



## Module: Introduction

### Page: Introduction

#### 0.1

##### Introduction

##### Please give a general description and introduction to your organization

For the purposes of supplying tradesmen and artisans on favorable terms in order to promote economic development, it had been decided to establish Halkbank. Halkbank was founded under Statute 2284 in 1933 as a credit union by small cooperatives and began its operations in 1938. Between the years 1938-1950 Halkbank provided its loans through public funds named as "People's Fund". Halkbank was authorized to directly open branches and grant loans to customers in 1950. Despite having been established by local cooperatives, the structure was changed in 1963, whereupon it became a state owned bank, where original shareholders were unable to contribute capital increases. Throughout 1990s, Halkbank's assets grew rapidly through the absorption of certain failed smaller sized state banks, including TÖBANK, Sümerbank and Etibank. In 2001, 96 branches of Emlakbank, another state bank which was then in the process of liquidation, were transferred to Halkbank. One of the major turning points for Halkbank is the acquisition of Pamukbank in 2004. The merger with Pamukbank significantly strengthened the Bank's retail banking capabilities, provided it with a more technologically advanced IT system (Mistral) which was deployed throughout the Bank's networks and created other synergies from the combination and rationalization of the branch, operations and employee bases. After the Pamukbank merger, Halkbank underwent a serious restructuring process which was initiated by the Statute 4603 relating to public banks with the aim of preparing them for privatization. In line with this restructuring process, Halkbank's organizational structure was completely made over and a customer-focused approach was adopted in the Bank's activities. Although initially the Bank had been planned to be privatized through a block sale under the resolution of the Privatization High Council in 2006, the government surprisingly cancelled the initial plan and decided to privatize 25% of the shares through an IPO in early 2007. As of 10 May 2007, 24.98% of the shares of the Bank have been sold through a very successful public offering and the shares have been listed in Istanbul Stock Exchange. Halkbank's IPO represents the largest one that ever occurred in the Turkish capital markets. Halkbank is now celebrating its 70th anniversary of its establishment.

#### 0.2

##### Reporting Year

Please state the start and end date of the year for which you are reporting data.

The current reporting year is the latest/most recent 12-month period for which data is reported. Enter the dates of this year first.

We request data for more than one reporting period for some emission accounting questions. Please provide data for the three years prior to the current reporting year if you have not provided this information before, or if this is the first time you have answered a CDP information request. (This does not apply if you have been offered and selected the option of answering the shorter questionnaire). If you are going to provide additional years of data, please give the dates of those reporting periods here. Work backwards from the most recent reporting year.

Please enter dates in following format: day(DD)/month(MM)/year(YYYY) (i.e. 31/01/2001).

##### Enter Periods that will be disclosed

Fri 01 Jan 2010 - Fri 31 Dec 2010

Sat 01 Jan 2011 - Sat 31 Dec 2011

Sun 01 Jan 2012 - Mon 31 Dec 2012

#### 0.3

##### Country list configuration

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Please select the countries for which you will be supplying data. This selection will be carried forward to assist you in completing your response

Select country

Turkey

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0.4

Currency selection

Please select the currency in which you would like to submit your response. All financial information contained in the response should be in this currency.

TRY

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0.6

Modules

As part of the request for information on behalf of investors, electric utilities, companies with electric utility activities or assets, companies in the automobile or auto component manufacture sectors, companies in the oil and gas industry and companies in the information technology and telecommunications sectors should complete supplementary questions in addition to the main questionnaire.

If you are in these sectors (according to the Global Industry Classification Standard (GICS)), the corresponding sector modules will not appear below but will automatically appear in the navigation bar when you save this page. If you want to query your classification, please email [respond@cdproject.net](mailto:respond@cdproject.net).

If you have not been presented with a sector module that you consider would be appropriate for your company to answer, please select the module below. If you wish to view the questions first, please see <https://www.cdproject.net/en-US/Programmes/Pages/More-questionnaires.aspx>.

**Module: Management**

**Page: 1. Governance**

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1.1

Where is the highest level of direct responsibility for climate change within your company?

Individual/Sub-set of the Board or other committee appointed by the Board

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1.1a

Please identify the position of the individual or name of the committee with this responsibility

The preparation for establishment of an Energy Management Committee in 2013 has been started and this committee is expected to be also responsible for climate change and sustainable development.

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1.2

Do you provide incentives for the management of climate change issues, including the attainment of targets?

