



Sustainability for/v.s. FIs

Hülya Kurt

Chair, Sustainability Working Group of the Banks Association of Turkey

Head of Engineering Department, *TSKB*

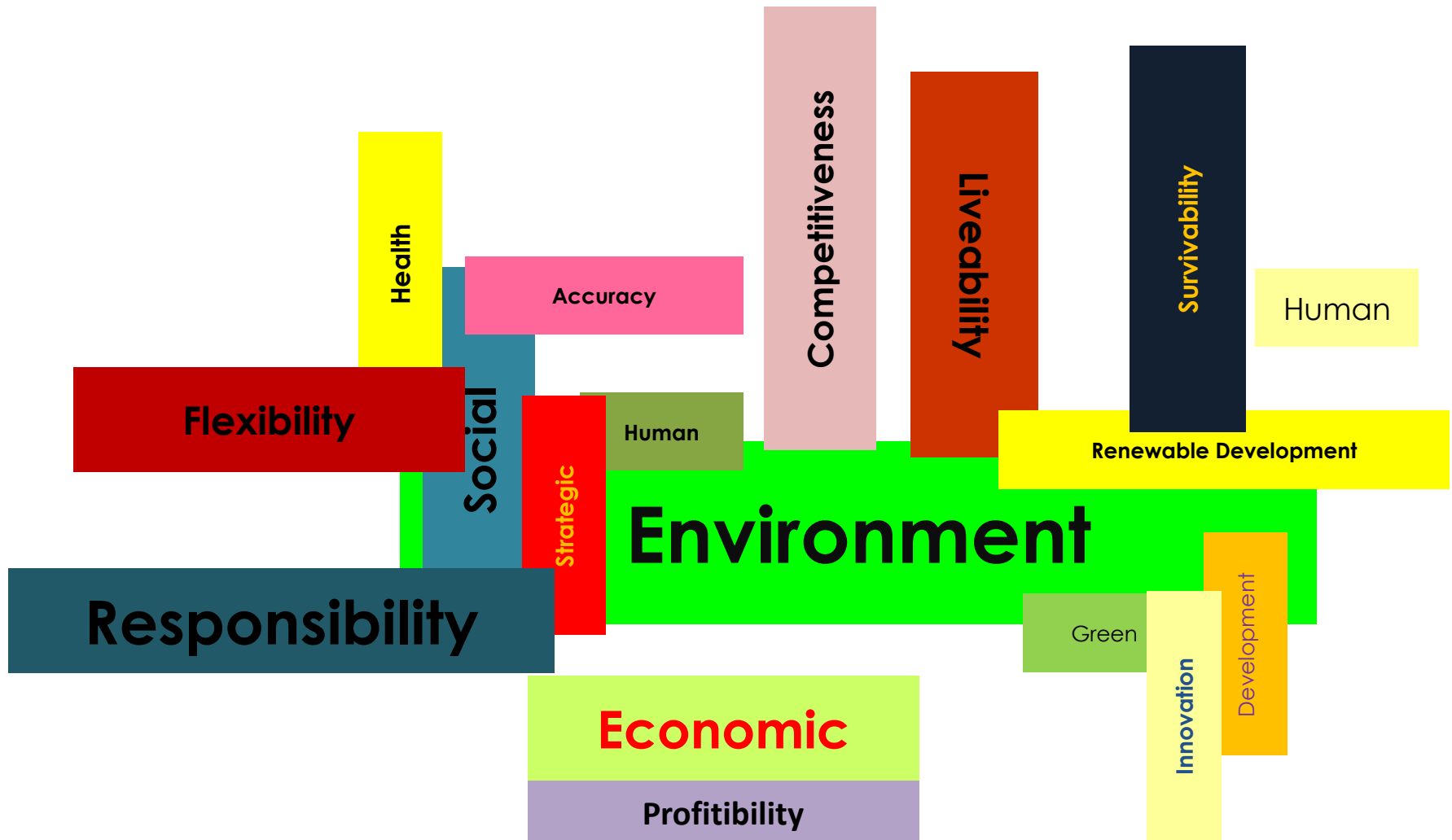
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Sustainability

