3Q26 Consolidated Financial Results

AKBANK

“Built upon your trust”

Banking Sector: Weathering global headwinds

Global Macro Backdrop: Navigating Persistent Challenges

- **Growth remains resilient, yet inflationary pressures persist**
  - AI-driven investments and energy buffers have mitigated the geopolitical disruptions
- **Energy prices stay elevated**
  - Brent >USD 100/bbl
  - Refining constraints amplify price pressures
- **Central banks have turned more hawkish**
  - Fed: 3 (x 25 bps) rate hikes until 2027E
  - ECB: 2-3 (x 25 bps) rate hikes until Sep 2027
- **Long-term yields have risen sharply**
  - Cost of debt in DMs reached pre-GFC(1) levels
  - Higher inflation & policy rate expectations, fiscal concerns, AI capex finance pushed yields up

Turkish Banks: Gradual Margin Recovery Ahead

- Declining funding costs support NIM recovery, albeit at a slower and more limited pace
- Slowing domestic demand poses potential headwinds for fee income growth
- Prolonged high interest rates & subdued economic activity weigh on asset quality
- Risk-adjusted profitability becomes increasingly important

Turkish Economy: Stability Amid External Pressures

- **CAD remains manageable & FX buffers support resilience**
  - CAD/GDP 26E: 2.2%, despite high energy prices
  - Domestic residents' TL preferences stay strong
  - Net FX sales limited to USD 14bn(2) since end-Feb
- **Economic activity cooling off, underlying core inflation showing signs of improvement**
  - GDP 2026E: 3%
  - CPI 2026E: 30%
- **Tight monetary stance set to be preserved, with measured rate cuts accommodating disinflation**
  - Policy rate 2026E: 36%
  - Macroprudential tools (i.e. TL deposit rules & loan growth caps) expected to remain in place

(1) Global Financial Crisis
(2) Excluding gold price impact

Demonstrated resilience in an evolving environment

Preserved robust solvency

Strong capital position with **16.7% CAR, 13.3% Tier 1 & 11.2% CET-1,** underlines risk-return focus and active RWA optimization

Asset mix repositioning for yield enhancement

Gradual shift towards lending along with security optimization, further reinvestment opportunities from upcoming redemptions

Risk-return focused growth

Disciplined lending, balancing maturity, yield and asset quality, while selectively capturing growth opportunities

Resilient provision buffers

Limited stage 2+3 loan exposure **(11.9%)** with robust coverage of **26.7%,** while proactive provisioning helps contain CoC pressures

Sustained asset quality outperformance

NPL market share(1) remains below loan market share across the segments, with further **210 bps** improvement YtD, reflecting prudent risk management

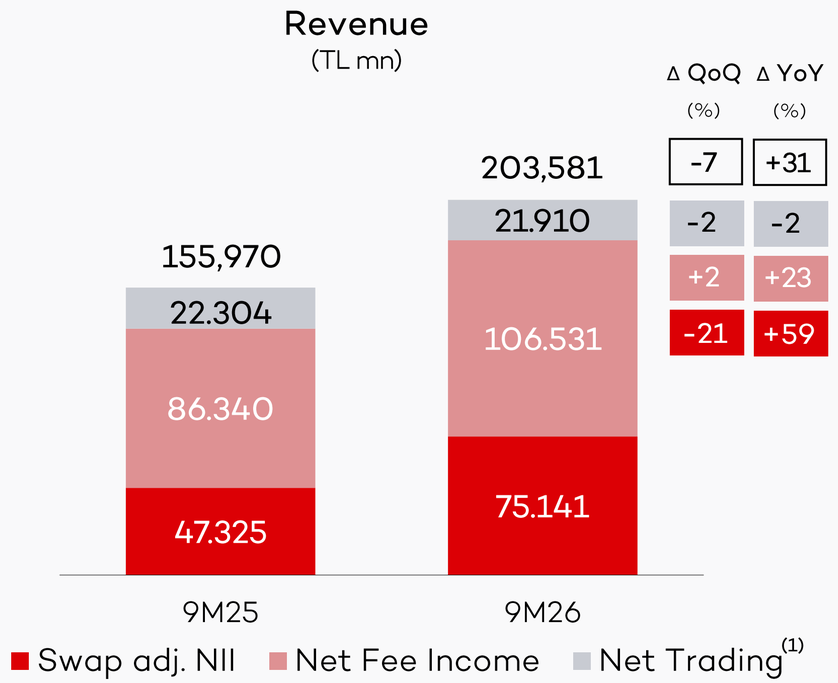
On track for full opex coverage by fees

97% fee/opex ratio in 3Q26 (9M26: 95%), undescores operational strength & efficiency

(1) Market share data based on bank only BRSA weekly data as of 02.10.2026, among private banks

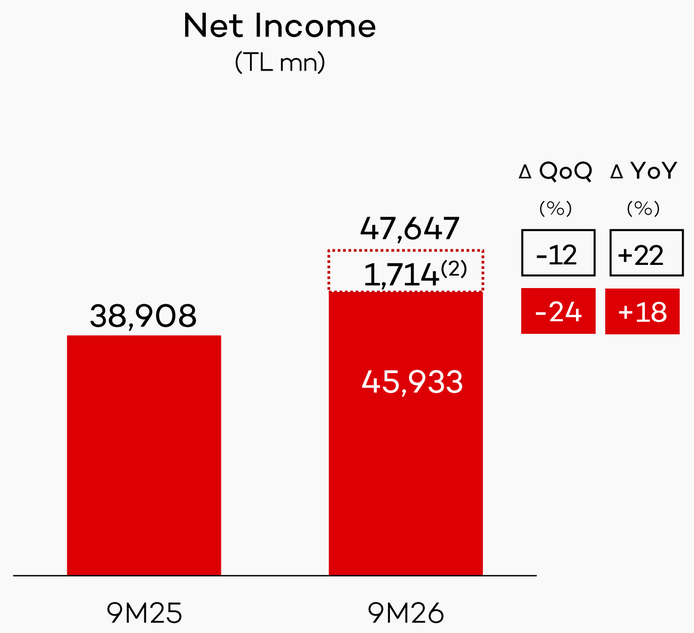
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Profitability set for recovery following its trough



9M26 RoE 19.4%
Excl. Competition Board penalty provision expense: 20.1%

9M26 RoA 1.6%
Excl. Competition Board penalty provision expense: 1.7%

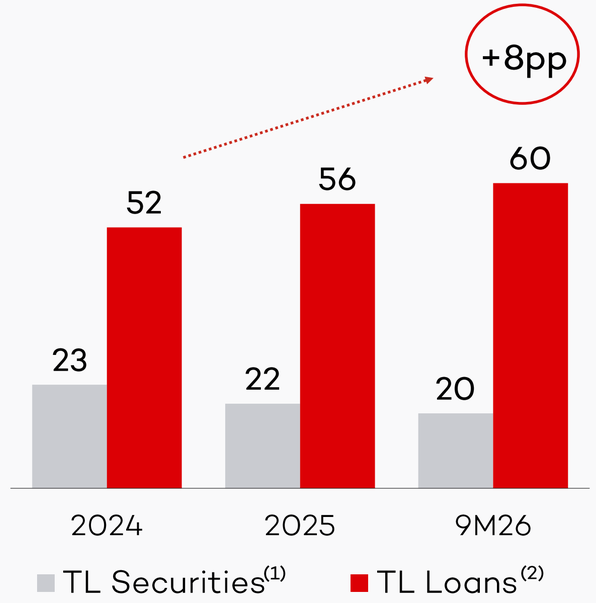


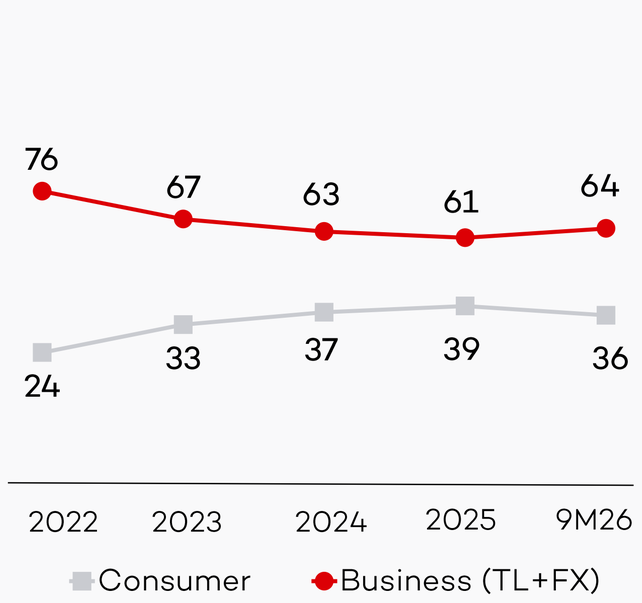
Key highlights of 9M26:

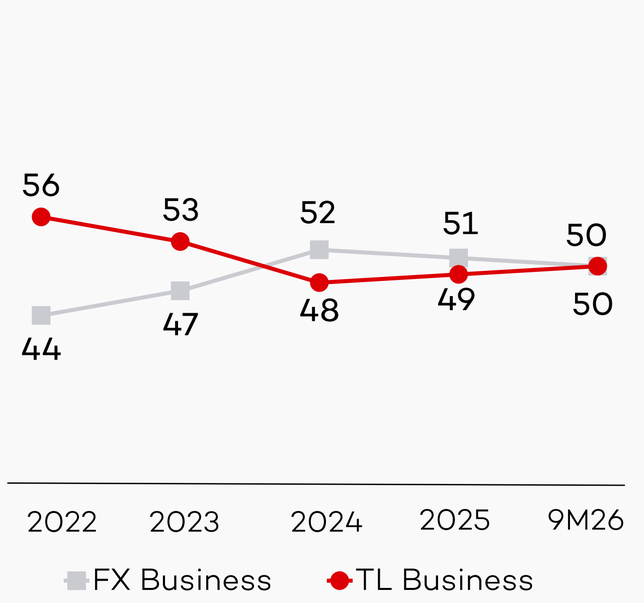
- NIM is expected to improve gradually from its 3Q26 trough, supported by funding cost normalization & disciplined asset pricing
  - Prioritizing risk-adjusted loan growth & balanced approach in duration, considering the pace of expected rate cuts
  - Leveraging strong deposit franchise to further optimize funding costs
- Fee income continues to support core revenues, underpinned by customer engagement & diversified fee base, despite moderating growth
- Margin improvement expected to gradually feed through to earnings, supporting a progressive recovery in real ROE

