

Reporting Period: January 1, 2025 - December 31, 2025

Consolidation Approach: Operational Control

Date: July 2026

Prepared by : 3pmetrics

**ANADOLU
SİGORTA**

TS EN ISO 14064-1:2019

Corporate Greenhouse Gas Emissions Inventory Report

GHG Protocol

1 Executive Summary

1.1 Scope and Methodology

Carbon Footprint is defined as the expression of greenhouse gas emissions released into the atmosphere due to the activities of institutions in terms of carbon dioxide equivalent (**CO₂e**).

This report aims to report the corporate greenhouse gas emission inventory resulting from the activities of Anadolu Sigorta at the facilities specified below between January 1, 2025 and December 31, 2025:

- **Headquarters** - Address: Rüzgarlıbahçe Mahallesi, Çam Pınarı Sokak No:6 34805 Beykoz / İstanbul
- **Istanbul Regional Directorate** - Address: Anadolu Sigorta, Rüzgarlıbahçe Mah. Çam Pınarı Sok. No:6 34805 Beykoz / İstanbul
- **Kadıköy Regional Directorate** - Address: Anadolu Sigorta, Rüzgarlıbahçe Mah. Çam Pınarı Sokak No:6 34805 Beykoz / İstanbul
- **Mediterranean Regional Directorate** - Address: Anadolu Sigorta, Etiler Mahallesi Adnan Menderes Bulvarı No: 61 F 07010 Muratpaşa / Antalya
- **West Anatolia Regional Directorate** - Address: Anadolu Sigorta, Atatürk Caddesi 92 Anadolu Sigorta Binası 2 35210 Konak / İzmir
- **Middle Black Sea Regional Directorate** - Address: Anadolu Sigorta, Kılıçdede Mah. Ülkem Sok. No:8-A/7 55060 İlkadım / Samsun
- **South Anatolia Regional Directorate** - Address: Anadolu Sigorta, Reşatbey Mah. 62029. Sokak 16/A 01120 Seyhan / Adana
- **Middle Anatolia Regional Directorate** - Address: Anadolu Sigorta, Malazgirt Mah. Eyüp Sultan Cad. B Blok 1.-2. Girişler B2. Giriş No:57/207 42070 Selçuklu/Konya
- **Central Anatolia Regional Directorate** - Address: Anadolu Sigorta, Söğütözü Mah. 2176. Sok. Platin Tower İş Merkezi No:7/1 06530 Çankaya/Ankara
- **Black Sea Regional Directorate** - Address: Anadolu Sigorta, Kaşüstü Mah. Devlet Karayolu Cad. Sabırlar İş Merkezi B Blok No:47/ 31 61250 Yomra/Trabzon
- **Marmara Regional Directorate** - Address: Anadolu Sigorta, Odunluk Mahallesi, Akademi Cad., Zeno İş Merkezi, A Blok No:10/5 Nilüfer / Bursa
- **Cyprus Branch** - Address: Anadolu Sigorta, Memduh Asaf Sokak No:8 Köşklüçiftlik Lefkoşa / TRNC
- **Gaziantep Sales Center** - Address: İncilipınar Mah. Gazi Muhtar Paşa Bulvarı 36017. Sokak Kepkepzade Park İş Merkezi C Blok No:6/10 Şehitkamil/Gaziantep
- **Superonline (disaster recovery data center):** İŞ KULELERİ KULE 1 KAT:3 , -/SALON:4 KABİN:427,LEVENT,
- **ATLAS DATA CENTER(main data center):** Orta, 34956 Tuzla/İstanbul

"Operational Control" was adopted while preparing the greenhouse gas emission inventory.

The calculations used in the Anadolu Sigorta Greenhouse Gas Emission Inventory Report were made according to the methods determined by the GHG Protocol and TS EN ISO 14064-1:2019 Standard, and the TS EN ISO

14064-1:2019 Standard was taken as the basis for the reporting approach. Calculations were reported separately on a category basis as well as the total greenhouse gas emission inventory.

1.2 Calculation Results

The total greenhouse gas emission amount of Anadolu Sigorta for the total of 1 facility between January 1, 2025 and December 31, 2025 was determined as **26,156.45** tons of **CO₂e**.

Table 1.1: Amount of Greenhouse Gas Emissions by Categories

The category-based greenhouse gas emission distribution of Anadolu Sigorta is given in the table below.

Category	Emission Amount (tCO ₂ e)	Distribution (%)
Category 1 - Direct Emissions	770.7992	%2.95
Category 2 - Energy Indirect Emissions (Market-Based)	0	%0.00
Category 2 - Energy Indirect Emissions (Location-Based)	1,595.33	-
Category 3 - Transportation Indirect Emissions	913.0567	%3.49
Category 4 - Indirect Emissions from Products Used by the Organization	2,662.0238	%10.18
Category 5 - Indirect Emissions Associated with the Use of Organization's Products	21,810.5682	%83.39
Total (Market-Based)	26,156.4478	100.00
Total (Location-Based)	27,751.777	100.00

Table 1.2: Category 3-4-5 Indirect Greenhouse Gas Emissions

The detailed distribution of Category 3, 4, and 5 indirect greenhouse gas emissions is given in the table below.