No

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Further Information

2.1

**Please select the option that best describes your risk management procedures with regard to climate change risks and opportunities**

There are no documented processes for assessing and managing risks and opportunities from climate change

2.2

**Is climate change integrated into your business strategy?**

No

2.2b

**Please explain why not**

Halkbank recognised the importance of climate change and it will affect the business conduct for the short, mid and-long run. Halkbank is well aware of that there are risk and opportunities driven by climate change. However, the awareness about climate change at every level of Halkbank is newly developing. As a result of this developing knowledge and mindset, climate change will be part of Halkbank's business strategy.

2.3

**Do you engage in activities that could either directly or indirectly influence policy on climate change through any of the following? (tick all that apply)**

No

2.3i

**Please explain why you do not engage with policy makers**

Since Halkbank is at the beginning stage of integrating climate change into its business there was not enough opportunity to engage with policy makers. In the near future Halkbank will be in contact with organisation that can directly or indirectly influence policy on climate change.

**Further Information**

3.1

**Did you have an emissions reduction target that was active (ongoing or reached completion) in the reporting year?**

No

3.1e

**Please explain (i) why not; and (ii) forecast how your emissions will change over the next five years**

(i)Halkbank is at the beginning stage of developing a carbon management programme. The emissions from 2010, 2011 and 2012 have been calculated to establish a baseline. To identify emission reduction opportunities Halkbank carried out energy audits among sample group branches, which are identified according to their conceptual structure and climatic regions, and head quarters. The results of these audits show that Halkbank has a potential of reducing its emissions from energy consumption in buildings from 15% to 35% by implementing retrofitting existing system or new investments. The next step will be developing an emission reduction target. (ii) The total emissions of Halkbank are expected to increase over the next five years as the company is growing rapidly, which requires more branches and ATM's. However, Halkbank is going to reduce its intercity based emission. This will be achieved by energy efficiency implementations and reducing the number of head quarters in Ankara and İstanbul.

### 3.2

**Does the use of your goods and/or services directly enable GHG emissions to be avoided by a third party?**

Yes

#### 3.2a

**Please provide details (see guidance)**

(i)Halkbank provides loans for renewable energy and energy efficiency projects, which help the clients to reduce their emissions. Until now 8 hydro electric power plants has been funded with a total installed capacity of 76.3 MW and \$169.5 million. (ii) These projects will reduce around 150000 tonnes of CO2e annually between 2010 and 2040. (iii) The emission reductions are calculated according to the Methodology AMS.I.D of UNFCCC. (iv) Halkbank does not have the rights to create emission reduction credits from these projects. There are also 11 hydro power plants, 2 wind farms and 3 biomass power plants under constructions with a total installed capacity of 139.71MW and \$ 237.56 million. These projects are expected to reduce around 256 000 tonnes of CO2e annually. In addition, Halkbank also delivers the fund of Agence Française de Developpement(AFD) to its client for low carbon projects. In the context of this fund, 10 renewable energy project (small hydro and solar) and 55 energy efficiency project has been funded with 50 million euro. (ii) It is expected to achieve 130,928 tonnes of CO2e annually between 2012 and 2022. (iii) The emission reductions are calculated via the tool provided by AFD. (iv) Halkbank does not have the rights to create emission reduction credits from these projects. Moreover, Halkbank provided trainings for its employees and project owners on climate change and energy efficiency. However, the emission reduction effect of these trainings is not quantified.

### 3.3

**Did you have emissions reduction initiatives that were active within the reporting year (this can include those in the planning and implementation phases)**

Yes

#### 3.3a

**Please identify the total number of projects at each stage of development, and for those in the implementation stages, the estimated CO2e savings**

Stage of development	Number projects	of	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	11		
To be implemented*	1		2954
Implementation commenced*			
Implemented*	3		5937
Not to be implemented			

#### 3.3b

For those initiatives implemented in the reporting year, please provide details in the table below

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in Q0.4)	Investment required (unit currency - as specified in Q0.4)	Payback period
Other	The paperwork associated with loans and credit card applications are used to be printed more than once by different departments. To reduce the paper consumption the documents are saved as soft copies.	180	120000	0	<1 year
Other	Turning of computers after work and weekends by changing the settings of the computers.	2656	866362	0	<1 year
Energy efficiency: Building services	Replacing existing UPS's with more efficient ones.	148	48180	928200	1-3 years

### 3.3c

What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Lower return on investment (ROI) specification	Investment decisions are based on lower return on investment (ROI). Halkbank chooses the projects for head quarters with ROI less than 1.5 years and for branches other units with ROI less than 3.5 years to invest in. The reason why the ROI expectation is lower for head quarters is that the number of existing head quarter buildings will be reduced after 3 years.