(1) Excluding ECL hedge gain (loss)
(2) Provision for Competition Board penalty

Customer-led growth with disciplined risk adjusted returns



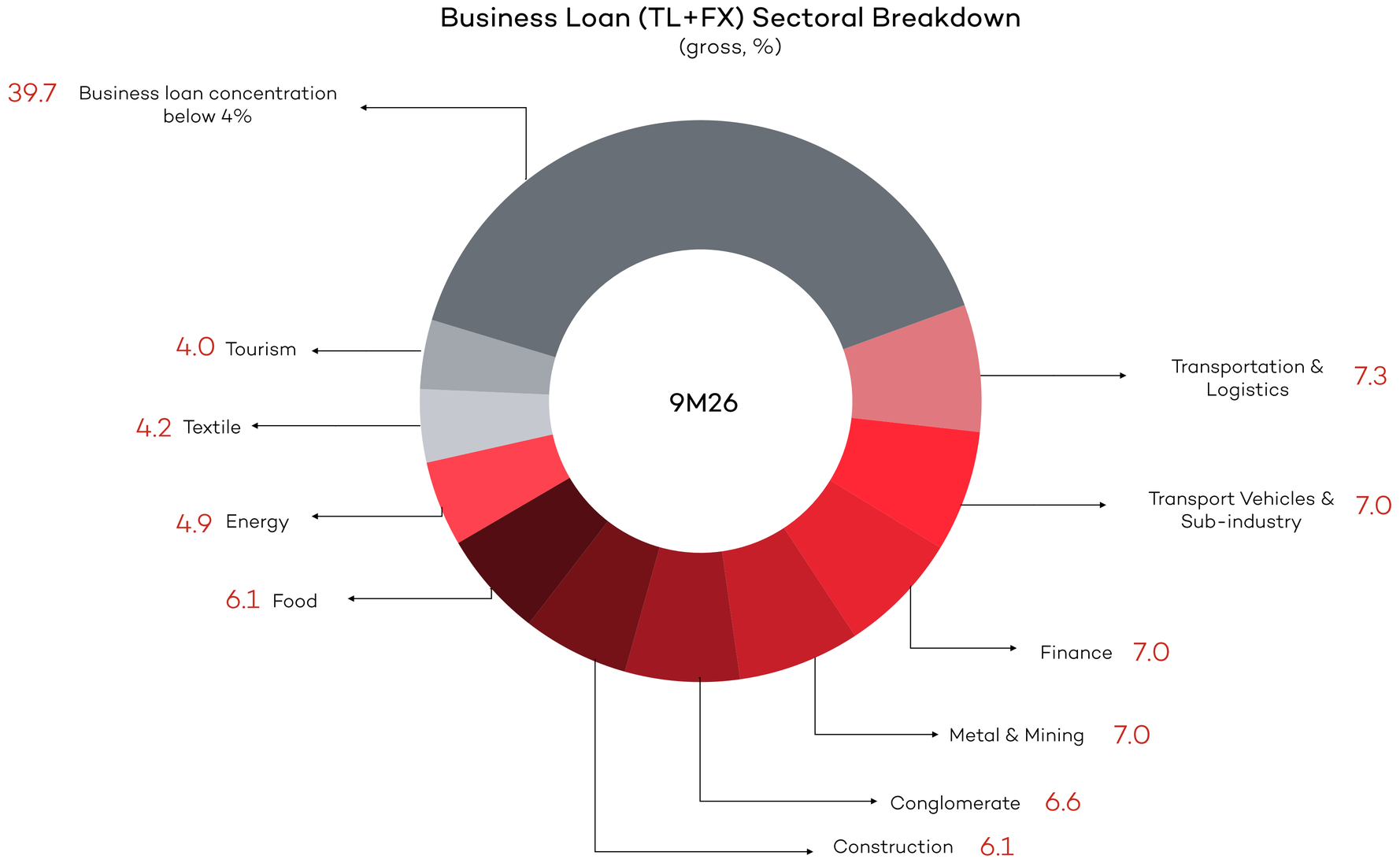




- **Optimizing balance sheet towards higher yielding assets**
  - Continued re-allocation towards TL lending (TL loan/TL assets **+8pp** since 24YE) at a measured pace amid regulatory loan growth constraints
  - Securities portfolio optimization and upcoming redemptions, providing further support for future margin enhancement
- **Strategic re-balancing towards business lending**
  - Risk return focused business lending regaining share within total loans, in line with 3Y strategic plan

(1) Excluding corporate bonds
(2) Including corporate bonds
(3) Including credit cards

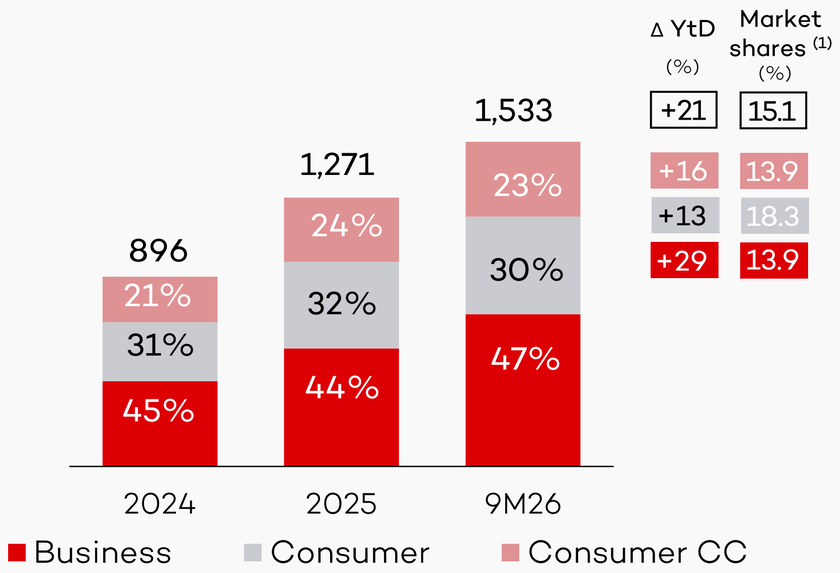
Diversified loan portfolio reflects disciplined profitable growth



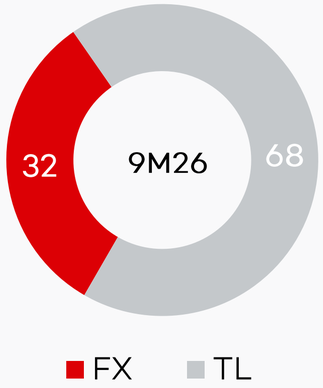
Share of SME loans in total loans is at 20%, according to BRSA segmentation

Balancing yield and risk across the loan portfolio

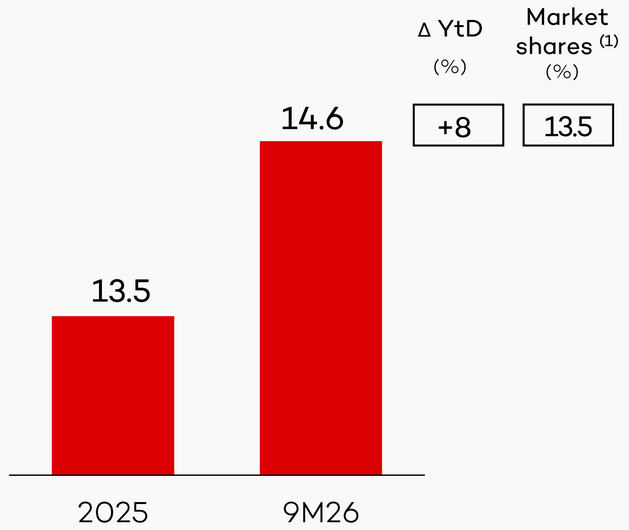
TL Loan Breakdown
(net, TL bn)



Total Loan Breakdown



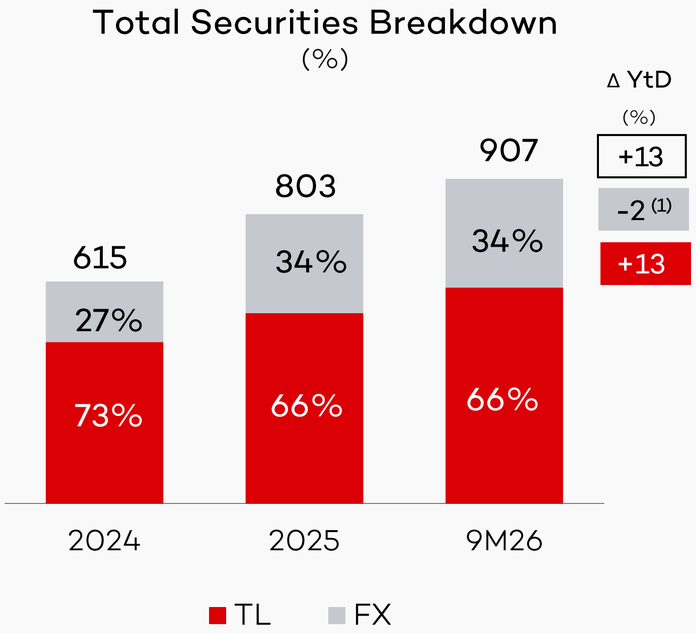
FX Loans
(net, USD bn)

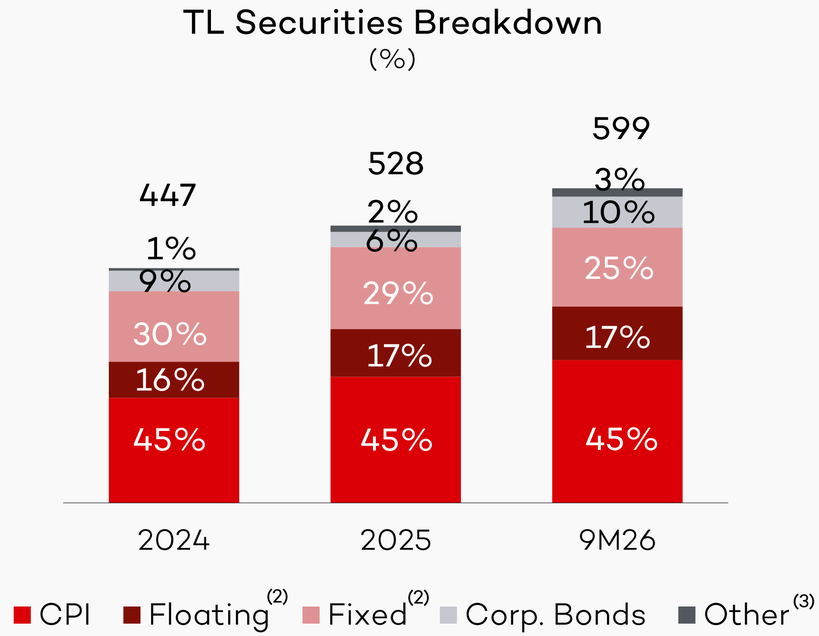


- **Disciplined TL lending, prioritizing risk-adjusted profitability over volume**
  - Active duration management preserves balance sheet flexibility as the macro backdrop evolves
- **Solid 5% quarterly growth in FX loans underscores the ability to capitalize on opportunities across lending segments**
  - Selective lending to remain in place considering the global rates & macro backdrop

