




VERIFICATION REPORT ON VOLUNTARY ASSERTIONS RELATED TO GREENHOUSE GAS INVENTORIES

“Albaraka Turk CDP – Climate Verification Report”

Reporting period: from 01/01/2019 to 31/12/2019

Report N°2020-XT-MD-30

Revision N° 1.0

Client (Name and Address):	Client's contact person:
Albaraka Turk Katilim Bankasi A.S.	Mehmet ERUL
Organisation verified (Name and Address)::	
Albaraka Turk Katilim Bankasi A.S. Saray Mahallesi Dr.Adnan Büyükdeniz Caddesi No:6 34768 Ümraniye / Istanbul / Turkey	
Organisation's activity	
Bank	
Title of the assertion:	Reporting period:
Albaraka Turk CDP – Climate Verification Report	01/01/2019 to 31/12/2019
Boundary of assertion:	tCO₂e verified:
Headquarters and Branches	14,710.93
RINA Report No.:	Revision:
20-XT-MD-30	1.0
Verification Team:	
Tuğçe KIRATLI	
Approved by (on the Final Report):	Date of approval:
Tuğçe KIRATLI 	31/07/2020
Verification criteria:	
<ul style="list-style-type: none"> • UNI EN ISO 14064-1:2006 “Part 1: Specification with guidance at the organisation level for quantification and reporting of greenhouse gas emissions and removals” 	
<p>RINA Services S.p.A. (RINA) has been appointed to verify the voluntary assertion related to the greenhouse gas inventory of the company Albaraka Turk Katilim Bankasi A.S., for the reference period from 01/01/2019 to 31/12/2019 for compliance with the identified Verification Criteria. ISO 14064-1 “Part 1: Specification with guidance at the organisation level for quantification and reporting of greenhouse gas emissions and removals”.</p> <p>RINA is carrying out the verification through:</p> <ul style="list-style-type: none"> • a documentary review of the organisation's documentation; • an on-site visit to interview the organisation's representatives and check the evidence supporting the assertion; <p>verification that the findings, for which the organisation is responsible and which emerged as a result of the analysis of the documentation and of the on-site visit, have been satisfactorily resolved.</p> <p>The emissions considered are those related to greenhouse gases such as carbon dioxide (CO₂), methane (CH₄) and nitrous oxide (N₂O) correlated to the activities of the companies and classified in the following categories:</p> <ul style="list-style-type: none"> • direct greenhouse gas emissions originating from sources owned or controlled by the organisation; • energy indirect greenhouse gas emissions from the generation of imported electricity, • other indirect greenhouse gas emissions from the consequence of the operations of an organization, but are not directly owned or controlled by the organization, <p>In summary, it is RINA's opinion that Albaraka Turk Katilim Bankasi A.S. correctly applies the ISO 14064-1.</p>	

Abbreviations

CAR	Non conformity/Corrective Action Request
CL	Request for clarification
GHG	Greenhouse gas
GWP	Global Warming Potential
IPCC	Intergovernmental Panel on Climate Change
R	Recommendation
RINA	RINA Services S.p.A.
t CO _{2e}	tons of CO ₂ equivalent
CDP	Carbon Disclosure Project

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Appendix A: RESOLUTION OF FINDINGS

1 METHODOLOGY

Verification has been undertaken, in compliance with the RINA procedures, through the following 3 phases:

- a documentary review of the organisation's documentation;
- an on-site visit to interview the organisation's representatives and check the evidence supporting the assertion;

verification that the findings for which the organisation is responsible have been satisfactorily resolved.

1.1 Documentary review

The examined documents are shown in the table below:

/1/	Albaraka Turk: Greenhouse Gas and Energy Calculation Table "Albaraka_Carbon footprint_2020_v03.xlsx" version 03 of 21/07/2020
/2/	Albaraka Turk: Cooking Coal Invoices for Balikesir Branch, submitted on 13/07/2020
/3/	Albaraka Turk: Air Conditioning Maintenance Forms, submitted on 13/07/2020
/4/	Albaraka Turk: Generator Invoices, submitted on 13/07/2020
/5/	Albaraka Turk: Paper Numerator Invoices, submitted on 13/07/2020
/6/	Albaraka Turk: Natural Gas Invoices of Headquarter and Branches for the reference period from 01/01/2019 to 31/12/2019, submitted on 13/07/2020
/7/	Albaraka Turk: Electricity Invoices of Headquarter and Branches for the reference period from 01/01/2019 to 31/12/2019, submitted on 13/07/2020
/8/	Albaraka Turk: Motorin Invoices for Aksehir Konya and Konya Sanayi Branches, submitted on 13/07/2020
/9/	Albaraka Turk: Flight Data for the reference period from 01/01/2019 to 31/12/2019, submitted on 13/07/2020

