



YAPI VE KREDİ BANKASI A.Ş.

To whom it may concern,

This letter is presented to YAPI VE KREDİ BANKASI A.Ş. to present opinion of the Bureau Veritas Certification Türkiye on the Corporate Greenhouse Gases Verification for the monitoring period of 01.01.2024 to 31.12.2024.

Bureau Veritas Türkiye does not accept or assume any responsibility or liability on any other party who may access to this letter or assurance report.

YAPI VE KREDİ BANKASI A.Ş. commissioned Bureau Veritas to perform a verification of its 2024 Corporate GHG Inventory. The verification was performed on March-August 2025.

The GHG assertions verified were the following:

1. That the 2024 GHG Inventory for YAPI VE KREDİ BANKASI A.Ş. has been developed in accordance with common industry practice, including GHG Protocol.
2. The verification has been carried out to cover the Yapı ve Kredi Bankası A.Ş., Yapı Kredi Factoring A.Ş., Yapı Kredi Leasing A.O., Yapı Kredi Investmen A.Ş., Yapı Kredi Technology A.Ş., Yapı Kredi Portfoy A.Ş., Yapı Kredi Culture Arts and Publishing A.Ş. and Yapı Kredi Deutschland.
3. That the calculated Scope 1, Scope 2 and Scope 3 emissions for 2024 are **13,753,294 tons of CO₂e** (the emission sources included for each source has been given in verification report)

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

1. Conformance with the general requirements of GHG Protocol.
2. Reasonableness of the calculated Scope 1, Scope 2 and Scope 3 emissions for the monitoring period of 01.01.2024 - 31.12.2024

The verification performed by Bureau Veritas applied ISO 14064-3 International Standard for GHG verifications. The following verification activities were conducted:

1. Review of documentation, controls and methodologies, including other verification reports,
2. Assessment of risks and verification planning,
3. Assessment of documentation, controls and methodologies, including the facility quality management systems,
4. Documentation of verification findings and outstanding issues in verification report,
5. Assessment and documentation of resolutions to outstanding issues in verification report,
6. Issuance of verification statement and completion of verification.



GHG Assertion #1: The GHG inventory conforms to the general requirements of GHG Protocol.

GHG Assertion #2:

YAPI VE KREDİ BANKASI A.Ş.	
Scope 1	16,216.16
Scope 2 - location-based	34,263.25
Scope 2 - market-based	0.00
Scope 3	13,737,077.92
Category 1 - Purchased Goods and Services	4,168.63
Category 2 - Capital Goods	3,719.92
Category 3 - Fuel and energy-related activities (not included in scope 1 or scope 2)	5,392.42
Category 4 - Upstream transportation and distribution	0.00
Category 5 - Waste generated in operations	183.42
Category 6 - Business travel	2,247.69
Category 7 - Employee commuting	4,299.88
Category 8 - Upstream leased assets	0.00
Category 9 - Downstream transportation and distribution	0.00
Category 10 - Processing of sold products	0.00
Category 11 - Use of sold products	0.00
Category 12 - End-of-life treatment of sold products	0.00
Category 13 - Downstream leased assets	0.00
Category 14 - Franchises	0.00
Category 15 - Investments	13,717,065.97
Total Scope 1, 2 (market-based) and 3 emissions	13,753,294.08

GHG Assertion #3:

	SCOPE 1	SCOPE 2 (LOCATION BASED)	SCOPE 2 (MARKET BASED)
YAPI KREDİ BANK	15,463.52	33,614.41	0.00
YK PORTFOY	60.23	69.14	0.00
YK FAKTORING	141.22	44.55	0.00
YK LEASING	160.17	81.76	0.00
YK CULTURE ARTS and PUBLISHING	176.67	150.85	0.00
YK TECHNOLOGY	25.86	18.16	0.00
YK INVEST	167.01	266.11	0.00
YK DEUTSCHLAND	21.48	18.27	0.00



Emission due to biomass combustion is **0 tons of CO₂e**. (The emission sources included for each category has been given in verification report)

View Declaration

As a result of the verification audit conducted on the basis of international standards, the 2024 greenhouse gas emission data disclosed in the Corporate Carbon Footprint Report were verified for Scope 1,2 and 3 with reasonable assurance.