Sub-Category	Title	Emission Source	Emission Amount (tCO ₂ e)	Distribution (%)
Category 3.1	Upstream Logistics	Incoming Cargoes	1.0384	%0.00
Category 3.2	Downstream Logistics	Outgoing Cargoes	56.8519	%0.22
Category 3.3	Employee Commuting	Shuttles - Up to 27 People %0-%50 Occupancy	5.8145	%0.02
Category 3.3	Employee Commuting	Shuttles - Up to 18 People %0-%50 Occupancy	277.4059	%1.06
Category 3.3	Employee Commuting	Employee Commuting - Vehicles - km	283.7624	%1.08
Category 3.5	Business Travel	Flights	2.1105	%0.01

Category 3.3	Employee Commuting	Homeworking	217.1256	%0.83
Category 3.3	Employee Commuting	Taxi - TL	21.3301	%0.08
Category 3.4	Customer and Visitor Travel	Vehicle - Person	41.4864	%0.16
Category 3.5	Business Travel	Accommodation	6.1311	%0.02
Category 4.1	Purchased Goods and Services	Purchased Products and Services	40.6066	%0.16
Category 4.1	Purchased Goods and Services	Cardboard Box Purchase	39.6533	%0.15
Category 4.1	Purchased Goods and Services	Business Card Purchase	0.1764	%0.00
Category 4.1	Purchased Goods and Services	Paper Purchase-A4 (sheets)	51.6375	%0.20
Category 4.1	Purchased Goods and Services	Paper Purchase-A4 (ream)	1.6741	%0.01
Category 4.1	Purchased Goods and Services	Small Paper Envelope	0.2873	%0.00
Category 4.1	Purchased Goods and Services	Water Purchase - TL	1.1626	%0.00
Category 4.1	Purchased Goods and Services	Textile Products Purchase - TL	26.1204	%0.10
Category 4.1	Purchased Goods and Services	Mains Water Use	1.5893	%0.01
Category 4.1	Purchased Goods and Services	Water Consumption Offices - liter	0.6243	%0.00
Category 4.1	Purchased Goods and Services	WTT - Electricity T&D	89.0837	%0.34
Category 4.1	Purchased Goods and Services	WTT Gasoline (liter)	113.3974	%0.43
Category 4.1	Purchased Goods and Services	WTT Diesel (liter)	14.7456	%0.06
Category 4.1	Purchased Goods and Services	WTT Natural Gas (m3)	6.4095	%0.02
Category 4.2	Capital Goods	Computers - units	50.7	%0.19

Category 4.2	Capital Goods	Electronic Appliances	0.7054	%0.00
Category 4.2	Capital Goods	IT Equipment	156.5188	%0.60
Category 4.3	Waste Disposal	Paper - Cardboard Waste	0.0058	%0.00
Category 4.3	Waste Disposal	Plastic Waste	0.0004	%0.00
Category 4.3	Waste Disposal	Archive/Inactive Document Waste	0.3342	%0.00
Category 4.3	Waste Disposal	Electronic Waste	0.0037	%0.00
Category 4.3	Waste Disposal	Metal Waste	0	%0.00
Category 4.5	Consultancy, Cleaning, etc. Services	Consultancy Service - TL	3.675	%0.01
Category 4.5	Consultancy, Cleaning, etc. Services	Cleaning Service - TL	117.4104	%0.45
Category 4.5	Consultancy, Cleaning, etc. Services	Call Center Service - TL	443.7548	%1.70
Category 4.5	Consultancy, Cleaning, etc. Services	Advertising Services - TL	600.54	%2.30
Category 4.5	Consultancy, Cleaning, etc. Services	Multinet (Catering) Service - TL	866.62	%3.31
Category 4.5	Consultancy, Cleaning, etc. Services	Security Service - TL	34.587	%0.13
Category 5.2	Leased Assets (Organizationally Owned)	Leased Assets - Electricity	22.6562	%0.09
Category 5.4	Investments	Energy Sector Investment - TL	5,524.6842	%21.12
Category 5.4	Investments	Financial Investment - TL	1,921.0594	%7.34
Category 5.4	Investments	Real Estate Investment - TL	5,388.6223	%20.60
Category 5.4	Investments	Communication Services Investment - TL	72.2503	%0.28
Category 5.4	Investments	Public Utilities Investment - TL	33.7051	%0.13

Category 5.4	Investments	Materials Group Investment - TL	6,722.0414	%25.70
Category 5.4	Investments	Portfolio Management - TL	184.2224	%0.70
Category 5.4	Investments	Industrial Investment - TL	1,084.952	%4.15
Category 5.4	Investments	Healthcare Services Investment - TL	310.2936	%1.19
Category 5.4	Investments	FMCG Investment - TL	206.118	%0.79
Category 5.4	Investments	Consumer Needs Investment - TL	293.7286	%1.12
Category 5.4	Investments	Technology Investment - TL	46.2346	%0.18

1.3 Performance Indicators

Anadolu Sigorta's greenhouse gas emission intensity indicators are provided below.

