



>> SUSTAINABILITY PRINCIPLES COMPLIANCE FRAMEWORK

PRINCIPLE	STATUS OF COMPLIANCE				EXPLANATION	REPORT INFORMATION ON PUBLIC DISCLOSURE / LINK
	YES	NO	PARTIALLY	IRRELEVANT		
A. General Principles						
A1. Strategy, Policy and Goals						
A1.1	ESG priority issues, risks and opportunities have been determined by the Corporation's Board of Directors.	X			It is included in the Sustainability > Our Strategy section of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
A1.1	ESG policies (e.g., Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been prepared and disclosed to the public by the Corporation's Board of Directors.	X			It is included in the Sustainability > Our Strategy section of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
A1.2	Corporation Strategy in compliance with ESG policies has been determined and publicly disclosed.		X		It's in our 2024 Integrated Annual Report in the Message from the General Manager (Pages: 10-11) section.	Page: 10-11
A2. Implementation/Monitoring						
A2.1	Committees/units in charge of implementation of ESG policies and the highest-level officials in the corporation related to ESG issues and their duties have been identified and disclosed to the public.	X			It is included in the Sustainability > Sustainability Committee section of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
A2.1	Activities carried out under the policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X			It is included in the Sustainability > Sustainability Committee section of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
A2.2	In line with the ESG goals; implementation and action plans have been prepared and disclosed to the public.		X		It is stated in the Our Sustainability Committee and Policy (Page:55) heading of the 2024 Integrated Annual Report.	Page: 55
A2.3	The ESG Key Performance Indicators (KPI) and the level of achieving these indicators on a yearly basis have been disclosed to the public.	X			The data are displayed in the Sustainability > Carbon Footprint Management section of our Corporate Website.	https://www.anadoluhayat.com.tr/en/sustainability
A2.4	Activities aimed to improve the sustainability performance in relation with business processes or products and services have been disclosed to the public	X			It is stated in the Sustainability Management (Page:54) heading of the 2024 Integrated Annual Report.	Page: 54

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A. General Principles						
A3. Reporting						
A3.1	In the annual reports, information regarding the sustainability performance, targets and actions of the Corporation has provided in an understandable, accurate and sufficient manner.		X		It is stated in Good Future for Our World > Combating Climate Change (Page:88) heading of the 2024 Integrated Annual Report.	Page: 88
A3.2	The Corporation has provided information as to with which of the United Nations (UN) 2030 Sustainability Development Goals, its activities are related.	X			It can be found in the 2024 Integrated Annual Report in the Sustainable Development Goals We Contribute To (Page: 67) heading .	Page: 67
A3.3	Lawsuits filed and/or completed against ESG issues and cases that are significant in terms of ESG policies and/ or that will significantly affect activities have been disclosed to the public.	X			It is included in the Sustainability > Carbon Footprint Management section of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
A4. Verification						
A4.1	The Corporation's ESG Key Performance metrics have been verified and publicly disclosed by an independent third party	X			It can be found in the 2024 Integrated Annual Report under Appendices > Independent Limited Assurance Report (Page: 410) heading.	Page: 410
B. Environmental Principles						
B1	The Corporation has declared its policies and practices, action plans, and environmental management systems (known as ISO 14001 standard) and programs.		X		It is included in the Sustainability > Our Policy section of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
B2	The scope of the report, the reporting period, the reporting date, and the limitations regarding the reporting conditions have been disclosed to the public regarding the environmental reports prepared to provide information on environmental management.	X			It is in the About the Report (Page:4) and Good Future for Our World > Combating Climate Change (Page:88) section of the 2024 Integrated Annual Report.	Page: 4 and 88



