odeabank

2025

SUSTAINABILITY REPORT EXECUTIVE SUMMARY

Empowering and Transformative Banking

CONTENTS

INTRODUCTION

ABOUT THE REPORT

This Executive Summary has been prepared to provide a high-level overview of the core approach, performance indicators and areas for development presented in the 2025 Odeabank Sustainability Report.

The 2025 Sustainability Report covers the Türkiye operations of Odeabank and its subsidiary Odeatech for the period from 1 January to 31 December 2025. This year, the report has been structured in line with our "Empowering and Transformative Banking" approach to make the links between our sustainability strategy, business model, governance structure and value creation approach more visible.

Within this framework, the report is organized under the headings of Financial Empowerment, Responsible Transformation Finance and Human-Centered Banking, bringing together our 2025 activities in areas including sustainable finance, climate-focused transition, digital and operational resilience, employee experience, diversity and inclusion.

Compared with the previous year, the report's content architecture and design language have been enhanced. The Sustainability Department managed the development of the data set, the analysis of performance and areas for development, and the content drafting process. Data, content and feedback contributions from our Sustainability Working Group have also been reflected in the report.

In developing the report content, we considered national and international sustainability reporting frameworks—particularly the Global Reporting Initiative (GRI) Standards—along with good practices and environmental, social and governance (ESG) assessment expectations. Our sustainability disclosures prepared in accordance with the Türkiye Sustainability Reporting Standards (TSRS) have been published separately, supporting transparency regarding climate-related risks and opportunities.

You can access the 2025 Sustainability Report *here.*

You can access the 2025 TSRS Compliant Sustainability Report *here.*

You can access the 2025 Annual Report *here.*

REPORT PROFILE

Reporting period	1 January–31 December 2025
Scope	Odeabank and Odeatech operations in Türkiye
Core approach	Empowering and Transformative Banking
Strategic pillars	Financial Empowerment, Responsible Transformation Finance, Human-Centered Banking
Reporting approach	The GRI Standards, integrated thinking approach, the SDGs, UN Global Compact principles, Carbon Disclosure Project (CDP) and ESG assessment expectations were taken into consideration.
TSRS disclosures	Sustainability disclosures prepared in accordance with TSRS are published in a separate report.

SCAN THE QR CODES TO WATCH LEADERSHIP MESSAGES THAT HELP SHAPE THIS REPORT.

EMİR KADİR ALPAY
AGM* IN CHARGE OF TREASURY, CAPITAL MARKETS AND FINANCIAL INSTITUTIONS

STANDARD VERSION

ACCESSIBLE VERSION
Sign Language Interpretation and Audio Description

BURCU AKIN ÖZTEMEL
FINANCIAL INSTITUTIONS, FUNDING AND SUSTAINABILITY SENIOR MANAGER

STANDARD VERSION

ACCESSIBLE VERSION
Sign Language Interpretation and Audio Description

*Assistant General Manager

BANKING IN A CHANGING WORLD

In 2025, geopolitical tensions, uncertainty in trade policies, the macroeconomic rebalancing process, the climate crisis, the need for sustainable finance, digitalisation and artificial intelligence-driven transformation continued to reshape the financial sector.

For the banking sector, this transformation has increased the importance not only of providing finance, but also of determining where capital is directed, how risks are managed, how customers' transition needs are supported and how digital trust is maintained.

In Türkiye, 2025 was characterised by tight financial conditions and a strong focus on investment finance, energy efficiency, digital transformation, export competitiveness and regulatory compliance.

Transformation Driver	Implications for Banking
Macroeconomic and geopolitical uncertainty	Increases the need for financial resilience, selective growth and robust risk management.
Climate crisis and the low-carbon transition	Brings sustainable finance, environmental and social risk management, and portfolio transition to the fore.
Digitalisation and artificial intelligence	Makes customer experience, operational efficiency, data security and digital trust critical priorities.
Social expectations and talent transformation	Creates greater responsibility in employee experience, inclusion, financial literacy and social impact.

MESSAGE FROM THE CHAIR

Dear Stakeholders,

We are navigating a period in which global economic dynamics, the technology agenda and the climate-focused transition are reshaping business priorities. In this environment, the banking sector plays a critical role that extends beyond supporting access to finance to include directing capital towards the right areas, managing risks effectively and supporting the transition to a low-carbon economy.

We view Odeabank's new era from this perspective. With ADQ's investment, the Bank has gained the opportunity to move forward with a stronger capital structure, a broader international perspective and long-term growth ambitions.

In 2025, Odeabank adopted a more integrated sustainability approach across Financial Empowerment, Responsible Transformation Finance and Human-Centered Banking. Customer experience, digitalisation, data security, climate-focused transition, environmental and social risk management, and human capital are among the key components of the Bank's sustainable value creation approach.

At Odeabank, we regard sustainable development not merely as a compliance matter, but as one of the foundations of our long-term value creation journey. With its robust governance structure, agile organisation, digital capabilities and sustainability focus, we believe the Bank will play an increasingly effective role in supporting its customers' transition journeys.

At Odeabank, we continue to take determined steps toward a better world.

I would like to thank all Odeabank employees who have contributed to this journey, our customers who place their trust in the Bank, our business partners and all our stakeholders.

Sincerely,

Marcos Alonso De Quadros
Chair of the Board of Directors

MESSAGE FROM THE CEO

Dear Stakeholders,

For Odeabank, 2025 was an important year in which we reinforced our strategic transformation with tangible results and placed our sustainability performance on a more measurable footing while maintaining our financial resilience. The macroeconomic rebalancing process, financing conditions, digitalisation, evolving customer expectations and the need for sustainability-focused transition sharpened our focus on robust balance sheet management, customer-centered growth, technological capacity and long-term value creation.

Following ADQ's acquisition of 96% of Odeabank's share capital, we gained a stronger capital structure and a broader international perspective to support our long-term growth ambitions. In 2025, our paid-in capital increased by 60% to TRY 5.26 billion. We view this development not merely as a change in our shareholder structure, but as an important step that strengthens the Bank's future growth capacity and ability to create long-term value.

We closed 2025 with strong financial indicators. Our total assets increased by 55% to TRY 123 billion, while our capital adequacy ratio stood at 16.3%. The solutions we offer to address our customers' investment and savings needs also gained strong momentum: our non-deposit assets under management reached TRY 101.6 billion, while our TRY-denominated fund volume increased by 60.5% to TRY 94.2 billion.

We continued to enhance the experience delivered through our digital channels. The number of digital customers approached 250,000, while mobile transaction volume increased by 19%. Our subsidiary Odeatech has been one of the key structures strengthening our capacity in technology and digitalisation. Odeatech's work in digital banking infrastructure, data management, process automation and artificial intelligence has been a core enabler of Odeabank's "phygital banking" vision.

We also achieved measurable progress in our sustainability performance in 2025. By sourcing all electricity consumed in our operations from I-REC (International Renewable Energy Certificate)-certified renewable sources, we reduced our market-based Scope 2 emissions to zero. Between 2024 and 2025, we reduced our combined Scope 1 and market-based Scope 2 greenhouse gas emissions by approximately 40%. This result is a tangible indicator of our approach to reducing our operational environmental impact and transitioning towards low-carbon operations.

Our climate and sustainability focus is not limited to managing operational impacts. Sustainable finance, environmental and social risk management, the assessment of climate-related risks and opportunities, and stronger reporting quality remain integral to the Bank's long-term value creation approach. In this context, through our second Sustainability Report prepared in accordance with TSRS for the 2025 reporting period, we further strengthened the transparency and comparability of our climate-related disclosures.

Under our Human-Centered Banking approach, we also made progress in employee experience, diversity, equity, inclusion and accessibility. In 2025, Odeabank employed 1,211 people, while our consolidated workforce, including Odeatech, reached 1,393. Women represented 57% of our consolidated workforce and 51.5% of management positions.

During the same period, total training reached 48,087 hours, corresponding to an average of 39.7 training hours per employee.

We continued to expand the reach of the initiatives launched in previous years in the area of social impact. Through our Fair Tales project, the cumulative print run of five books reached 1.3 million copies, and we reached more than 200,000 children directly. The project's total reach increased to 3.56 million people, while theatre performances reached an audience of more than 100,000.

Our 2025 results demonstrate that Odeabank's strategy, built around Financial Empowerment, Responsible Transformation Finance and Human-Centered Banking, provides a strong foundation for performance. Going forward, we will continue to respond more effectively to our customers' evolving needs through our strong capital structure, disciplined balance sheet management, digital and technological capabilities, sustainability performance and Human-Centered corporate culture.

I would like to thank my colleagues, our customers, our business partners and all our stakeholders for their contributions to these achievements.

Sincerely,

Dr. Mert Öncü
Board Member and CEO

2025 HIGHLIGHTS

100%
I-REC-CERTIFIED RENEWABLE ELECTRICITY CONSUMPTION
We sourced all electricity consumed in our operations from I-REC-certified renewable electricity sources.

40%
REDUCTION IN SCOPE 1 AND SCOPE 2 EMISSIONS
Compared with 2024, we reduced our combined Scope 1 and market-based Scope 2 greenhouse gas emissions by 40%.

TRY 447 MILLION
GREEN TRANSITION FINANCE
We provided a total of TRY 447 million in green transition finance.

~250,000
DIGITAL BANKING CUSTOMERS
We continued to increase the number of our digital banking customers.

TRY 101.6 BILLION
NON-DEPOSIT ASSETS UNDER MANAGEMENT
We increased our non-deposit assets under management to more than TRY 101.6 billion.

16.3%
CAPITAL ADEQUACY RATIO
We maintained our capital adequacy ratio at a strong level.

57%
WOMEN IN THE WORKFORCE
We continued to maintain a consolidated share of women employees at 57%, above the sector average.