Table 1.3: Category 1+2 Intensity: Number of Employees

Greenhouse Gas Emission Intensity by Number of Employees

Facility	Category 1+2 (tCO ₂ e)	Number of Employees (person)	Intensity (tCO ₂ e/person)
Anadolu Sigorta	770.7992	1,856	0.4153

Table 1.4: Total Intensity: Number of Employees

Facility	Total GHG Emissions (tCO ₂ e)	Number of Employees (person)	Intensity (tCO ₂ e/person)
Anadolu Sigorta	26,156.4478	1,856	14.0929

Table 1.5: Category 1+2 Intensity: Indoor Area

Greenhouse Gas Emission Intensity by Indoor Area

Facility	Category 1+2 (tCO ₂ e)	Indoor Area (m ²)	Intensity (tCO ₂ e/m ²)
Anadolu Sigorta	770.7992	23,434.45	0.0329

Table 1.6: Total Intensity: Indoor Area

Facility	Total GHG Emissions (tCO ₂ e)	Indoor Area (m ²)	Intensity (tCO ₂ e/m ²)
Anadolu Sigorta	26,156.4478	23,434.45	1.1162

2 About the Report

2.1 About Anadolu Sigorta

Tracing its foundation back to 1925, Anadolu Sigorta is one of Turkey's most established and pioneering insurance companies. Operating as a subsidiary of Türkiye İş Bankası, the company has become a symbol of reliability and innovation in the insurance sector with its wide range of products offered to individual and corporate customers. Providing services in many fields such as fire, motor vehicle, health, engineering, marine, and liability insurance, Anadolu Sigorta guides the sector with its digitalization and sustainability-focused strategies.

Anadolu Sigorta considers not only economic success but also social and environmental responsibilities among its core values. In this context, with its studies carried out in line with sustainability principles, it aims to reduce its environmental impacts and actively contributes to the fight against climate change. The company regularly calculates and monitors its corporate carbon footprint and develops strategies including emission reduction targets. Implementing many environmental initiatives such as making energy consumption efficient, waste management practices, and reducing paper consumption through digital transformation, Anadolu Sigorta embraces the principles of transparent reporting and accountability in this field.

By integrating its efforts to reduce its carbon footprint into its business strategies, Anadolu Sigorta aims to play a pioneering role in the transition process to a low-carbon economy. Sharing its sustainability vision with all its stakeholders, the company acts with the responsibility of leaving a livable world for future generations.

2.2 Purpose of the Report

The main purpose of this report is to prepare the greenhouse gas emission inventory by utilizing the TS EN ISO 14064-1:2019 Standard in order to determine the impacts of direct or indirect greenhouse gas emissions resulting from the activities of Anadolu Sigorta on climate change. Thus, Anadolu Sigorta aims to gain a competitive advantage in the market as a sustainable brand sensitive to the problems of our planet.

2.3 Scope of the Report

This report includes direct and indirect greenhouse gas emissions resulting from the activities of Anadolu Sigorta between January 1, 2025 and December 31, 2025 at the following facilities, specifically Direct Greenhouse Gas Emissions, Energy Indirect Greenhouse Gas Emissions, Transportation Indirect Greenhouse Gas Emissions, Indirect Greenhouse Gas Emissions from Purchased Products and/or Services, Indirect Greenhouse Gas Emissions from Post-Production Processing of Products, and Other Indirect Greenhouse Gas Emissions:

- Headquarters - Address: Rüzgarlıbahçe Mahallesi, Çam Pınarı Sokak No:6 34805 Beykoz / İstanbul
- Istanbul Regional Directorate - Address: Anadolu Sigorta, Rüzgarlıbahçe Mah. Çam Pınarı Sok. No:6 34805 Beykoz / İstanbul
- Kadıköy Regional Directorate - Address: Anadolu Sigorta, Rüzgarlıbahçe Mah. Çam Pınarı Sokak No:6 34805 Beykoz / İstanbul
- Mediterranean Regional Directorate - Address: Anadolu Sigorta, Etiler Mahallesi Adnan Menderes Bulvarı No:61 F 07010 Muratpaşa / Antalya

- West Anatolia Regional Directorate - Address: Anadolu Sigorta, Atatürk Caddesi 92 Anadolu Sigorta Binası 2 35210 Konak / İzmir
- Middle Black Sea Regional Directorate - Address: Anadolu Sigorta, Kılıçdede Mah. Ülkü Sok. No:8-A/7 55060 İlkadım / Samsun
- South Anatolia Regional Directorate - Address: Anadolu Sigorta, Reşatbey Mah. 62029. Sokak 16/A 01120 Seyhan / Adana
- Middle Anatolia Regional Directorate - Address: Anadolu Sigorta, Malazgirt Mah. Eyüp Sultan Cad. B Blok 1.-2. Girişler B2. Giriş No:57/207 42070 Selçuklu/Konya
- Central Anatolia Regional Directorate - Address: Anadolu Sigorta, Söğüt Mah. 2176. Sok. Platin Tower İş Merkezi No:7/1 06530 Çankaya/Ankara
- Black Sea Regional Directorate - Address: Anadolu Sigorta, Kaşüstü Mah. Devlet Karayolu Cad. Sabırlar İş Merkezi B Blok No:47/ 31 61250 Yomra/Trabzon
- Marmara Regional Directorate – Address: Anadolu Sigorta, Odunluk Mahallesi, Akademi Cad., Zeno İş Merkezi, A Blok No:10/5 Nilüfer / Bursa
- Cyprus Branch - Address: Anadolu Sigorta, Memduh Asaf Sokak No:8 Köşklüçiftlik Lefkoşa / TRNC
- Gaziantep Sales Center - Address: İncilipınar Mah. Gazi Muhtar Paşa Bulvarı 36017. Sokak Kepkepzade Park İş Merkezi C Blok No:6/10 Şehitkamil/Gaziantep
- Superonline (disaster recovery data center): İŞKULELERİ KULE 1 KAT:3 , -/SALON:4 KABİN:427, LEVENT,
- ATLAS DATA CENTER (main data center): Orta, 34956 Tuzla/İstanbul