The reference criteria/requirements are given in the following table:

/A/	ISO, ISO 14064-1, Specification with guidance at the organisation level for quantification and reporting of greenhouse gas emissions and removals, 2012
/B/	ISO, ISO 14065 "Greenhouse gases – Requirements for greenhouse gas validation and verification bodies for use in accreditation or other forms of recognition" of 2012
/C/	ISO, ISO 14064-3 "Greenhouse gases - Part 3: Specification with guidance for the validation and verification of greenhouse gas assertions" of 2012
/D/	IAF, IAF MD 6:2009 "Application of ISO 14065:2007"
/E/	ACCREDIA, RG-15 REV. 00 "Rules for the accreditation of Verification Bodies"
/F/	RINA: Guidelines for the validation and verification of greenhouse gas assertions, date of 25/09/2013
/G/	Turk Standardlari Enstitusu: TS ISO 14064-1: Sera Gazı Emisyonlarının ve Uzaklaştırmalarının Kuruluş Seviyesinde Hesaplanmasına ve Rapor Edilmesinde Hesaplanmasına ve Rapor Edilmesine Kılavuz ve Özellikler of June 2007
/H/	Intergovernmental Panel on Climate Change: 2006 IPCC Guidelines for National Greenhouse Gas Inventories, Volume 2, Chapter 1, Table 1.4 "Default CO ₂ Emission Factors for Combustion"

1.2 On-site visit/s (Remote Audit)

On 14-21/07/2020, the RINA team was performed a videoconference with Albaraka Turk Katilim Bankasi A.S. in Umraniye District, Istanbul Province of Turkey. During the remote audit, the team examined the documentation, carried out the on-site visit, examined the information flow, the quality assurance procedures, the records supporting the report, re-checked the calculations and interviewed the organisation's key personnel.

During the on-site visit, the personnel who were interviewed provided adequate evidence and offered their availability and collaboration, ensuring adequate confidence in compliance of the inventory with the agreed verification criteria.

The interviewed personnel, the organisation and responsibility are shown in the following table:

	Date	Name and Role	Organization	Topic
/a/	21/07/2020	Mehmet ERUL <i>Director</i>	Albaraka Turk	Responsible from the coordination of the CDP data collection.
/b/	14-21/07/2020	Gamze KARACA <i>Carbon Consultant</i>	GAIA CF	Responsible from calculation of footprint.
/c/	21/07/2020	Ibrahim Acar	Albaraka Turk	Responsible from data of paper.
/d/	21/07/2020	Ahmet Aydin	Albaraka Turk	Responsible from data of electricity.

1.3 Resolution of findings

The purpose of this phase is to resolve all the findings, which emerged from the document review and on-site visit in order to proceed with the verification.

In appendix A of this report, the 1st column contains the findings issued by RINA (CAR, CL, R). RINA required these findings to be resolved before continuing the verification process (dealing with the R is optional).

The organisation was asked to resolve the findings issued, including its answers in appendix A, Table 2, 2nd column and amending the reference documents where necessary.

No CARs/CRs were issued.

2 VERIFICATION TEAM

The team consist of the following personnel:

Surname	Name	Role
KIRATLI	TUĞÇE	Team Leader - Verifier

3 VERIFICATION

The outcome of the verification is shown below.

3.1 Boundary, GHG Emissions considered

Albaraka Turk Participation Bank was founded in 1984 by pioneering interest-free banking in Turkey and began actively serving in 1985. Having founded under the guidance of the strong capital groups in the Middle East, Albaraka Banking Group (AGB), Islamic Development Bank (IDB) and another industry group serving the Turkish economy for more than a half century, they continue operating in Turkey in compliance with the 5411 Banking Law.

The organisation has included, within the operational boundaries, head office and all their branches.

The emissions considered are those related to greenhouse gases such as carbon dioxide (CO₂), methane (CH₄) and nitrous oxide (N₂O), correlated to the following categories of emissions:

Direct GHG emissions originating from sources owned or controlled by the Organisation. Emissions due to the combustion of fuels for heating and auxiliary generators in buildings by the organisation, emissions due to the combustion of fuels in on-road vehicles and the emissions sourcing from refrigerants.

Energy indirect GHG emissions are due to electricity consumption in all locations.

Other Indirect GHG emissions are due to the paper consumption and air travelling taken into account.