### Further Information

## Page: 4. Communication

### 4.1

Have you published information about your company's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s)

Publication	Page/Section reference	Attach the document
No		

### Further Information

## Module: Risks and Opportunities

## Page: 5. Climate Change Risks

## 5.1

**Have you identified any climate change risks (current or future) that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply**

Risks driven by changes in regulation

Risks driven by changes in physical climate parameters

Risks driven by changes in other climate-related developments

### 5.1a

**Please describe your risks driven by changes in regulation**

ID	Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
RR-01	Emission reporting obligations	There is an emission reporting obligation, which will start to be implemented in 2016, in Turkey for energy intensive sector. It might be extended to less energy intensive sectors as well.	Increased operational cost	6-10 years	Direct	More likely than not	Low
RR-02	Fuel/energy taxes and regulations	Energy efficiency schemes for non-energy -intensive sectors or fuel/ energy taxes to reduce carbon emissions.	Other: Increased operational cost & increased capital cost	6-10 years	Direct	More likely than not	Low-medium

### 5.1b

**Please describe (i) the potential financial implications of the risk before taking action; (ii) the methods you are using to manage this risk and (iii) the costs associated with these actions**

RR-01 (i) The potential financial implications of emission reporting obligations will be the consultancy fee for the preparation of the report or the need for internal capacity increase. The current regulations about emission reporting do not cover banking sector. However, this might be extended to less energy intensive sectors with the future tight international obligations. (ii) To manage the risk Halkbank is getting ready before it happens. The carbon emissions are calculated already and will be calculated annually. Moreover, the employees are going to be trained to increase the internal capacity. (iii) The cost of these actions is low compared to the total operational costs, less than 1% of it. RR -02 (i) If fuel/energy taxes or regulations to reduce the consumption are enacted, the need for investment to reduce the energy and operational costs will increase. This might go up to TRY 1 000 000 annually. (ii)To tackle the risk Halkbank is investing in energy efficiency projects for the current operations and defining minimum efficiency levels for purchasing. (iii) The cost associated with these actions is not identified yet because some of the projects are under investigation.

### 5.1c

**Please describe your risks that are driven by change in physical climate parameters**

ID	Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
RP-01	Change in temperature extremes	With the changes in temperature extremes the need for heating and cooling will be increase for the offices and	Increased operational cost	Current	Direct	Very likely	Low-medium

ID	Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
		branches.					
RP-02	Change in precipitation extremes and droughts	Change in precipitation extremes will lead to floods, which can affect mostly the branches.	Increased operational cost	1-5 years	Direct	Likely	Low-medium
RP-03	Change in precipitation pattern	The changes in precipitation pattern can affect the clients mostly the farmers and hydro power plant owners.	Other: Reduced income from return of loans.	1-5 years	Indirect (Client)	Likely	Medium-high

#### 5.1d

**Please describe (i) the potential financial implications of the risk before taking action; (ii) the methods you are using to manage this risk; and (iii) the costs associated with these actions**

RP- 01 (i) The effect of change in temperature extremes will be the need of more heating and cooling in the offices and branches. This effect might increase the operational cost around TRY 500 000 annually. (ii) . To tackle the risk Halkbank is investing in energy efficiency projects for the current operations and defining minimum efficiency levels for purchasing. In addition, Halkbank is working on how to turn the branches into green offices. (iii) The cost associated with these actions is not identified yet because some of the projects are under investigation. RP - 02 (i) Changes in precipitation extremes can damage mostly the branches around Turkey, which causes more maintenance because of the floods. However, the cost associated with this effect has not been identified yet. (ii) Halkbank realises the risk of changes in precipitation extremes but a detailed management plan has not been developed yet. (iii) When the risk is deeply identified, the cost of management will be available as well. RP - 03 (i) Changes in precipitation pattern will directly affect farmers, who are clients of Halkbank. Agricultural efficiency will decrease and the farmers might not get enough crops to afford their paybacks. This will reduce the income of Halkbank from the loans. (ii) To tackle the risk Halkbank is diversifying its client portfolio. (iii) The cost associated with these risks is complex to be identified.

#### 5.1e

**Please describe your risks that are driven by changes in other climate-related developments**

ID	Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
RO-1	Reputation	Ethical consumers are getting more curious about the environmental performance of the companies, whose goods/services they use. This is also a risk for the banks, who provides loans on dirty technologies or do not manage their environmental impact.	Reduced demand for goods/services	1-5 years	Direct	More likely than not	Medium-high
RO-2	Fluctuating socio-economic conditions	With the adverse effects of climate change the socio-economic conditions will fluctuate, which differs people's priorities and reduce the demand for banking services.	Reduced demand for goods/services	>10 years	Direct	About as likely as not	Medium-high

## 5.1f

Please describe (i) the potential financial implications of the risk before taking action; (ii) the methods you are using to manage this risk; (iii) the costs associated with these actions