2.4 Base Year

The base year for Anadolu Sigorta's corporate greenhouse gas emission inventory studies has been selected as 2024, and comparisons have been made according to the base year. Emission amounts in the base year are given below:

- Category 1 emission amount is 637.42 tCO₂e,
- Category 3 emission amount is 508.69 tCO₂e,
- Category 4 emission amount is 1,295.7 tCO₂e,
- Category 5 emission amount is 43,113.66 tCO₂e,
- Total emission amount was determined as 45,555.47 tCO₂e.

2.5 Contact Information

Table 2.1: Contact Information

Contact information of the persons responsible for the report is provided in the table below.

Name - Surname	Institution – Title	E-mail
Serdar Yaşar	3pmetrics	serdar@3pmetrics.com
Levent Mumcu	Anadolu Sigorta	lmumcu@anadolusigorta.com.tr
Zeynep Sadıkoğlu	Anadolu Sigorta	zsadikoglu@anadolusigorta.com.tr
Burak Deligöz	Anadolu Sigorta	bdeligoz@anadolusigorta.com.tr

3 Methodology

This report includes calculations made in accordance with the corporate greenhouse gas emission calculation methodology contained in the TS EN ISO 14064-1:2019 Greenhouse Gas Calculation and Reporting Standard in corporate greenhouse gas emission inventory studies. In the preparation of the report, the organizational boundaries and operational boundaries, headings to be included in the calculation, emission factors and their internationally valid sources, conversion coefficients and headings recommended to be included in the reporting in this methodology were taken into consideration.

This report has also been prepared in accordance with the principles of Relevance, Completeness, Consistency, Accuracy, and Transparency of the TS EN ISO 14064-1:2019 Standard, which is an internationally valid corporate greenhouse gas calculation and reporting standard.

The emission factors used in the calculations were taken from the sources recommended and accepted as valid by the TS EN ISO 14064-1:2019 Standard, as stated above.

These sources are:

- International emission factor calculation tools presented in the appendices of IPCC 6th Assessment reports and emission factors provided directly for fuel types,
- Emission factors published by DEFRA and updated with annual periods,
- Emission factors and calculation methods updated annually by the EPA.

Activity data (consumption data or procurement data) used in the calculations are multiplied by the emission factors whose sources are given above, and greenhouse gas emissions are expressed in terms of carbon dioxide equivalent (CO_2e).

Global warming potentials in the IPCC Climate Change 6th Assessment Report were used in this study and are given in the table below.

Table 3.1: Global Warming Potentials

Global warming potentials used within the scope of IPCC AR6 are given below.

Chemical Formula	Global Warming Potentials ($kgCO_2e/unit$)
CO_2	1
CH_4	27.9
N_2O	273

3.1 Greenhouse Gas Emissions Inventory Boundary

"Operational Control" was adopted while preparing the emission inventory of Anadolu Sigorta. In addition, in accordance with the emission factors of the sources mentioned in the methodology in the inventory, country-specific fuel net calorific values and national grid electricity emission factors were used so that the calculations are at a closer level, complying with TS EN ISO 14064-1:2019 Standard Tier 1, Tier 2, and Tier 3 levels.

3.2 Reporting Boundaries and Activity Data

Information regarding direct and indirect emission sources included in the emission inventory of Anadolu Sigorta and consolidated activity data are given in the tables below according to their categories.

Table 3.2: Category 1 Emission Factors

Sub-Category	Title	Emission Source	Emission Factors	Unit	Primary Sources
Category 1.1	Stationary Combustion	Natural Gas for Heating - m3	1.9435	kgCO2e/ m3	IPCC Vol.2 Ch.2 Table 2.3
Category 1.1	Stationary Combustion	Generator - Diesel	2.6422	kgCO2e/ liter	IPCC Vol.2 Ch.2 Table 2.3
Category 1.2	Mobile Combustion	Company Vehicles - Gasoline (liter)	2.2711	kgCO2e/ liter	IPCC Vol.2 Ch.3 Table 3.3.1 and Table 3.3.2
Category 1.2	Mobile Combustion	Company Vehicles - Diesel (liter)	2.6681	kgCO2e/ liter	IPCC Vol.2 Ch.3 Table 3.3.1 and Table 3.3.2
Category 1.4	Leakage of Gases / Fugitive Emissions	Refrigerant Gases - 600A Leakage	0.006	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Refrigerant Gases - R134A	1,534.3915	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Refrigerant Gases - R410A Filling	2,255.5738	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Refrigerant Gases - R410A Leakage	2,250	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Fire Extinguishers - CO ₂ Filling	1	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Fire Extinguishers - CO ₂ Leakage	1	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Fire Extinguishers - FM200 (HFC227ea) Filling	3,600	kgCO2e/ kg	IPCC AR6
Category 1.4	Leakage of Gases / Fugitive Emissions	Fire Extinguishers - FM200 (HFC227ea) Leakage	3,600	kgCO2e/ kg	IPCC AR6

