

**Company:** HALKBANK, İstanbul, Umraniye

**Nomination Submitted by:** Business Awards Consulting

**Company Description:** Halkbank, established in 1938 with mission of supporting artisans and SMEs and accelerating sustainable economic development in Türkiye, has become one of the prominent, stable, pioneering, and reputable brands in the rising country. For 87 years, Halkbank has been leading the development of the Turkish banking sector.

**Nomination Category:** Sustainability Categories

**Nomination Sub Category:** Sustainability Hero of the Year - in Europe

**Nomination Title:** Halkbank Sustainability Strategy and Projects

1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the achievements of the nominated organization since 1 January 2023, OR written answers to the questions for this category? (Choose one):

Written answers to the questions

2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.

3. If you are providing written answers for your submission, you must provide an answer to this first question: Briefly describe the nominated individual's organization: its history and past performance (up to 200 words):

**Total 200 words used.**

Since its establishment in 1938, Halkbank has embraced a mission that goes beyond financial services, actively promoting sustainability and environmental responsibility as a core element of its corporate strategy. Recognizing urgency of the climate crisis, the Bank has taken significant steps to minimize its environmental footprint while contributing to a low-carbon economy.

Since 2013, Halkbank has been calculating its corporate carbon footprint, developing targeted emission reduction strategies across all operations. Its sustainability approach is built on four pillars: reducing energy consumption, managing waste responsibly, increasing energy efficiency, and financing renewable energy. Halkbank integrates these pillars through certified environmental systems.

Halkbank is **the first Turkish bank** to implement the ISO 50001 Energy Management System, in addition to ISO 14001 Environmental Management System certifications across all its branches. To further reduce environmental impact, the Bank launched its **Integrated Management System** to align operations with international environmental and energy standards.

Sustainability at Halkbank is not limited to internal operations. The Bank plays a leading role in Türkiye's green transition by supporting environmental projects, particularly renewable energy and energy efficiency investments. Halkbank considers climate-related risks in all strategic decisions and integrates ESG principles into its lending and operational frameworks to support long-term environmental resilience.

4. If you are providing written answers for your submission, you must provide an answer to this second question: Outline the nominated individual's achievements since the beginning of 2023 that you wish to bring to the judges' attention (up to 250 words):

**Total 250 words used.**

In line with Türkiye's 2053 net-zero target, Halkbank has scaled up its climate-focused projects, delivering environmental innovation across all business lines. Among its flagship initiatives is the **Green Energy Loan Package**, Türkiye's first structured loan offering dedicated entirely to renewable energy investments. This product helps businesses transition to clean energy by financing solar panels, wind turbines, and energy efficiency technologies. In 2024, the Bank extended over **TRY 7.5 billion** in renewable energy and energy efficiency investments, up from TRY 6.4 billion in 2023.

Further strengthening its commitment, the Bank developed **EDYS (Energy and Natural Resource Management System)**, a digital platform allowing real-time tracking and management of resource consumption across all branches. EDYS combines hardware, centralized software, and energy modeling tools to monitor ideal consumption levels based on climatic and structural parameters.

Halkbank also launched **Türkiye's first carbon-neutral credit card, Paraf Doğal**, made from 85% recycled PVC and designed to raise awareness on climate change. The card offsets its lifecycle emissions through internationally recognized Gold Standard carbon credits. In addition to its sustainable material and climate-positive design, Paraf Doğal offers exclusive eco-conscious benefits to users and supports forestation initiatives under the Halkbank Memorial Forest project, contributing to both customer engagement and environmental restoration across Türkiye.

With these projects, Halkbank goes beyond compliance, setting new standards for environmental responsibility in the financial sector. The Bank's climate strategy is not limited to its own footprint but extends to helping Türkiye's businesses, entrepreneurs, and institutions transition toward a more sustainable, low-carbon economy.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the nominated individual's past performance (up to 250 words):

**Total 234 words used.**

Halkbank's achievements reflect a transformative approach to sustainability, one that redefines how banks operate as stewards of environmental progress. In 2024, Halkbank maintained its position in the **BIST Sustainability Index**, which recognizes companies demonstrating superior corporate sustainability performance.

Halkbank achieved an "**A-**" score in the **CDP Climate Change program** in 2024, maintaining its leadership-level performance. It also repeated its success in the **CDP Water Security program**, attaining an "**A**" score and securing a position on the prestigious **Global A List** for the second consecutive year.

Halkbank continues to uphold its 2050 Net Zero target. In 2024, it submitted interim carbon reduction targets to the **Net-Zero Banking Alliance (NZBA)** and the **Science Based Targets initiative (SBTi)**, aligning its financial operations with climate science and global net-zero pathways.

Halkbank was also awarded the **Zero Waste Certificate** for all of its 1,096 service points, building on its successful Zero Waste Project and becoming the only Turkish bank to hold this title across its full branch network. These certifications validate the breadth of Halkbank's transformation into a zero-impact institution.

In the green finance field, Halkbank not only launched Türkiye's first Green Energy Loan Package but also expanded it significantly **disbursing TRY 7.5 billion** in 2024 for renewable projects. This marks a 17% increase year-over-year and demonstrates the Bank's outsized role in funding the green transition.

Halkbank won the **Low Carbon Hero Award** for second time in 2025.

6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

**Total 113 words used.**

**Apx1: Halkbank Summarized Integrated Annual Report 2024 on Sustainability Vision and Initiatives**

**Apx2: Video- Paraf Natural Commercial**

<https://youtu.be/bW28fV7J3I4>

**Apx3: Halkbank 2023-2024 Sustainability Projects Presentation**

This presentation details EDYS Energy Management System, Compost Cat-Dog Food System and Paraf Doğal

**Apx4: Video: "HepSürsün" (Let it Sustain!) Video Series**

**Apx5: Video: Zero Waste Project Video**

[https://youtu.be/l\\_2NAsx672I](https://youtu.be/l_2NAsx672I)

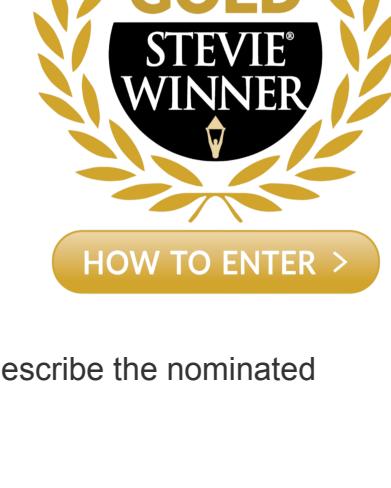
**Apx6: Video: Halkbank Environmental Awareness Films**

Halkbank uses all important days such as World Environment Day and Water Day as an opportunity to raise social awareness about the environment. Examples of films prepared for this purpose have been compiled in a single video.

>https://youtu.be/NZZp\_fenmpU

**Apx7: Website Halkbank Sustainability**

<https://www.halkbank.com.tr/en/investor-relations/corporate-governance/sustainability.html>



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**Attachments/Videos/Links:**

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