RO - 1 (i) There is a big reputational risk for banking sector with the increasing awareness among clients. The bank who does not respond to climate change and who fund projects with serious negative environmental impacts will face to lost most of their retail customers. The impact of the risk has not been measured yet. (ii) Halkbank is developing a carbon management plan to reduce its impact on climate change and reduce the risk of reputational loss. (iii) The cost of these actions is not clearly defined yet. RO -2 (i) While the impacts of climate change increase, the socio-economic conditions will fluctuate. The cost of living will increase and the livelihood of public will be low. This will decrease the demand for banking sector services. (ii) To manage the risk Halkbank is diversifying its services to maintain the income. (iii) The cost of these actions is not clearly defined yet.

## Further Information

## Page: 6. Climate Change Opportunities

## 6.1

Have you identified any climate change opportunities (current or future) that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply

Opportunities driven by changes in regulation  
Opportunities driven by changes in physical climate parameters  
Opportunities driven by changes in other climate-related developments

## 6.1a

Please describe your opportunities that are driven by changes in regulation

ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact
OP-01	Renewable energy regulation	If the targets of the government on renewable energy generation share in total are increased, more companies will need loans for new power plant investments.	Increased demand for existing products/services	1-5 years	Indirect (Client)	Likely	Low-medium
OP-02	Cap and trade schemes	If Turkey implements a domestic or international cap and trade system, the banking	New products/business services	6-10 years	Indirect (Client)	More likely than not	Medium



ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact
		sector can provide brokerage services.					

#### 6.1b

Please describe (i) the potential financial implications of the opportunity; (ii) the methods you are using to manage this opportunity and (iii) the costs associated with these actions

OP-01 The financial impact of a new renewable energy regulation with ambitious targets can increase the income of Halkbank, by providing more loans. However, since there is not any indication of how much new energy plants from which technology is needed, it is not possible to estimate the additional financial support. When the time comes, Halkbank will be ready to respond these loan requests because Halkbank is acquiring more international funds for renewable energy projects, such as, from AFD and World Bank. OP - 02 If Turkey implements a domestic or international cap and trade system, Halkbank can develop a new business service, which is brokerage for trading the emission permits and credits. However, the financial opportunity associated with cap and trade scheme cannot be estimated yet without knowing the scale of the system. Halkbank will start to get ready by hiring qualified employees or training the existing ones.

#### 6.1c

Please describe the opportunities that are driven by changes in physical climate parameters

ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact
	Change in temperature extremes	With the change in temperatures extremes, facilities will need better heating and cooling systems. Thus, they will need to invest in new technologies and additional fund.	Increased demand for existing products/services	Current	Indirect (Client)	Likely	Low-medium

#### 6.1d

Please describe (i) the potential financial implications of the opportunity; (ii) the methods you are using to manage this opportunity and (iii) the costs associated with these actions

(i)With the change in temperatures extremes, facilities will need better heating and cooling systems. Thus, they will need to invest in new technologies. As a result, Halkbank will get more loan requests for energy efficiency projects, however the financial implications of this specific issue has not been measured. (ii) To provide more loans for energy efficiency projects, Halkbank established an evaluation and implementation team, consist of 30 trained investigation engineers and 20 of them are energy manager. Moreover, employees at branches will be trained. (iii)The cost associated with these actions is very low compared to the benefit received.

#### 6.1e

Please describe the opportunities that are driven by changes in other climate-related developments

ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact
	Changing consumer behaviour	Changing consumer behaviour will push	Increased demand for existing products/services	>10 years	Indirect (Client)	More likely than not	Medium

ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
		companies to operate greener, which requires additional investment for retrofitting or new technologies.					

#### 6.1f

Please describe (i) the potential financial implications of the opportunity; (ii) the methods you are using to manage this opportunity; (iii) the costs associated with these actions

The consumption trends are differing compared to ten or twenty years ago. People want to consume products/services, which have less impact on environment. This pressure leads companies to invest in greener technologies, which will increase the demand for Halkbank's services. However, since this opportunity is going to be realised in mid-term period for Turkey, it is not easy to estimate the financial implications now. Though, there will be no additional cost to benefit from this opportunity as the existing capacity will be enough to respond new loan requests.