Table 3.3: Category 2 Emission Factors

Sub-Category	Title	Emission Source	Emission Factors	Unit	Primary Sources
Category 2.1	Purchased Electricity	Electricity Consumption - kWh	0.434	kgCO2e/ kWh	Republic of Turkey Ministry of Energy and Natural Resources
Category 2.1	Purchased Electricity	I-REC Certificate	0.434	kgCO2e/ kWh	Republic of Turkey Ministry of Energy and Natural Resources

Category 2.1	Purchased Electricity	Renewable Electricity - SPP	0	kgCO ₂ e/ kWh	-
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Table 3.4: Category 3 Emission Factors

Sub-Category	Title	Emission Source	Emission Factors	Unit	Primary Sources
Category 3.1	Upstream Logistics	Incoming Cargoes	3.5177	kgCO ₂ e/ kg.km	Defra - Freight Goods
Category 3.2	Downstream Logistics	Outgoing Cargoes	0.0005	kgCO ₂ e/ kg.km	Defra - Freight Goods
Category 3.3	Employee Commuting	Shuttles - Up to 27 People %0-%50 Occupancy	0.501	kgCO ₂ e/ km	Defra - Freight Goods
Category 3.3	Employee Commuting	Shuttles - Up to 18 People %0-%50 Occupancy	0.2556	kgCO ₂ e/ km	Defra - Freight Goods
Category 3.3	Employee Commuting	Employee Commuting - Vehicles - km	0.1672	kgCO ₂ e/ km	Defra – Business Travel Land
Category 3.3	Employee Commuting	Homeworking	0.3338	kgCO ₂ e/ hour	Defra - Homeworking
Category 3.3	Employee Commuting	Taxi - TL	0.0174	kgCO ₂ e/ TL	EPA Supply Chain v1.3
Category 3.4	Customer and Visitor Travel	Vehicle - Person	0.1673	kgCO ₂ e/ km	Defra – Business Travel Land
Category 3.5	Business Travel	Accommodation	32.1	kgCO ₂ e/ night	Defra – Hotel Stay
Category 3.5	Business Travel	Flights	0.0756	kgCO ₂ e/ km	Defra – Business Travel Air

Table 3.5: Category 4 Emission Factors

Sub-Category	Title	Emission Source	Emission Factors	Unit	Primary Sources
Category 4.1	Purchased Goods and Services	Food Products - TL	0.0102	kgCO ₂ e/ TL	EPA Supply Chain v1.3
Category 4.1	Purchased Goods and Services	Cardboard Box Purchase	2.3995	kgCO ₂ e/ unit	Defra Material Use
Category 4.1	Purchased Goods and Services	Business Card Purchase	0.0018	kgCO ₂ e/ unit	Defra Material Use
Category 4.1	Purchased Goods and Services	Paper Purchase-A4 (sheets)	0.0067	kgCO ₂ e/ sheet	Defra Material Use

Category 4.1	Purchased Goods and Services	Paper Purchase-A4 (ream)	3.3483	kgCO2e/ream	Defra Material Use
Category 4.1	Purchased Goods and Services	Small Paper Envelope	0.0035	kgCO2e/unit	Defra Material Use
Category 4.1	Purchased Goods and Services	Water Purchase - TL	0.0036	kgCO2e/TL	EPA Supply Chain v1.3
Category 4.1	Purchased Goods and Services	Textile Products Purchase - TL	0.0062	kgCO2e/TL	EPA Supply Chain v1.3
Category 4.1	Purchased Goods and Services	Mains Water Use	0.1913	kgCO2e/m3	Defra – Water Supply
Category 4.1	Purchased Goods and Services	Water Consumption Offices - liter	0.0002	kgCO2e/liter	Defra – Water Supply
Category 4.1	Purchased Goods and Services	WTT - Electricity T&D	0.035	kgCO2e/kWh	Republic of Turkey Ministry of Energy and Natural Resources
Category 4.1	Purchased Goods and Services	WTT Gasoline (liter)	0.5809	kgCO2e/liter	Defra - WTT Fuels
Category 4.1	Purchased Goods and Services	WTT Diesel (liter)	0.611	kgCO2e/liter	Defra - WTT Fuels
Category 4.1	Purchased Goods and Services	WTT Natural Gas (m3)	0.3366	kgCO2e/m3	Defra - WTT Fuels
Category 4.2	Capital Goods	Computers - units	156	kgCO2e/unit	Product Carbon Footprint
Category 4.2	Capital Goods	Electronic Appliances	0.058	kgCO2e/USD	EPA Supply Chain v1.3
Category 4.2	Capital Goods	IT Equipment	0.143	kgCO2e/USD	EPA Supply Chain v1.3
Category 4.3	Waste Disposal	Paper - Cardboard Waste	4.6857	kgCO2e/ton	Defra - Waste Disposal
Category 4.3	Waste Disposal	Plastic Waste	4.6857	kgCO2e/ton	Defra - Waste Disposal
Category 4.3	Waste Disposal	Archive/Inactive Document Waste	4.6857	kgCO2e/ton	Defra - Waste Disposal
Category 4.3	Waste Disposal	Electronic Waste	4.6857	kgCO2e/ton	Defra - Waste Disposal
Category 4.3	Waste Disposal	Metal Waste	4.6857	kgCO2e/ton	Defra - Waste Disposal
Category 4.5	Consultancy, Cleaning, etc. Services	Consultancy Service - TL	0.002	kgCO2e/TL	EPA Supply Chain v1.3