1.3 MILLION
FAIR TALES BOOKS (CUMULATIVE)
Having directly reached more than 200,000 children to date, the project achieved a total reach of 3.56 million people.

UNGC
GLOBAL COMMITMENT TO RESPONSIBILITY
We became a signatory to the United Nations Global Compact (UNGC).

PCAF
FINANCED EMISSIONS
We became a signatory to the Partnership for Carbon Accounting Financials (PCAF).

ABOUT ODEABANK

ODEABANK AT A GLANCE

At Odeabank, we continue to create long-term value by supporting our investment-focused banking approach with digital transformation, a strong capital structure and a customer-centered service model. Having begun our operations with a focus on commercial banking, we have progressively expanded into retail banking, asset management and investment products. Through financial advisory, accessible digital solutions and a data-driven service approach, we continue to provide integrated solutions that respond to our customers' evolving needs.

For Odeabank, 2025 was a year not only of financial growth, but also of a stronger shareholder structure, deeper digital and technological capabilities, and a more visible sustainable growth approach. Supported by the capital structure strengthened through ADQ's role in our shareholder base, our investment-focused banking vision and Odeatech-enabled technology infrastructure, we provide our customers with a more agile, integrated and future-ready banking experience.

TRY **123** Billion Total Assets

19% Increase in Mobile Transaction Volume

35 Branches

TRY **101.6** Billion in Non-Deposit Assets Under Management

16.3% Capital Adequacy Ratio

~250,000 Digital Customers

45 ATMs

1,211 Employees

KEY FINANCIAL INDICATORS

Financial Indicators*	2024	2025	Growth Rate
Total Assets	79.3	123.0	**55.1%**
Net Loans	29.2	50.0	**71.2%**
Deposits	48.0	70.6	**47.1%**
Securities	26.1	36.7	**40.6%**
Equity	5.6	6.2	**10.7%**

** Values are presented in TRY billions.*

STRATEGIC TRANSFORMATION WITH ADQ

With ADQ becoming our shareholder, Odeabank gained a stronger capital structure that supports a long-term investment perspective and a broader international outlook. This new era is regarded not merely as a change in the shareholder structure, but as an important milestone supporting the Bank's strategic growth capacity, digital transformation focus and sustainable finance approach.

In line with this transformation, we aim to accelerate our strategic investments in:

- digitalisation,
- customer experience,
- sustainable finance, and
- data-driven transformation.

We expect ADQ's long-term investment approach to contribute to strengthening the Bank's access to capital markets, diversifying its investor base and supporting its sustainable growth capacity.

SHAREHOLDING AND CAPITAL STRUCTURE

Name/Legal Entity
ADQ FINANCIAL SERVICES LLC
Share Amounts
5,051,109,306
Shareholding
96%

Name/Legal Entity
H.H SHEIKH DHEYAB BINZAYED BINSULTAN AL-NAHYAN
Share Amounts
210,701,739
Shareholding
4%

Name/Legal Entity
FLASH INVESTMENT HOLDING 1 RSC LTD
Share Amounts
1
Shareholding
0.0000%

Name/Legal Entity
FLASH INVESTMENT HOLDING 2 RSC LTD
Share Amounts
1
Shareholding
0.0000%

Name/Legal Entity
FLASH INVESTMENT HOLDING 3 RSC LTD
Share Amounts
1
Shareholding
0.0000%

Name/Legal Entity
FLASH INVESTMENT HOLDING 4 RSC LTD
Share Amounts
1
Shareholding
0.0000%

TOTAL
Share Amounts
5,261,811,049
Shareholding
100.00%

Members of the Board of Directors and senior executives do not hold shares in the Bank.

The amounts shown in the table are presented in full TRY.

ABOUT ADQ

Established in 2018, ADQ is an active global investment and holding company focused on strategic infrastructure and global supply chains. As a strategic partner of the Government of Abu Dhabi, ADQ aims to create value for local communities and generate long-term financial returns through the platforms in which it holds interests.

ADQ's presence in Odeabank's shareholder structure represents not only financial strengthening, but also an important source of support for long-term growth, transformation capacity and strategic alignment.

odeatech

About Odeatech

We position Odeatech as our strategic technology platform that strengthens our competitive advantage in digital transformation, data analytics, artificial intelligence and process automation. In 2025, while scaling our research and development (R&D) and technology development capacity, we continued to enhance operational efficiency and customer experience through solutions that support our data-driven banking approach.

Through the work of more than 150 R&D professionals, we strengthened our technology development capacity and focused on enhancing our digital banking infrastructure, data management capabilities and innovation capacity. Through our collaborations with the fintech ecosystem and a technology infrastructure aligned with information security standards, we continue to build a sustainable technology ecosystem that supports an agile, innovative and data-driven transformation approach.

For more information: *www.odeatech.com.tr/en*

HOW WE CREATE VALUE?

"Empowering and Transformative Banking"

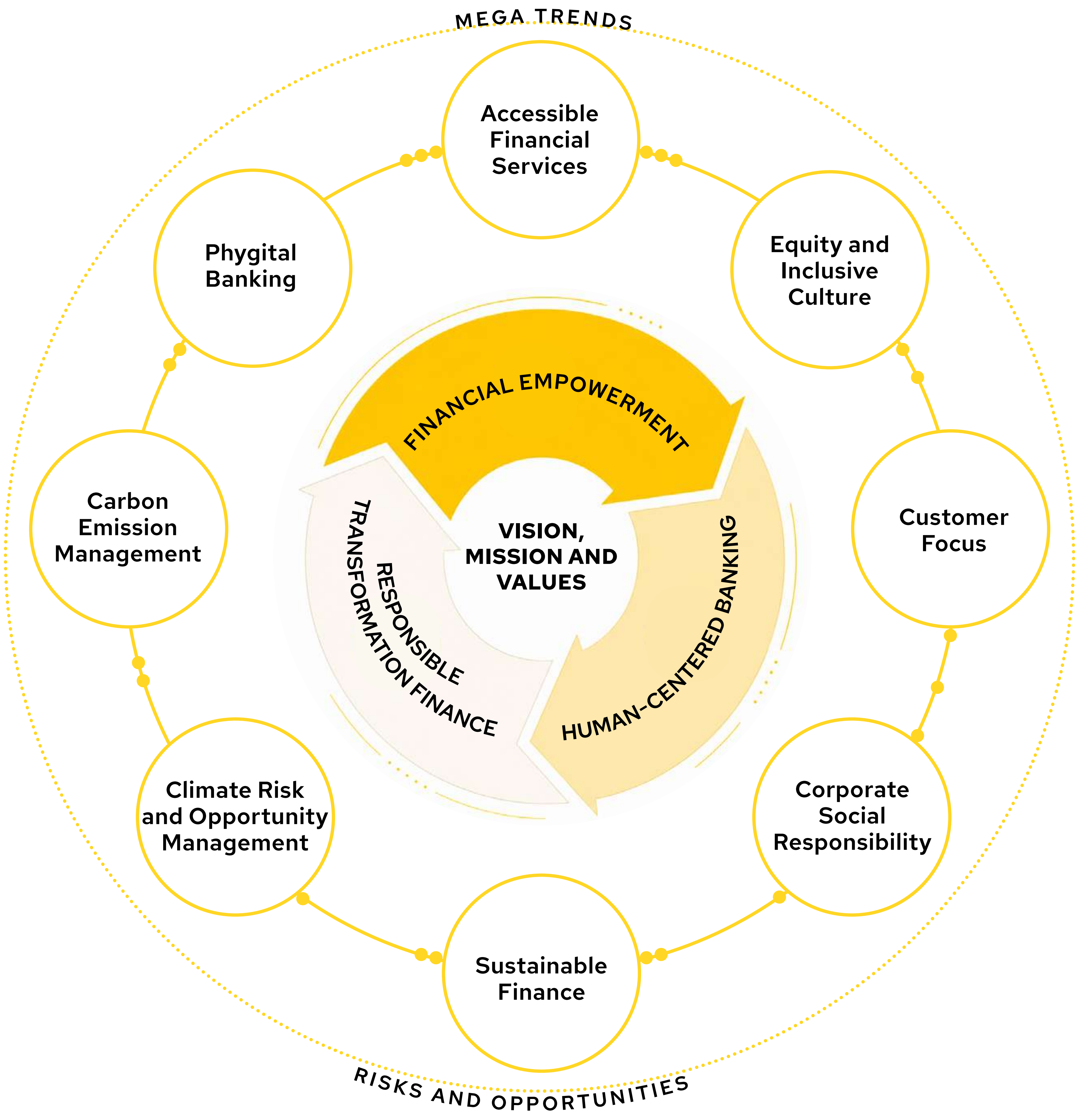
	HOW WE USE IT	2025 OUTPUTS
FINANCIAL CAPITAL	We provide financing through a strong balance sheet, capital structure and selective growth approach.	Total assets, net loans, deposits, equity and capital adequacy indicators
INTELLECTUAL CAPITAL	We offer digital, accessible and investment-focused solutions to our commercial and retail customers.	Number of digital customers, mobile transaction volume and customer experience indicators
MANUFACTURED CAPITAL	We support transformation through Odeatech, data management, artificial intelligence, process automation and digital infrastructure investments.	Digital channel development, data-driven banking and operational efficiency
HUMAN CAPITAL	We strengthen our organisational capacity through employee experience, learning, talent development, diversity and inclusion practices.	Number of employees, training hours, share of women employees and employee engagement indicators
NATURAL CAPITAL	We manage our environmental impact through energy efficiency, renewable energy, emissions reduction and resource management practices.	I-REC use, emissions reduction, energy efficiency and environmental performance indicators
SOCIAL AND RELATIONSHIP CAPITAL	We create value for our stakeholders through social impact, financial literacy, accessibility and community investment programmes.	Fair Tales, financial literacy content and accessible banking practices

OUR VISION

To be a "digital bank" that creates value for Türkiye by offering innovative and distinctive financial solutions with superior physical services.