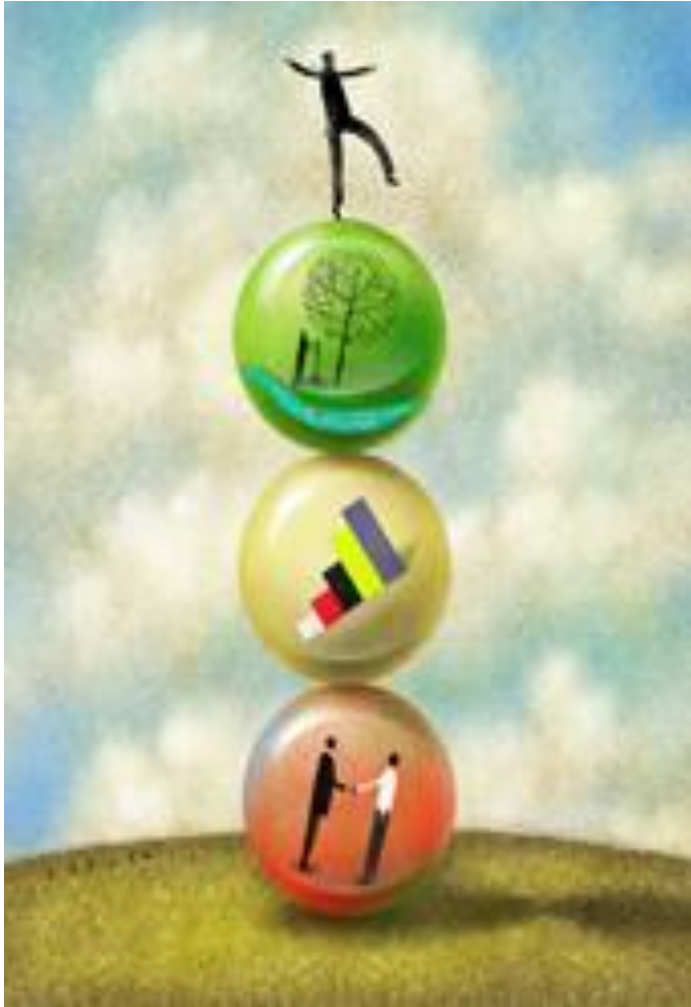


What do we understand from Sustainability?



Source: 2011 BCG-MIT Sustainability and Innovation Survey

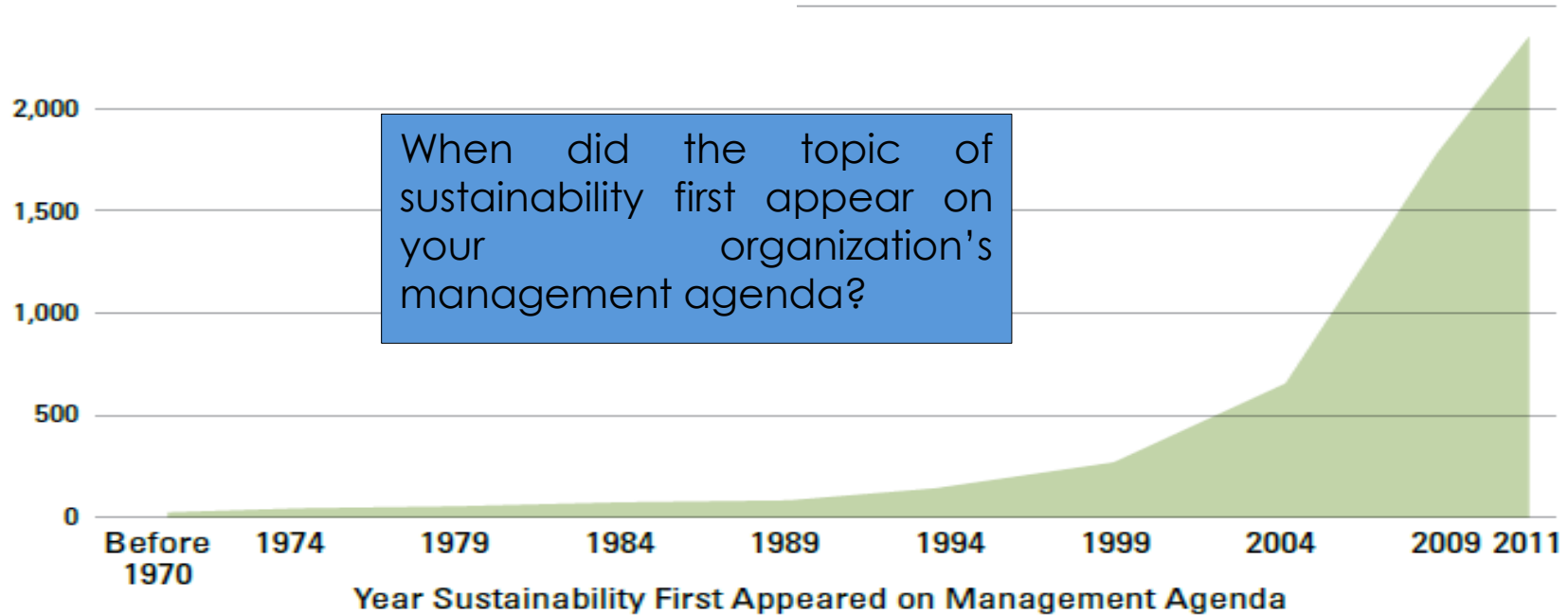
Sustainability = Adaptation = Measurement