Category 4.5	Consultancy, Cleaning, etc. Services	Cleaning Service - TL	0.0054	kgCO2e/ TL	EPA Supply Chain v1.3
Category 4.5	Consultancy, Cleaning, etc. Services	Call Center Service - TL	0.002	kgCO2e/ TL	EPA Supply Chain v1.3
Category 4.5	Consultancy, Cleaning, etc. Services	Advertising Services - TL	0.0022	kgCO2e/ TL	EPA Supply Chain v1.3
Category 4.5	Consultancy, Cleaning, etc. Services	Multinet (Catering) Service - TL	0.0049	kgCO2e/ TL	EPA Supply Chain v1.3
Category 4.5	Consultancy, Cleaning, etc. Services	Security Service - TL	0.0019	kgCO2e/ TL	EPA Supply Chain v1.3

Table 3.6: Category 5 Emission Factors

Sub-Category	Title	Emission Source	Emission Factors	Unit	Primary Sources
Category 5.2	Leased Assets (Organizationally Owned)	Leased Assets - Electricity	0.434	kgCO2e/ kWh	Republic of Turkey Ministry of Energy and Natural Resources
Category 5.4	Investments	Energy Sector Investment - TL	0.041	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Financial Investment - TL	0.0017	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Real Estate Investment - TL	0.0062	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Communication Services Investment - TL	0.002	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Public Utilities Investment - TL	0.0017	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Materials Group Investment - TL	0.0208	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Portfolio Management - TL	0.0017	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Industrial Investment - TL	0.0047	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Healthcare Services Investment - TL	0.0055	kgCO2e/ TL	EPA Supply Chain v1.3

Category 5.4	Investments	FMCG Investment - TL	0.0026	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Consumer Needs Investment - TL	0.0026	kgCO2e/ TL	EPA Supply Chain v1.3
Category 5.4	Investments	Technology Investment - TL	0.0039	kgCO2e/ TL	EPA Supply Chain v1.3

3.3 Biogenic Greenhouse Gas Emissions

Anadolu Sigorta does not have biogenic greenhouse gas emissions and/or removals within the reporting period.

3.4 Greenhouse Gas Emissions by Years

Within the scope of this report, the greenhouse gas emissions of Anadolu Sigorta by years were compared including the years 2024 and 2025.

Table 3.7: Greenhouse Gas Emission Amounts by Years

Category	2024	2025	Compared to 2024 (%)
Category 1	637.42	770.7992	%20.9
Category 2	0	0	-
Category 1+2	637.42	770.7992	%20.9
Category 3+4+5	44,918.05	25,385.6486	%-43.5
Total	45,555.47	26,156.4478	%-42.6

Looking at the table above;

- Category 1 emissions increased by approximately %20.9 compared to 2024.
- Category 2 emissions increased by approximately %0 compared to 2024.
- Category 1 and 2 emissions increased by approximately %20.9 compared to 2024.
- Category 3, 4, and 5 emissions decreased by approximately %43.5 compared to 2024.
- Total greenhouse gas emissions decreased by approximately %42.6 compared to 2024.

3.5 Emission Amount by Categories

Table 3.8: Emission Amount by Categories

Emission distribution by categories is given in the table below.

Category	Emission (tCO ₂ e)	Share (%)
Category 1.1	48.0394	%0.2
Category 1.2	509.09	%1.9
Category 1.4	213.6698	%0.8
Category 2.1	0	%0.0
Category 3.1	1.0384	%0.0
Category 3.2	56.8519	%0.2
Category 3.3	805.4383	%3.1
Category 3.4	41.4864	%0.2
Category 3.5	8.2416	%0.0
Category 4.1	387.1682	%1.5
Category 4.2	207.9243	%0.8
Category 4.3	0.3441	%0.0
Category 4.5	2,066.5873	%7.9
Category 5.2	22.6562	%0.1
Category 5.4	21,787.912	%83.3
Total	26,156.4478	%100

According to the table above, Category 1 - Direct Emissions occupy %2.95; Category 2 - Energy Indirect Emissions occupy %0.00; Category 3 - Transportation Indirect Emissions occupy %3.49; Category 4 - Indirect Emissions from Products Used by the Organization occupy %10.18; Category 5 - Indirect Emissions Associated with the Use of Organization's Products occupy %83.39 of the inventory.

3.6 Scope-Based Greenhouse Gas Emissions

Table 3.9 : Scope-Based Greenhouse Gas Emissions

Scope-based greenhouse gas emission summary is given in the table below.