#### Further Information

## Module: GHG Emissions Accounting, Energy and Fuel Use, and Trading

### Page: 7. Emissions Methodology

#### 7.1

Please provide your base year and base year emissions (Scopes 1 and 2)

Base year	Scope 1 Base year emissions (metric tonnes CO2e)	Scope 2 Base year emissions (metric tonnes CO2e)
Sun 01 Jan 2012 - Mon 31 Dec 2012	17917.62	35862.12

#### 7.2

Please give the name of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

Please select the published methodologies that you use

ISO 14064-1

#### 7.2a

If you have selected "Other", please provide details below

#### 7.3

Please give the source for the global warming potentials you have used

Gas	Reference
CO2	IPCC Fourth Assessment Report (AR4 - 100 year)

Gas	Reference
CH4	IPCC Fourth Assessment Report (AR4 - 100 year)
N2O	IPCC Fourth Assessment Report (AR4 - 100 year)

#### 7.4

Please give the emissions factors you have applied and their origin; alternatively, please attach an Excel spreadsheet with this data

Fuel/Material/Energy	Emission Factor	Unit	Reference
Bituminous coal	3258.2	Other: kg CO2e per tonne	2012 Defra Conversion Factors
Natural gas	2.2422	metric tonnes CO2e per m3	2012 Defra Conversion Factors
Diesel/Gas oil	3860.4	Other: kg CO2e per tonne	2012 Defra Conversion Factors
Diesel/Gas oil	2.2422	metric tonnes CO2e per m3	2012 Defra Conversion Factors
Other: Petrol	2.7173	kg CO2e per litre	2012 Defra Conversion Factors
Other: Fuel Oil	3836.9	Other: kg CO2e per tonne	2012 Defra Conversion Factors
Electricity	0.61308	Other: kg CO2e per kWh	2012 Defra Conversion Factors
Municipal waste	165	Other: kg CO2e per tonne	Wrap's 2006 figures
Other: Waste to recycle(mixed)	15	Other: kg CO2e per tonne	Wrap's 2006 figures
Other: Water supply and treatment	1.0526	Other: kg CO2e per m3	2012 Defra Conversion Factors
Other: Paper	1.49	metric tonnes CO2e per metric tonne	Inventory of Carbon&Energy, V.2, University of Bath
Other: Hotel stays	40.76	Other: kg CO2e per night	London 2010 Carbon Footprint Study
Other: Flights(Domestic)	0.20124	Other: kg CO2e per km.passenger	2012 Defra Conversion Factors
Other: Flights(Short haul international)	0.10946	Other: kg CO2e per km.passenger	2012 Defra Conversion Factors
Other: Flights(Long haul international)	0.13143	Other: kg CO2e per km.passenger	2012 Defra Conversion Factors
Other: Waste Transport	0.2332	Other: kg CO2e per tonne.km	2012 Defra Conversion Factors
Other: Passenger transport(coach)	0.03471	Other: kg CO2e per passenger.km	2012 Defra Conversion Factors

#### Page: 8. Emissions Data - (1 Jan 2010 - 31 Dec 2010)

#### 8.1

Please select the boundary you are using for your Scope 1 and 2 greenhouse gas inventory

Operational control

#### 8.2

Please provide your gross global Scope 1 emissions figures in metric tonnes CO2e

12842.35

#### 8.3

Please provide your gross global Scope 2 emissions figures in metric tonnes CO2e

**8.4**

**Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions which are not included in your disclosure?**

Yes

**8.4a**

**Please complete the table**

Source	Scope	Explain why the source is excluded
Offices located out of Turkey	Scope 1 and 2	The branch and offices out of Turkey has been excluded in the boundary of the footprint.
Refrigerant Gases	Scope 1	Refrigerant gas leakages from air conditioners are excluded, since all of the air conditioning equipments are renewed in the last five years and there was not qualified and enough data available.

**8.5**

**Please estimate the level of uncertainty of the total gross global Scope 1 and 2 emissions figures that you have supplied and specify the sources of uncertainty in your data gathering, handling and calculations**

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
More than 2% but less than or equal to 5%	Data Gaps Assumptions	Most of the scope one emissions data is accurate since they are gathered from meterings or bills. However, the consumption figures are calculated from the annual expenses, which might not give the exact figure all the time.	Less than or equal to 2%	Assumptions	Regarding the electricity consumption of ATM's, there was not enough data, so it was calculated based on some assumptions via next year's consumption figures retroactively.

**8.6**

**Please indicate the verification/assurance status that applies to your Scope 1 emissions**

No third party verification or assurance

**8.7**

**Please indicate the verification/assurance status that applies to your Scope 2 emissions**

No third party verification or assurance

**8.8**

**Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?**

No

#### Further Information

### Page: 8. Emissions Data - (1 Jan 2011 - 31 Dec 2011)

#### 8.1

Please select the boundary you are using for your Scope 1 and 2 greenhouse gas inventory

Operational control

#### 8.2

Please provide your gross global Scope 1 emissions figures in metric tonnes CO<sub>2</sub>e

16477.16

#### 8.3

Please provide your gross global Scope 2 emissions figures in metric tonnes CO<sub>2</sub>e

36118.38

#### 8.4

Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions which are not included in your disclosure?

