

# Our ESG Journey

July 2025

# AKBANK

*“Built upon your trust”*

# ESG Strategy: Mitigate environmental footprint while increasing positive impact



# Actionable targets for positive impact

## SUSTAINABLE FINANCE

Supporting a more sustainable economy

TL 800 bn Sustainable finance until 2030



Increase sustainability wholesale funding secured by the bank until 2030

## ECOSYSTEMS MANAGEMENT

Enhancing financial health & inclusion

Extend digital, innovative products & services

Achieve 10% annual growth in # of women SMEs by 2025



Increase number of financially empowered people until 2030

## PEOPLE & COMMUNITY

Empowering our people and communities

Improve the effectiveness of investment on our people

Increase Social Return on Investments for community investments



Enhance the effectiveness of Akbank volunteerism in community investments

## CLIMATE CHANGE

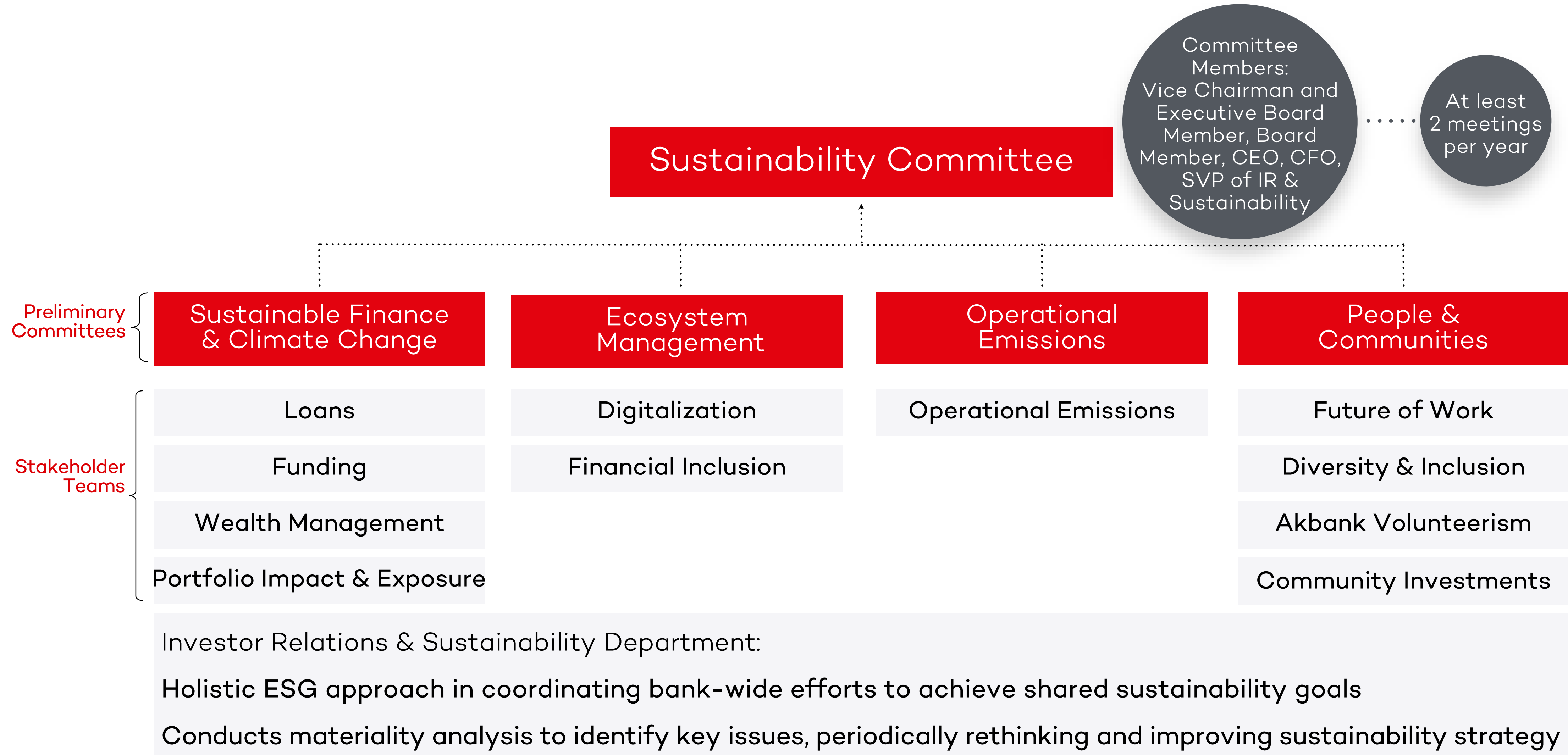
Reducing our impact on environment

Become a net-zero bank through reducing operational and portfolio emissions by 2050