OUR MISSION

To create added value for our customers and employees and to contribute to society by addressing their banking needs and solving their financial challenges.



OUR STRATEGIC OBJECTIVES

FOR OUR CUSTOMERS
To be the first choice for our customers by offering the right solutions at the right time through an innovative and customer-centric approach.

FOR OUR EMPLOYEES
To be a bank that our employees are proud to be a part of, where they can develop themselves, feel valued, and contribute by leveraging their potential.

FOR OUR SOCIETY
To be a bank that contributes to the economic development of society, supports environmental sustainability, and promotes social well-being.

FOR OUR SHAREHOLDERS
To be a bank that provides technology-driven, profitable, sustainable growth and creates long-term value for our shareholders.

THE VALUE WE CREATE

FOR OUR CUSTOMERS	We provide a digital, accessible, secure and investment-focused banking experience.
FOR THE ECONOMY	Through our financial intermediation role, we support our customers' growth, investment and transition needs.
FOR THE ENVIRONMENT	We continue financing, energy efficiency and emissions reduction initiatives that support the transition to a low-carbon economy.
FOR OUR EMPLOYEES AND SOCIETY	We create value in diversity, inclusion, employee development, accessibility and social impact.

OUR VALUES

AGILITY	CUSTOMER FOCUS	TRANSPARENCY	RESPECT
We adapt quickly to change, embrace innovation, and act fast to deliver effective solutions.	We understand our customers' needs deeply and offer tailored solutions that create meaningful and lasting value.	We communicate openly and honestly, act with integrity, and build trust through clear and consistent actions.	We respect every individual, their opinions, and their differences, creating a diverse and inclusive workplace.

EMPOWERING AND TRANSFORMATIVE BANKING

OUR STRATEGY AND MATERIALITY TOPICS

The role of banking worldwide is evolving beyond providing access to finance towards a model that supports customers' transformation, manages risks more holistically, uses technology securely and accessibly, advances sustainable finance and strengthens social value.

At Odeabank, we respond to this transformation through our "Empowering and Transformative Banking" approach. This approach reflects our sustainability perspective, which aims to offer more holistic solutions to our customers' financial needs, support the transition to a low-carbon economy, and create inclusive value for our employees and society.

These three pillars demonstrate the links between Odeabank's sustainability strategy and its business model, material topics, governance structure and performance indicators. The remainder of this Executive Summary presents our 2025 performance and areas for development through this structure.

EMPOWERING AND TRANSFORMATIVE BANKING			
STRATEGIC AREA	**FINANCIAL EMPOWERMENT**	**RESPONSIBLE TRANSFORMATION FINANCE**	**HUMAN-CENTERED BANKING**
Our Strategic Approach	We strengthen our customers' financial access through digital, innovative and data-driven solutions.	We develop financing solutions that support the transition to a low-carbon economy.	We create inclusive and sustainable value for our employees, customers and society.
Our Strategic Focus Areas	Digital banking solutions; data-driven customer experience; fintech collaborations; AI-enabled processes; financial inclusion	Sustainable finance products; renewable energy finance; transition finance approach; responsible products and services; environmental impact management	Employee experience and well-being; diversity, equity and inclusion; talent management; community investment programmes; financial and digital literacy
Related Capitals	Financial Capital; Manufactured Capital; Intellectual Capital	Natural Capital; Financial Capital	Human Capital; Social and Relationship Capital
Related Material Topics	Digital transformation; customer experience; fintech and innovation; cyber security and data security; risk management; financial and digital literacy; financial inclusion; prevention of financial crime	Financing the low-carbon economy; responsible products and services; environmental impact; renewable energy; circular economy; risk management	Diversity, equity and inclusion; talent management; employee health, well-being and safety; business ethics, compliance and anti-corruption; community investment programmes; corporate governance
Sustainable Development Goals We Contribute To			
Performance Linkage	Monitored through indicators relating to digitalisation, customer experience, financial inclusion, data security and operational resilience.	Monitored through sustainable finance, green lending, environmental impact, emissions management, climate risk and environmental and social risk assessment.	Monitored through indicators relating to employee experience, learning and development, diversity, employee health and safety, financial literacy and social impact.

OUR DOUBLE MATERIALITY ASSESSMENT

How Did We Strengthen Our Approach in 2025?

In 2025, we strengthened the links between our sustainability strategy and our business model, material topics, risks and opportunities, performance indicators and areas for development.

In this context, we updated our double materiality approach, aligned our material topics with our strategic pillars, made performance monitoring more visible and presented our sustainability governance in a more traceable structure.

One of the key outcomes of our double materiality assessment is the integration of material topics into strategic decision-making processes and performance management.

Linkage Area	Use of the Materiality Assessment Output
Strategy	Material topics are positioned under the three main strategic areas of our sustainability strategy.
Risk and Opportunity Management	The effects of material topics on the business model, financial resilience, reputation, compliance and operational continuity inform risk and opportunity assessments.
Value Creation Model	Material topics are linked to financial and non-financial capitals and integrated into the value creation approach.
KPI Map	Material topics are linked to the principal KPI areas monitored.
Performance and Progress	Progress in managing material topics is assessed together with performance indicators and areas for development.
Reporting Structure	The main sections of the report are structured to reflect the links between material topics and the strategy.

**KPI: Key Performance Indicator. Refers to the key indicators used to monitor and measure the organization's performance against its defined objectives.*

Our Strategic Development Focus for 2026 and Beyond

In the coming period, supported by our strong capital structure, disciplined balance sheet management and sustainable finance capabilities, we aim to further advance a banking approach that responds to our customers' evolving needs, considers climate and transition risks, and has a strong capacity to create long-term value.

Development Area	Focus
Strategy and KPI Integration	Strengthening the alignment of material topics with KPI maps, performance indicators and senior management objectives
Data Ownership and Reporting Quality	Strengthening business-unit ownership of sustainability data, as well as data comparability and quality
Climate and Portfolio Transition	Further maturing initiatives related to sustainable finance, green lending, climate risk, PCAF and CDP
Social Impact and Inclusion	Developing a measurable impact approach across financial literacy, accessible banking, employee experience, diversity and social impact
Value Chain Management	More systematic consideration of environmental and social criteria in supplier management and procurement processes

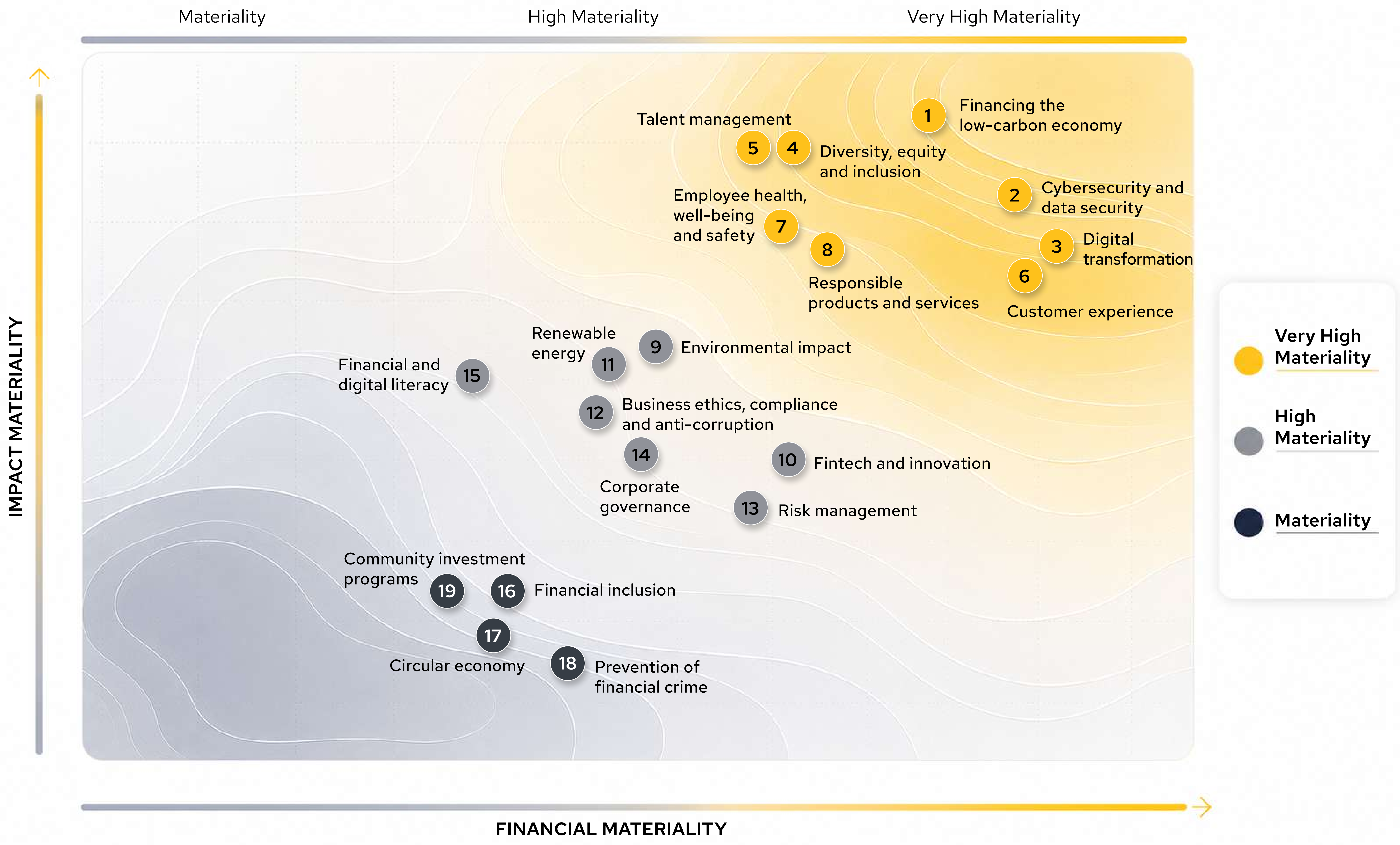
GUIDE TO READING THE MATERIALITY MATRIX

High Impact Materiality
The topic has a significant impact on the environment, society, employees, customers, or the value chain.