(1) Market share data based on bank only BRSA weekly data as of 02.10.2026, among private banks

Strategic securities positioning across market cycles

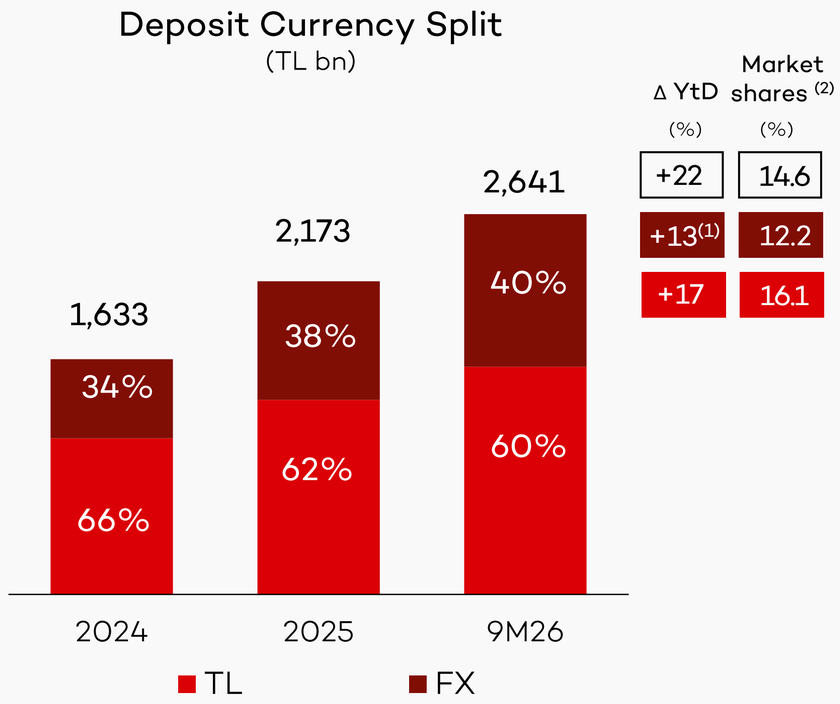




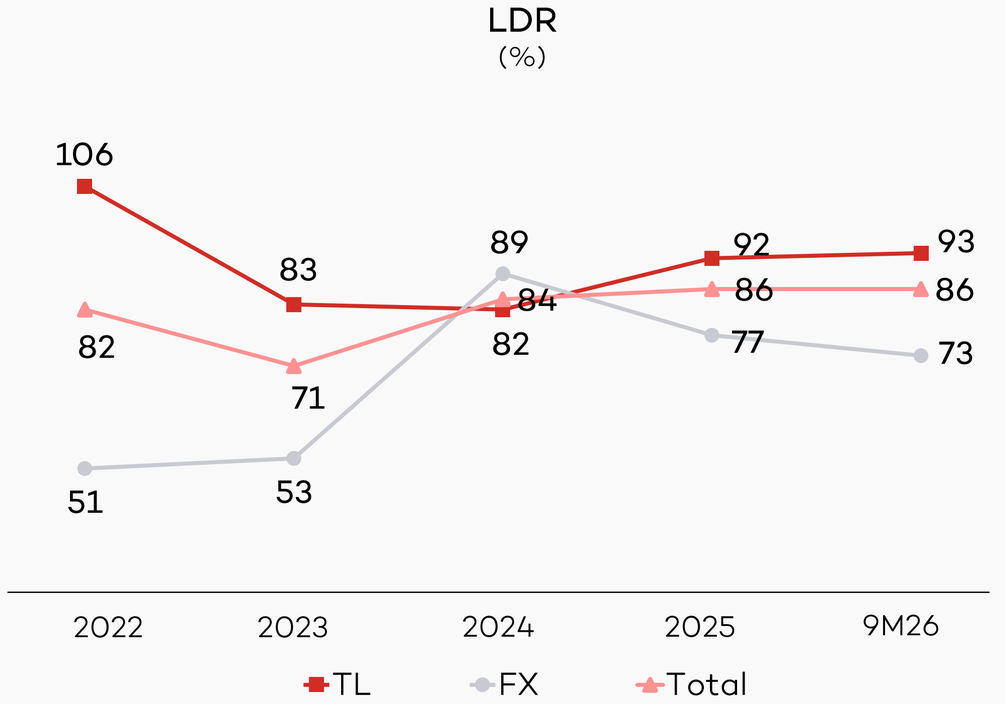
- **Well-executed security portfolio optimization in an evolving rate environment**
  - Upcoming security redemptions will provide opportunities for NIM enhancement
  - Optimized share of TL fixed-rate securities in total TL securities (-4pp YtD) while actively managing TLREF-indexed bonds
  - Corporate bond portfolio consists of blue-chip companies

(1) In USD terms
(2) Excluding corporate bonds
(3) Equity products related with our brokerage company's daily transactions

Sound customer franchise solidifies cost optimization



	Δ YtD (%)	Market shares (2) (%)
	+22	14.6
	+13(1)	12.2
	+17	16.1



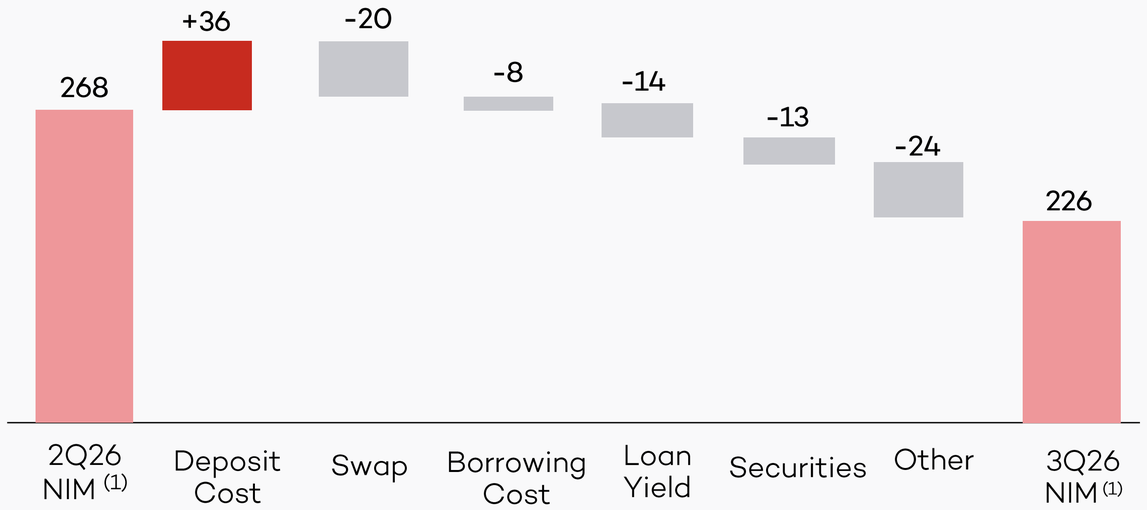
- Strong deposit franchise underpins funding cost optimization & agility in meeting CBRT's ratio requirements
- 63% of assets funded by sound deposit base
  - Demand deposit share in total deposit is at 32%
  - Sticky & low cost TL time deposits share in TL time deposit is at 58%

(1) In USD terms
(2) Market share data based on bank only BRSA weekly data as of 02.10.2026, among private banks

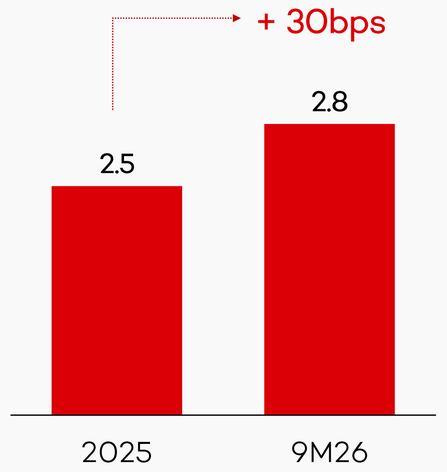
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NIM set for gradual recovery as TL funding pressure eases

CPI Normalized Quarterly Swap Adj. NIM Waterfall
(bps)



Cumulative Swap Adj. NIM
(%)

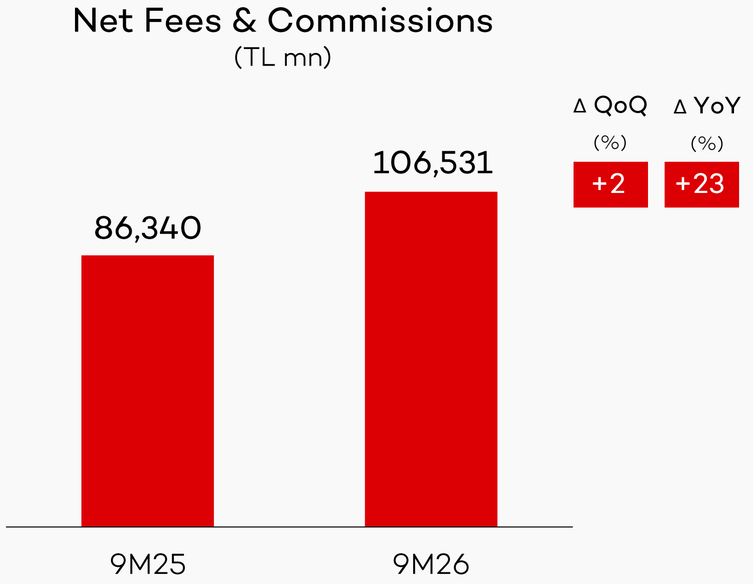


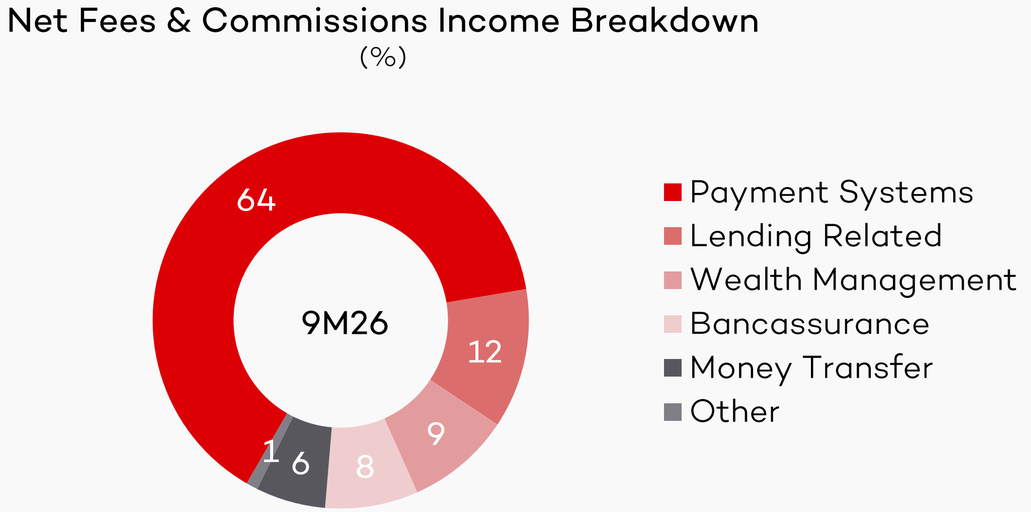
- 3Q26 NIM remained under pressure from elevated funding costs
  - QoQ CPI normalized NIM decline is at 42bps (3Q26 Oct-Oct CPI-linker valuation at 29.5% vs 30% in 2Q26)
  - Higher swap cost driven by increased utilization to optimize funding & manage deposit cost
- Recovery underway in 4Q26 as CBRT's policy normalization and gradual easing feed through to deposit costs
- Timing and magnitude of rate cuts and macroprudential measures remain key determinant of NIM trajectory