Mitigate climate-related risks & impact on portfolio

# Robust governance structure to generate long-term value





# ESG performance at a glance

## SUSTAINABLE FINANCE

Supporting a more sustainable economy

**TL 466 bn**  
sustainable finance provided since 2020YE <sup>(1)</sup>

**70%**  
sustainability wholesale funding <sup>(2)</sup>

**TL 14.2 bn**  
total ESG-themed and ESG rated funds <sup>(3)</sup>

**Environmental and Social Risk Framework**  
for all commercial and SME loans

**Sustainable Finance Framework**  
in line with international standards

## ECOSYSTEMS MANAGEMENT CLIMATE CHANGE

Enhancing financial health & inclusion

**USD 238 mn**  
resource via international funding organizations for Women SMEs

**Responsible AI Manifesto**  
committed to leveraging AI for innovation & efficiency with a responsible and ethical framework

**Corporate Digitization**  
partnerships with prominent e-commerce companies

**20K**  
SMEs reached by Akbank Transformation Academy since 2022

**USD 2 mn**  
invested in 4 startups founded by Akbank intrapreneurs

Reducing our impact on environment

**2030 sectoral targets**  
prioritized carbon intensive sectors <sup>(4)</sup> and continued to track customers in 4 groups <sup>(5)</sup>

**90%**  
reduction of absolute Scope 1 & 2 GHG emissions by 2030 from 2019 base year

**100%**  
electricity sourced from renewables

**83%**  
reduction in operational emissions as of 2024YE since base year 2019

**All**  
locations obtained energy & environment management certification

## PEOPLE & COMMUNITY

Empowering our people and communities

**38 hrs**  
training/employee <sup>(6)</sup>

**Chief Diversity Officer**  
Treasury EVP appointed as the new DEI Leader

**189K**  
students reached by Akbank Youth Academy since 2020

**Women's Empowerment Principles, 30% Club, Valuable 500, Bloomberg Gender Equality Index member**

(1) Based on bank-only MIS data, includes: Granted SME loans (e.g. access to essential services, women-owned SMEs) & renewable loans, other green and social loans in line with Sustainable Framework, and ESG Eurobond & syndicated loan purchases  
(2) As of 31 March 2025 (Additional Tier 1 is not included in this calculation as it has capital status)  
(3) ESG-themed and ESG rated funds by Ak Asset Management are New Technologies Foreign Equity Fund, Health Sector Foreign Equity Fund, Alternative Energy Foreign Securities Fund, Electric and Autonomous Technologies Variable Fund, Agricultural and Food Technologies Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Agesa: Sustainability Equity Pension Fund  
(4) Power, Cement, Iron-Steel and Commercial Real Estate  
(5) 4 groups: climate solutions, aligned, aligning and managed phase-out  
(6) In 2024



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# Sustainable finance for green & inclusive transformation

## On track for long-term goals in sustainable finance

- ▶ Provided TL 50 bn sustainable finance in 1Q25 <sup>(1)</sup>
- ▶ Appointed Akbankers from each regional directorate as 'Sustainable Finance Ambassador'
- ▶ ESG-themed and ESG rated funds AuM reached TL 14.2 bn, with 380K investors <sup>(2)</sup>

## Sustainability share in total wholesale funding transactions reached 70% <sup>(3)</sup>

- ▶ Issued USD 500 mn 144A/RegS 10.5NC5.5 T2 bond to international capital markets investors achieving a 7.875% yield
- ▶ 6 sustainability bonds, USD 198 mn (1Q25)
- ▶ Received 3 awards from GlobalCapital Awards for our October 2024 sustainability syndicated term loan facility:
  - Turkish Deal of the Year
  - Central and Eastern European Deal of the Year
  - Emerging Market Loan of the Year



For more on  
sustainable finance



(1) Based on bank-only MIS data, includes: Granted SME loans (e.g. access to essential services, women-owned SMEs) & renewable loans, other green and social loans in line with Sustainable Framework, and ESG Eurobond & syndicated loan purchases

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(3) Additional Tier 1 is not included in this calculation as it has capital status

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# Pioneering green and sustainability wholesale funding

## Green Bond

3Q20

- ▶ USD 50 million, 4.3-year maturity, in line with ICMA's Green Bond principles
- ▶ First Green Bond issued by a Turkish bank during the pandemic

## Sustainability Tier 2

2Q21, 3Q23, 1Q25

- ▶ 1<sup>st</sup> Turkish bank to issue sustainable subordinated debt
- ▶ USD 500 mn, 10 yrs maturity with a call option at the end of 5th year (2Q21)
- ▶ Sustainable & Gender themed Tier 2, USD 300 mn (self-arranged issuance to AIB, IFC & DFC) (first gender T2 globally) (3Q23)
- ▶ Issued USD 500 mn 144A/RegS 10.5NC5.5 T2 bond to international capital markets investors achieving a 7.875% yield (1Q25)