Verifier Opinion and Qualifications

Based on the process and procedures conducted, the GHG assertion is prepared in accordance with the requirements of GHG Protocol.

Based on the process and procedures conducted, the GHG assertion is materially correct and is a fair representation of the GHG data and information.

Date: *29 August 2025*

S.Özge ŞAHİNKAYA
Lead Verifier

İbrahim TAGAY
Certification Manager



YAPI KREDI BANK NEDERLAND

To whom it may concern,

This letter is presented to YAPI KREDI BANK NEDERLAND to present opinion of the Bureau Veritas Certification Turkiye on the Corporate Greenhouse Gases Verification for the monitoring period of 01.01.2024 to 31.12.2024.

Bureau Veritas Turkiye does not accept or assume any responsibility or liability on any other party who may access to this letter or assurance report.

YAPI KREDI BANK NEDERLAND commissioned Bureau Veritas to perform a verification of its 2024 Corporate GHG Inventory. The verification was performed on March-August 2025.

The GHG assertions verified were the following:

1. That the 2024 GHG Inventory for YAPI KREDI BANK NEDERLAND has been developed in accordance with common industry practice, including GHG Protocol.
2. The verification has been carried out to cover all the locations of YAPI KREDI BANK NEDERLAND.
3. That the calculated Scope 1, Scope 2 and Scope 3 emissions for 2024 are **1,195,220 tons of CO₂e** (the emission sources included for each source has been given in verification report)

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

1. Conformance with the general requirements of GHG Protocol.
2. Reasonableness of the calculated Scope 1, Scope 2 and Scope 3 emissions for the monitoring period of 01.01.2024 - 31.12.2024

The verification performed by Bureau Veritas applied ISO 14064-3 International Standard for GHG verifications. The following verification activities were conducted:

1. Review of documentation, controls and methodologies, including other verification reports,
2. Assessment of risks and verification planning,
3. Assessment of documentation, controls and methodologies, including the facility quality management systems,
4. Documentation of verification findings and outstanding issues in verification report,
5. Assessment and documentation of resolutions to outstanding issues in verification report,
6. Issuance of verification statement and completion of verification.



GHG Assertion #1: The GHG inventory conforms to the general requirements of GHG Protocol.
GHG Assertion #2:

YAPI KREDI BANK NEDERLAND	
Scope 1	13.57
Scope 2 - location-based	0.00
Scope 2 - market-based	0.00
Scope 3	1,195,205.96
Category 1 - Purchased Goods and Services	2.75
Category 2 - Capital Goods	-
Category 3 - Fuel and energy-related activities (not included in scope 1 or scope 2)	2.64
Category 4 - Upstream transportation and distribution	-
Category 5 - Waste generated in operations	0.10
Category 6 - Business travel	-
Category 7 - Employee commuting	-
Category 8 - Upstream leased assets	-
Category 9 - Downstream transportation and distribution	-
Category 10 - Processing of sold products	-
Category 11 - Use of sold products	-
Category 12 - End-of-life treatment of sold products	-
Category 13 - Downstream leased assets	-
Category 14 - Franchises	-
Category 15 - Investments	1,195,200.47
Total Scope 1, 2 (market-based) and 3 emissions	1,195,219.53

Emission due to biomass combustion is **0 tons of CO₂e**. (The emission sources included for each category has been given in verification report)



View Declaration

As a result of the verification audit conducted on the basis of international standards, the 2024 greenhouse gas emission data disclosed in the Corporate Carbon Footprint Report were verified for Scope 1,2 and 3 with reasonable assurance.

Verifier Opinion and Qualifications

Based on the process and procedures conducted, the GHG assertion is prepared in accordance with the requirements of GHG Protocol.