(1) CPI linker income normalized for 29.5% Oct-Oct CPI estimation. Reported Swap Adj. NIM was 3.0% for 2Q26, 2.2% for 3Q26

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Diversified fee base and deeper customer penetration strengthen revenue resilience

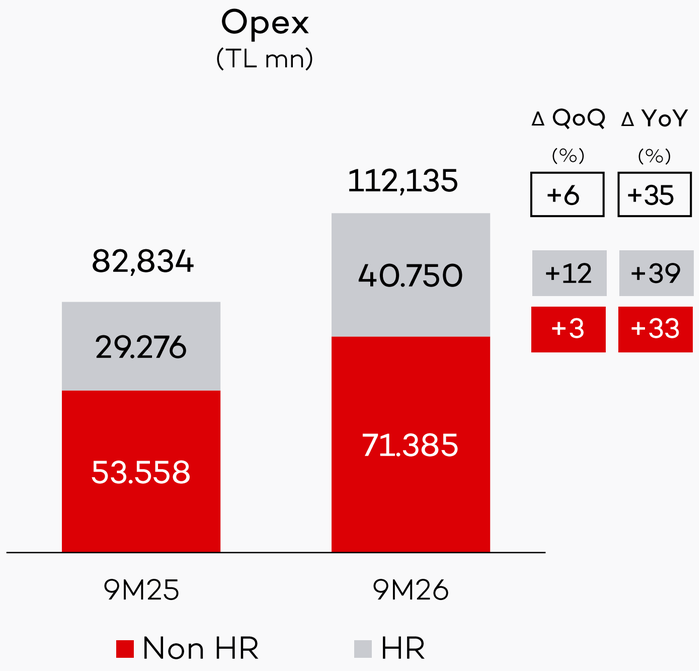


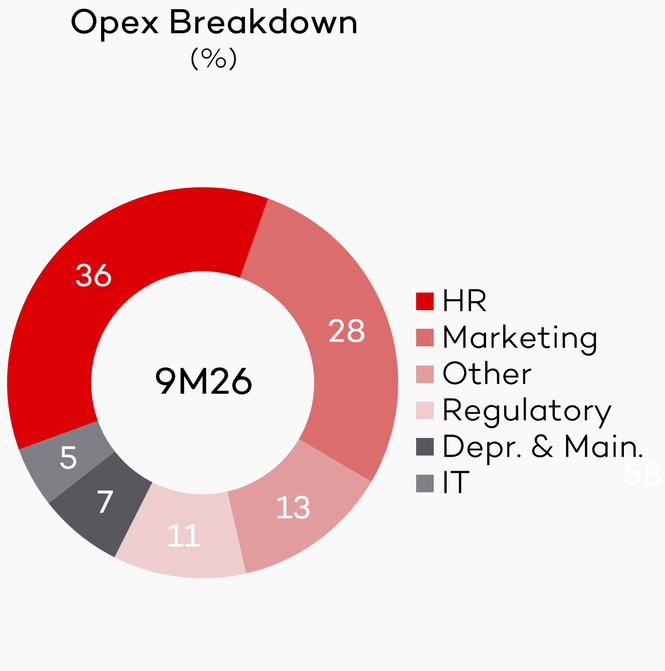


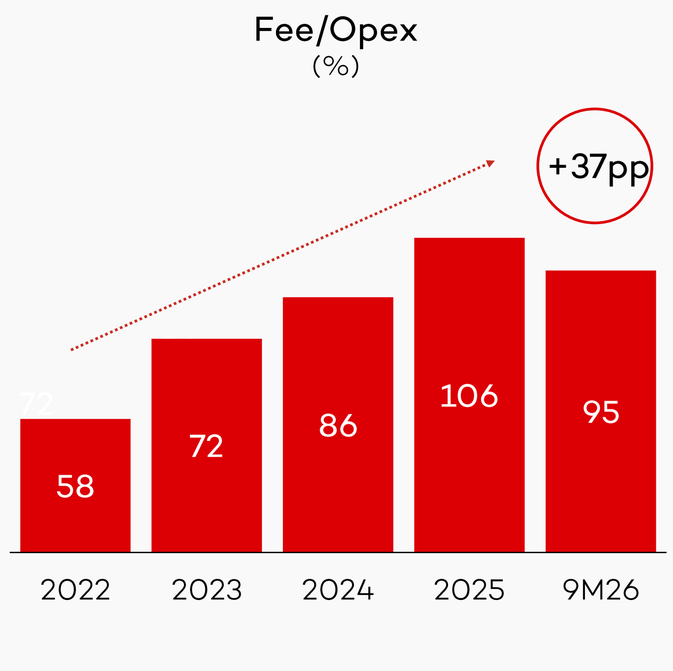
- Strong contributions from **wealth management (+60% YoY)** [(1)], **bancassurance (+35% YoY)** [(1)] and **money transfer (+44% YoY)** [(1)] fees partly offset softer payment system fees due to cooling consumer demand

(1) Net fees & commissions growth

Effective cost management & operational excellence

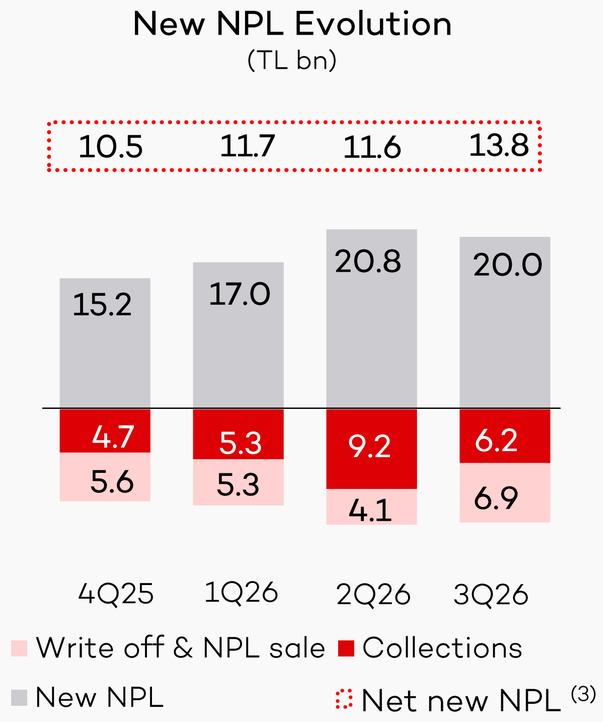


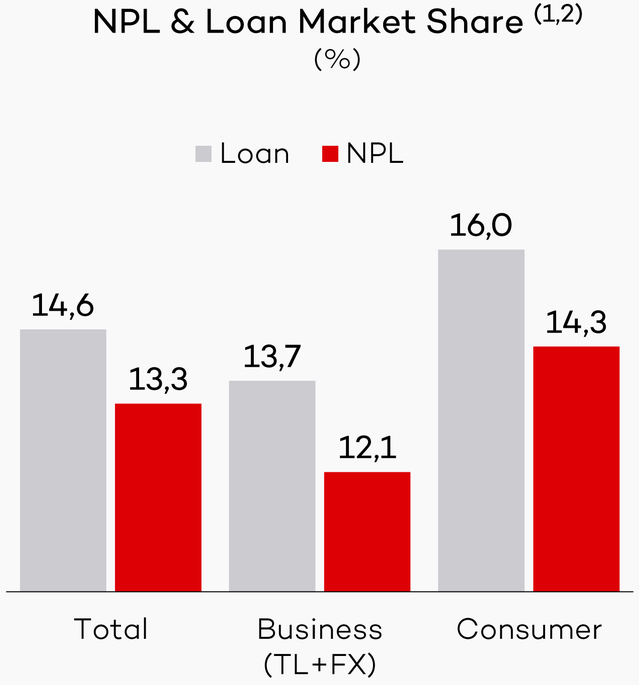


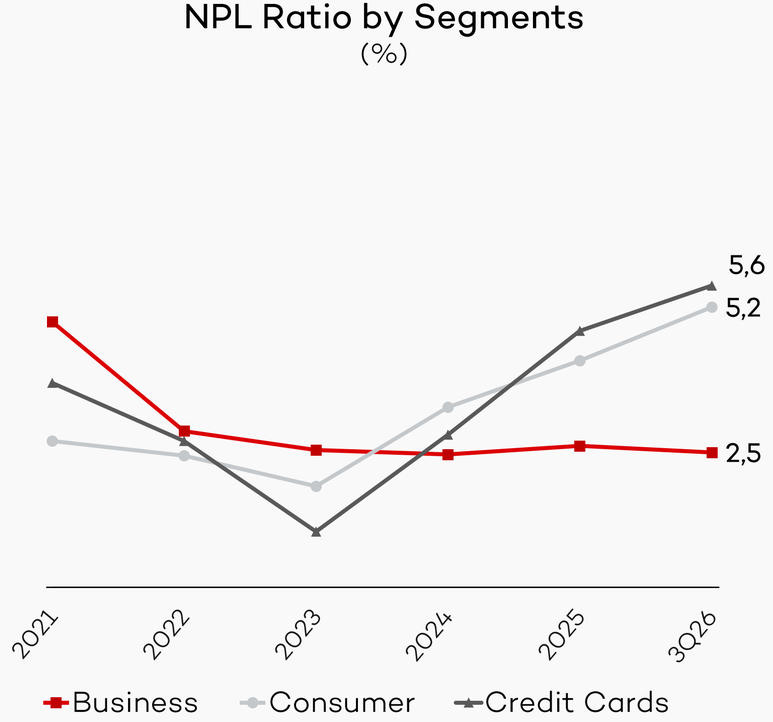


- Fee income covers nearly all operating expenses (97% in 3Q26), reflecting robust fee generation capabilities and cost discipline
- Cost discipline is embedded across the organization with a return-focused mindset