## Syndicated Loans

2Q21, 4Q21, 2Q22, 4Q22, 2Q23, 4Q23, 2Q24, 4Q24

- ▶ ~ USD 675 mn (2Q21); ~ USD 700 mn (4Q21); ~ USD 700 mn (2Q22); ~ USD 400 mn (4Q22); Criteria linked to increasing renewable energy sourcing in own operations & a new KPI of replacing credit cards with recycled PVC credit cards
- ▶ ~ USD 500 mn (2Q23); 1<sup>st</sup> social syndicated loan; ~ USD 600 mn (4Q23); ESG KPI-linked syndicated loan
- ▶ ~ USD 600 mn (2Q24); 1<sup>st</sup> sustainability syndicated loan; ~ USD 750 mn (4Q24); 2nd sustainability syndicated loan, use of proceeds will be allocated according to Akbank's Sustainable Finance Framework

## IFI Funding

4Q21, 2Q22, 3Q22, 1Q23, 2Q23, 4Q23

- ▶ Secured USD 100 mn from EBRD's Women in Business Program and USD 65 mn under EBRD's DRF in support of regions impacted by earthquakes from **EBRD**
- ▶ Secured USD 60 mn and EUR 10 mn in support of regions impacted by earthquakes from **IFC**
- ▶ Secured USD 50 mn in total from **Proparco** in support of women and green SMEs

## Green, Social and Sustainability Bonds

4Q22, 2023, 9M24, 4Q24, 1Q25

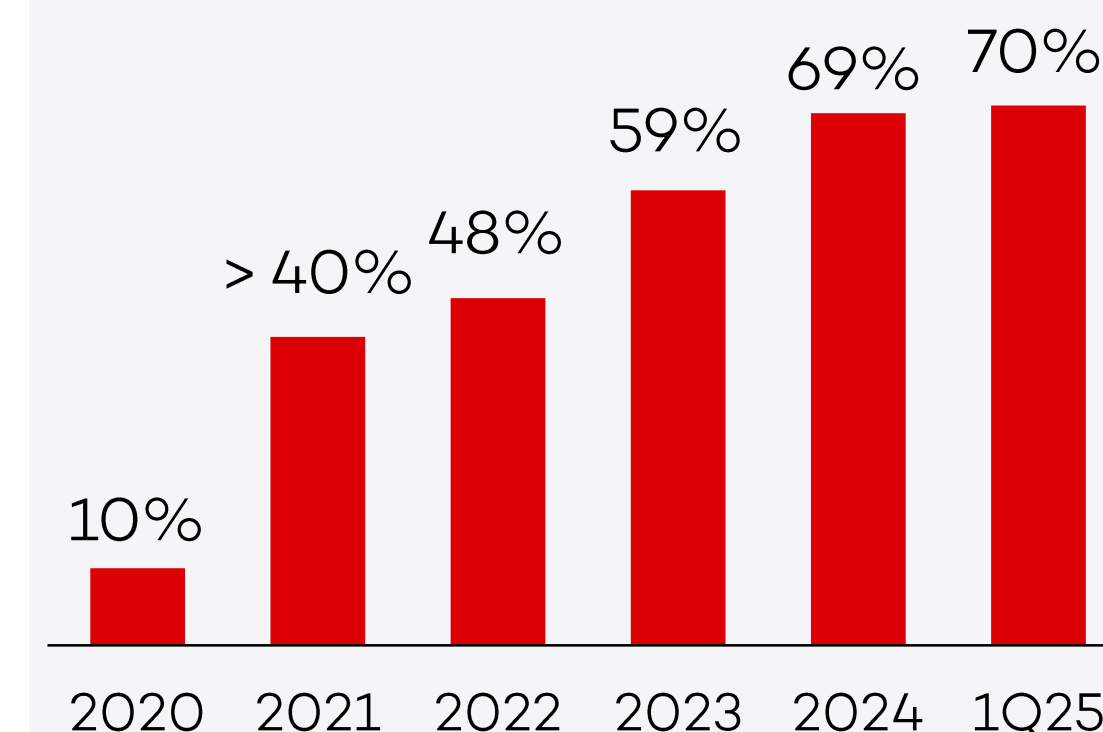
- ▶ USD 20 mn Social Notes and USD 20 mn Green Notes (4Q22): The 1<sup>st</sup> Turkish bank listed on Vienna Stock Exchange and the 1<sup>st</sup> issuance under Green and Sustainability Debt Guidelines of CMB of Türkiye
- ▶ 8 Social Bonds, USD 242 mn (2023); 29 Sustainability Bonds, USD 1.1 bn (2024); 6 Sustainability Bonds, USD 198 mn (1Q25)