High Financial Materiality
The topic has a significant impact on the Bank's financial performance, risk profile, operational resilience, or long-term value creation.

High Impact + High Financial Materiality
The topic is treated as a strategic priority and is monitored closely through dedicated performance indicators.

Dynamic Topics
Topics whose significance may increase over time due to regulatory developments, market dynamics, or evolving stakeholder expectations.



CORPORATE GOVERNANCE AND OUR SUSTAINABILITY GOVERNANCE

We support our sustainability practices not only through the products and services we offer, but also through our organisational structure, decision-making mechanisms, risk management processes, data monitoring systems and performance management approach.

Our Sustainability Policy sets out our core principles and commitments in areas including combating climate change, managing environmental and social risks, increasing financial inclusion, upholding ethical business principles and respecting human rights. The Sustainability Department is responsible for implementing the Policy, and the related activities are overseen by the Corporate Governance and Sustainability Committee.

CREDIT COMMITTEE

Primary Responsibility Supports decision-making relating to credit allocation processes, the loan portfolio and credit risk management.

AUDIT COMMITTEE

Primary Responsibility Contributes to oversight of internal control, internal audit, risk management, financial reporting and independent audit processes.

RISK COMMITTEE

Primary Responsibility Supports the identification, measurement, monitoring and management of risks within the risk appetite framework.

CORPORATE GOVERNANCE AND SUSTAINABILITY COMMITTEE

Primary Responsibility Supports the Board of Directors in relation to corporate governance principles, the sustainability approach, relevant policies and practices, and sustainability reporting.

REMUNERATION COMMITTEE

Primary Responsibility Contributes to the assessment of the remuneration approach in alignment with ethical principles, internal equity, risk management and strategic objectives.

STRATEGY AND INVESTMENT COMMITTEE

Primary Responsibility Supports the assessment of the Bank's long-term strategic priorities, investment perspective and growth areas.

Board of Directors

- Credit Committee
- Audit Committee
- Risk Committee
- Remuneration Committee
- Corporate Governance and Sustainability Committee
- Strategy and Investment Committee

Dr. Mert Öncü
Board Member - CEO

Çağla Kaygısız
CEO Office Manager

Özgür Ünsal
Information Security Senior Manager

Yalçın Avcı
Deputy General Manager - AGM in charge of Commercial Banking

Sinan Erdem Özer
AGM in charge of Technology and Operations

Emir Kadir Alpay
AGM in charge of Treasury, Capital Markets and Financial Institutions

Mehmet Gökmen Uçar
Deputy General Manager - AGM in charge of Finance, Financial Control and Strategy

Cenk Demiröz
AGM in charge of Credit Allocation

Ebru Vardar
AGM in charge of Human Resources

Hüseyin Cem Taner
AGM in charge of Credit Monitoring and Remedial

Gürcan Kırmızı
AGM in charge of Retail Banking

Aslı Pınar Akbaydoğan
Senior Management Director, Chief Legal Counsel

AUDIT COMMITTEE

Oya Aydınlık
Audit Committee Chair

Hüseyin Gönül
AGM in charge of Risk Management and Internal Control

Tolga Usluer
AGM in charge of Internal Systems

OUR SUSTAINABILITY GOVERNANCE

At Odeabank, sustainability governance is carried out through oversight by the Board of Directors, guidance from the Corporate Governance and Sustainability Committee, ownership by senior management, coordination by the Sustainability Department and contributions from business units.

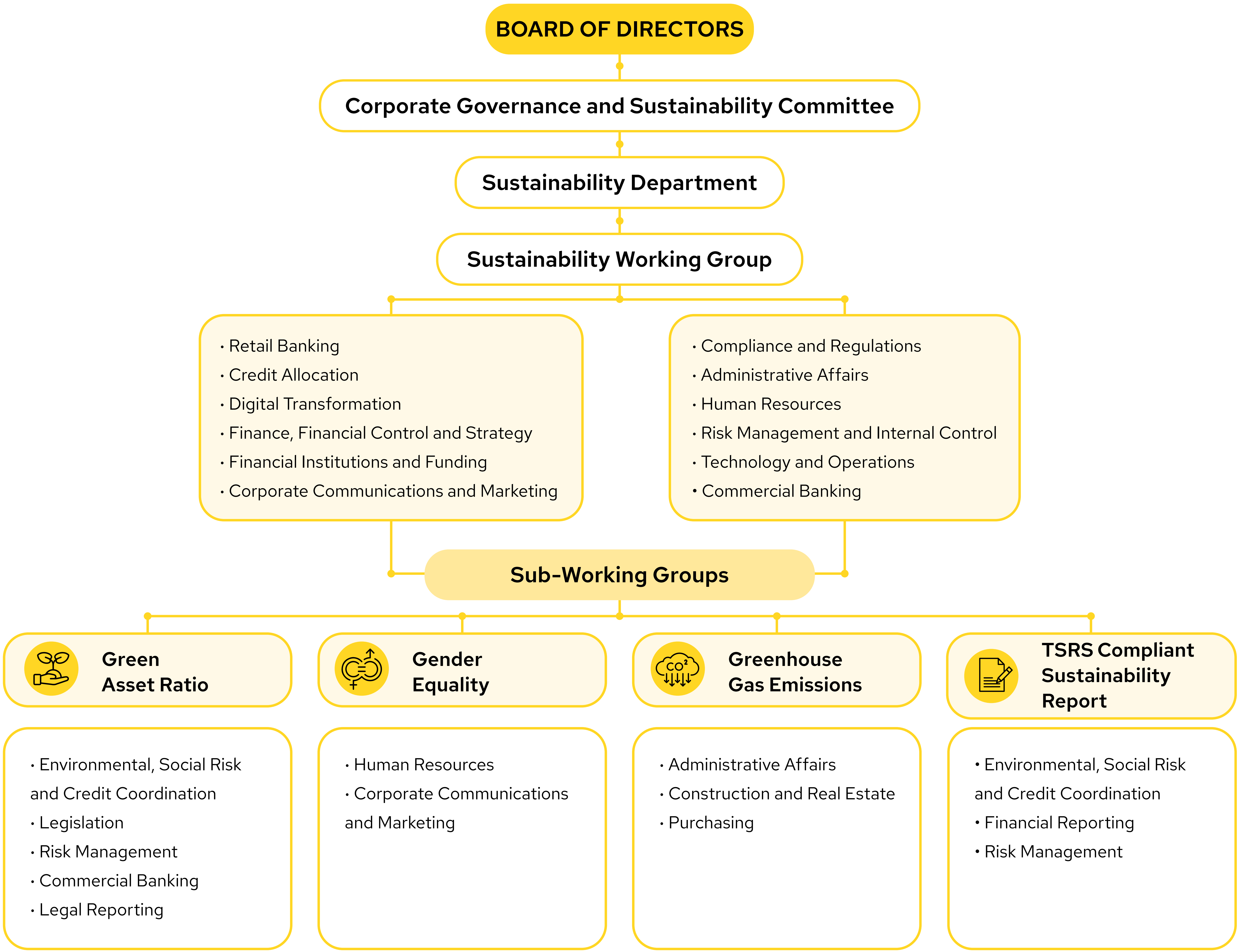
Our sustainability approach is connected with strategy, risk management, finance, climate, environmental and social impact, human capital, ethics and compliance, reporting, and performance management processes. This structure supports the management of sustainability matters not only as part of reporting, but also in connection with the Bank's decision-making, risk assessment and value creation processes.

The Corporate Governance and Sustainability Committee is one of the Bank's key structures supporting the Board of Directors in relation to the sustainability approach, relevant policies and practices, material topics, sustainability performance and reporting processes.

The Sustainability Department plays a central role in sustainability strategy, reporting, performance monitoring, climate-related and environmental and social risk activities, the sustainable finance agenda and stakeholder coordination.

The Sustainability Working Group supports the integration of sustainability activities across the Bank through data, content, feedback and implementation contributions from the relevant business units. This structure helps link sustainability priorities more systematically with business units and strengthen data ownership in reporting processes. In 2025, sustainability governance activities included developing the reporting data set, monitoring performance indicators, identifying areas for development and strengthening the links between material topics and strategic themes.

OUR SUSTAINABILITY GOVERNANCE STRUCTURE



OUR ETHICS AND COMPLIANCE APPROACH

At Odeabank, we regard an ethical business culture as one of the foundations of our trust-based banking approach, corporate reputation and long-term relationships with our stakeholders.

In conducting our activities, we are guided not only by compliance with applicable laws and regulations, but also by the principles of integrity, honesty, reliability, transparency, respect, fair competition, prevention of conflicts of interest, accountability and confidentiality.

Our ethics and compliance approach is implemented through Bank policies and procedures, training that supports employee awareness, reporting mechanisms and control processes. We adopt a zero-tolerance approach to bribery, corruption, improper benefits, inappropriate gifts and hospitality, and facilitation payments.

In 2025, we continued training and awareness activities for employees to strengthen our culture of ethics and compliance.

Ethical Business Culture
We support our employees in acting in accordance with the principles of integrity, honesty, reliability, transparency, respect and accountability in their decision-making.