Disciplined underwriting anchors solid asset quality







- **NPL market share**(1) remains below loan market share across the segments, with further **210 bps** improvement YtD (**470 bps** since the beginning of 2025), reflecting prudent risk management
- **NPL inflows continue to be consumer-led**
- **Business loan NPL ratio remains moderate**

(1) Market share data based on bank only BRSA weekly data as of 02.10.2026 among private banks
(2) Including credit cards
(3) Excluding write off & NPL sale

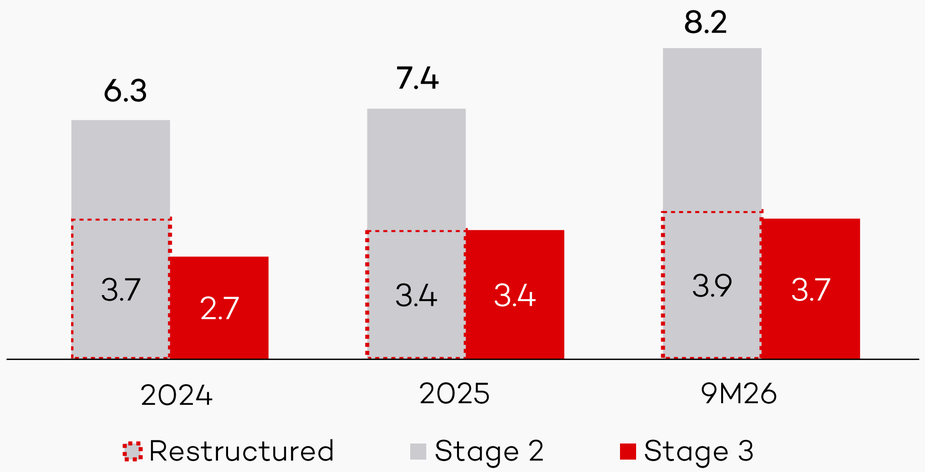
Prudent risk management underpinned by strong coverage ratios

Provision Build & Coverages

(%)	2025	9M26
Stage 1 Coverage	0.7	0.6
Stage 2 Coverage	11.8	9.4
Stage 3 Coverage	63.7	65.2
Stage 2+3 Coverage	**28.1**	**26.7**
Gross Coverage	**3.7**	**3.7**
Total Provision Build (TL bn)	70.7	85.7
Net CoC (excl. ccy impact)	214	189

Stage 2 & 3 Share in Gross Loans

(%)

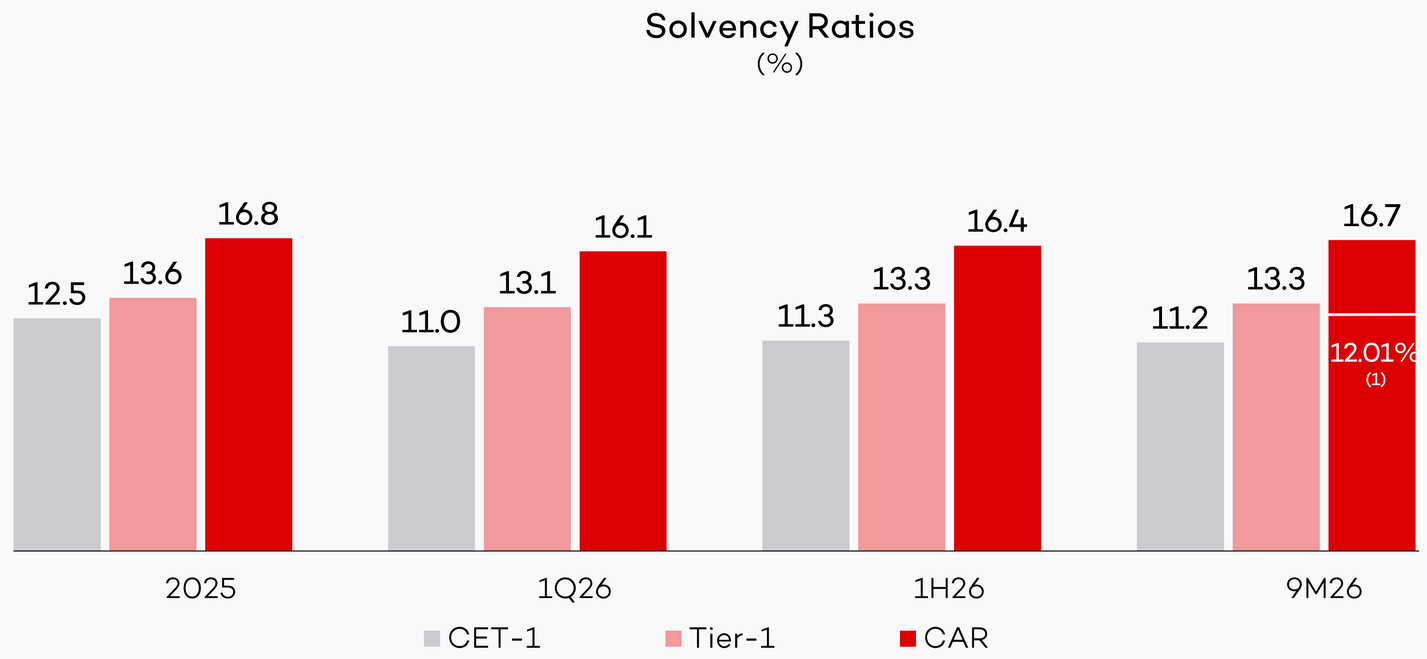


- Adjusted for the model update during the quarter (9M26: 20 bps positive impact) net CoC still remains in line with the 200 bps guidance
- Proactive risk oversight mitigate credit risk across the portfolio
  - Share of stage 2+3 contained at 11.9% with strong coverage of 26.7%
  - Share of restructured loans in total loans remained limited at 3.9%
- Strong underwriting standards & AI-powered analytical models safeguard asset quality
  - ~ 90% of GPLs, ~ 80% business banking installment loans sold through digital channels
  - ~ 90% GPLs pre-approved & ~ 30% are to salary customers

Stage 2 FX provisions are fully hedged

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Strong capital position provides strategic flexibility



Excess Capital (TL bn):

- CAR: 129.4
- Tier-1: 91.4
- CET-1: 74.5

- Ample capital buffers support selective growth and the ability to capture emerging opportunities, underpinning sustainable profitability
- Sensitivity of Solvency Ratios (not linear) (2)
  - 10% TL depreciation: ~25 bps
  - 100 bps TL interest rate increase: ~5 bps (3)
  - 1% NPL increase: ~25 bps

(1) Min Basel III requirements : CAR: 12.02%, Tier-1: 10.02%, CET-1: 8.52% (Capital Conservation Buffer: 2.50%, D-SIB Buffer: 1.50% Countercyclical Capital Buffer: 0.02%)
(2) Diminishing sensitivity for higher amount of changes
(3) Sensitivity calculation includes 20 bps real rate change for CPI-linkers (FVOCI)

Positioned for recovery, with fundamentals intact

	Revised Guidance	9M26
TL Loan Growth	> 30%	20.6%
FX Loan Growth (in USD)	High-single digit	8.2%
NIM (swap adj.)	3.2 – 3.5%	2.8%
Net fees & com. growth	> 30%	23.4%
Opex growth	Low-30%'s	35.4%
Cost/ Income (1)	High-40%'s	54.4%
NPL	~ 3.5%	3.7%
Net total CoC (excl. ccy impact)	~ 200 bps	189 bps
ROE (one-off adj.) (2)	23 - 25%	20.1%

- Strong capital and sound asset quality underpin financial strength
- Easing funding pressures support gradual margin improvement
- Disciplined growth and cost management pave the way for stronger profitability

(1) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions
(2) Provision for Competition Board penalty TL 1.7 bn

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ESG performance at a glance

SUSTAINABLE FINANCE

Supporting a more sustainable economy

TL 905 bn
sustainable finance provided since 2021 (1)

33%
sustainability wholesale funding (2)

TL 25 bn
total ESG-themed and ESG rated funds (3)

Sustainable Finance Framework
in line with international standards

ECOSYSTEMS MANAGEMENT

Enhancing financial health & inclusion

+600K
unique women customers reached by Akbank Women's Platform since 2025

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

22K
SMEs reached by Akbank Transformation Academy since 2022

+USD 2 mn
invested in 5 startups founded by Akbank intrapreneurs

CLIMATE CHANGE

Reducing our impact on environment

2030 sectoral targets
prioritized carbon intensive sectors (4) and continued to track customers in 4 groups (5)

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

100%
electricity sourced from renewables

79%
reduction in operational emissions as of 2025YE since base year 2019

PEOPLE & COMMUNITY

Empowering our people and communities

40%
women's representation on the Board

363K
students reached by Akbank Youth Academy since 2020

50%
women in CEO's direct reports

Women's Empowerment Principles, 30% Club
member

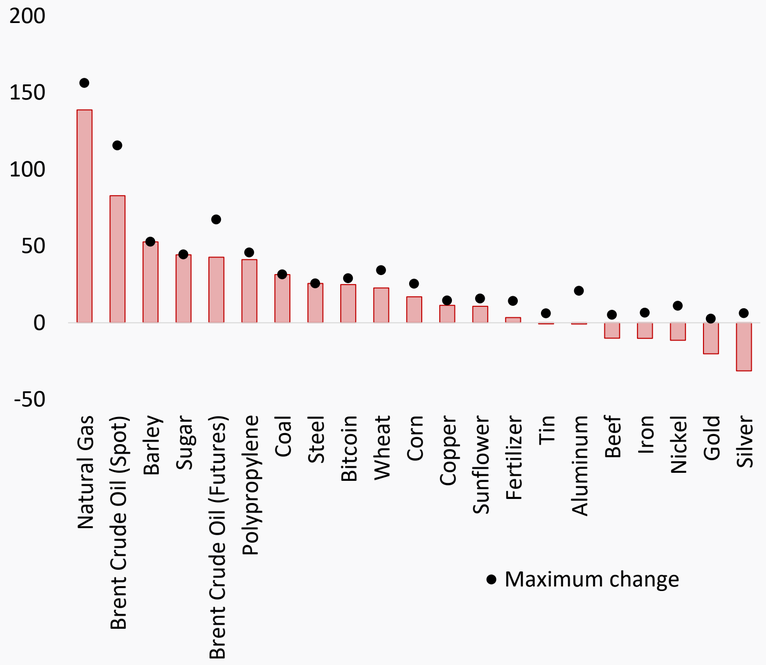
(1) Based on bank-only MIS data, includes: Granted SME loans (e.g. access to essential services, women-owned SMEs) & renewable loans, other green and social loans in line with Sustainable Framework, and ESG Eurobond & syndicated loan purchases
(2) As of 30 September 2026 (Additional Tier 1 is not included in this calculation due to its 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, Metaverse and Digital Life Technologies Variable Fund, Robotics Technologies Variable Fund, Fintech and Blockchain Technologies Variable Fund, Travel and Leisure 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