Scope	Emission (tCO ₂ e)	Share (%)
Scope 1	770.7992	%2.9
Scope 2	0	%0.0
Scope 3	25,385.6486	%97.1
Total	26,156.4478	%100

Scope 1	770.7992	%2.9
Scope 2	0	%0.0
Scope 3	25,385.6486	%97.1
Total	26,156.4478	%100

GHG Scope	GHG Titles	Emission Amount (ton)
Scope 1	Stationary Combustion	48.04
Scope 1	Mobile Combustion	509.10
Scope 1	Fugitive Emissions	213.67
Scope 1 Total	-	770.81
Scope 2	Purchased electricity	0.00
Scope 3 - Category 1	Purchased goods and services	2,230.12
Scope 3 - Category 2	Capital goods	207.92
Scope 3 - Category 3	Fuel and energy-related activities (WTT)	223.64
Scope 3 - Category 4	Upstream logistics	1.04
Scope 3 - Category 5	Waste generated in operations	0.34
Scope 3 - Category 6	Business travel	8.24
Scope 3 - Category 7	Employee commuting	846.93
Scope 3 - Category 9	Downstream logistics	56.85
Scope 3 - Category 13	Leased assets downstream	22.66
Scope 3 - Category 15	Investments	21,787.91
Scope 3 Total	-	25,385.65
Total	-	26,156.45

4 Uncertainty Analysis

While calculating cumulative uncertainty, activity data uncertainty and emission factor uncertainty data were used.

- Activity data uncertainty: Data taken for each emission source was determined using brand and model information of devices that would create uncertainty, such as meters, gas cylinders, and pumps.
- Emission factor uncertainty: Uncertainty for each emission source was determined using the emission factor uncertainties defined by the emission factor sources given in the methodology section.
- Cumulative uncertainty was calculated using the formula in the GHG Protocol methodology. According to this formula, it is found by taking the square root of the sum of the squares of two different uncertainty types.
- Total uncertainty is calculated by multiplying cumulative uncertainty with activity data and dividing it by its proportion in the total inventory.

Accordingly, the total uncertainty of the greenhouse gas emission inventory of Anadolu Sigorta excluding Category 3, 4, 5, and 6 emissions was determined as %4.8. This value largely stems from the uncertainty values published by the IPCC of internationally used IPCC emission factors. Since quantitative uncertainty calculation is not possible for sources whose emission factor uncertainty is not published, it was not included in the calculations pursuant to TS EN ISO 14064-1 Article 8.3. Since this situation corresponds to less than %5 of the total inventory, it does not pose a problem in terms of the TS EN ISO 14064-1:2019 Greenhouse Gas Emission Calculation and Reporting Standard. Calculation details, formulas, and uncertainty results are included in the Appendices.

Activity data uncertainty data is obtained from the measurement instruments regulation, and emission factor uncertainty data is obtained from the IPCC uncertainty guide.

5 Results and Evaluation

The total greenhouse gas emission of Anadolu Sigorta for the year 2025 was calculated as **26,156.45** tons of CO_2e .

Distribution of the greenhouse gas emission inventory;

- Category 1 emissions %2.9,
- Category 2 emissions %0.0,
- Category 3 emissions %3.5,
- Category 4 emissions %10.2,
- Category 5 emissions %83.4.

When the greenhouse gas emission inventory is examined in detail, Materials Group Investment - TL constitutes the largest share with %25.7. Energy Sector Investment - TL is in the second place in the inventory with a share of %21.1.

Accordingly, it is concluded that the major emission sources for Anadolu Sigorta are "Materials Group Investment - TL" and "Energy Sector Investment - TL".

5.1 Reduction Recommendations

Recommendations for future actions are summarized as follows:

- Emissions sourced from Purchased Electricity can be reduced with SPP investments. The amount of consumption that cannot be met from SPP can be neutralized more easily and at a lower cost compared to other sources.

6 GJ Values

GJ Values			
GHG Scope	Emission Source	Activity Data	GJ Values
Scope 1	Natural Gas for Heating - m3	19041.85	657.71
Scope 1	Generator - Diesel	4175.00	152.86
Scope 1	Company Vehicles - Gasoline (liter)	195812.12	6798.60
Scope 1	Company Vehicles - Diesel (liter)	24133.13	883.61
Scope 2	Electricity Consumption - kWh	3675885.21	13233.19
Scope 2	Renewable Electricity - SPP (Solar Power Plant)	6804.00	24.49
	Total		21750.46

Greenhouse Gas Verification Statement

Sera Gazı Doğrulama Beyanı

ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ

Organizational Boundaries / Organizasyonel Sınırlar

Annex I / Ek I

The Greenhouse Gas emissions inventory has been verified to meet the standard requirements specified below according to ISO 14064-3:2019 / Sera Gazı emisyonları envanterinin, ISO 14064-3:2019'a göre aşağıda belirtilen standart gerekliliklerini karşıladığı doğrulanmıştır.

GHG PROTOCOL

Scope 1 - Direct emissions / Doğrudan emisyonlar	770,80	t CO ₂ eq
Scope 2- Location based purchased energy emissions / Lokasyon bazlı satın alınan enerji emisyonlar	1.595,33	t CO ₂ eq
Scope 3- Other indirect emissions / Diğer dolaylı emisyonlar	25.385,65	t CO ₂ eq
Total Location Based Emissions / Toplam Lokasyon Bazlı Emisyonlar	27.751,78	t CO₂ eq
Total Market Based Emissions / Toplam Market Bazlı Emisyonlar	26.156,45	t CO₂ eq
Biogenic Emissions / Biyojenik Emisyonlar	-	t CO ₂ eq
Purchased renewable energy emission allowance / Satın alınan yenilenebilir enerji emisyon karşılığı	1.595,33	t CO ₂ eq
Scope 2- Market based purchased energy emissions / Market bazlı satın alınan enerji emisyonlar	0	t CO₂ eq
Renewable energy references / Yenilenebilir enerji referansları:		
I-REC Reference Number / I- REC Referans Numarası: 8 4 2 2 2 2 7 7 / 2 7 7 5 4 1 1 5		
Credits from GHG Scheme / Satın alınan krediler	-	t CO ₂ eq
Credits references / Kredi referansları		