Legal and Regulatory Compliance
We conduct our activities in accordance with applicable laws and regulations, Bank policies and procedures, and sector standards.

Fair Competition
We attach importance to compliance with fair competition principles and standards of honest business conduct in our business processes.

Management of Conflicts of Interest
We expect our employees and relevant parties to manage situations that may create conflicts of interest in accordance with policies and procedures.

Internal Reporting Line
We maintain reporting mechanisms that enable potential breaches of ethical rules, non-compliant practices or inappropriate conduct to be reported securely.

Confidentiality and Protection Against Retaliation
We protect the confidentiality of the identities of reporting persons and protect employees against retaliation, discriminatory treatment or punishment.

Anti-Bribery and Anti-Corruption
We adopt a zero-tolerance approach to bribery, corruption, improper benefits, inappropriate gifts and hospitality, and facilitation payments.

Supplier and Third-Party Compliance
We expect our suppliers and business partners to act in line with the Bank's expectations in ethics, legal and regulatory compliance, fair competition, human rights, working conditions, occupational health and safety, and the environment.

1,535 employees
768 hours
Code of Ethics and Business Conduct Training

1,585 employees
292 managers
1,796 hours
Anti-Money Laundering and Countering the Financing of Terrorism Training

1,394 employees
271 managers
697 hours
Anti-Bribery and Anti-Corruption Training

FINANCIAL EMPOWERMENT

We view financial resilience not only through the lens of access to finance but also through access to information, financial awareness, and informed decision-making.

At Odeabank, we regard financial empowerment as a strategic value area that supports our customers in accessing financial services more easily, securely, accessibly and inclusively.

In line with this approach, we develop our digital banking solutions, data-driven customer experience practices, investment-focused products and services, accessible banking initiatives, financial literacy activities and digital trust approach within an integrated framework.

In 2025, under the Financial Empowerment pillar, we continued our activities in digital customer experience, accessible and inclusive banking, financial literacy, data security, cyber resilience and operational continuity.

DIGITALIZED AND ENHANCED CUSTOMER EXPERIENCE

By enhancing the digital services we provide, we are transforming banking into a more accessible, user-friendly and effective experience.

At Odeabank, we regard customer experience as a core component of our sustainable growth approach and value creation model. By integrating customer feedback, data analytics and digital insights into our decision-making processes, we develop our products and services in response to our customers' evolving needs and expectations.

In line with our phygital banking approach, we bring physical and digital touchpoints together within an integrated experience architecture and offer accessible, personalised and user-friendly solutions to our customers.

Indicator	2025
Number of digital customers	~250,000
Mobile application downloads	540,000+
Increase in mobile transaction volume	19%
Non-deposit assets under management	TRY 101.6 billion
Total number of video calls	100,494
Reach of financial literacy content	281,789,168

Customer Experience Tailored to Different Segments

COMMERCIAL CUSTOMERS	RETAIL CUSTOMERS
• The Corporate Internet Banking infrastructure was renewed. • Corporate Mobile Banking applications were expanded. • End-to-end process management and the digital experience were strengthened. • Data management and performance monitoring processes were improved. • Project finance, syndicated lending and structured finance solutions were provided. • The Green Transformation Loan Programme was expanded.	• Odea World of Privileges was launched. • Solutions that turn spending into investment opportunities were developed. • Investment product diversity and the personalised investment experience were enhanced. • Everyday banking transactions were integrated with investment solutions. • Innovative financial solutions tailored to customer needs were developed. • The investment experience across digital channels was enhanced.
Commercial Banking Experience	Retail Banking Experience

"A Data-Driven Phygital Banking Approach"

ACCESSIBLE AND INCLUSIVE BANKING

As a key component of our financial empowerment approach, we support more accessible and inclusive access to banking services.

In 2025, we carried out initiatives to enhance accessibility across our digital channels, branches, ATMs and communication materials. Through content with sign language support, video-call services, branches with accessibility arrangements and Accessibility Assistance Call Buttons, we supported more inclusive access to banking services for our customers.

We do not limit our accessibility approach to product and service design; we also support it through training that increases employee awareness and practices that consider the needs of different customer groups.

Indicator	2025
Number of items of content with sign language support	25
Reach/views of sign language videos	11,600,879
Total number of video calls	100,494
Number of branches with accessibility arrangements	35
Number of branches with an Accessibility Assistance Call Button	35
Number of employees receiving accessibility training	405

FINANCIAL LITERACY AND DIGITAL CONTENT

We regard financial literacy as an important area that strengthens individuals' capacity to make financial decisions and supports social value.

In 2025, we continued to expand access to financial information through Odea Radio, podcast programmes, digital content and financial awareness initiatives. Through content on investment, savings, financial decision-making and accessibility, we supported easier access to financial information for different stakeholder groups.

This approach is an important element that complements the customer experience, accessibility and social value dimensions of our financial empowerment strategy.

Indicator	2025
Reach of financial literacy content	281,789,168
Podcast listens	194,786

DATA SECURITY AND CYBER RESILIENCE

We regard data security, cyber resilience and operational continuity as critical to the reliable delivery of an increasingly digital banking experience.

We treat customer data protection, secure digital channels, information systems continuity and business continuity as complementary elements of financial empowerment.

In 2025, our work on data security, cyber-risk monitoring, operational resilience, business continuity and crisis management continued to support reliable and uninterrupted service for our customers.

RESPONSIBLE TRANSFORMATION FINANCE

At Odeabank, we regard Responsible Transformation Finance as a strategic value area that supports our customers' transition to low-carbon, resource-efficient and sustainable business models.

In line with this approach, we develop our sustainable finance products, environmental and social risk management practices, climate-focused transition activities, operational environmental impact management and value chain approach within an integrated framework.

In 2025, we continued to support our customers' transition processes through products such as the Green Transformation Loan and Green Deposit. In this context, we provided a total of TRY 447 million in green transition finance during the year.

Our Responsible Transformation Finance approach considers not only the volume of financing, but also the potential environmental contribution of financed activities, climate-related risks and opportunities, environmental and social risk management, and portfolio transition.

FINANCING THE TRANSITION TO A LOW-CARBON ECONOMY

We regard financing the transition to a low-carbon economy as an important area that supports our customers' investments with the potential to improve energy efficiency, resource efficiency, renewable energy use and environmental performance.

In 2025, we strengthened our sustainable finance product portfolio and contributed to our customers' transition processes through products such as the Green Transformation Loan and Green Deposit. During the year, we provided a total of TRY 447 million in green transition finance.

The Green Transformation Loan is offered to support low-carbon and resource-efficient investments by our real-sector and commercial customers. Investments with energy and resource efficiency, renewable energy use and emissions reduction potential are prioritised under the product.

The Green Deposit forms part of our responsible funding approach, enabling savers to participate in sustainable finance.

GREEN TRANSFORMATION LOAN

Target Group
Real-sector companies and commercial customers

Transition Area Supported
Investments with energy efficiency, resource efficiency, renewable energy and emissions reduction potential

GREEN DEPOSIT

Target Group
Commercial customers

Transition Area Supported
Sustainable resource management and responsible funding approach

WOMEN IN EXPORT SUPPORT PACKAGE

Target Group
Export-oriented companies led by women

Transition Area Supported
Women's participation in economic life, inclusive growth and support for export capacity

CLIMATE-FOCUSED TRANSITION MODEL

We address our climate strategy through a holistic approach that spans governance, financing, emissions management, and data infrastructure.

	Governance and Ownership	Climate Risks and Opportunities	Operational Emissions Reduction	Low-Carbon Finance	Financed Emissions	Resource Efficiency and Circularity	Data, Reporting and Transparency
Our Approach	We manage the climate-focused transition through sustainability governance, the working group structure and contributions from relevant business units.	We assess transition risks, physical risks, regulatory expectations and customer transition needs.	We reduce operational emissions through renewable electricity use, energy monitoring systems, LED conversions and on-site solar photovoltaic (PV) projects.	We develop financing solutions that support our customers' investments in renewable energy, energy efficiency and low-carbon transition.	We are strengthening the infrastructure required to measure and manage the climate impact of our loan portfolio.	We improve resource use through water efficiency, waste management, digitalised processes and recycling practices.	By strengthening our measurement, monitoring and reporting infrastructure, we are making our climate performance more traceable.
2025 Focus	Assessment of environmental action proposals, senior management awareness and development of internal capabilities	TSRS compliance process, CDP preparations and development of climate-related processes	Renewable electricity use, energy management practices and on-site generation projects	Green Transition Loan, Green Deposit and the sustainable finance product portfolio	PCAF signatory status and preparations for financed-emissions measurement	Water conservation, electronic waste recycling, registered electronic mail (KEP) and secure courier-bag practices	ESG data tracking system, TSRS, CDP, and monitoring of emissions and sustainability data

ENERGY MANAGEMENT AND EFFICIENCY

• As a result of our energy efficiency activities, the downward trend in total energy consumption continued. In 2025, total consumption decreased by approximately 34.9% compared with the previous year and by approximately 43.8% compared with 2021.

• In 2025, all electricity consumed by Odeabank and Odeatech was sourced from I-REC-certified renewable energy, reducing market-based Scope 2 emissions to zero.

• Through the Energy Management Platform (LENA), energy consumption is monitored in real time across all branches, improving operational efficiency and accelerating response times in the event of malfunctions.

• Energy efficiency practices were expanded through LED lighting conversions, energy monitoring applications and improvements to building technical systems.

• On-site solar photovoltaic projects were commissioned as part of our renewable energy investments, with the aim of reducing our carbon footprint by meeting part of our electricity demand from renewable sources.