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01 Annex

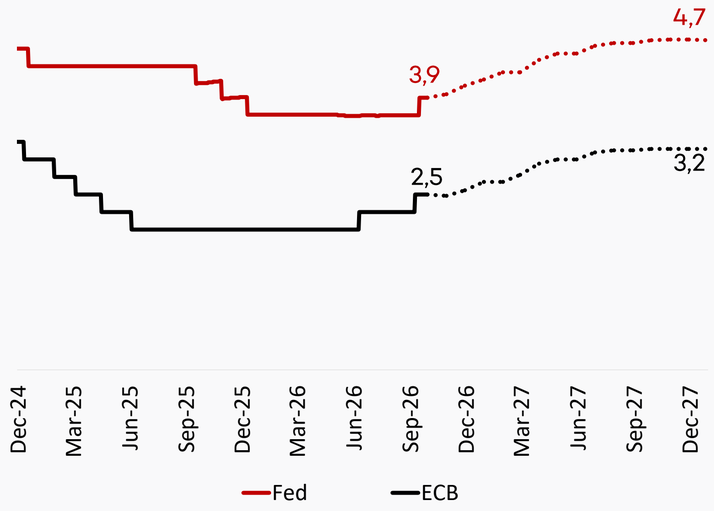
Geopolitical developments continue to shape the global economy and financial markets

Commodity Price Changes
(%, since 26 Feb)



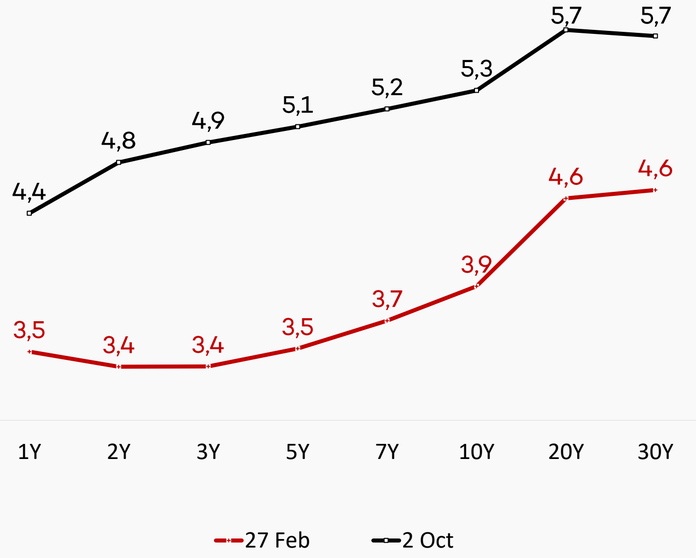
Renewed geopolitical tensions are pushing commodity prices higher

Policy Rate Expectations
(%)



Heightened inflation risks are prompting major central banks to adopt a more hawkish monetary policy stance

US Treasury Yield Curve
(%)



Inflation, fiscal concerns and AI-driven capital expenditure are putting upward pressure on long-term interest rates

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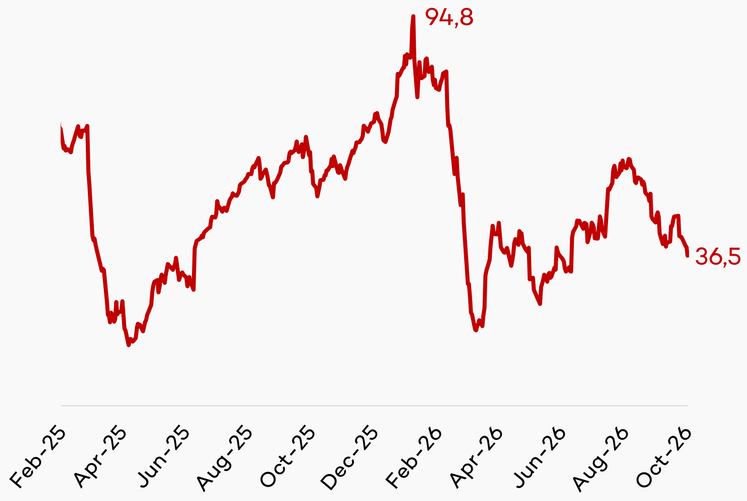
Domestic financial markets remain relatively stable

FX Deposits
(USD bn)



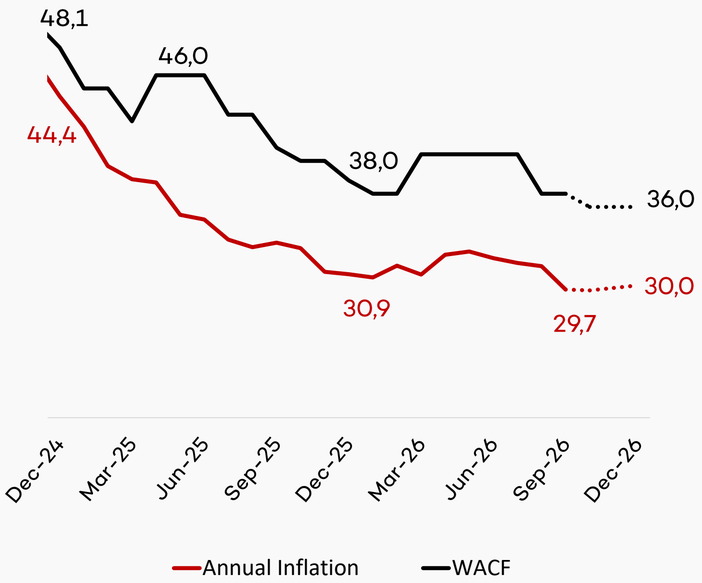
Domestic resident dollarization remains fairly limited

CBRT Net Foreign Assets
(excl. swap, USD bn)



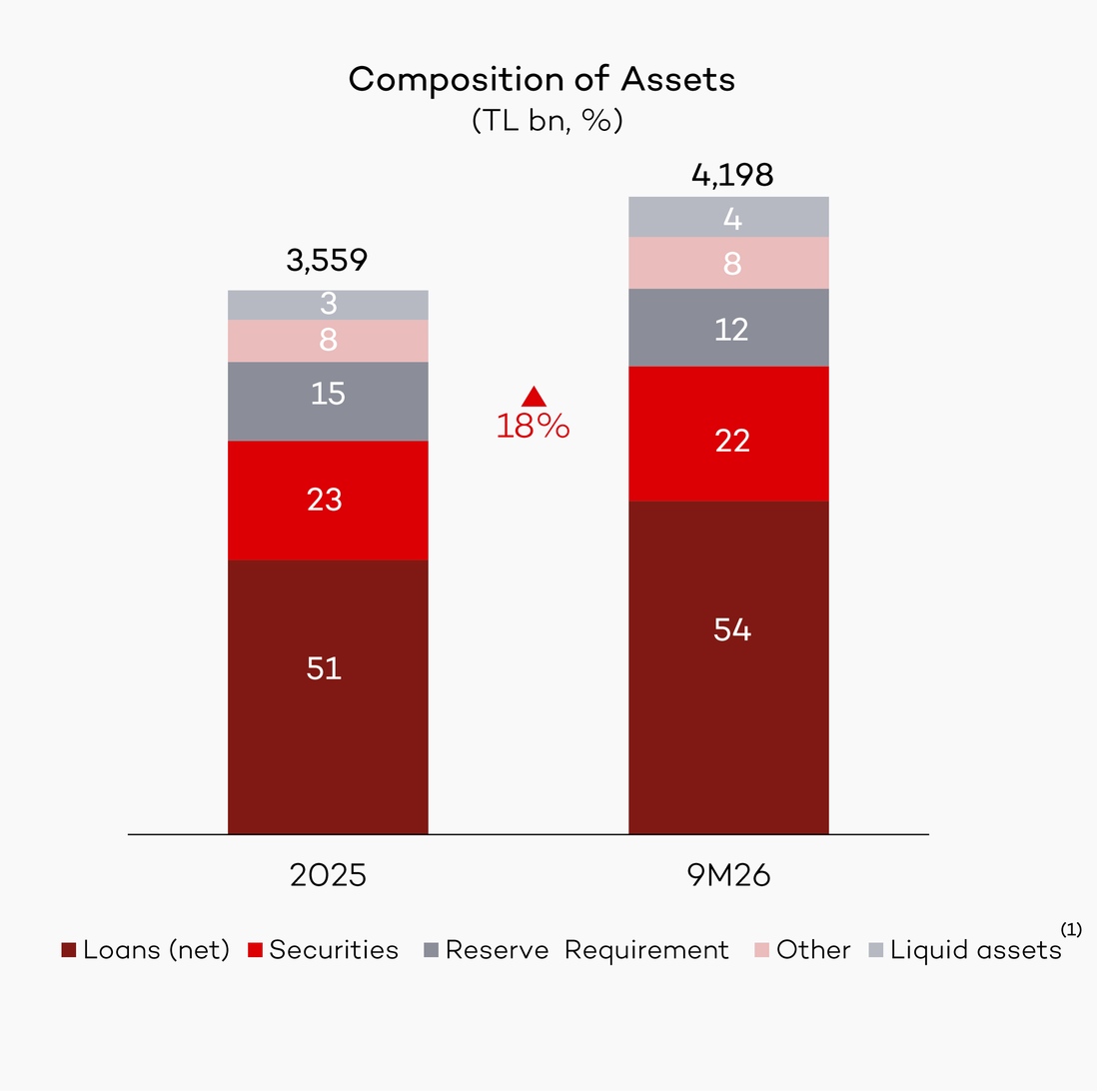
Foreign exchange reserves appear sufficient to cover short-term risks

