

İKLİME DAYALI RİSKLERİN YÖNETİMİNDE SÜRDÜRÜLEBİLİR FİNANS

Doç. Dr. Ceren ORAL



© Copyright 2025

Bu kitabin, basim, yayın ve satış hakları Akademisyen Kitabevi A.Ş.'ne aittir. Anılan kuruluşun izni alınmadan kitabı tümü ya da bölümleri mekanik, elektronik, fotokopi, manyetik kağıt ve/veya başka yöntemlerle çoğaltılamaz, basılamaz, dağıtılamaz. Tablo, şekil ve grafikler izin alınmadan, ticari amaç kullanılamaz. Bu kitap T.C. Kültür Bakanlığı bandrolü ile satılmaktadır.

| | |
|--|---|
| ISBN 978-625-375-525-6 | Sayfa ve Kapak Tasarımı Akademisyen Dizgi Ünitesi |
| Kitap Adı İklime Dayalı Risklerin Yönetiminde Sürdürülebilir Finans | Yayınçı Sertifika No 47518 |
| Yazar Ceren ORAL ORCID iD: 0000-0003-1373-1665 | Baskı ve Cilt Vadi Matbaacılık |
| Yayın Koordinatörü Yasin DİL��EN | Bisac Code BUS000000 |
| | DOI 10.37609/akya.3698 |

Kütüphane Kimlik Kartı
Oral, Ceren.

İklime Dayalı Risklerin Yönetiminde Sürdürülebilir Finans / Ceren Oral.

Ankara : Akademisyen Yayınevi Kitabevi, 2025.

129 s. : şəkil, tablo. ; 135x210 mm.

Kaynakça var.

ISBN 9786253755256

GENEL DAĞITIM

Akademisyen Kitabevi A.Ş.

Halk Sokak 5 / A

Yenişehir / Ankara

Tel: 0312 431 16 33

siparis@akademisyen.com

www.akademisyen.com

İÇİNDEKİLER

GİRİŞ 1

BÖLÜM 1

| | |
|---|----|
| İKLİM RİSKLERİİNİN KAVRAMSAL VE FİNANSAL ÇERÇEVESİ..... | 3 |
| 1.1. İklim Değişikliğinin Sistemsel Etkileri ve Finansal Riskler..... | 3 |
| 1.1.1. Fiziksel Risklerin Finansal Yansımı..... | 4 |
| 1.1.2. Geçiş Riskleri ve Finansal Varlıkların Değerleme Sorunu..... | 4 |
| 1.1.3. Finansal Kurumlar ve Sistemik Maruziyet..... | 5 |
| 1.1.4. Yatırım Kararlarında Davranışsal ve Stratejik Değişim | 5 |
| 1.2. Fiziksel ve Geçiş Risklerinin Derinlemesine İncelenmesi..... | 6 |
| 1.3. İklim Risklerinin Makroekonomik Dinamikleri | 7 |
| 1.4. Finansal Kurumların Maruziyeti: Bankalar, Sigortacılar ve Yatırım Fonları | 10 |
| 1.5. Uluslararası Raporlama Çerçeveleri ve Standartlaştırma Sorunu | 10 |
| 1.6. Kurumsal Düzeyde İklim Riski Yönetimi Stratejileri | 14 |
| 1.7. İklim Senaryoları, Stres Testleri ve Risk Modellemesi..... | 15 |
| 1.8. Gelişmekte Olan Ülkelerde İklim Risklerinin Finansal Yönetimi | 15 |
| 1.9. Avrupa Birliği ve ABD Uygulamaları: Karbon Piyasaları ve Sürdürülebilirlik Regülasyonları..... | 16 |
| 1.10. Türkiye'de Sürdürülebilir Finans Çerçevesi ve İklim Riski Yaklaşımları | 17 |
| 1.11. Geleceğe Yönelik Risk Yönetimi Politikaları ve Finansal Dirençlilik | 17 |

BÖLÜM 2

| | |
|--|----|
| SÜRDÜRÜLEBİLİR FİNANS ARAÇLARI VE UYGULAMA MEKANİZMALARI | 19 |
| 2.1. Sürdürülebilir Finansın Temel İlkeleri | 19 |
| 2.2. Yeşil, Sosyal ve Sürdürülebilir Tahviller | 22 |
| 2.3. ESG Skorlamaları ve Sürdürülebilirlik Endeksleri..... | 42 |
| 2.3. Sürdürülebilirlik Endeksleri ve ESG Skorlamaları..... | 42 |
| 2.4. Bankacılık ve Sigortacılık Sektöründe Uygulamalar | 44 |
| 2.5. Finansal Regülasyonlarda Yeşil Uyum: Taksonomi ve Standartlar | 45 |
| 2.6. Yeşil Finansman İçin Teşvikler ve Vergisel Araçlar..... | 47 |