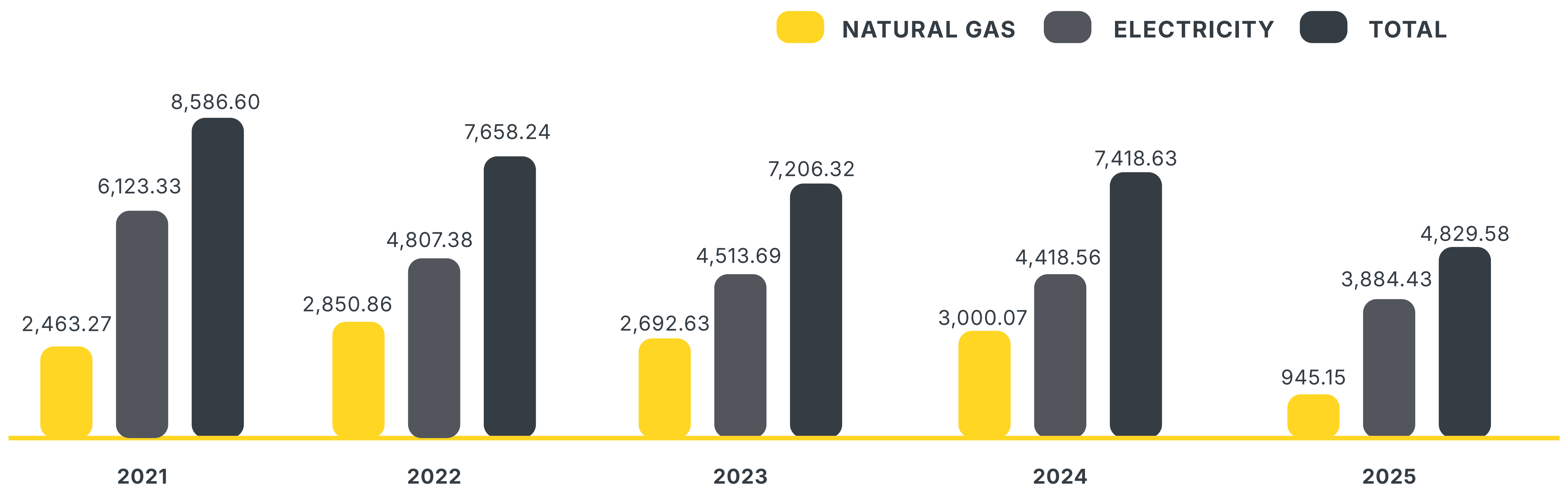
• Electric vehicle charging infrastructure investments were implemented to support low-carbon transport.

• In 2026, we plan to expand renewable energy investments and continue energy efficiency projects at new locations.

• By the end of 2025, energy management practices had generated cumulative energy savings of 65,197.44 kWh.

• Our energy and resource efficiency approach continues to be supported by our Leadership in Energy and Environmental Design (LEED) Gold-certified Head Office building and sustainable building practices.

Our Energy Consumption Trend, MWh*

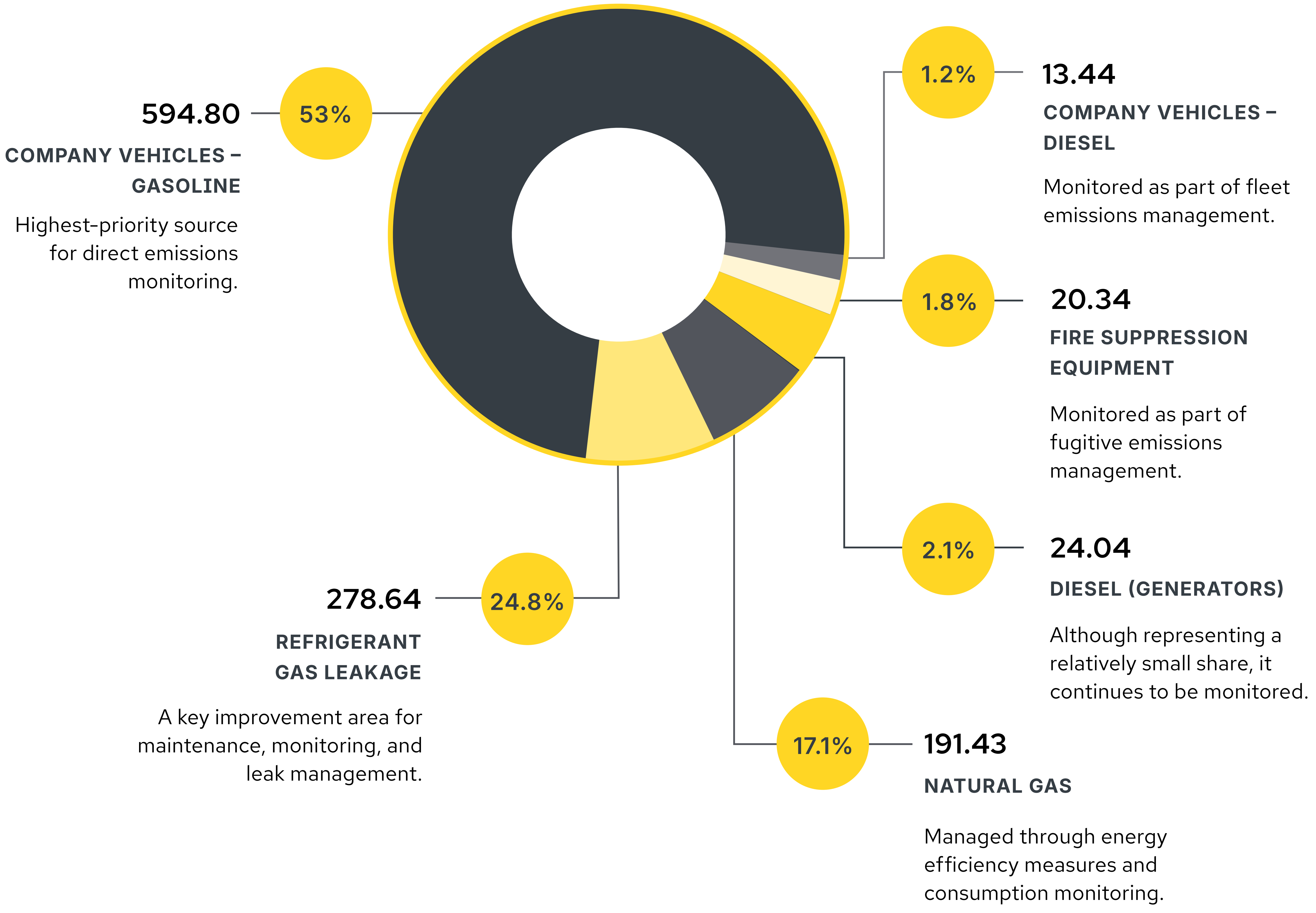


**Our total energy consumption followed a downward trend between 2021 and 2025. In 2025, total energy consumption decreased by approximately 34.9% compared with the previous year and by approximately 43.8% compared with 2021.*

OPERATIONAL ENVIRONMENTAL IMPACT

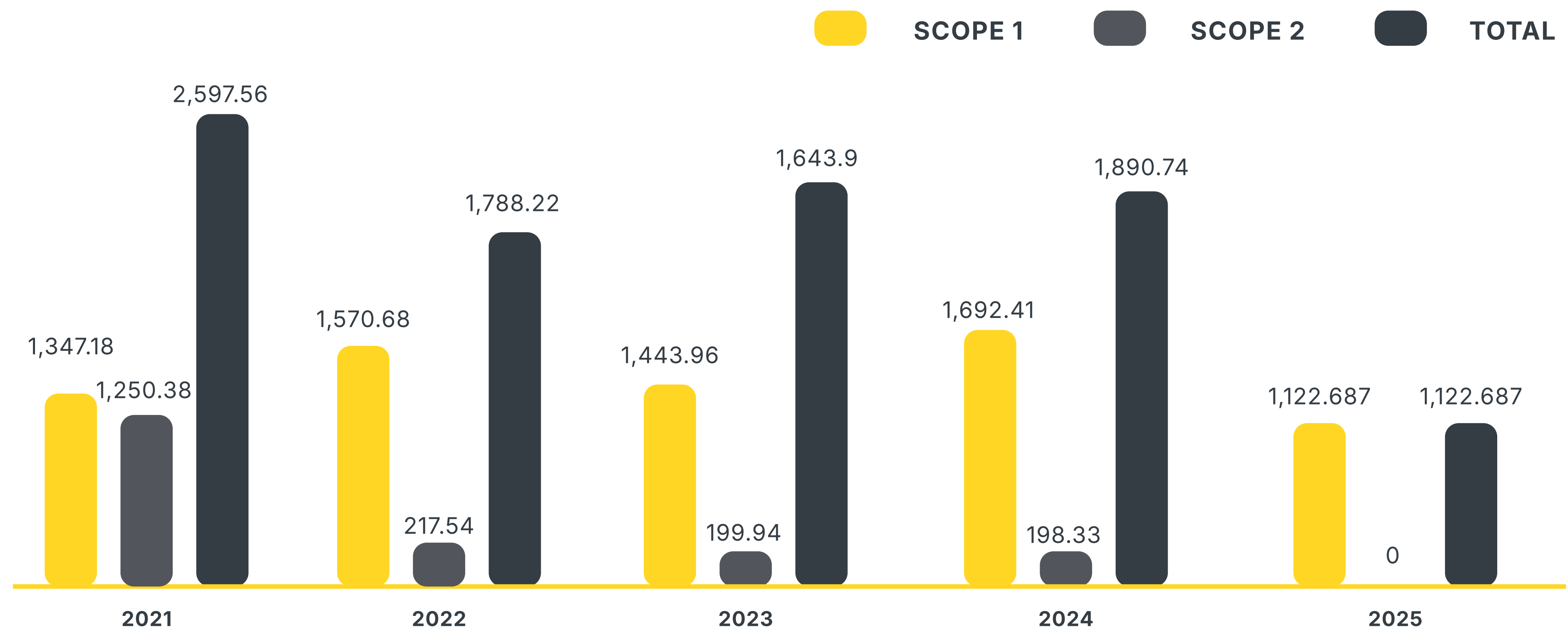
We measure and monitor the environmental impacts arising from our Head Office building, branches, subsidiary and other relevant operations, and identify priority areas for improvement using a data-driven approach.