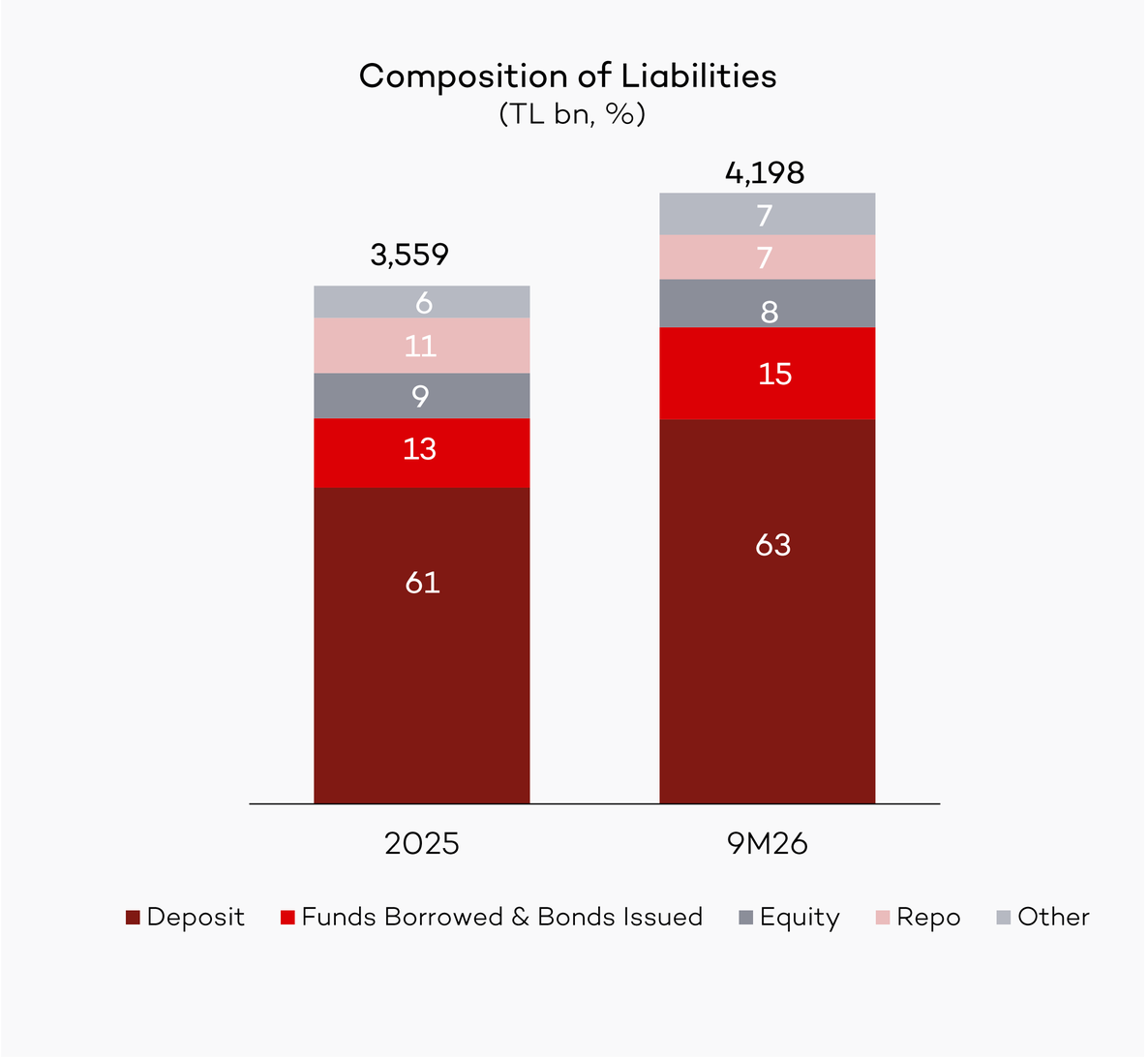
CPI & Funding Cost
(%)



Tight monetary stance set to be preserved, with measured rate cuts accommodating disinflation

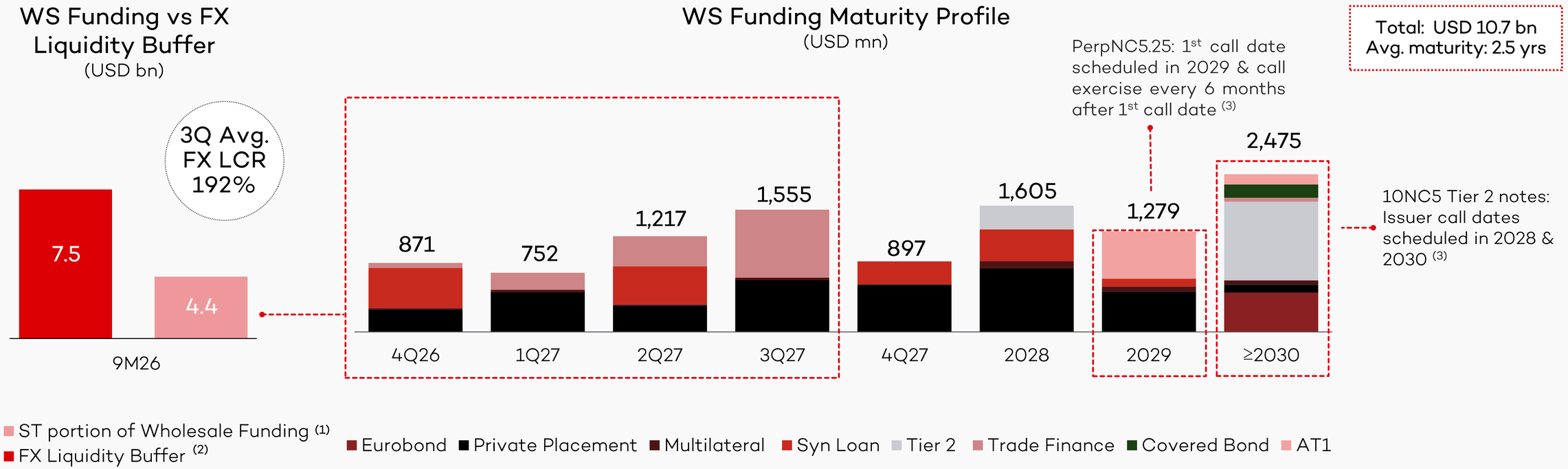
Strategic asset allocation reinforces long-term value creation





(1) Cash and cash equivalents

Broad-based external funding across maturities & structures



As communicated regularly to our investors, we continuously evaluate opportunities as part of our prudent and diligent liquidity and capital management and duly take the necessary actions. In this regard, we continuously monitor opportunities to issue debt instruments in TL or FX, domestically or abroad, including senior and/or Tier 2 and AT1 issuances. We will promptly inform our investors on any developments accordingly

Balances based on principal outstanding and bank-only MIS data
(1)≤ 1 year tenor
(2)Consolidated FX liquidity buffer includes FX reserves under swaps, money market placements and CBRT eligible unencumbered securities
(3)Call exercise for Tier 2 notes and for AT1 are subjected to BRSA approval
(4)Additional Tier 1 is not included in this calculation due to its capital status

Successful Wholesale Borrowings

Syndicated Loans

- **Oct'26: Syndicated Loan ~ USD 542 mn**
  - 367 days tranche: ~ USD 135 mn @ Sofr+1.25% & EUR 146 mn @ Euribor+1.00%
  - 2 yrs tranche: USD 132 mn @ Sofr+1.75% & EUR 5 mn @ Euribor+1.45%
  - 3 yrs tranche: USD 106 mn @ Sofr+2.00%

- **Mar'26: Syndicated Loan ~ USD 700 mn**
  - 367 days tranche: USD 125 mn @ Sofr+1.25% & EUR 175 mn @ Euribor+1.10%
  - 2 yrs tranche: USD 202 mn @ Sofr+1.75% & EUR 60 mn @ Euribor+1.60%
  - 3 yrs tranche: ~ USD 103 mn @ Sofr+2.00%

Bonds

- **3Q26: Private Placement, ~ USD 3,8 bn**
  - >1.27 yr maturity
  - 65 self-arranged issuances

Development Finance Institution Loan

- **Dec'25: USD 100 mn with 5-yr maturity to Asian Development Bank**
  - 1st private-sector transaction in Türkiye approved by ADB's Board
  - Proceeds will be utilized to finance SMEs, women-owned SMEs, and SMEs operating in EQ & prioritized regions under an inclusive growth approach

Tier-2

- **Jun'26: 10NC5.5, USD 500 mn**
  - Strong investor demand of over USD 1.2 bn
  - 8.25% coupon underscores confidence in Akbank

Additional Tier-1

- **Feb'26: Perpetual NC5.5, USD 600 mn, 7.95% coupon**
  - Peak demand of over USD 3.1 bn from foreign-based 97 investors
  - 1st AT1 issuance out from Türkiye with a coupon lower than 8%

Covered Bond

- **Feb'26: TL 4.4 bn (~ USD 100 mn) with 5-yr maturity**
  - 1st covered bond issued to IFC since 2017
  - Proceeds will be allocated as green mortgage loans, mortgage loans for women and earthquake impacted regions

Digitally-Native Notes

- **Dec'25: Gender Digitally-Native Notes to IFC of USD 100 mn with 5-yr maturity**
  - World's 1st gender digitally-native note issuance
  - Proceeds will be utilized to finance women-owned SMEs and to increase women's access to mortgage loans in Türkiye

AKBANK

Active customer base up 83% since 21YE, reaching 15.5 mn

+7.0 mn
Active customers since 21YE

15.5 mn
Active [1] customer base

87%
Digital penetration ratio

~30x
Monthly avg mobile login frequency customer

>95%
Digital channel migration of transactions[2]

~74%
Credit Cards sold through digital channels

~70%
Time deposit account openings through digital channels

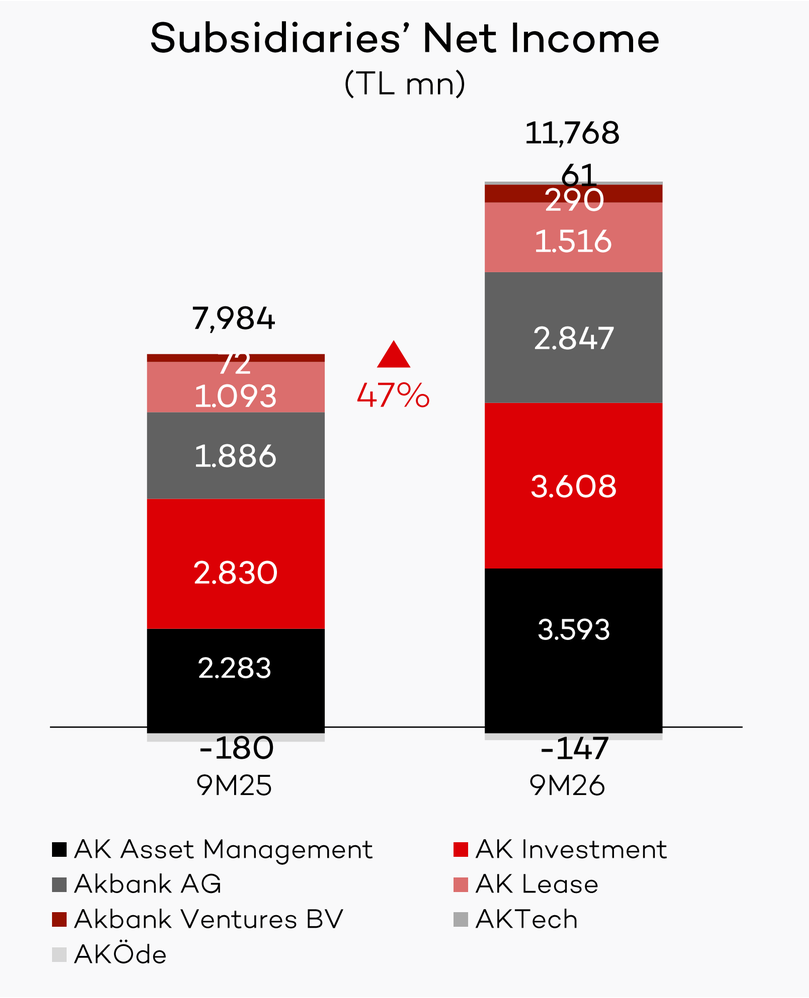
~90%
GPLs sold through digital channels

~80%
Business banking installment loans extended via digital channels

81%
Bancassurance products sold through digital channels

(1) Based on MIS data. Active: Login in last 3 months
(2) Including financial transactions such as money transfers, payments & investment, excl. viewing & cash transactions