## Sustainability Eurobond

2Q24

- ▶ USD 500 million, long 5-year maturity, 7.498% coupon
- ▶ The use of proceeds will be allocated to eligible projects under Akbank's Sustainable Finance Framework

Sustainability Funding<sup>(1)</sup> Share in Total Wholesale Transactions



1<sup>st</sup> Turkish bank to announce 100% sustainability wholesale funding commitment by 2030

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# Turkey's most comprehensive Sustainable Finance Framework

## Use of proceeds

- ▶ Technical criteria aligned with different stakeholders' <sup>(1)</sup> expectations, including 10 green & 6 social eligibility criteria with newly added categories such as:
  - ⦿ Green: Climate adaptation, terrestrial and aquatic biodiversity, sustainable tourism, green hydrogen, biomass & biofuels, hybrid/EV marine transportation and R&D investments
  - ⦿ Social: Disaster relief, access to basic infrastructure, food security
- ▶ References to EU Taxonomy; in line with relevant guidelines and frameworks

## Project evaluation & selection

- ▶ Newly established Sustainable Finance Allocation Committee to ensure allocation in line with eligibility criteria (both for loans and funds/bonds)
- ▶ Akbank's Environmental and Social Credit Policies applied in all commercial lending practices

## Management of proceeds

- ▶ Project based reviews for compliance with eligibility criteria
- ▶ Use of proceeds monitoring throughout the loan's maturity

## Reporting & external verification

- ▶ Second Party Opinion by ISS Corporate Solutions
- ▶ Annual allocation reports publicly announced
- ▶ Limited assurance from independent auditors

Our SFF & SPO





# Diverse product base for impact investing

01

## ESG-themed and ESG rated Funds by Ak Asset Management

- ▶ TL 14.2 bn AuM, 380K customers (1Q25)
  - ⦿ New Technologies Foreign Equity Fund
  - ⦿ Health Sector Foreign Equity Fund
  - ⦿ Alternative Energy Foreign Securities Fund
  - ⦿ Electric and Autonomous Technologies Variable Fund
  - ⦿ Agricultural and Food Technologies Variable Fund
  - ⦿ First Renewable Energy Venture Capital Investment Fund
  - ⦿ JEC Renewable Energy Private Venture Capital Investment Fund
  - ⦿ Agesa Sustainability Equity Pension Fund

02

## Social and Environmental Bonds

- ▶ TL 770 mn Domestic Social Bonds issued since 2021
- ▶ 1<sup>st</sup> Domestic Social Bond in Turkey (September, 2021)
  - ⦿ TL 340 mn
  - ⦿ Financing two projects, supporting SDG#3, “Good Health & Well-being”
  - ⦿ In line with Sustainable Finance Framework

03

## ESG-themed IPOs by Ak Investment

- ▶ TL 3.7 bn public offering of renewable energy company (March, 2024)
  - ⦿ Over 3.7 mn investor demand
- ▶ TL 2.4 bn public offering of energy company (April, 2023)
  - ⦿ Over 2.2 mn investor demand
- ▶ TL 517 mn public offering of biotech company (October, 2021)
  - ⦿ 9.5x over subscription

# Customized Sustainable Finance solutions

		E	S
Corporate & Commercial	Rooftop Solar Panel Investment Loan	✓	
	<ul style="list-style-type: none"> <li>▶ Collaboration with leading EPC companies to meet end-to-end needs</li> </ul>	✓	
	Blue Loan Package (1 <sup>st</sup> in Türkiye)	✓	
	<ul style="list-style-type: none"> <li>▶ Protect the seas &amp; biodiversity, combat water pollution, develop sustainable tourism</li> </ul>	✓	
	Low Carbon Transition Loan (1 <sup>st</sup> in Türkiye)	✓	
	<ul style="list-style-type: none"> <li>▶ Support customers to reduce carbon emissions</li> </ul>	✓	
	Renewable Energy Loan	✓	
	<ul style="list-style-type: none"> <li>▶ Support low-carbon energy transition</li> </ul>	✓	
SME	EcoLease by Ak Lease (1 <sup>st</sup> in Türkiye)	✓	
	<ul style="list-style-type: none"> <li>▶ Support renewable energy, energy &amp; resource productivity</li> </ul>	✓	
	Sustainable Deposit (1 <sup>st</sup> in Türkiye)	✓	✓
	<ul style="list-style-type: none"> <li>▶ A sustainable cash management solution support for both environmental and social projects</li> </ul>	✓	✓
	Digital and Financial Solutions with a Focus on Sustainable Agricultural Supply Chain	✓	✓
Retail	Environmentally Friendly Vehicles Loans	✓	

