



TÜRK LOYDU

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GHG VERIFICATION STATEMENT

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TÜRK LOYDU

YAPI ve KREDİ BANKASI A.Ş.

CARBON DISCLOSURE PROJECT

2025 YEAR GHG VERIFICATION STATEMENT

TL Project No:



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1. SCOPE

Türk Loydu Uygunluk Değerlendirme Hizmetleri A.Ş. performed verification of conformity of the voluntary assertion relevant to the GHG Inventory of the YAPI ve KREDİ BANKASI A.Ş. for the period 1 January 2025 to 31 December 2025.

Verification activities including process analysis were conducted for the production and office facilities addressed below on February and September 2025.

These studies had been carried out in order to provide a verification opinion that the YAPI ve KREDİ BANKASI A.Ş. 2025 GHG Inventory Report, which includes Scope 1 (direct) and Scope 2 (energy indirect) greenhouse gas emissions does not contain significant errors with reasonable assurance and Scope 3 (other indirect) greenhouse gas emissions are verified with limited assurance level in accordance with *ISO 14064-3:2019 Greenhouse Gases–Part 3: “Specification with guidance for the validation and verification of greenhouse gas assertions”*.

Türk Loydu Uygunluk Değerlendirme Hizmetleri A.Ş. consent to release of this assertion by YAPI ve KREDİ BANKASI A.Ş. to the Carbon Disclosure project in order to satisfy the terms of CDP disclosure requirements.

The organisation has included, within the operational boundaries, one head office building and office centers at the address given below.

Address:

YAPI ve KREDİ BANKASI A.Ş.

Levent Mah. Çamlık Sok. No:1 Yapı Kredi Plaza D Blok
34330 Beşiktaş-İstanbul

2. TOTAL GHG STATEMENT

The GHG assertions verified were the following:

- That the 2025 GHG Inventory of the YAPI KREDİ YATIRIM MENKUL DEĞERLER A.Ş. has been developed in accordance with common industry practice, including the Greenhouse Gas Protocol and the ISO 14064-1:2018 standard.
- That the calculated Scope 1 GHG emissions for the 2025 are **18,941,16 tCO₂e**.
- That the calculated Scope 2 GHG emissions for the 2025 are **36,437.86 tCO₂e***.
**The purchased electricity emissions are calculated by market-based approach.*
- That the calculated Scope 3 GHG emissions for the 2025 are **15,893,041.31tCO₂e**.

The emission sources included for each category has been given at section 5 of this statement.

3. ASSURANCE LEVEL

Greenhouse gas inventory verification activity was conducted with 5% level of assurance.

The verification task was to form an opinion at a reasonable level of assurance about the above GHG assertions, regarding:

- Conformance with the general requirements of Greenhouse Gas Protocol and the ISO 14064-1:2018 standard.
- Reasonableness of the calculated Scope 1 and Scope 2 emissions for the 01.01.2025-31.12.2025.
- Reasonableness of the calculated Scope 3 emissions for the 01.01.2025- 31.12.2025.



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4. VERIFICATION ACTIVITIES

The GHG verification activities performed by Türk Loydu Uygunluk Değerlendirme Hizmetleri A.Ş. applied ISO 14064-3:2019 International Standard for GHG verifications.

The following verification activities were conducted:

- Review of calculation documentation, procedure and methodologies, including inventory report,
- Assessment of risks and verification planning,
- Assessment of documentation, control and methodologies, including the facility quality management systems,
- Assessment of verification findings and outstanding issues in inventory report,
- Assessment and review of resolutions to outstanding issues in inventory report,
- Issuance of verification statement and completion of verification.

5. VERIFICIATON OPINION

Türk Loydu planned and performed verification studies to obtain the information, explanations and evidence that we considered necessary to provide a reasonable or limited assurance level based on the process and procedures conducted.

Türk Loydu's approach is risk-based, drawing on an understanding of the risks associated with calculating GHG emission information and the controls in place to mitigate these risks.

Our studies included assessment, on a sample basis, of evidence relevant to the reporting of emission information.

GHG statement has been prepared based on the objective evidence examined, recalculations and interviews in verification activities carried out in accordance with the requirements of the Greenhouse Gas Protocol and the ISO 14064-1:2018 standard.

The greenhouse gas emission information (Scope 1 and 2) disclosed in the YAPI ve KREDİ BANKASI A.Ş. 2025 GHG Inventory Report as a result of verification held on the basis of international standards has been verified with reasonable assurance.

The greenhouse gas emission information (Scope 3) disclosed in the YAPI ve KREDİ BANKASI A.Ş. 2025 GHG Inventory Report as a result of verification held on the basis of international standards has been verified with limited assurance.

Additionally the GHG information of YAPI KREDİ YATIRIM MENKUL DEĞERLER A.Ş. for the period 1 January 2025 to 31 December 2025 is given below.



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The Total GHG assertions of YAPI ve KREDİ BANKASI A.Ş. 2025 Inventory Report verified are given following:

TOTAL DIRECT GREENHOUSE GAS EMISSIONS		
1-Direct GHG emissions	18.941,16	tCO ₂ e
TOTAL INDIRECT GREENHOUSE GAS EMISSIONS		
2- Indirect GHG emissions from imported energy, purchased electricity: (<i>Market-based approach</i>)	0,00	tCO ₂ e
2- Indirect GHG emissions from imported energy, purchased electricity: (<i>Location-based approach</i>)	36,437.86	tCO ₂ e
3- Indirect GHG emissions from transportation:	13,270.80	tCO ₂ e
4- Indirect GHG emissions from products used by organization:	8,077.25	tCO ₂ e
5- Indirect GHG emissions associated with the use of products from the organization:	15,871,693.26 (9,459,373 tCO ₂ e- Customers' Scope 1&2)	tCO ₂ e
6- Indirect GHG emissions from other sources:	0,00	tCO ₂ e
TOTAL:	15,911,982.48 (marked-based)	tCO₂e

The scope of the Selected Information which covers the period between 1 January 2025 and 31 December 2025 and is subject to our independent limited assurance work is summarised below:

- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 1 – Purchased Goods and Services 4.232,91 tons CO₂e
- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 2 – Capital goods 3.693,17 tons CO₂e
- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 3 – Fuel-and-energy-related activities (not included in Scope 1 or 2) 5.967,20 tons CO₂e
- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 5 – Waste Generated in Operations 183,26 tons CO₂e
- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 6 – Business Travel 2.175,10 tons CO₂e
- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 7 – Employee Commuting 5.096,24 tons CO₂e



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- Scope - 3 (Indirect) Greenhouse Gas Emissions (tons CO₂e) – Category 15 – Investments – Portfolio emissions related to Banking (Bank) activities. 15,871,693.26 tons CO₂e

COMPANY NAME	2025 SCOPE 1 CO ₂ e (tonnes)	2025 SCOPE 2 CO ₂ e (tonnes) (Location-Based)	2025 SCOPE 2 CO ₂ e (tonnes) (Market-Based)
YAPI KREDİ BANK	18.238,50	35.794,56	0
YK PORTFOY	73,19	58,00	0
YK FAKTORİNG	156,03	45,53	0
YK LEASİNG	149,79	75,12	0
YK CULTURE ARTS and PUBLISHING	118,92	138,55	0
YK TECHNOLOGY	29,07	22,33	0
YK INVEST	169,98	265,56	0
YK DEUTSCHLAND	5,57	38,21	0

H. Uğur AYKAÇ
Responsible Manager

Onur YILMAZ
Greenhouse Gas Lead Verifier

HALE AYLİN DEVRİMÇİ
Greenhouse Gas Lead Verifier