Yes

#### 8.4a

Please complete the table

Source	Scope	Explain why the source is excluded
Offices located out of Turkey	Scope 1 and 2	The branch and offices out of Turkey has been excluded in the boundary of the footprint.
Refrigerant Gases	Scope 1	Refrigerant gas leakages from air conditioners are excluded, since all of the air conditioning equipments are renewed in the last five years and there was not qualified and enough data available.

#### 8.5

Please estimate the level of uncertainty of the total gross global Scope 1 and 2 emissions figures that you have supplied and specify the sources of uncertainty in your data gathering, handling and calculations

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
More than 2% but less than or equal	Data Gaps Assumptions	Most of the scope one emissions data is accurate since they are	Less than or equal to 2%	Assumptions	Regarding the electricity consumption of

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
to 5%		gathered from meterings or bills. However, the consumption figures are calculated from the annual expenses, which might not give the exact figure all the time.			ATM's, there was not enough data, so it was calculated based on some assumptions via next year's consumption figures retroactively.

## 8.6

Please indicate the verification/assurance status that applies to your Scope 1 emissions

No third party verification or assurance

## 8.7

Please indicate the verification/assurance status that applies to your Scope 2 emissions

No third party verification or assurance

## 8.8

Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?

No

## Further Information

### Page: 8. Emissions Data - (1 Jan 2012 - 31 Dec 2012)

## 8.1

Please select the boundary you are using for your Scope 1 and 2 greenhouse gas inventory

Operational control

## 8.2

Please provide your gross global Scope 1 emissions figures in metric tonnes CO<sub>2</sub>e

17917.62

## 8.3

Please provide your gross global Scope 2 emissions figures in metric tonnes CO<sub>2</sub>e

35862.12

#### 8.4

Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions which are not included in your disclosure?

Yes

#### 8.4a

Please complete the table

Source	Scope	Explain why the source is excluded
Offices located out of Turkey	Scope 1 and 2	The branch and offices out of Turkey has been excluded in the boundary of the footprint.
Refrigerant Gases	Scope 1	Refrigerant gas leakages from air conditioners are excluded, since all of the air conditioning equipments are renewed in the last five years and there was not qualified and enough data available.

#### 8.5

Please estimate the level of uncertainty of the total gross global Scope 1 and 2 emissions figures that you have supplied and specify the sources of uncertainty in your data gathering, handling and calculations

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
More than 2% but less than or equal to 5%	Data Gaps Assumptions	Most of the scope one emissions data is accurate since they are gathered from meterings or bills. However, the consumption figures are calculated from the annual expenses, which might not give the exact figure all the time.	Less than or equal to 2%	Assumptions Metering/ Measurement Constraints	Although most of the data gathered from metering readings, there might be uncertainty because of the common meterings or false readings.

#### 8.6

Please indicate the verification/assurance status that applies to your Scope 1 emissions

Third party verification or assurance underway but not yet complete - first year it has taken place

#### 8.6a

Please indicate the proportion of your Scope 1 emissions that are verified/assured

More than 90% but less than or equal to 100%

#### 8.6b

Please provide further details of the verification/assurance undertaken, and attach the relevant statements

Type of verification or assurance	Relevant standard	Attach the document
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Type of verification or assurance	Relevant standard	Attach the document
Limited assurance	ISO14064-3	

8.7

Please indicate the verification/assurance status that applies to your Scope 2 emissions

Third party verification or assurance underway but not yet complete - first year it has taken place

8.7a

Please indicate the proportion of your Scope 2 emissions that are verified/assured

More than 90% but less than or equal to 100%

8.7b

Please provide further details of the verification/assurance undertaken, and attach the relevant statements

Type of verification or assurance	Relevant standard	Attach the document
Limited assurance	ISO14064-3	

8.8

Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?

No

Further Information

## Page: 9. Scope 1 Emissions Breakdown - (1 Jan 2010 - 31 Dec 2010)

9.1

Do you have Scope 1 emissions sources in more than one country?