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# Innovative products & services to enhance businesses and financial health

## Continued to support SMEs

- ▶ Digitalization, credit automation, the power of customer-oriented design, sustainable finance and innovative solutions were discussed at SME Finance Forum hosted by Akbank

## Published Responsible Artificial Intelligence Manifesto

- ▶ Committed to leveraging AI for innovation & efficiency with a responsible, ethical and human-centered framework

## Continued to expand our financial and non-financial support for tech startups

- ▶ Completed our first Entrepreneur Workshop with 241 participants
- ▶ Entrepreneur Academy, 5 week training and mentoring program, has started with 25 startups

## Market first ESG campaign with Mastercard priceless planet coalition

- ▶ Tree planting campaign launched in cooperation with Mastercard and Juzdan
  - 264K customer has joined the campaign to plant 51K trees around the world

## Fostered sustainable entrepreneurship ecosystem

- ▶ USD 2 mn was invested in 4 startups founded by Akbank intrapreneurs in Akbank+ spin-off program since 2023
- ▶ As part of the ReFi Turkey program, startup, investor and corporate representatives met at Akbank LAB where pioneering women's stories in fintech was shared by the author of 'Fintech Feminists'



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# Financial inclusion: SME & Youth & Disability



- ▶ Program for university students under 26
- ▶ Needs & preferences of youth through targeted products and services
- ▶ Free membership via Akbank Mobile & [akbank.com](https://akbank.com); digital onboarding
- ▶ No fees for daily banking transactions, withdrawal from ATMs Türkiye & abroad
- ▶ Overdraft accounts w/ 0% interest rate for weekends
- ▶ Communication on student platforms
- ▶ Special discounts on some brands which are frequently used by students & cashback offers for debit/credit card transactions



- ▶ Tosla, mobile platform targeting individual users, providing inclusive financial services
  - ◉ Digital, invoice payments and contactless prepaid card
  - ◉ Free and easy top-up & withdrawal
  - ◉ 24/7, free P2P transfers, open banking features, split
  - ◉ Campaign and cashback
- ▶ Tosla İşim, payment facilitator targeting commercial users and SMEs.
  - ◉ Virtual POS
  - ◉ Pay by Link
  - ◉ Cash Register POS
  - ◉ Credit Gateway



- ▶ 1<sup>st</sup> company in Türkiye to join Valuable 500
- ▶ Enhancing disability inclusion via customized solutions:
  - ◉ “The Right Approach to Disability” trainings for employees
  - ◉ Video calls with sign language
  - ◉ Audio support for digital and mobile services, endorsed by Blindlook
  - ◉ Branches & ATMs designed to facilitate access to our services

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# Empowering our people and communities

## Further strengthened DEI culture

- ▶ Our Treasury Executive Vice President was appointed as the new Diversity, Equity and Inclusion Leader for the bank
- ▶ Through the 4th term of Akbank Role Model Program, we continue to provide training and mentorship to Akbankers, supporting their journey and promoting women's representation across all areas of society

## Finalized our Zero Tolerance to Violence guide with BADV <sup>(1)</sup> and the new Mobbing Circular

- ▶ In alignment with our zero tolerance policy towards violence, we have updated our related guide to support victims of violence

## Akbank Academy reached 6K young people in 1Q25 (189K since 2020)

- ▶ Assisted youth in competency development trainings

## “Cinema and Sustainability” program was completed in cooperation with Akbank Sanat and EcoFilm Platform

- ▶ Within the scope of the program, a selection of films and talks focusing on the themes of environment and sustainability met with the audience at Akbank Sanat

For more, please see  
our Board of Directors  
Diversity Policy



For more, please see  
our D&I Policy



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# People & Culture: Shaping the future of work

## Policies to solidify culture

- ◉ Zero Tolerance to Violence Policy
- ◉ Diversity & Inclusion Policy
- ◉ Remuneration Policy
- ◉ Human Rights Policy
- ◉ Inclusive Language Guide

## Commitment to global standards

- ◉ Bloomberg Gender Equality Index (member since 2020)
- ◉ UN Women Unstereotype Alliance member

**57.28%**

Women in revenue generation roles

**41.6%**

Women in STEM roles



## Akbank Academy

- ◉ Next-generation technology & infrastructure
- ◉ 24/7 access to online training
- ◉ Key skills for future of work: social, cognitive & technological
- ◉ Digital trainings during remote work
- ◉ Competency-based & personalized development

**38 hrs**

training/employee

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# Advance efforts to mitigate environmental footprint & manage climate risk

