	Our Sustainability Culture and A Look into the Future, p. 40-43
102-33	Our Sustainability Culture and A Look into the Future, p. 40-43
102-34	Our Sustainability Culture and A Look into the Future, p. 40-43
102-35	Our Professional Human Resources, p. 62-67
102-36	Our Professional Human Resources, p. 62-67
102-37	Our Professional Human Resources, p. 62-67
102-38	Our Professional Human Resources, p. 62-67
102-39	Our Professional Human Resources, p. 62-67

Stakeholder Participation

GRI 102: General Disclosures 2016

102-40	Kuveyt Türk Stakeholder Map, p.42
102-41	Wage Policy Based on Meritocracy, p. 64
102-42	Kuveyt Türk Stakeholder Map, p.42
102-43	Kuveyt Türk Stakeholder Map, p.42
102-44	Prioritization of Matters, p. 43

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Reporting

GRI 102: General Disclosures 2016

102-45	Our Sustainability Culture and A Look into the Future, p. 40-43
102-46	Our Sustainability Culture and A Look into the Future, p. 40-43
102-47	Prioritization of Matters, p. 43
102-48	Our Sustainability Culture and A Look into the Future, p. 40-43
102-49	Our Sustainability Culture and A Look into the Future, p. 40-43
102-50	Our Sustainability Culture and A Look into the Future, p. 40-43
102-51	Our Sustainability Culture and A Look into the Future, p. 40-43
102-52	Our Sustainability Culture and A Look into the Future, p. 40-43
102-53	Our Sustainability Culture and A Look into the Future, p. 40-43
102-54	Our Sustainability Culture and A Look into the Future, p. 40-43
102-55	GRI Index, p. 78-84
102-56	The data in this report has not been subject to external audit.

GRI 200: Economic Standards Series 2016

Economic Performance (Priority)

GRI 103: Management Approach 2016

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103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 201: Economic Performance 2016

201-1	Our Financial Performance Driven by Added Value, p. 44-47
201-2	Our Financial Performance Driven by Added Value, p. 44-47
201-3	Our Financial Performance Driven by Added Value, p. 44-47
201-4	Our Financial Performance Driven by Added Value, p. 44-47

Indirect Economic Impact (Priority)

GRI 103: Management Approach 2016

103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103.3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 203: Indirect Economic Impact 2016

203-1	Our Financial Performance Driven by Added Value, p. 44-47, Our Responsibility to Society, p. 72-77
203-2	Our Financial Performance Driven by Added Value, p. 44-47, Our Responsibility to Society, p. 72-77

Responsible Supply Practices (Priority)**GRI 103: Management Approach 2016**

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GRI 204: Responsible Supply Practices 2016

204-1	Our Financial Performance Driven by Added Value, p. 44-47
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Anti-Bribery and Anti-Corruption (Priority)**GRI 103: Management Approach 2016**

103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
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GRI 205: Anti-Corruption 2016

205-1	Our Corporate Governance and Risk Management Performance, p. 48-53
205-2	Our Corporate Governance and Risk Management Performance, p. 48-53
205-3	Our Corporate Governance and Risk Management Performance, p. 48-53

GRI 300: Environmental Standards Series 2016**Energy (Priority)****GRI 103: Management Approach 2016**

103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 302: Energy 2016

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302-2	Our Responsibility to the Environment, p. 68-71
302-3	Our Responsibility to the Environment, p. 68-71
302-4	Our Responsibility to the Environment, p. 68-71
302-5	Our Responsibility to the Environment, p. 68-71

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Water Consumption (Priority)

GRI 103: Management Approach 2016

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103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 303: Water 2016

303-1	Our Responsibility to the Environment, p. 68-71
303-2	Our Responsibility to the Environment, p. 68-71
303-3	Our Responsibility to the Environment, p. 68-71

Emissions (Priority)

GRI 103: Management Approach 2016

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103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 305: Emissions 2016

305-1	Our Responsibility to the Environment, p. 68-71
305-2	Our Responsibility to the Environment, p. 68-71
305-3	Our Responsibility to the Environment, p. 68-71
305-4	Our Responsibility to the Environment, p. 68-71
305-5	Our Responsibility to the Environment, p. 68-71
305-6	Our Responsibility to the Environment, p. 68-71
305-7	Our Responsibility to the Environment, p. 68-71

Waste (Priority)

GRI 103: Management Approach 2016

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103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 306: Waste 2016

306-1	Our Responsibility to the Environment, p. 68-71
306-2	Our Responsibility to the Environment, p. 68-71

GRI 400: Social Standards Series 2016	
Employment (Priority)	
GRI 103: Management Approach 2016	
103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43
GRI 401: Employment 2016	
401-1	Our Professional Human Resources, p. 62-67
401-2	Our Professional Human Resources, p. 62-67
Occupational Health and Safety (Priority)	
GRI 103: Management Approach 2016	
103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43
GRI 403: Occupational Health and Safety 2016	
403-1	Our Professional Human Resources, p. 62-67
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403-3	Our Professional Human Resources, p. 62-67
403-4	Our Professional Human Resources, p. 62-67
Vocational Training (Priority)	
GRI 103: Management Approach 2016	
103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43
GRI 404: Professional Training 2016	
404-1	Our Professional Human Resources, p. 62-67
404-2	Our Professional Human Resources, p. 62-67
404-3	Our Professional Human Resources, p. 62-67
GRI 408: Countering Child Labor (Priority)	
GRI 103: Management Approach 2016	
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103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43
GRI 408: Countering Child Labor	
408-1	Our Professional Human Resources, p. 62-67

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GRI 412: Human Rights (Priority)

GRI 103: Management Approach 2016

103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

Marketing and Labelling (Priority)

GRI 103: Management Approach

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103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
103-3	Our Sustainability Culture and A Look into the Future, p. 40-43

GRI 417: Marketing and Labelling Priority 2016

417-1	Products and Services Centered on Customer Satisfaction, p. 54-59
417-2	Products and Services Centered on Customer Satisfaction, p. 54-59
417-3	Products and Services Centered on Customer Satisfaction, p. 54-59

Information Security (Priority)

GRI 103: Management Approach

103-1	Our Sustainability Culture and A Look into the Future, p. 40-43
103-2	Our Sustainability Culture and A Look into the Future, p. 40-43
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GRI 418: Information Security 2016

418-1	Our Products and Services Centered on Customer Satisfaction, p. 5
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Call Center : 444 0 123/0850 251 0 123

Local Branch Directory

Kuveyt Türk has a total of 414 branches across Turkey.
More information about these local branches can be found by clicking the following link to the Bank's website.

<https://www.kuveytturk.com.tr/en/branches-and-atms>

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