- Adapt to changes in the **ecological**, **social**, and **economic** spheres across different time horizons.
- Balancing flows of materials, labor, economic value and trust in and out of those three spheres.
- Imbalances can often be turned into business opportunities.
- «Adaptation» is «**Measurement**». Can not be controlled and developed without measuring.

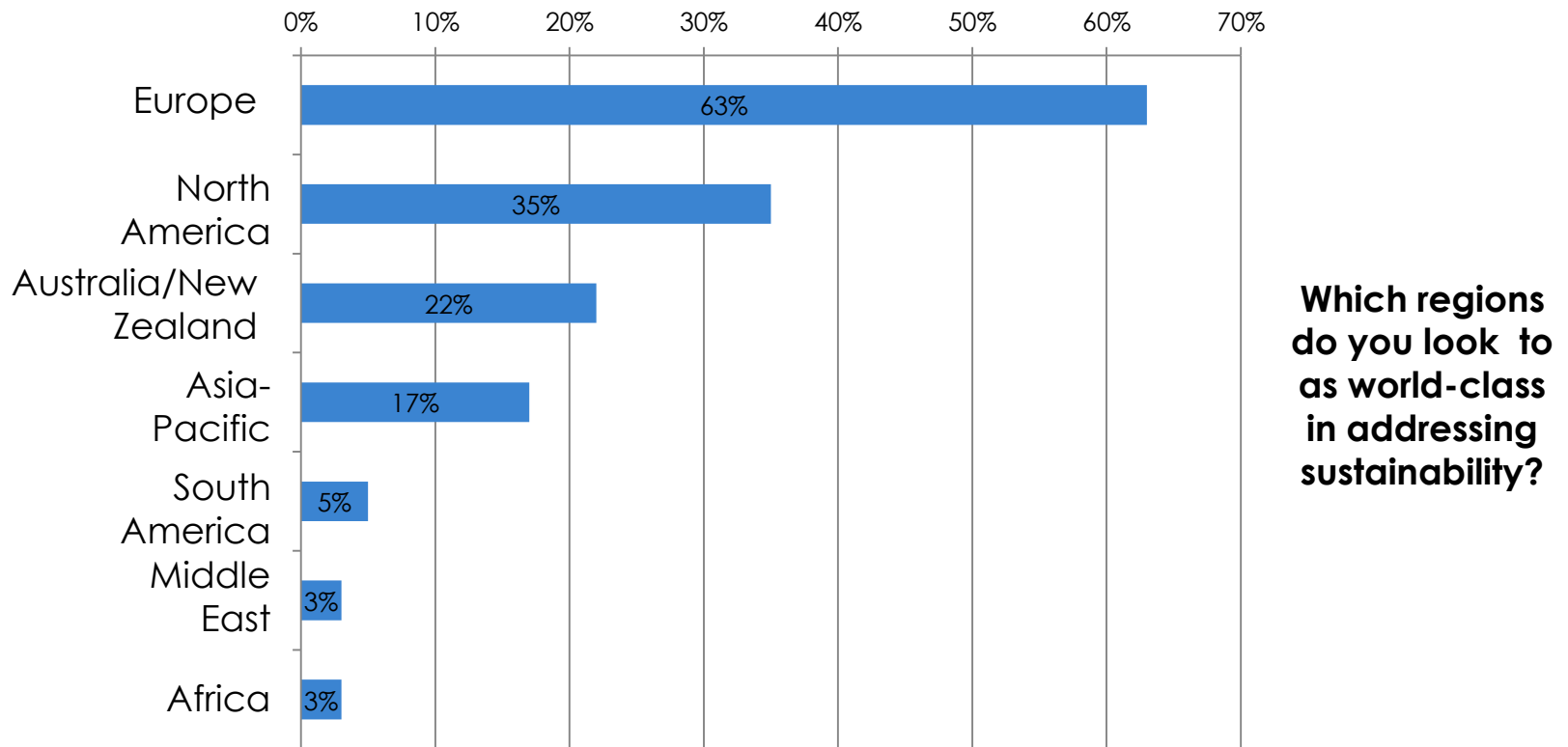
Sustainability on Yearly Basis

Cumulative Number of Businesses



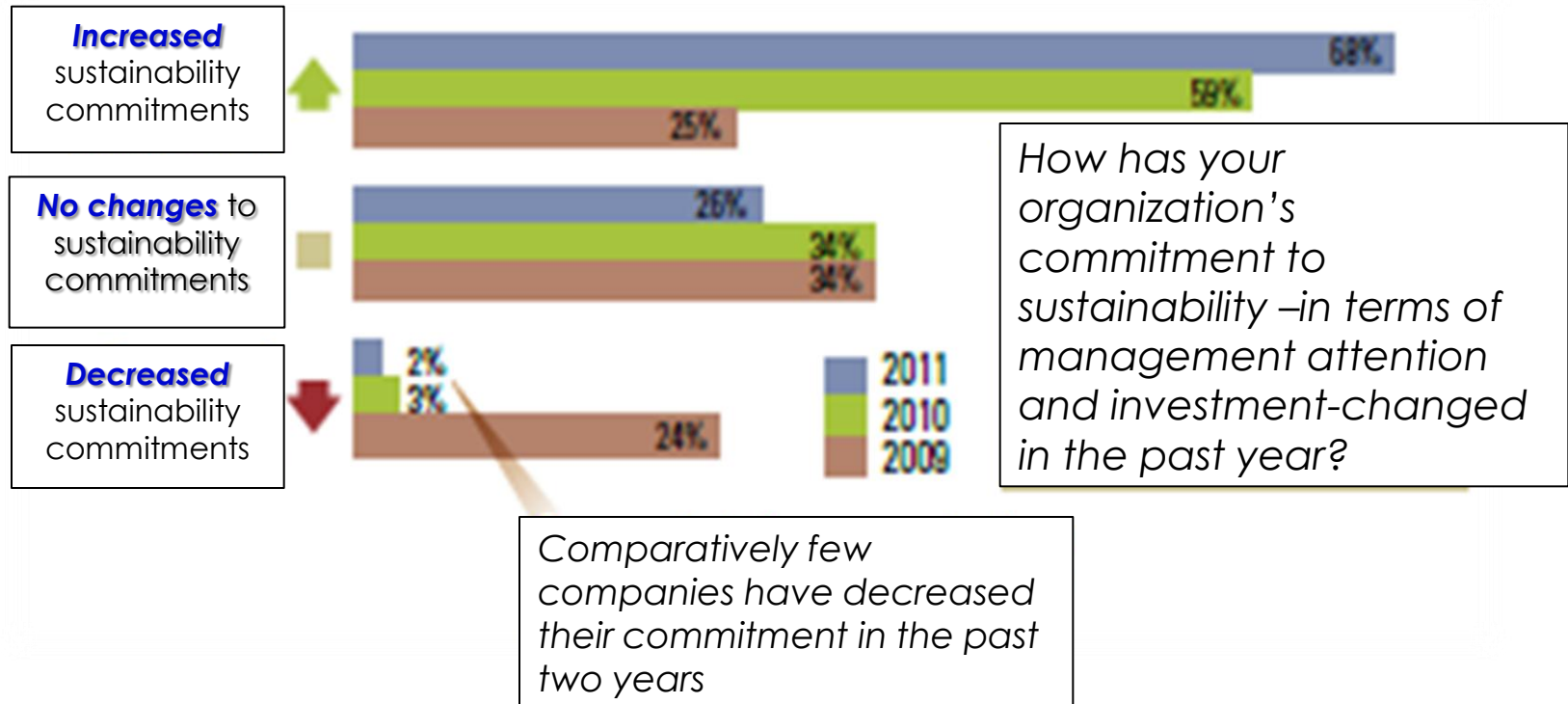
- 4,000 managers from 113 countries, 70% of companies have placed sustainability permanently on their **management agendas** in the past 6 years—from this group, **20% say it's happened in the past two years.**