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B. Environmental Principles						
B4	Environmental goals included in the rewarding criteria within the scope of performance incentive systems on the basis of stakeholders (such as members of the Board of Directors, managers, and employees) have been disclosed to the public.			X		
B5	The Corporation has disclosed to the public how the priority environmental issues are integrated into business objectives and strategies.	X			It is included in the Sustainability > Our Policy and Sustainability > Our Strategy sections of our corporate website.	https://www.anadoluhayat.com.tr/en/sustainability
B7	The Corporation has publicly disclosed how environmental issues are managed and integrated into business objectives and strategies throughout the corporation value chain, including the operational process, including suppliers and customers.	X			It is in the Value Chain and Impact Management (Page: 52), Good Future for Our World > Combating Climate Change (Page:88) section and Our Contribution to Social Welfare (Page: 95) of the 2024 Integrated Annual Report. In addition, it can be found in Supplier Code of Conduct > 3.4 Sustainable Environment heading.	Page: 52, 88 and 95
B8	The Corporation has disclosed to the public whether the corporate is involved in the policymaking processes of organizations on the environment and non-governmental organizations and collaborations with these institutions and organizations.	X			It is in the Good Future for Our World > Combating Climate Action (Page: 88) section and Good Future for Our World > Our Contribution to Social Welfare (Page: 95) section of the 2024 Integrated Annual Report.	Page: 88 and 95
B9	In the light of environmental indicators [Greenhouse gas emissions {Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect)11}, air quality, energy management, water and wastewater management, waste management, biodiversity effects] , information on environmental impacts has periodically disclosed to the public in a comparable manner.	X			It is in the Appendices- Environmental Performance Indicators section of the 2024 Integrated Annual Report (Page: 407) and on our commercial website on Sustainability > Carbon Footprint Management .	https://www.anadoluhayat.com.tr/en/sustainability Page: 407

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B. Environmental Principles							
B10	Details of the standards, protocols, methodologies, and base year employed for collection and calculation of its data have been disclosed to the public.	X				It is in the Good Future for Our World > Combating Climate Change (Page:88) section of the 2024 Integrated Annual Report..	Page: 88
B11	The Corporation has disclosed to the public the increase or decrease in environmental indicators for the report year comparison with past years.	X				It is in the Appendices- Environmental Performance Indicators section of the 2024 Integrated Annual Report (Page: 404-405) and on our commercial website on Sustainability > Carbon Footprint Management .	Page: 404-405
B12	Short and long-term targets have been determined to reduce the corporate's environmental impacts, and the improvement of these targets and the targets determined in previous years has been disclosed to the public			X			
B13	The Corporation has prepared its strategy and actions for fight against climate crisis and the planned actions have been disclosed to the public.		X			It is in the Good Future for Our Customers > Digital Transformation (Page: 72) and Good Future for Our World > Combating Climate Action (Page: 88) sections of the 2024 Integrated Annual Report and on our commercial website on Sustainability > Carbon Footprint Management.	https://www.anadoluhayat.com.tr/en/sustainability Page: 72 and 88



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B. Environmental Principles						
B14	Programs or procedures have been established and disclosed to the public aiming to prevent or minimize the potential negative effects of its products and/or services on the environment.		X		It is in the Good Future for Our Customers > Digital Transformation (Page: 72) and Good Future for Our World > Combating Climate Action (Page: 88) sections of the 2024 Integrated Annual Report.	Page: 72 and 88
B14	The Corporation has taken actions to reduce greenhouse gas emissions of third parties (e.g., suppliers, subcontractors, dealers, etc.) and these actions have been disclosed to the public.		X		It can be found under 3.4 Sustainable Environment heading of our Supplier Code of Conduct.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/SupplierCodeofConduct.pdf
B15	The Corporation has disclosed to the public the projects implemented and the initiatives entered for reduction of its environmental impact, as well as their environmental benefits and cost savings.	X			It is in the Appendices-Environmental Performance Indicators section of the 2024 Integrated Annual Report (Page:404-405).	Page: 404-405
B16	The Corporation's energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) data have been disclosed to the public as Scope-1 and Scope-2.	X			It is in the Appendices-Environmental Performance Indicators section of the 2024 Integrated Annual Report (Page:404-405).	Page: 404-405
B17	Public disclosure has been made about the electricity, heat, steam, and cooling produced in the reporting year.	X			It is in the Appendices-Environmental Performance Indicators section of the 2024 Integrated Annual Report (Page:404-405).	Page: 404-405
B18	Energy projects has been carried out and works on increasing the use of renewable energy sources, and transition to zero or low carbon electricity have been disclosed to public.	X			It is in the Message from the Chairperson (Page: 8-9) and Good Future for Our World > Combating Climate Action (Page: 88) section of the 2024 Integrated Annual Report.	Page: 8-9 and 88
B19	Renewable energy generation and consumption data have been disclosed to public.	X			It is in the Appendices-Environmental Performance Indicators section of the 2024 Integrated Annual Report (Page:404-405).	Page: 404-405