ODEABANK TOTAL SCOPE 1 AND SCOPE 2 EMISSIONS (tCO_2e)**



***metric tonnes of carbon dioxide equivalent (tCO_2e)*

ODEABANK TOTAL SCOPE 1 AND SCOPE 2 (tCO_2e)



During the 2025 reporting period, total Scope 1 and Scope 2 greenhouse gas emissions decreased by approximately 40% compared with the previous year. This performance improvement resulted from the use of more comprehensive and higher-quality activity data in emissions calculations, the removal of diesel-powered company vehicles from the fleet, and the reduction of market-based Scope 2 emissions to zero through the use of 100% I-REC-certified renewable electricity.

ODEATECH GREENHOUSE GAS EMISSIONS* (tCO_2e)

Scope 1 Emissions	Scope 2 Location-Based	Scope 2 Market-Based
17.71 tCO_2e	64.16 tCO_2e	0 tCO_2e

Total (Scope 1 + Scope 2 Location-Based)	Total (Scope 1 + Scope 2 Market-Based)
81.87 tCO_2e	17.71 tCO_2e

**Odeatech's Scope 1 emissions arise from natural gas consumption and diesel used in generators. As company vehicles are owned by Odeabank, the related emissions source is reported under Odeabank.*

VALUE CHAIN MANAGEMENT

We do not limit our responsible transformation approach to our direct operations; we consider it important to address environmental, social and governance expectations more systematically throughout our value chain.

Our value chain approach encompasses the provision of capital and financial resources and the procurement of operational goods and services in the upstream value chain; product and service development, credit allocation and risk management, customer acquisition, channel management, operations management, treasury, fund management, human resources and corporate governance in our direct operations; and social, economic and customer impacts in the downstream value chain.

We expect our suppliers to act in line with the Bank's expectations regarding legal and regulatory compliance, ethical business conduct, labour and social standards, occupational health and safety, environmental responsibility, information security and confidentiality.

SUPPLY CHAIN PERFORMANCE INDICATORS

	Total number of suppliers	Number of local suppliers	Share of local suppliers	Share of payments to suppliers
2025	685	647	94%	93%
2024	732	701	96%	89%

UPSTREAM

- Provision of Capital and Financial Resources
- Procurement of Operational Goods and Services

CORE BANKING OPERATIONS

- Product and Service Development
- Credit Allocation and Risk Management
- Customer Acquisition and Channel Management
- Payment Systems and Operations Management
- Treasury and Fund Management
- Human Resources and Corporate Governance

DOWNSTREAM

- Social and Economic Impacts
- Customer Impacts

HUMAN-CENTERED BANKING

At Odeabank, we regard our Human-Centered Banking approach as a strategic value area that supports employee development, strengthens an inclusive corporate culture, prioritises employee health and well-being, and increases social value.

We regard our human capital as one of the core enablers of our sustainable growth, digital transformation, customer experience, operational agility and long-term value creation objectives.

In 2025, we continued our human resources practices under the headings of talent acquisition, learning and development, employee experience, diversity, equity and inclusion, employee health and safety, and social impact.

Total Odeabank + Odeatech employees 1,393	Odeabank employees 1,211	Average employee age 36	Total employee turnover rate 15%	Voluntary turnover rate 11%
New hires 375	Promotions 204	Total training hours* 48,087	Average training hours per employee 39.7	Occupational Health and Safety (OHS) training participants 1,571

** Data includes Odeatech employees.*

EMPOWERING TALENT

We regard developing our employees' competencies, supporting a workforce equipped for the banking needs of the future and expanding internal development opportunities as an important part of our sustainable growth approach.

In 2025, we continued our activities in talent acquisition, early-career talent programmes, performance and career management, learning, and leadership development. Our recruitment processes were guided by the principles of equal opportunity, merit, competence and alignment with our corporate culture.

Indicator	2025
New hires	375
Positions opened	399
Positions filled	391
Position fill rate	98%
Employees promoted	204
Internal transfers	55
Participants in the OdeaStellar Early-Career Talent Programme	53
Participants in the Nova Internship Programme	29
Candidates receiving a response through the AI-enabled interview process	801
Participants in development programmes	1,484
Leadership training hours	219

DIVERSITY, EQUITY AND INCLUSION

We regard diversity, equity and inclusion as one of the foundations of our Human-Centered corporate culture, employee experience and sustainable value creation approach.

In 2025, we delivered training on diversity, discrimination and harassment awareness to strengthen our inclusive corporate culture. The employment of people with disabilities, an accessible employee experience and human resources practices that consider the needs of different employee groups were also key components of this approach.

While the representation of women in management positions is a strong performance indicator, we regard increasing women's representation in senior management, C-suite roles and STEM positions as an area for development in the coming period.

60.3%
Women managers in revenue generating functions

35.5%
Women in STEMs* role

1,455
Participants in diversity, discrimination and harassment awareness training

0
Confirmed discrimination cases

*STEM: Science, Technology, Engineering, Mathematics

EMPLOYEE EXPERIENCE, HEALTH AND WELL-BEING

We regard employee experience as an important component of our corporate culture, sustainable performance and long-term value creation approach.

In 2025, we continued our practices in employee engagement, career development, internal communication, performance management, well-being and employee health. In occupational health and safety, we supported a safe working environment through training, inspections and emergency drills.

36
EMPLOYEES TAKING MATERNITY/PARENTAL LEAVE

100%
RETURN-TO-WORK RATE AFTER LEAVE

OHS Performance Indicators	2025
Occupational health and safety training hours	2,067
Participants in occupational health and safety training	1,571
Occupational health and safety inspections	38
Emergency drills	37
Cases of occupational disease	0
Total lost workdays	0

SOCIAL IMPACT AND COMMUNITY INVESTMENT

Our social impact approach focuses on equality, the empowerment of women and girls, quality education, financial literacy and inclusive social value.

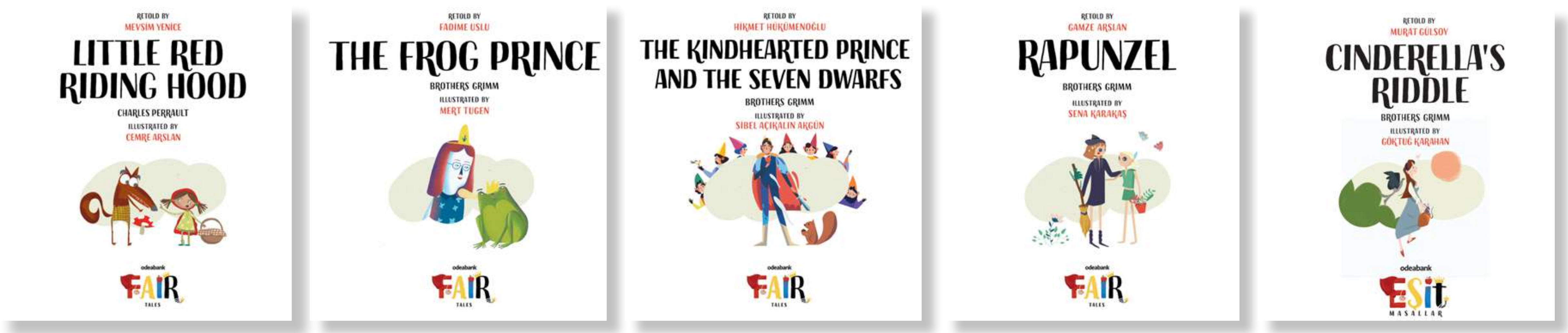
In 2025, through the Fair Tales project, financial literacy content, digital publications and community investment initiatives, we continued to support access to information, education and equality-focused content for different stakeholder groups.