The Status of Sustainability Topic in the World



- Europe seen as sustainability leader according to a survey as seen in the chart above.
- Developed countries, home to more mature companies and industries, are still regarded as the regions with the best approaches to sustainability.

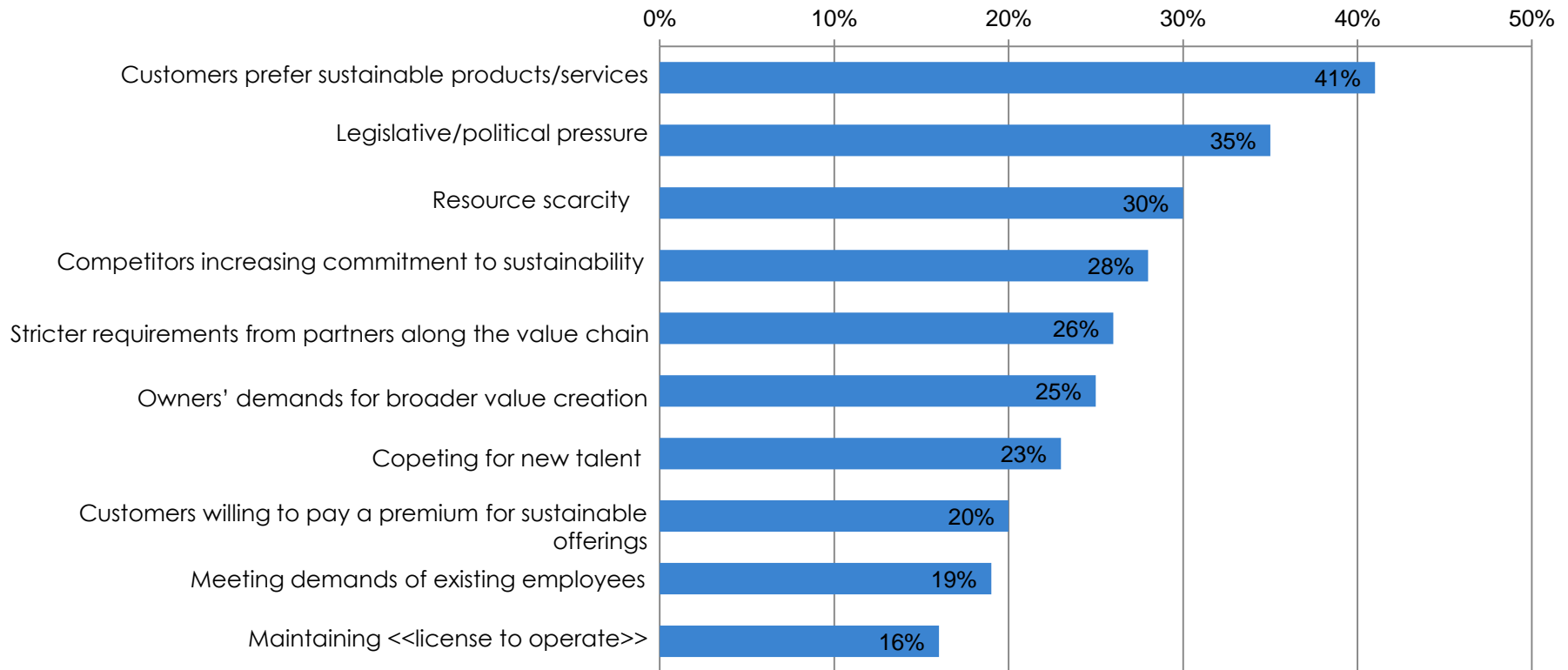
Sustainability is now on the Agenda of Managers