No

9.2

Please indicate which other Scope 1 emissions breakdowns you are able to provide (tick all that apply)

By activity

9.2d

Please break down your total gross global Scope 1 emissions by activity

Activity	Scope 1 emissions (metric tonnes CO2e)
Company Cars	6305.50
Heating&Hot Water	6343.35



Activity	Scope 1 emissions (metric tonnes CO2e)
Generators	193.50

**Further Information**

**Page: 9. Scope 1 Emissions Breakdown - (1 Jan 2011 - 31 Dec 2011)**

**9.1**

**Do you have Scope 1 emissions sources in more than one country?**

No

**9.2**

**Please indicate which other Scope 1 emissions breakdowns you are able to provide (tick all that apply)**

By activity

**9.2d**

**Please break down your total gross global Scope 1 emissions by activity**

Activity	Scope 1 emissions (metric tonnes CO2e)
Company Cars	6999.31
Heating&Hot Water	9253.47
Generators	224.38

**Further Information**

**Page: 9. Scope 1 Emissions Breakdown - (1 Jan 2012 - 31 Dec 2012)**

**9.1**

**Do you have Scope 1 emissions sources in more than one country?**

No

**9.2**

**Please indicate which other Scope 1 emissions breakdowns you are able to provide (tick all that apply)**

By activity

**9.2d**

**Please break down your total gross global Scope 1 emissions by activity**

Activity	Scope 1 emissions (metric tonnes CO2e)
Company Cars	7774.91

Activity	Scope 1 emissions (metric tonnes CO2e)
Heating&Hot Water	9900.46
Generators	242.25

#### Further Information

### Page: 10. Scope 2 Emissions Breakdown - (1 Jan 2010 - 31 Dec 2010)

#### 10.1

Do you have Scope 2 emissions sources in more than one country?

No

#### 10.2

Please indicate which other Scope 2 emissions breakdowns you are able to provide (tick all that apply)

By facility

#### 10.2b

Please break down your total gross global Scope 2 emissions by facility

Facility	Scope 2 emissions (metric tonnes CO2e)
Offices and Branches	34542.44
ATM's	349.77

#### Further Information

### Page: 10. Scope 2 Emissions Breakdown - (1 Jan 2011 - 31 Dec 2011)

#### 10.1

Do you have Scope 2 emissions sources in more than one country?

No

#### 10.2

Please indicate which other Scope 2 emissions breakdowns you are able to provide (tick all that apply)

By facility

#### 10.2b

Please break down your total gross global Scope 2 emissions by facility

Facility	Scope 2 emissions (metric tonnes CO2e)
Offices and Branches	35641.46

Facility	Scope 2 emissions (metric tonnes CO2e)
ATM's	476.91

**Further Information**

**Page: 10. Scope 2 Emissions Breakdown - (1 Jan 2012 - 31 Dec 2012)**

**10.1**

**Do you have Scope 2 emissions sources in more than one country?**

No

**10.2**

**Please indicate which other Scope 2 emissions breakdowns you are able to provide (tick all that apply)**

By facility

**10.2b**

**Please break down your total gross global Scope 2 emissions by facility**

Facility	Scope 2 emissions (metric tonnes CO2e)
Offices and Branches	35215.31
ATM's	646.81

**Further Information**

**Page: 11. Energy**

**11.1**

**What percentage of your total operational spend in the reporting year was on energy?**

More than 0% but less than or equal to 5%

**11.2**

**Please state how much fuel, electricity, heat, steam, and cooling in MWh your organization has purchased and consumed during the reporting year**

Energy type	MWh
Fuel	66082.56
Electricity	58495.01
Heat	
Steam	
Cooling	

**11.3**

Please complete the table by breaking down the total "Fuel" figure entered above by fuel type

Fuels	MWh
Bituminous coal	133.81
Diesel/Gas oil	23698.38
Other: Petrol	3614.28
Other: Fuel Oil	4513.32
Natural gas	34122.78

#### 11.4

Please provide details of the electricity, heat, steam or cooling amounts that were accounted at a low carbon emission factor

Basis for applying a low carbon emission factor	MWh associated with low carbon electricity, heat, steam or cooling	Comments
No purchases or generation of low carbon electricity, heat, steam or cooling		

#### Further Information

### Page: 12. Emissions Performance

#### 12.1

How do your absolute emissions (Scope 1 and 2 combined) for the reporting year compare to the previous year?

Increased

#### 12.1a

Please complete the table

Reason	Emissions value (percentage)	Direction of change	Comment
Emissions reduction activities			
Divestment			
Acquisitions			
Mergers			
Change in output	2.25	Increase	The number of branches are increased which requires more operational activities.
Change in methodology			
Change in boundary			
Change in physical operating conditions			
Unidentified			
Other			

#### 12.2

Please describe your gross combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per unit currency total revenue

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
0.000020723	metric tonnes CO2e	unit total revenue	19	Decrease	Halkbank increased its revenue by using the resources more efficiently, which leads bigger increase rate in income than total emissions.

### 12.3

Please describe your gross combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per full time equivalent (FTE) employee

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
3.2885	metric tonnes CO2e	FTE employee	5	Decrease	The increase in number of employees is bigger than the increase in total emissions. This means that Halkbank is providing more employment opportunities with less resources.