## Loan portfolio emissions – Step by step towards our 2050 net zero target

- ▶ A member of the Net-Zero Banking Alliance
- ▶ Disclosed interim emission reduction targets in line with PCAF <sup>(1)</sup> methodology for 4 asset classes and 4 prioritized carbon intensive sectors
- ▶ Published our [Net Zero Strategy](#) together with our loan portfolio baseline emissions and sectoral approaches
- ▶ Committed to phasing out coal by 2040, considering the principles of a just transition
- ▶ Started to monitor our loan portfolio at the Board level within the scope of sectoral targets
- ▶ Continued to track our priority sector customers in 4 groups in line with our net zero strategy: climate solutions, aligned, aligning and managed phase-out

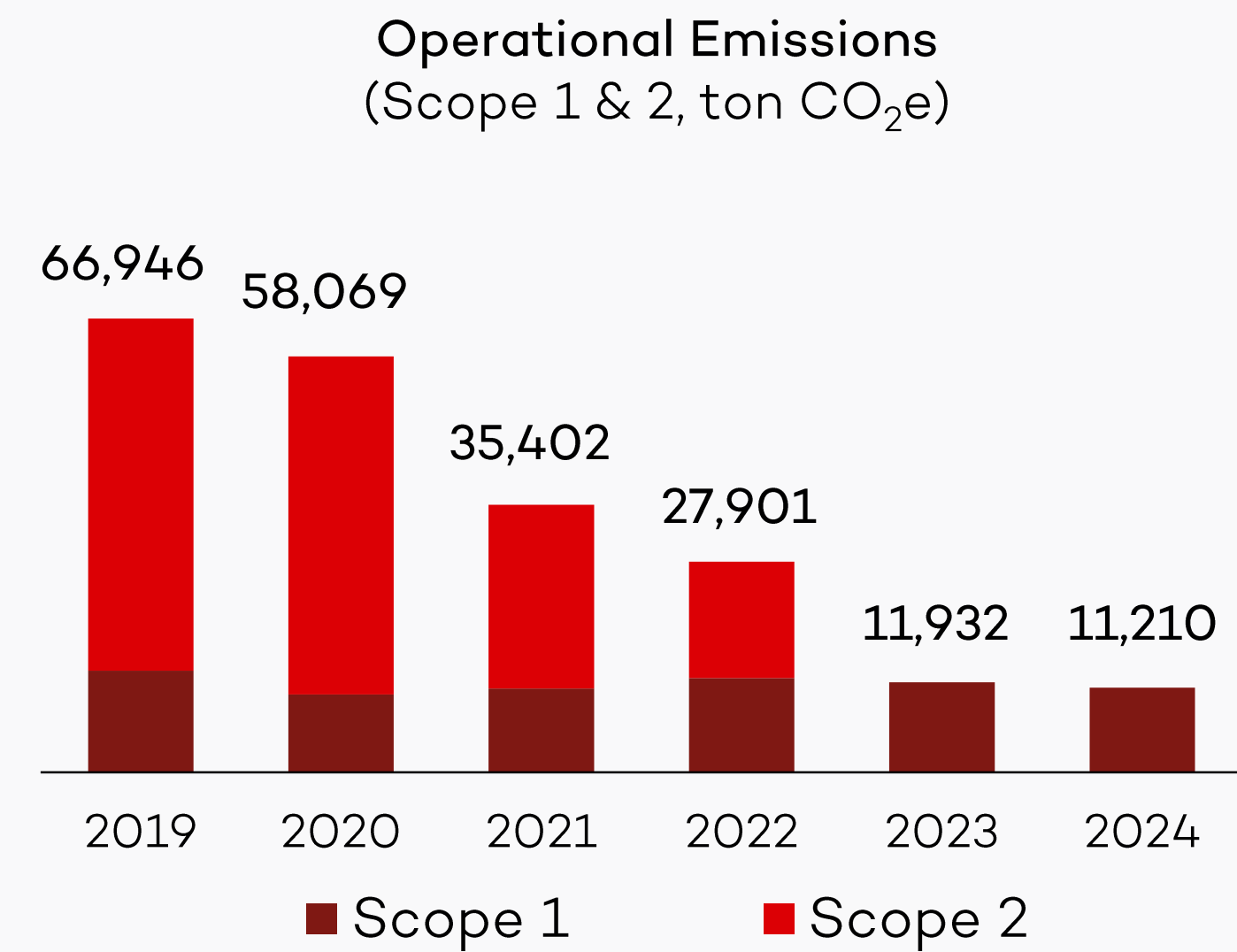
## Decarbonization of our operational emissions

- ▶ 83% reduction in our operational emissions as of 2024YE since base year 2019
- ▶ Set interim emission reduction target in line with 1.5°C scenario: Reduce absolute Scope 1 and Scope 2 GHG emissions 90% by 2030 from 2019 base year
- ▶ 100% of bank’s electricity sourced from renewable resources since the beginning of 2023
- ▶ Within the scope of the Integrated Management System (ISO 14001, ISO 45001, ISO 50001), all our locations have been certified with international accreditation