3.2 Greenhouse gas emissions verified

The following table shows the GHG emissions divided according to type

Emissions	Scope	Emissions of GHG period 2019 [tCO₂e]
Direct greenhouse gas emissions	1	3,844.99
Indirect greenhouse gas emissions from energy consumption	2	7,964.88
Other indirect greenhouse gas emissions	3	2,901.06
Total		<u>14,710.93</u>

4 VERIFICATION OPINION

RINA Services S.p.A. (RINA) has verified the voluntary assertion relevant to the inventory of greenhouse gases of the Albaraka Turk Katilim Bankasi A.S., for the reference period from 01/01/2019 to 31/12/2019 for compliance with the identified Verification Criteria.

RINA carried out the verification through:

- a document review of the documentation prepared by the organisation;
- an on-site visit to interview the organisation's representatives and check the evidence supporting the assertion;
- verification that the organisation has satisfactorily resolved the findings which emerged from the document review and from the on-site visit.

In conclusion, on the basis of the evidence provided and of the visit carried out on site, RINA declares that the assertion related to the greenhouse gases of the organisation Albaraka Turk CDP Inventory Calculation Spreadsheet for the period from 01/01/2019 to 31/12/2019:

- is essentially correct and a fair representation of the greenhouse gas data and information
- has been prepared according to the pertinent international standards on quantification, monitoring and reporting of greenhouse gases or according to pertinent national standards or practice.

RINA also declares that the inventory was developed in accordance with ISO 14064-1 "Part 1: Specification with guidance at the organisation level for quantification and reporting of greenhouse gas emissions and removals".

It can be concluded that the data given in the GHG assertion do not contain omissions, non-conformities, errors of any kind which could lead to erroneous statements as regards the total volume of emissions. The total greenhouse gas emissions are **14,710.93** tCO_{2e}.

4.1 Observations and reservations

NA




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RINA also declares that the inventory was developed in accordance with ISO 14064-1 "Part 1: Specification with guidance at the organisation level for quantification and reporting of greenhouse gas emissions and removals".

It can be concluded that the data given in the GHG assertion do not contain omissions, non-conformities, errors of any kind which could lead to erroneous statements as regards the total volume of emissions. The total greenhouse gas emissions are **14,710.93** tCO_{2e}.

4.1 Observations and reservations

NA



WATER FOOTPRINT VERIFICATION


Final report

“Albaraka Turk CDP Report”

Report N° 2020-XT-MP-9

Revision N° 1.0

WATER FOOTPRINT VERIFICATION REPORT

Products/Services: Albaraka Turk Katilim Bankasi A.S.	Water Footprint Study: Water Footprint Spreadsheets "Albaraka-2020-WFvfinal.xlsx", submitted on 23/07/2020	
Client: Albaraka Turk Katilim Bankasi A.S.	Client contact: Mehmet ERUL	
Report No.: 2020-XT-MP-9	Revision: 1.0	Date of this report: 31/07/2020
Approved by : Tuğçe KIRATLI		Date of approval: 31/07/2020
Type of Water Footprint Study: <input type="checkbox"/> Comparative <input type="checkbox"/> Disclosed to the public <input checked="" type="checkbox"/> Not comparative <input checked="" type="checkbox"/> Not disclosed to the public		
Boundary: <input type="checkbox"/> Cradle-to-gate <input type="checkbox"/> Cradle-to-grave <input checked="" type="checkbox"/> Inventory (gate-to-gate)		
Type of water footprint:		
<input type="checkbox"/> Complete <input checked="" type="checkbox"/> Partial (referred just to one or more than one indicators)	<input type="checkbox"/> One aggregated indicator (WFP aggregated) <input type="checkbox"/> WFP disaggregated (water footprint profile)	
In case of partial water footprint, specify which indicator: <input type="checkbox"/> Water scarcity footprint <input type="checkbox"/> Water availability footprint <input type="checkbox"/> Water ecotoxicity footprint <input type="checkbox"/> Water eutrophication footprint <input type="checkbox"/> Water acidification footprint		
Reference Standard/Scheme: Water Footprint Network: Water Footprint Assessment Manual		
RINA Denizcilik ve Belgelendirme Ltd. Sti. (RINA), commissioned by Albaraka Turk Katilim Bankasi A.S., has performed the verification of the water consumption which is basis of CDP Water Questionnaire. In conclusion the Corrective action requests (CARs) and the Clarification requests (CLs) have been solved. Thus to the RINA judgment, the water footprint calculation is in compliance to the standard requirements Water Footprint Network: Water Footprint Assessment Manual.		
Work carried out by: Tuğçe KIRATLI, Team Leader 	<input checked="" type="checkbox"/> No distribution without permission from the Client or organizational unit responsible <input type="checkbox"/> Strictly confidential <input type="checkbox"/> Unrestricted distribution	

Abbreviations

WFP: Water Footprint

BOD: Biochemical oxygen demand

COD: Chemical oxygen demand

SS: Suspended solid

1 INTRODUCTION

This report summarizes the findings of the verification of the WFP of the Albaraka Turk Katilim Bankasi A.S. reported in the cover, performed on the basis of the verification criteria of Water Footprint Network: Water Footprint Assessment Manual.