### 12.4

Please provide an additional intensity (normalized) metric that is appropriate to your business operations

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
0.000496665	metric tonnes CO2e	Other: Total Assets	14	Decrease	Halkbank increased its total assets 19% compared to 2011. This big increase beat the increase in total emissions, which leads to a decrease in intensity figure.

### Further Information

## Page: 13. Emissions Trading

### 13.1

Do you participate in any emissions trading schemes?

No, and we do not currently anticipate doing so in the next 2 years

### 13.2

Has your company originated any project-based carbon credits or purchased any within the reporting period?

No

## Further Information

### Page: 14. Scope 3 Emissions

#### 14.1

Please account for your organization's Scope 3 emissions, disclosing and explaining any exclusions

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Methodology	Percentage of emissions calculated using primary data	Explanation
Purchased goods and services	Relevant, calculated	5905.91	The emissions arise from water supply and treatment, paper consumption, postage and hotel stays are evaluated under this section. The data is gathered from Halkbank's records. The emission factors are indicated in question 7.4.		
Capital goods	Not evaluated				
Fuel-and-energy-related activities (not included in Scope 1 or 2)	Not relevant, explanation provided				No activities related to fuel and energy are excluded in Scope1 and 2, so no Scope 3 emissions are considered here.
Upstream transportation and distribution	Not evaluated				
Waste generated in operations	Relevant, calculated	240.35	The emission from the waste are divided in two parts: First part from the municipal waste, which goes to the landfill and second part from the waste that goes to recycling. The emission from the transport of the waste is also considered under this element. The emission factors are indicated in question 7.4.		
Business travel	Relevant, calculated	4486.52	Halkbank uses mostly air and road travel for business visits. Each journey is evaluated by defining from where the travel starts to where it ends. Then the distances are calculated. The air travels are classified as domestic, short haul international and long haul international. The emission factors are indicated in question 7.4		
Employee commuting	Relevant, calculated	3655.47	Halkbank provides services for staff commuting in Ankara and Istanbul head quarters and at some regional offices. Moreover, employees organises		

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Methodology	Percentage of emissions calculated using primary data	Explanation
			commuting services at some where the number of people and their locations are available. Both type of employee commuting activities are included in the calculation. However, the commuting where employees use public transport and private cars are not included within the scope. The fuel consumption of the commuting services is calculated from the average fuel consumption of the cars and the total distance travelled for typical routes. The emission factors are indicated in question 7.4.		
Upstream leased assets	Not evaluated				
Investments	Not evaluated				
Downstream transportation and distribution	Not evaluated				
Processing of sold products	Not evaluated				
Use of sold products	Not evaluated				
End of life treatment of sold products	Not evaluated				
Downstream leased assets	Not evaluated				
Franchises	Not evaluated				
Other (upstream)	Not evaluated				
Other (downstream)	Not evaluated				

## 14.2

Please indicate the verification/assurance status that applies to your Scope 3 emissions

Third party verification or assurance underway but not yet complete - first year it has taken place

## 14.2a

Please indicate the proportion of your Scope 3 emissions that are verified/assured

## 14.2b

Please provide further details of the verification/assurance undertaken, and attach the relevant statements

Type of verification or assurance	Relevant standard	Attach the document
Limited assurance	ISO14064-3	

#### 14.3

Are you able to compare your Scope 3 emissions for the reporting year with those for the previous year for any sources?

Yes

#### 14.3a

Please complete the table

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
Purchased goods & services	Change in output	14	Increase	Halkbank increased its capacity in 2012 and opened new branches. This increased the operational activities.
Waste generated in operations	Change in output	22	Increase	Halkbank increased its capacity in 2012 and opened new branches. This increased the operational activities.
Business travel	Change in output	4	Increase	Halkbank increased its capacity in 2012 and opened new branches. This increased the operational activities.
Employee commuting	Change in output	5	Increase	Halkbank increased its capacity in 2012 and opened new branches. This increased the operational activities.

#### 14.4

Do you engage with any of the elements of your value chain on GHG emissions and climate change strategies? (Tick all that apply)

Yes, our customers

#### 14.4a

Please give details of methods of engagement, your strategy for prioritizing engagements and measures of success

Halkbank provided trainings for the project owners to help them reduce their emissions by behavioural changes and will continue to provide more trainings. After Halkbank develops a robust carbon management strategy, it will be easier to engage with the customers and suppliers in an more interactive way.

Further Information

**Module: Sign Off**

**Page: Sign Off**

Please enter the name of the individual that has signed off (approved) the response and their job title

CDP