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B. Environmental Principles						
B20	The Corporation has conducted energy efficiency projects, and has disclosed the resulting reduction in energy consumption and emission due to its projects.	X			It is in the Good Future for Our World > Combating Climate Action (Page: 88) section of the 2024 Integrated Annual Report and on our commercial website on Sustainability > Carbon Footprint Management.	https://www.anadoluhayat.com.tr/en/sustainability Page: 88
B21	Water consumption, if any, amounts of water drawn, recycled, and discharged from underground or above ground, its sources and procedures have been disclosed to the public.	X			The data are displayed in the Sustainability > Carbon Footprint Management section of our Corporate Website and Appendices- Environmental Performance Indicators (Page: 407) section of the 2024 Integrated Annual Report.	https://www.anadoluhayat.com.tr/en/sustainability Page: 407
B22	The Corporation has disclosed whether its operations or activities are included in any carbon pricing system or not (Emission Trade System, Cap & Trade or Carbon Tax).			X		
B23	Carbon credit data accumulated or bought in the reporting period has been disclosed.	X			It is in the Good Future for Our World > Combating Climate Action (Page: 88) section of the 2024 Integrated Annual Report and on our commercial website on Sustainability > Carbon Footprint Management.	https://www.anadoluhayat.com.tr/en/sustainability Page: 88
B24	If carbon pricing is applied in the corporation, the details regarding carbon pricing has been disclosed to the public.			X		
B25	The platforms where environmental information are shared, have been disclosed to the public.	X			Since our company is included in the BIST Sustainability Index, our environmental information is included in the Refinitiv system.	



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C. Social Principles							
C1. Human Rights and Employee Rights							
C1.1	The Corporate Human Rights and Employee Rights Policy has been established covering the Universal Declaration of Human Rights, ILO Conventions ratified by Türkiye and other relevant legislation, those responsible for the implementation of the aforesaid policy have been determined and the policy and those responsible have been disclosed to the public.	X				It is included in the Human Rights and Human Resources Policy document.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf
C1.2	Considering the supply and value chain effects, fair labor, improvement of working standards, employment of women and social inclusion issues (such as nondiscrimination towards gender, race, religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc.) has included in corporation's policy on employee rights.	X				It's included in the definition of "diversity" in the Human Rights and Human Resources Policy and under the "Human Rights and Equality" heading of Supplier Code of Conduct document.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/SupplierCodeofConduct.pdf
C1.3	The corporation has disclosed measures taken along the value chain for the sake of supervision and protection of rights/ equal opportunities for minorities or certain population segments vulnerable to economic, environmental and social factors (low-income segments, women, etc.).	X				It is included in the Human Rights and Human Resources Policy document.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf
C1.4	Developments relating to applications aiming to prevent and correct discrimination, inequality, breaches of human rights, forced and child labor have been disclosed to the public.	X				It is included in the Human Rights and Human Resources Policy and Ethical Rules and Implementation Principles documents.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf https://www.anadoluhayat.com.tr/files/investor-relations/Corporate%20Governance/Anadolu%20Hayat%20Emeklilik%20A.%20C%20E.%20Ethical%20Rules.pdf
C1.5	The corporate has disclosed its policies regarding investments in employees (training and development policies), compensations, fringe benefits, unionization rights, work/life balance solutions and talent management in the employee rights policy.	X				It is included in the Human Rights and Human Resources Policy document.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf