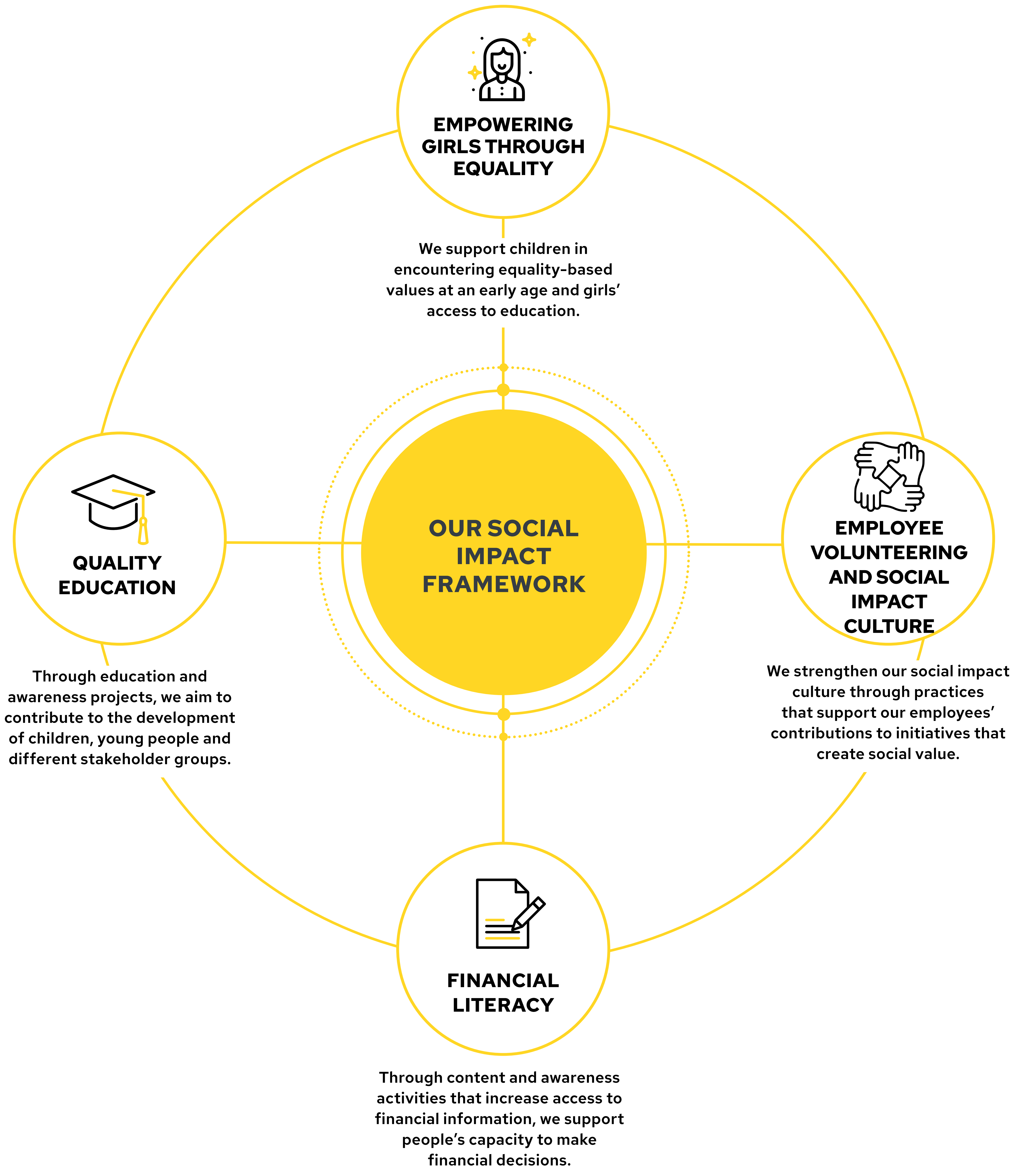
SOCIAL IMPACT AT A GLANCE – EŞİT MASALLAR (FAIR TALES)

- 1.3 million books printed
- More than 200,000 children reached directly
- Total reach of 3.56 million people.
- More than 100,000 children and family members reached through the theater production

OUR GLOBAL COMMITMENT TO WOMEN'S EMPOWERMENT

- Signatory to the Women's Empowerment Principles (WEPs)
- Member of the One Million Women Mentors Program
- Supporting girls' access to education
- Promoting awareness of equitable parenting
- Supporting initiatives that strengthen women's economic empowerment





PERFORMANCE AND AREAS FOR PROGRESS

2025 PERFORMANCE INDICATORS

In 2025, we made the links between our sustainability approach and our strategic priorities, business model, material topics, governance structure and performance indicators more visible.

Within this framework, throughout the Executive Summary, we presented our 2025 activities under the headings of Financial Empowerment, Responsible Transformation Finance and Human-Centered Banking, considering them together with performance monitoring, reporting quality, data ownership and areas for progress.

During the reporting process, we focused on showing more clearly how our material topics are linked to our strategic pillars and on presenting our sustainability performance not only through a narrative of activities, but also alongside the indicators monitored and the areas identified for progress.

HOW WE STRENGTHENED OUR APPROACH IN 2025

Area	Key Development in 2025
Strategy and Report Structure	Our sustainability approach was aligned with three strategic pillars under the overarching "Empowering and Transformative Banking" framework.
Linkage to Material Topics	The links between material topics and strategic themes, capitals, the SDGs and performance indicators were made more visible.
Data and Performance Monitoring	Performance indicators were addressed within a more traceable structure, and the analytical approach used to identify areas for progress was strengthened.
Governance and Working Group Contribution	Data, content and feedback processes were managed more systematically through the coordination of the Sustainability Department and contributions from the Sustainability Working Group.
Reporting Approach	The report content was structured with consideration given to the GRI Standards, the integrated thinking approach, the SDGs, the UN Global Compact principles, CDP and ESG assessment expectations.

OUR AREAS FOR PROGRESS IN THE PERIOD AHEAD

Area for Progress	Focus
Strategy and KPI Linkage	Strengthening the alignment of material topics with KPI maps, performance indicators and senior management objectives
Data Ownership and Reporting Quality	Strengthening business-unit ownership of sustainability data, as well as data quality and comparability
Climate and Portfolio Transition	Further maturing initiatives related to sustainable finance, green lending, climate risk, PCAF and CDP
Social Impact and Inclusion	Developing a more measurable impact approach across financial literacy, accessible banking, employee experience, diversity and social impact
Value Chain Management	More systematic consideration of environmental and social criteria in supplier management and procurement processes

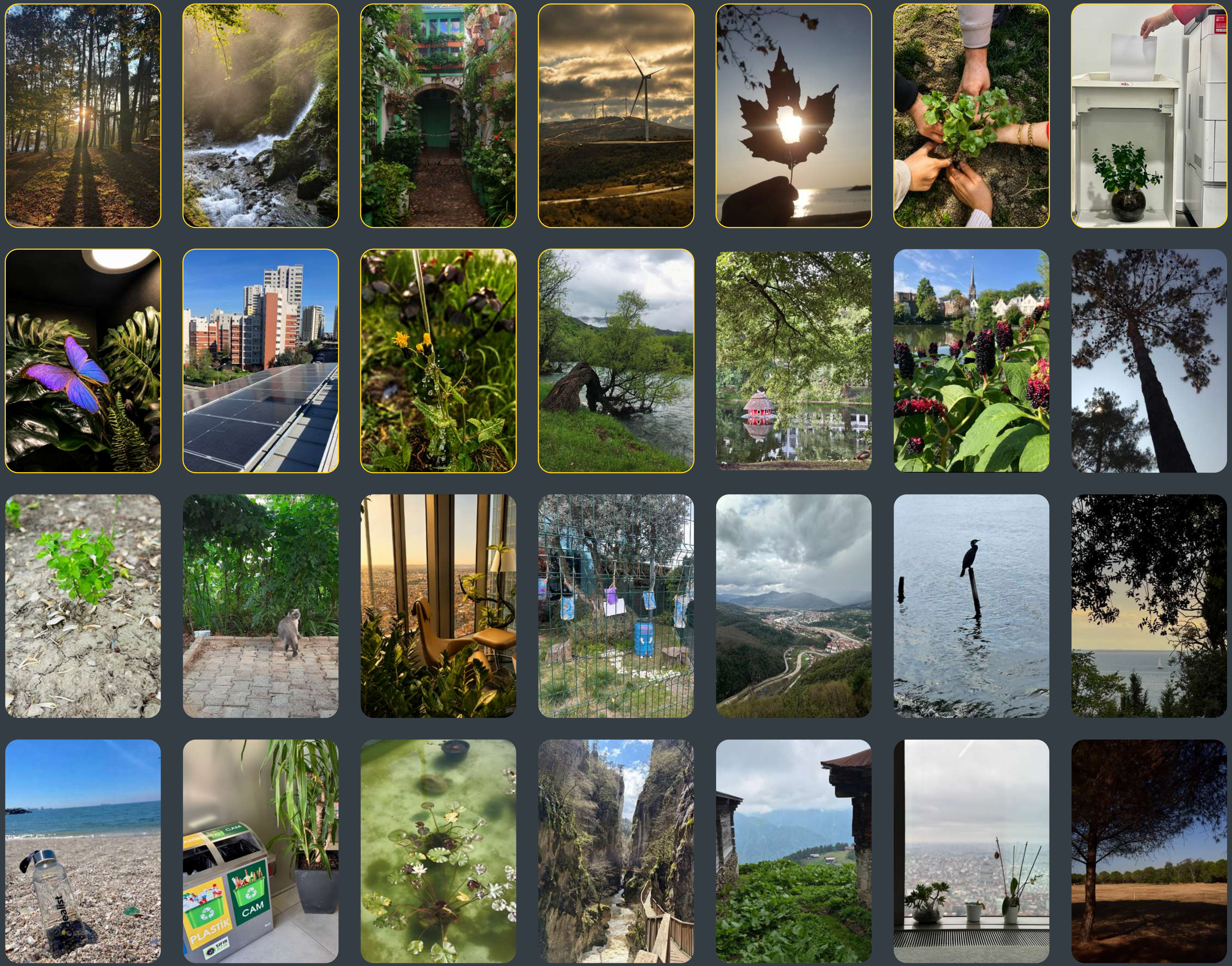
2025 Sustainability Photo Contest

At Odeabank, we attach importance to making integrated thinking part of our corporate culture and supporting our employees' active participation in the reporting process. With this understanding, we held the second edition of our photography competition, launched for the first time last year, under the theme "Sustainability at Work".

Through the competition, we invited our employees to interpret sustainability from their own perspectives and share their observations on the environment, people, society and the future through visual storytelling. In this way, we aimed to transform our report from a publication that only communicates our performance and objectives into a participatory communication tool that also reflects our employees' contributions and our shared perspective.

By featuring the award-winning photographs in different sections of this year's report, we made our employees' sustainability awareness, creativity and contributions visible. We thank all colleagues who participated for sharing their perspectives on a sustainable future and adding value to the visual identity of our report.

All award-winning photographs featured in the report as part of the competition are available in the 2025 Sustainability Report.



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For detailed information on the reporting approach and legal disclosures, please refer to the *Odeabank 2025 Sustainability Report*

Report Design

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Our Executive Summary has been prepared exclusively in digital format.

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