Based on the process and procedures conducted, the GHG assertion is materially correct and is a fair representation of the GHG data and information.

Date: *29 August 2025*

S.Özge ŞAHİNKAYA
Lead Verifier

İbrahim TAGAY
Certification Manager



YAPI KREDİ BANK AZERBAIJAN QSC

To whom it may concern,

This letter is presented to YAPI KREDİ BANK AZERBAIJAN QSC to present opinion of the Bureau Veritas Certification Türkiye on the Corporate Greenhouse Gases Verification for the monitoring period of 01.01.2024 to 31.12.2024.

Bureau Veritas Türkiye does not accept or assume any responsibility or liability on any other party who may access to this letter or assurance report.

YAPI KREDİ BANK AZERBAIJAN QSC commissioned Bureau Veritas to perform a verification of its 2024 Corporate GHG Inventory. The verification was performed on March-August 2025.

The GHG assertions verified were the following:

1. That the 2024 GHG Inventory for YAPI KREDİ BANK AZERBAIJAN QSC has been developed in accordance with common industry practice, including GHG Protocol.
2. The verification has been carried out to cover all the locations of YAPI KREDİ BANK AZERBAIJAN.
3. That the calculated Scope 1, Scope 2 and Scope 3 emissions for 2024 are **83,013 tons of CO₂e** (the emission sources included for each source has been given in verification report)

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

1. Conformance with the general requirements of GHG Protocol.
2. Reasonableness of the calculated Scope 1, Scope 2 and Scope 3 emissions for the monitoring period of 01.01.2024 - 31.12.2024

The verification performed by Bureau Veritas applied ISO 14064-3 International Standard for GHG verifications. The following verification activities were conducted:

1. Review of documentation, controls and methodologies, including other verification reports,
2. Assessment of risks and verification planning,
3. Assessment of documentation, controls and methodologies, including the facility quality management systems,
4. Documentation of verification findings and outstanding issues in verification report,
5. Assessment and documentation of resolutions to outstanding issues in verification report,
6. Issuance of verification statement and completion of verification.



GHG Assertion #1: The GHG inventory conforms to the general requirements of GHG Protocol.
GHG Assertion #2:

YAPI KREDİ BANK AZARBAYCAN QSC	
Scope 1	191.21
Scope 2 - location-based	639.69
Scope 2 - market-based	0.00
Scope 3	82,821.66
Category 1 - Purchased Goods and Services	12.41
Category 2 - Capital Goods	-
Category 3 - Fuel and energy-related activities (not included in scope 1 or scope 2)	88.28
Category 4 - Upstream transportation and distribution	-
Category 5 - Waste generated in operations	1.23
Category 6 - Business travel	97.39
Category 7 - Employee commuting	-
Category 8 - Upstream leased assets	-
Category 9 - Downstream transportation and distribution	-
Category 10 - Processing of sold products	-
Category 11 - Use of sold products	-
Category 12 - End-of-life treatment of sold products	-
Category 13 - Downstream leased assets	-
Category 14 - Franchises	-
Category 15 - Investments	82,622.36
Total Scope 1, 2 (market-based) and 3 emissions	83,012.87

Emission due to biomass combustion is **0 tons of CO₂e**. (The emission sources included for each category has been given in verification report)



View Declaration

As a result of the verification audit conducted on the basis of international standards, the 2024 greenhouse gas emission data disclosed in the Corporate Carbon Footprint Report were verified for Scope 1,2 and 3 with reasonable assurance.

Verifier Opinion and Qualifications

Based on the process and procedures conducted, the GHG assertion is prepared in accordance with the requirements of GHG Protocol.

Based on the process and procedures conducted, the GHG assertion is materially correct and is a fair representation of the GHG data and information.

Date: *29 August 2025*

S.Özge ŞAHİNKAYA
Lead Verifier

İbrahim TAGAY
Certification Manager