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C. Social Principles							
C1.5	The corporate has determined dispute resolution processes through the establishment of mechanisms for resolution of employee complaints and disputes.	X				It is included in the Human Rights and Human Resources Policy document.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf
C1.5	The corporation has disclosed to the public the activities aimed at employee satisfaction within the reporting period.	X				It is included Good Future for Our Employees section of our 2024 Integrated Annual Report (Page: 101) and Human Rights and Human Resources Policy document.	https://www.anadoluhayat.com.tr/Documents/PDF%20Files/Surdurulebilirlik/HumanRightsandHumanResourcesPolicy.pdf Page: 101
C1.6	Occupational health and safety policies have been established and disclosed to the public.	X				It can be found in the Good Future for Our Employees > Employee Health and Safety (Page: 104) section of the 2024 Integrated Annual Report.	Page: 104
C1.6	The corporation has disclosed actions and measures taken for protection of health and against occupational accidents, and occupational accident statistics.	X				It can be found in the Good Future for Our Employees > Employee Health and Safety (Page: 104) section and Appendices- Occupational Health and Safety (Page: 404) section of the 2024 Integrated Annual Report.	Page: 104 and 404
C1.7	Personal data protection and data security policies are established and disclosed to the public.	X				Personal data protection and data security policies are established and disclosed to the public.	https://www.anadoluhayat.com.tr/kisisel-verilerin-korunmasi-hakkinda
C1.8	Ethics policy is formulated and disclosed to the public.	X				It is stated in the Ethical Rules and Implementation Principles document in our corporate website.	https://www.anadoluhayat.com.tr/files/investor-relations/Corporate%20Governance/Anadolu%20Hayat%20Emeklilik%20A.%C5%9E.%20Ethical%20Rules.pdf
C1.9	The activities related to social investment, social responsibility, financial inclusion and access to finance have been disclosed.	X				It can be found in the Good Future for Our Customers > Sustainable Products and Services (Page: 79) section and Good Future for Our World > Our Contribution to Social Welfare section (Page: 95) of the 2024 Integrated Annual Report.	Page: 79 and 95
C1.10	Information meetings and training programs have been organized for employees on ESG policies and practices.	X				On the subject of sustainability, informative e-bulletins were sent to employees, special content was shared on social media accounts, and a sustainability awareness training series consisting of two main topics: Gender Equality and Environment and Energy was presented. The related issue is included in the Good Future for Our World > Combating Climate Action (Page: 88) section of the 2024 Integrated Annual Report.	Page: 88



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C2. Stakeholders, International Standards and Initiatives							
C2.1	A customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed to the public.	X				It is included in the Good Future for Our Customers > Digital Transformation (Page: 72) section of the 2024 Integrated Annual Report.	Page: 72
C2.2	Information about the communication with the Stakeholders (which stakeholder, subject and frequency) has been disclosed to the public.	X				It is stated in the Stakeholder Relations (Page: 62) section of the 2024 Entegre Annual Report.	Page: 62
C2.3	The corporation has disclosed the international reporting standards it has adopted.	X				Our Sustainability Reports have been prepared in accordance with the GRI standard. This is stated in the About the Report (Page: 4) section of the 2024 Integrated Annual Report.	Page: 4
C2.4	The corporation has disclosed to the public the principles adopted, international organizations it has signed or enrolled in, committees and principles regarding sustainability.	X				It is stated in the Our Sustainability Initiatives and BIST Sustainability Index (Page: 65) heading of the 2024 Integrated Annual Report.	Page: 65
C2.5	The corporation has made improvements and conducted studies to be included in the sustainability indexes of Borsa Istanbul and / or international index providers.	X				It is under the title of Our Sustainability Approach (Page: 46) of the 2024 Integrated Annual Report.	Page: 46

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D. Corporate Governance Principles						
D1	The corporation has consulted with the stakeholders in the determination of measures and strategies in the sustainability field.	X			It can be found in the Our Material Priorities (Page: 56) heading of the 2024 Integrated Annual Report.	Page: 56
D2	Social responsibility projects, awareness activities, and training to raise awareness about sustainability and its importance have been carried out.	X			It can be found in the Sustainability Management (Page: 54), Good Future for Our World > Combating Climate Action (Page: 88) and Good Future for Our World > Our Contribution to Social Welfare (Page: 95) heading of the 2024 Integrated Annual Report.	Page: 54, 88 and 95