Level of Assurance : Reasonable / Makul

Verification Report Date : 10.07.2026 / Rev.01

Reporting Period : 01.01. 2025 – 31.12. 2025

Statement No : SG-GNL-411 / 2025

Approved by / Onaylayan
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ANNEX I / EK I

Reporting Boundaries / Raporlama Sınırları

Genel Müdürlük	Rüzgarlıbahçe Mahallesi, Çam Pınarı Sokak No: 6 34805 Beykoz/İstanbul
İstanbul Bölge Müdürlüğü	Anadolu Sigorta, Rüzgarlıbahçe Mah. Çam Pınarı Sok. No: 6 34805 Beykoz/İstanbul
Kadıköy Bölge Müdürlüğü	Anadolu Sigorta, Rüzgarlıbahçe Mah. Çam Pınarı Sokak No: 6 34805 Beykoz/İstanbul
Akdeniz Bölge Müdürlüğü	Anadolu Sigorta, Etiler Mahallesi Adnan Menderes Bulvarı No: 61 F 07010 Muratpaşa/Antalya
Batı Anadolu Bölge Müdürlüğü	Anadolu Sigorta, Atatürk Caddesi 92 Anadolu Sigorta Binası 2 35210 Konak/ İzmir
Orta Karadeniz Bölge Müdürlüğü	Anadolu Sigorta, Kılıçdede Mah. Ülkem Sok. No: 8 A/7 55060 İlkadım/Samsun
Güney Anadolu Bölge Müdürlüğü	Anadolu Sigorta, Reşatbey Mah. 62029. Sokak 16/A 01120 Seyhan/Adana
Orta Anadolu Bölge Müdürlüğü	Anadolu Sigorta, Malazgirt Mah. Eyüp Sultan Cad. B Blok 1. 2. Girişler B2. Giriş No: 57/207 42070 Selçuklu/Konya
İç Anadolu Bölge Müdürlüğü	Anadolu Sigorta, Söğütözü Mah. 2176. Sok. Platin Tower İş Merkezi No: 7/1 06530 Çankaya/Ankara
Karadeniz Bölge Müdürlüğü	Anadolu Sigorta, Kaşüstü Mah. Devlet Karayolu Cad. Sabırlar İş Merkezi B Blok No: 47/ 31 61250 Yomra/Trabzon
Marmara Bölge Müdürlüğü	Anadolu Sigorta, Odunluk Mahallesi, Akademi Cad., Zeno İş Merkezi, A Blok No: 10/5 Nilüfer/Bursa
Kıbrıs Şubesi	Anadolu Sigorta, Memduh Asaf Sokak No: 8 Köşklüçiftlik Lefkoşa/K.K.T.C.
Gaziantep Satış Merkezi	İncilipınar Mah. Gazi Muhtar Paşa Bulvarı 36017. Sokak Kepkepzade Park İş Merkezi C Blok No: 6/10 Şehitkamil/Gaziantep
Superonline	İş Kuleleri Kule 1 Kat: 3, Salon: 4 Kabin: 427, Levent, Şişli/İstanbul
Atlas Veri Merkezi	Orta, 34956 Tuzla/İstanbul

Greenhouse Gas Verification Statement

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ISO 14064-1:2018

Category 1- Direct emissions / Doğrudan emisyonlar	770,80	t CO ₂ eq
Category 2- Purchased energy emissions (Location based) / Satın alınan enerji emisyonlar (Lokasyon bazlı)	1.595,33	t CO ₂ eq
Category 3- Emissions from transportation / Ulaşım kaynaklı emisyonlar	913,06	t CO ₂ eq
Category 4- Emissions from products, service used / Kullanılan ürün - hizmet kaynaklı emisyonlar	2.662,02	t CO ₂ eq
Category 5- Emissions from associated with the use of the product / Ürün kullanımı kaynaklı em.	21.810,57	t CO ₂ eq
Category 6- Other Emissions / Diğer emisyonlar	-	t CO ₂ eq
Total Location Based Emissions / Toplam Lokasyon Bazlı Emisyonlar	27.751,78	t CO₂ eq
Total Market Based Emissions / Toplam Market Bazlı Emisyonlar	26.156,45	t CO₂ eq

Biogenic Emissions / Biyogenik Emisyonlar	-	t CO ₂ eq
Purchased renewable energy emission allowance / Satın alınan yenilenebilir enerji emisyon karşılığı	1.595,33	t CO ₂ eq
Category 2- Purchased energy emissions (Market based) / Satın alınan enerji emisyonlar (Market bazlı)	0	t CO ₂ eq
Renewable energy references / Yenilenebilir enerji referansları:		
I-REC Reference Number / I- REC Referans Numarası: 8 4 2 2 2 7 7 / 2 7 7 5 4 1 1 5		
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