Verification is not meant to provide any consultancy towards the client.

However, recommendations may have provided input for improvement of the WFP.

2 METHODOLOGY

The verification consisted of the following three phases:

- Desk review;
- On-site assessment;
- The resolution of outstanding issues and the issuance of the final verification report and certification.

2.1 Verification team and the technical reviewer(s)

The verification team and the technical reviewers consist of the following personnel:

Role	Last Name	First Name	Country
Lead Auditor, Verifier	KIRATLI	Tuğçe	Turkey

2.2 Documents

The following table lists the documentation that was reviewed during the verification:

/1/	Albaraka Turk: Water Consumption Excel Sheet for Head Office "GM Su Tüketim Verileri.xlsx", Ver 01 submitted on 14/07/2020
/2/	Albaraka Turk: Water Consumption Excel Sheet for Head Office and Branches "Albaraka-2020-WFvfinal.xlsx", submitted on 23/07/2020
/3/	Albaraka Turk: Regional Offices (sampled) and Head Office Water & Wastewater Invoices for period 01/01/2019-31/12/2019, submitted on 13/07/2020
/4/	Albaraka Turk: Water Consumption Excel Sheet for Head Office "Şube Su Tüketim Verileri.xlsx", Ver 01 submitted on 10/07/2020

2.3 Desk Review

Following the documentation analysis, that has taken a part of desk audit, a number of clarification and corrective actions has been requested to the client.

The complete outcomes of the desk review process have been laid down in the enclosed documentary review report WFP_DR_REP and no Corrective Action Requests (CARs) reported in Annex A.

2.4 Data sampling

For head office, all data of water consumption has been checked, therefore, data sampling is not applied. However, for 235 branches, sampling is applied. Those whose consumption seems to be high, and with only "TL" information given in the invoices are exemplified in the branches.

2.5 On-site assessment (remote Audit)

On 14-21/07/2020, RINA was performed remote audit – videoconference with the Albaraka Turk Katilim Bankasi A.S. in Umraniye District, Istanbul Province of Turkey. During the remote-site assessment RINA verified the taking in charge of the comments coming from the desk review, assessed relevant documents, sample-checks on activity data, verified data sources and quality, methodological approach and assumptions made, raw data collection and verified the consistency of the collected data against the data reported inside the report, interviewed key personnel.

The interviewed personnel, the organisation and responsibility are shown in the following table:

	Date	Name and Role	Organization	Topic
/a/	21/07/2020	Mehmet ERUL <i>Director</i>	Albaraka Turk	Responsible from the coordination of the CDP data collection.
/b/	14- 21/07/2020	Gamze KARACA <i>Carbon Consultant</i>	GAIA CF	Responsible from calculation of footprint.
/c/	21/07/2020	Ibrahim Acar	Albaraka Turk	Responsible from data of paper.
/d/	21/07/2020	Ahmet Aydin	Albaraka Turk	Responsible from data of electricity.

2.6 Recommendations for improvement

N/A

2.7 Resolution of outstanding issues

The objective of this phase of the verification is to resolve any outstanding issues which need to be clarified for RINA's positive conclusion.

A corrective action request (CAR) is raised if one of the following occurs:

- The requirements have not been met.
- Mistakes have been made in applying assumptions, data or calculations of emission

A clarification request (CL) is raised if information is insufficient or not clear enough to determine whether the applicable requirements have been met.

No CARs are arisen in the verification protocol in Appendix A of this report.

3 VERIFICATION AND CERTIFICATION OPINION

RINA, commissioned by Albaraka Turk Katilim Bankasi A.S., has performed the verification of the water consumption with regard to the relevant requirements for Water Footprint Network: Water Footprint Assessment Manual.

Based on documented evidence and corroborated by an on-site assessment RINA can confirm that the Water Footprint is fairly stated.

RINA is able to certify that the water footprint calculation of the Albaraka Turk Katilim Bankasi A.S. as given below.

Consumed Water (m³)

60,013 m³

RINA Denizcilik ve Belgelendirme Ltd. Sti.

Team Leader

Tugce KIRATLI