### Sectors

### 2030 Target (base year 2021)

Power (kgCO <sub>2</sub> /MWh)	-60%
Cement (kgCO <sub>2</sub> /ton)	-23.8%
Iron-Steel (kgCO <sub>2</sub> /ton)	-29%
Commercial Real Estate (kgCO <sub>2</sub> /m <sup>2</sup> )	
Service Buildings	-40.8%
Residential Buildings	-49.3%





# Loan Portfolio Emissions – Step by step to our 2050 net zero target

## Embedding climate change into our lending processes

- ▶ Since 2021, we finance low carbon investments aligned with the criteria stated under our Sustainable Finance Framework
- ▶ Since 2023, embedding climate change due diligence process within our lending processes for hard to abate sectors

## Became a member of Net-Zero Banking Alliance

- ▶ Calculated Scope 3 Category 15 emissions in line with PCAF methodology for various asset classes covering corporate, commercial and SME loan portfolio
- ▶ Disclosed 2030 interim emission reduction targets for four prioritized carbon intensive sectors
- ▶ Published our [Net Zero Strategy](#) together with our loan portfolio baseline emissions and sectoral approaches

## Sectors

## 2030 Target (base year 2021)

Power <small>(kgCO<sub>2</sub>/MWh)</small>	-60%
Cement <small>(kgCO<sub>2</sub>/ton)</small>	-23.8%
Iron-Steel <small>(kgCO<sub>2</sub>/ton)</small>	-29%
Commercial Real Estate <small>(kgCO<sub>2</sub>/m<sup>2</sup>)</small>	
Service Buildings	-40.8%
Residential Buildings	-49.3%

## Reaching our Net Zero target with our business partners

- ▶ Climate mitigation efforts of our business partners are closely monitored with close client engagement
- ▶ We aim to support the green transformation of our carbon-intensive sectors (cement, iron-steel, aluminium, fertilizer, electricity) that may be affected by the Carbon Border Adjustment Mechanism
  - ◉ We provide Transition to a Low Carbon Economy Loan to our business partners aiming to reduce their carbon emissions
  - ◉ A free of charge digital tool service for calculating client-level carbon footprint & ESG scoring
  - ◉ Low carbon, Sustainable agriculture-oriented supply chain finance solutions
  - ◉ Green and low carbon entities to be prioritized in our lending processes going forward

# Environmental & Social Risk Management for entire commercial portfolio

## NON-FINANCING ACTIVITIES LIST

- ▶ Activities not to be financed regardless of limit, without requiring E&S assessment
- ▶ Examples of new inclusions:
  - ◉ New and capacity increase of existing coal thermal power plants, new coal mining projects
  - ◉ Coal transportation and power plants operating with coal for SMEs
  - ◉ Production & trade of weapons of mass destruction, land mines & weapons
  - ◉ Production and trade of palm oil without RSPO certificate

## POLICIES, PROCEDURES & SYSTEMS

- ▶ Designed for efficient risk management
  - ◉ Risk categorization
  - ◉ Prioritized sectors & issues covered by detailed approaches & policies
- ▶ Environmental & Social Management System (ESMS)
  - ◉ Designed for entire commercial portfolio
  - ◉ Dedicated ESMS Team & Regional ESMS Manager
  - ◉ E&S risk score, assessment and monitoring for customers
- ▶ Environmental and Social Impact Assessment (ESIA)
  - ◉ For Category A (high-risk) activities
  - ◉ New investment loan requests with investment amount over USD 10 mio
  - ◉ Project finance requests in high E&S risk sectors
  - ◉ Due diligence in line with IFC performance standards

## SUPPORT MECHANISMS

- ▶ Regulations & International Standards
  - ◉ World Bank Sector Guidelines, IFC Performance Standards, EBRD Performance Requirements, Equator Principles





## REPORTING & MONITORING

- ▶ Annual reporting
  - ◉ Integrated Report, 3rd party assurance for projects evaluated
- ▶ ESG-themed grievance mechanism
- ▶ Projects undergone E&S assessment regularly monitored

