



DIVERSITY AND INCLUSION POLICY

1. INTRODUCTION

At Enpara Bank, we believe that diversity enriches us. Each of us contributes to Enpara through our unique experiences, perspectives, and stories.

For us, diversity means valuing everyone equally, regardless of race, gender, belief, religion, ethnic origin, nationality, political opinion, age, disability status, marital status or lifestyle.

Inclusion means ensuring that these values are not only expressed in words, but are genuinely reflected in every aspect of how we work.

Gender equality, diversity, and inclusion are integral parts of Enpara's culture and are fundamental to achieving sustainable success.

2. PURPOSE

At Enpara Bank, we believe that diversity strengthens our organization and we are committed to continuously fostering an inclusive culture. Through this policy, we aim to enhance the Enpara culture by creating an environment both in our workplace and in our relationships with customers where everyone feels valued, respected, and a true sense of belonging. We consider gender equality to be an inseparable component of this culture.

3. SCOPE

This policy applies to all Enpara employees, managers, business partners, and all areas that interact with our customers.

All internal and external practices including design, communication language, decision-making processes, and service models are shaped in line with the principles of diversity and inclusion.

4. REFERENCES

- QNB Group Sustainability Policy
- QNB Group Human Capital Policy
- QNB Group Human Rights Statement
- Enpara Bank Sustainability Policy (POL.00099)
- Enpara Bank Sustainability Committee Charter (YÖN.00059)

5. RESPONSIBILITIES

The Human Resources Unit and the Brand Management, Partnerships and Sustainability Unit are responsible for the development, implementation, and, when necessary, updating of this Policy.



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6. EFFECTIVENESS AND AMENDMENTS

This Policy shall be reviewed at least once a year by the Diversity and Inclusion Working Group. Where necessary, amendments shall be made and, following the review of the Corporate Governance Committee and approval by the Board of Directors, the updated Policy shall be published on the Bank's website.

7. OUR PRINCIPLES (Leadership Role and Approach)

- **Equality and fairness:** We advocate equal opportunity for all and have zero tolerance for discrimination of any kind. We apply objective and transparent criteria across all processes, from recruitment and performance management to promotion and compensation.
- **Respect and trust:** We respect every individual's identity, views, and lifestyle, and foster a culture of mutual trust.
- **Gender equality:** We believe that women, men, and individuals of all gender identities should have equal rights and opportunities in all areas of life. Gender, age, ethnic origin, belief, marital status, family status, disability, identity, sexual orientation, or similar characteristics are never determining factors in decision-making processes.
- **Belonging:** We strive to ensure that everyone feels like a valued member of Enpara and experiences a strong sense of belonging.
- **Participation:** We listen to diverse voices in our decision-making processes and benefit from the strength of diversity.
- **Accessibility:** We prioritize making our services and communications easy to understand, inclusive, and accessible to everyone.
- **Employee well-being:** We adopt a holistic approach to well-being that supports both psychological and physical safety. We provide tailored arrangements for pregnant employees and groups with specific needs.
- **Development:** We continuously learn, raise awareness, and improve our practices in diversity and inclusion. Our leaders set an example by promoting inclusive communication, raising awareness of unconscious bias, and supporting the implementation of equality-focused training programs.

5. OUR COMMITMENTS

- We support gender equality and take proactive steps to raise awareness and drive positive change in this area.
- We ensure gender equality across recruitment, promotion, compensation, and employee development processes.



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- We support the shared distribution of parenting responsibilities and develop practices that are sensitive to employees' life cycles. We implement fair leave policies and support mechanisms for both mothers and fathers.
- We apply a zero-tolerance policy towards all forms of gender-based bias, stereotypes, discrimination, mobbing, physical violence, psychological harassment, and any form of misconduct. Unethical practices can be reported anonymously through the Whistleblower Line, which is accessible to all our employees and stakeholders, and are reviewed in an impartial manner.
- We create safe and inclusive environments where all employees can freely express themselves and share their ideas.
- We embrace diversity not only within our workplace, but also in the experiences and services we deliver to our customers.
- We act fairly, transparently, and impartially across all our teams and processes.
- We provide equal opportunities to everyone, regardless of gender, age, ethnic origin, disability status, belief, sexual orientation, or lifestyle.
- We listen to diverse perspectives and act with a collective and inclusive mindset.
- We prioritize people and ethical values in all our decision-making processes.
- We support inclusive leadership and aim to increase diversity of representation across all our teams.
- We encourage the stronger participation of women and individuals of diverse gender identities in technology, finance, and leadership roles.
- We commit to making diversity and inclusion a permanent and integral part of our corporate culture.

6. OUR RESPONSIBILITY

This policy is not the responsibility of a single team, but of all Enpara employees. As Enpara employees we reflect these values in everything we do, every day. Our leaders, teams, and business partners collectively embrace this approach. We work together to strengthen awareness and accountability for equality and inclusion at every level of the organization.

7. CONTINUOUS IMPROVEMENT

At Enpara, we believe that diversity, inclusion, and gender equality are not end goals, but an ongoing journey.

Accordingly, we regularly review this policy, evolve through feedback, and continue working together to build a more inclusive Enpara.