Full scale financial powerhouse



AKBANK AG / Banking 100%

- Akbank Group's European flagship with a robust **28.6%** CAR as of 9M26

AKLease / Leasing 100%

- Net lease receivables market share of **12.0%** (1)

AKYatırım / Brokerage 100%

- Leader in corporate bond issuances (2) with **34%** market share in 9M26
- Leader in equity public offerings with lead managed offering size (3)

AKPortföy / Asset Management 100%

- Total AuM with **TL 1,613 bn,** 11.9% market share (4)
- Leader in pension fund management with **TL 496 bn** AuM, 19.4% market share (4)

AKÖde / E-Money 100%

- Tosla İşim targets commercial users & SMEs, providing virtual POS, pay by link, cash register & credit gateway
- Tosla targets individuals, providing inclusive financial services

AKBANK VENTURES / Corporate Venture Capital 100%

- Targeting next generation businesses

AKTech / Information Technologies 100%

- Innovative technological solutions

(1) As of Aug'26
(2) Excluding issuances of banks and affiliated financial companies. All data are based on BIST
(3) Totaling USD 2.7 bn since 2010 resulting a market share of 11.9%, excluding privatization transactions
(4) Among private institutions

Snapshot of Results

Profitability (%)	9M25	2025	9M26
ROE	**20.4**	**21.5**	**19.4**
ROE, Quarterly	21.0	24.9	14.1
ROA	**1.8**	**1.9**	**1.6**
ROA, Quarterly	1.8	2.2	1.1
Swap Adj. NIM	**2.3**	**2.5**	**2.8**
Swap Adj. NIM, Quarterly	2.7	3.1	2.2
CIR [(1)]	**52.4**	**50.6**	**54.4**
CIR, Quarterly	58.2	46.3	60.5
(%)			
Total LDR [(2)]	**84**	**86**	**86**
TL [(2)]	88	92	93
FX	78	77	73
Leverage (x)	**11.6**	**11.5**	**12.7**
Asset Quality (%)			
NPL Ratio	**3.5**	**3.4**	**3.7**
Stage 3 Coverage	**61.5**	**63.7**	**65.2**
Stage 2/ Total Gross Loans	**5.5**	**7.4**	**8.2**
Stage 2 Coverage	**17.2**	**11.8**	**9.4**
Net CoC (excl. Currency)	**2.30**	**2.14**	**1.89**
Net CoC(excl. Currency), Quarterly	2.98	1.74	1.32
Solvency [(3)] (%)			
CAR	**17.2**	**16.8**	**16.7**
CET-1	**12.4**	**12.5**	**11.2**
Tier-1	**13.6**	**13.6**	**13.3**

9M26 RoE: Excl. Competition Board penalty provision expense: **20.1%**

9M26 RoA: Excl. Competition Board penalty provision expense: **1.7%**

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(1) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions
(2) Bank-only, TL LDR includes domestic TL bond issuances and merchant payables
(3) w/o forbearances for 2025 figures. Forbearances: fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024 FX rate for 2025. Forbearances lifted as of 1.1.2026

Balance Sheet Highlights

Consolidated (TL mn)	2025	9M26	YtD (%)
Cash and due from Banks	**621,183**	**691,527**	**11**
Securities	**803,398**	**907,156**	**13**
TL	528,250	598,671	13
FX (USD)	6,422	6,305	(2)
Loans (net)	**1,850,222**	**2,248,793**	**22**
TL	1,270,556	1,532,814	21
FX (USD)	13,529	14,633	8
Other	**284,147**	**350,426**	**23**
Total Assets	**3,558,950**	**4,197,902**	**18**
Deposits	**2,173,421**	**2,641,432**	**22**
TL	1,350,918	1,581,041	17
FX (USD)	19,197	21,671	13
Funds Borrowed and Bonds Issued	**476,250**	**633,478**	**33**
Repo	**378,547**	**305,448**	**(19)**
Other	**220,563**	**287,284**	**30**
Equity	**310,169**	**330,260**	**6**
Total Liabilities and S/H Equity	**3,558,950**	**4,197,902**	**18**

9M26
Cheat sheet

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Income Statement Highlights

Consolidated (TL mn)	2Q26	3Q26	QoQ(%)	9M25	9M26	YoY(%)
Net Interest Income incl. swap cost	26,870	21,108	(21)	47,325	75,141	59
NII	44,941	42,346	(6)	70,691	130,373	84
o/w CPI-linker income	20,750	17,251	(17)	50,078	52,942	6
Swap Cost	(18,071)	(21,238)	18	(23,366)	(55,232)	136
Fees and Commissions (Net)	36,696	37,433	2	86,340	106,531	23
Net Trading Gain (Loss)	4,938	4,877	(1)	23,464	22,261	(5)
ECL hedge gain/ (loss)	136	157	16	1,160	352	(70)
Other	4,802	4,720	(2)	22,304	21,910	(2)
Other Income	710	748	5	2,353	2,550	8
Operating Expense	(36,506)	(38,784)	6	(82,834)	(112,135)	35
Pre- Provision Income	32,708	25,382	(22)	76,650	94,348	23
Provision for Loan Losses, net of collections	(12,723)	(7,561)	(41)	(27,231)	(30,071)	10
Stage 1+2 (net)	(2,500)	1,983	-	(5,228)	(136)	(97)
Stage 3	(11,858)	(11,042)	(7)	(24,149)	(35,440)	47
Stage 3 Recoveries	1,771	1,655	(7)	3,305	5,857	77
Currency Impact (fully hedged)	(136)	(157)	16	(1,160)	(352)	(70)
Other Provisions	(60)	(2,033)	-	(925)	(1,804)	95
o/w Penalty Provision[1]	-	(1,714)	-	-	(1,714)	-
Income Before Tax	20,101	15,874	(21)	48,565	62,830	29
Tax	(4,911)	(4,274)	(13)	(9,658)	(16,897)	75
Net Income	**15,190**	**11,600**	**(24)**	**38,908**	**45,933**	**18**
Net Income (adj. for penalty provision) [1]	**15,190**	**13,314**	**(12)**	**38,908**	**47,647**	**22**

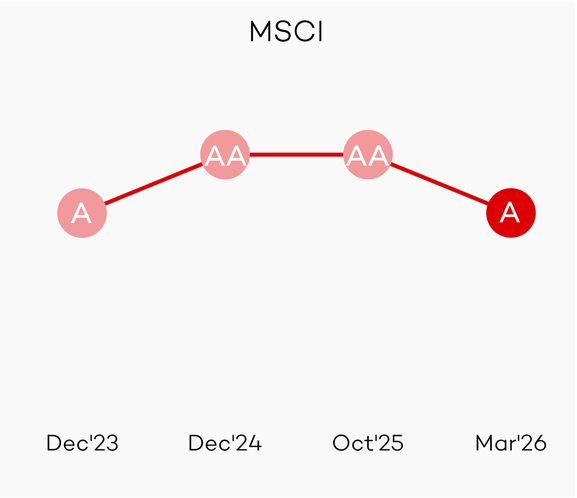
(1) Provision for Competition Board penalty

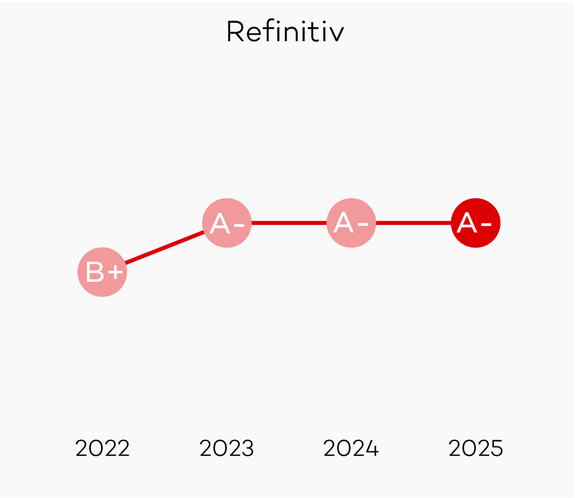
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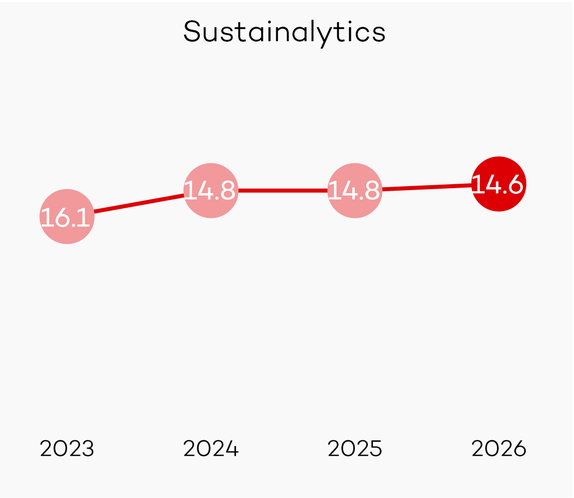
Transparent & holistic approach validated in our ratings

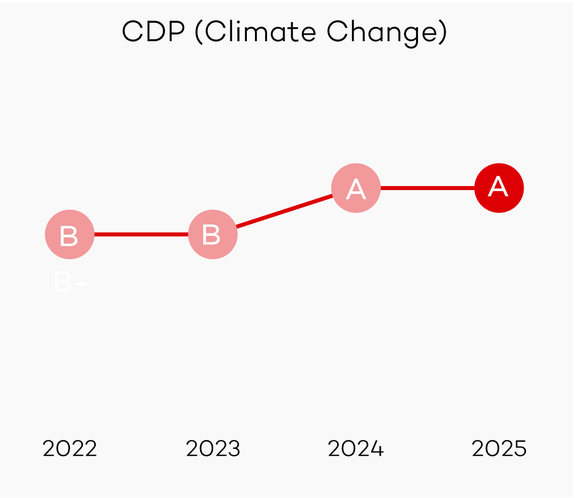
Indices	MSCI	REFINITIV	SUSTAINALYTICS	CDP
Range	AAA/CCC	A+/D-	0-40+	A/D-
Score	A	A-	14.6 (Low Risk)	A

Progress









Collaborations with national and international initiatives

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