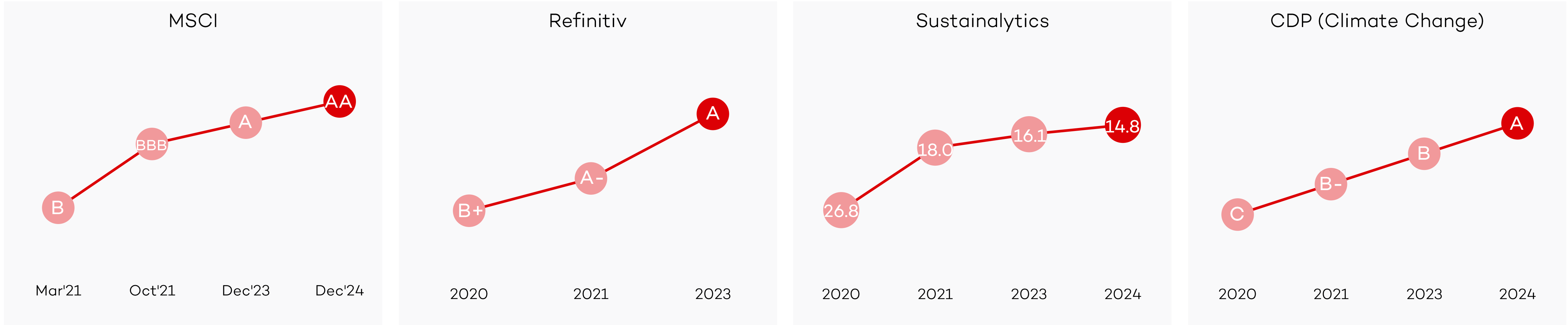
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# Transparent & holistic approach validated in our ratings

Indices				
Range	AAA/CCC	A+/D-	0-40+	A/D-
Score	AA	A	14.8 (Low Risk)	A

## Progress





# Collaborations with national and international initiatives





# Governance structure for long-term, sustainable decision-making

- ▶ Split roles for Chairman & CEO
- ▶ Board structure in compliance with CMB<sup>(1)</sup> legislation
- ▶ Remuneration policy
  - ◉ Remuneration of Board Members and Senior Management in line with the regulations of the BRSA<sup>(1)</sup> and CMB
  - ◉ Total compensation quarterly disclosed in annual report
- ▶ Donation policy
  - ◉ Maximum limit approved annually at General Assembly
  - ◉ Total donations disclosed in annual report
- ▶ Board of Directors Diversity policy
  - ◉ Clear objectives, measurable goals and proactive measures to ensure diversity and inclusion at Board level

## Prudent Risk Management

- ▶ Chief Risk Officer reports directly to the BoD
- ▶ 1<sup>st</sup> bank in Turkey to integrate Machine Learning scorecards into credit processes
  - ◉ Cutting edge methods and tools
- ▶ Chief Information Risk Officer reports directly to the BoD, aspirational global best practice<sup>(2)</sup>
  - ◉ 1<sup>st</sup> financial institution in Turkey
  - ◉ Recognized as best practice, mandatory as of 2021 according to the new banking regulation
  - ◉ Top priorities: Cybersecurity, data security/privacy and fraud risk management
- ▶ Cyber Defense Center Department was certified with the ISO 27001 Information Security Management System certification

# Robust application of policies through training & monitoring

Policies	Approach	Training
Ethical Principles	Drawn to enlighten us in all kinds of transactions, behaviors and decisions	<ul style="list-style-type: none"><li>▶ For all employees: Code of Ethics, Information Security, Data Leakage, Law on Protection of Personal Data, Anti-corruption, Sustainability</li><li>▶ Specialized trainings: International Sanctions/Combating Proceeds of Crime training, Sustainable Banking and Assessment of Environmental and Social Risks, Sustainable Finance Trainings, SME Loans and SEMS<sup>(1)</sup>, Clean Banking</li></ul>
Anti-Bribery & Anti-Corruption	Compliance with the anti-bribery and anti-corruption laws and regulations, clean banking rules, ethical principles and universal guidelines	
Diversity and Inclusion	To create an opportunity to embrace and support everyone, including vulnerable groups with awareness	
Human Rights	To create a work environment that respects human rights	
Zero Tolerance Towards Violence	Zero tolerance for all forms of violence in order to create a safe and supportive working environment for all our employees within the framework of our sustainability vision and strategies	
Board of Directors Diversity	Clear objectives, measurable goals and proactive measures to ensure diversity and inclusion at Board level	
Donations and Contributions	Aligned with Capital Markets Law and Banking Law, donations up to max 0.4% of equity	
Supplier Code of Conduct	Implementation of compliance processes with the basic principles and policies expected from all suppliers	
Conduct Risk	To define the concept of Conduct Risk and explain its principles, factors, roles and responsibilities within the bank	<div>Monitoring</div> <ul style="list-style-type: none"><li>▶ 24/7 Ethics Hotline</li><li>▶ In case of a possible breach:<ul style="list-style-type: none"><li>⦿ Evaluation by Internal Control</li><li>⦿ Directed to Executive Vice President and Internal Audit</li></ul></li></ul>

(1) Social and Environmental Management System

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