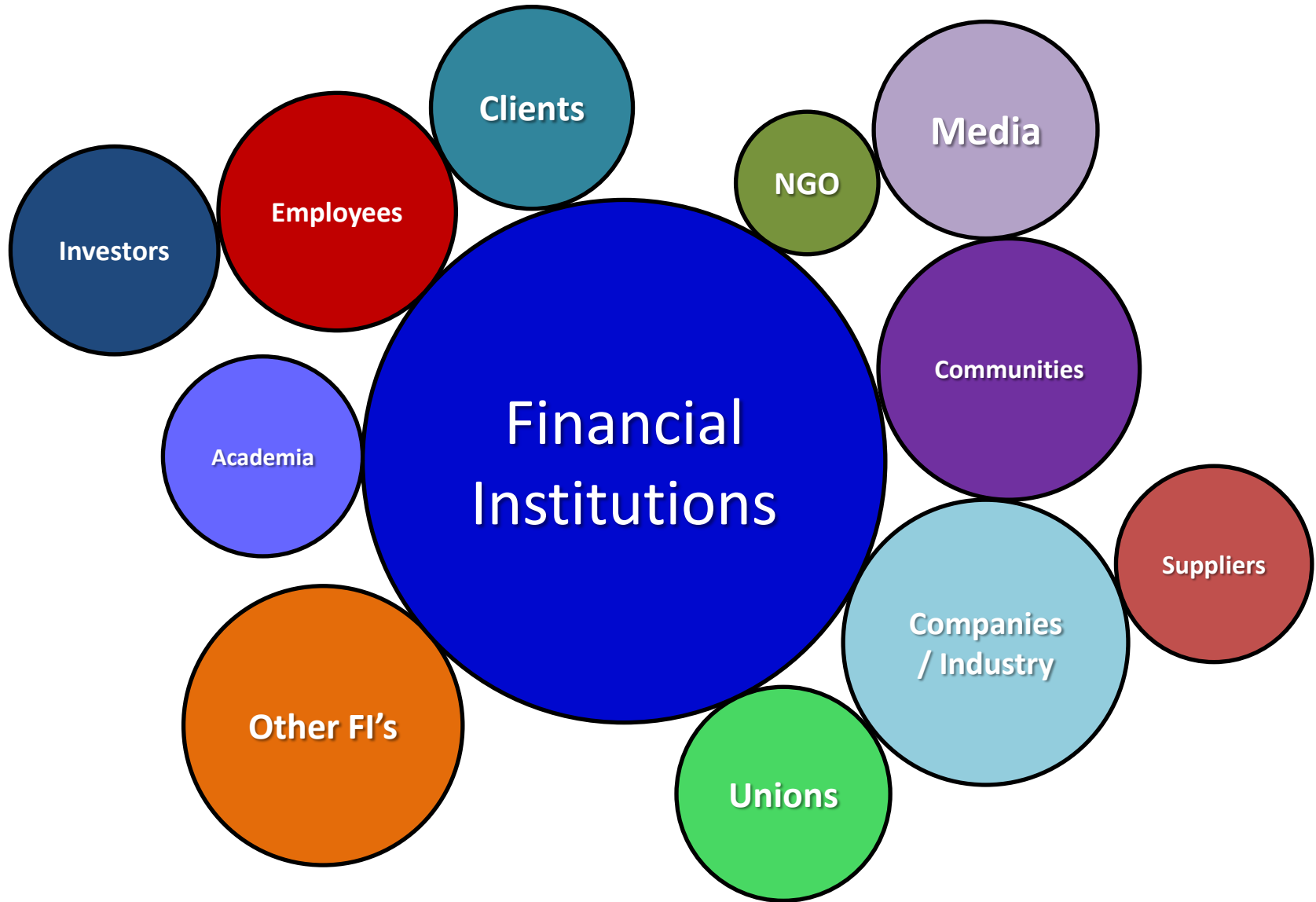
- Companies increase their **sustainability** commitments

Factors of Creating Sustainability Value

Which of the following factors have led to changes in your business model as a result of sustainability considerations?



- Customers' preference for **sustainable products and services** is a significant external driver of business model innovation.



Sustainable Banking = 6 Commitments

1. Sustainability

2. ESG Risk Management

3. Responsibility

4. Accountability

5. Transparency

6. Governance