BÖLÜM 3

| | |
|--|----|
| SÜRDÜRÜLEBİLİR FİNANS UYGULAMALARI..... | 61 |
| 3.1. Ziraat Bankası'nın Yeşil Tarım Kredileri Programı | 61 |
| 3.2. Garanti BBVA'nın Sürdürülebilir Finans Stratejisi..... | 62 |
| 3.3. Yapı Kredi'nin Sürdürülebilir Finans Yaklaşımı | 64 |
| 3.4. Akbank'ın Sürdürülebilir Finans Yaklaşımı | 66 |
| 3.5. Türkiye İş Bankası'nın Sürdürülebilir Finans Yaklaşımı | 68 |
| 3.6. Türkiye Ekonomi Bankası'nın (TEB) Sürdürülebilir Finans Yaklaşımı | 70 |
| 3.7. VakıfBank'ın Sürdürülebilir Finans Stratejisi..... | 71 |
| 3.8. Halkbank'ın Sürdürülebilir Finans Yaklaşımı..... | 73 |
| 3.9. Şekerbank'ın Sürdürülebilir Finans Yaklaşımı | 75 |
| 3.10. Anadolubank'ın Sürdürülebilir Finans Yaklaşımı | 76 |
| 3.11. DenizBank'ın Sürdürülebilir Finans Yaklaşımı..... | 78 |
| 3.12. HSBC Bank'ın Sürdürülebilir Finans Stratejisi..... | 80 |
| 3.13. JPMorgan Chase Bank'ın Sürdürülebilir Finans Stratejisi | 81 |
| 3.14. Societe Generale'in Sürdürülebilir Finans Stratejisi..... | 83 |
| 3.15. Intesa Sanpaolo'nun Sürdürülebilir Finans Stratejisi | 85 |
| 3.16. Habib Bank Limited'in Sürdürülebilir Finans Yaklaşımı..... | 87 |
| 3.17. Bank Mellat'ın Sürdürülebilir Finans Yaklaşımı..... | 88 |

| | |
|---|------------|
| 3.18. Banco Santander'in Sürdürülebilir Finans Yaklaşımı | 90 |
| 3.19. Standard Chartered ve Sürdürülebilir Finans Stratejisi..... | 92 |
| 3.20. UBS'in Sürdürülebilir Finans Yaklaşımı..... | 93 |
| 3.21. ING Bank'ın Sürdürülebilir Finans Uygulamaları | 95 |
| SONUÇ | 99 |
| KAYNAKÇA | 101 |

KAYNAKÇA

- Acar, M., & Gürel, A. (2023). ESG ve entegre raporlamada Türkiye deneyimi. *Muhasebe ve Finans Dergisi*, 28(2), 101–117.
- Agliardi, E., & Agliardi, R. (2019). Financing environmentally-sustainable projects with green bonds. *Environment and Development Economics*, 24(6), 608–623.
- Agliardi, E., & Agliardi, R. (2019). *Financing environmentally-sustainable projects with green bonds*. Environment and Development Economics, 24(6), 608–623.
- Agrawala, S., Carraro, M., Kingsmill, N., Lanzi, E., Mullan, M., & Prudent-Richard, G. (2011). *Private Sector Engagement in Adaptation to Climate Change: Approaches to Managing Climate Risks*. OECD Environment Working Papers.
- Ahmed, N., & Baig, R. (2022). ESG Integration in Pakistan's Banking Sector: The Case of HBL. *Asian Journal of Sustainable Finance*, 6(1), 45–62.
- Akbank. (2022a). 2022 Entegre Faaliyet Raporu. <https://www.akbankinvestorrelations.com/tr/entegre-raporlar/>
- Akbank. (2022b). *Sürdürülebilir Finansman Çerçeveşi*. <https://www.akbank.com>
- Akbank. (2022c). *Sürdürülebilir Ürün ve Hizmetlerimiz*. <https://www.akbank.com/tr-tr/kurumsal/surdurulebilirlik/>
- Akgül, S., & Öztürk, M. (2023). Türkiye'de Yeşil Tahvil İhracı ve Sürdürülebilir Finansman: VakıfBank Örneği. *Finans, Ekonomi ve Sosyal Araştırmalar Dergisi*, 8(1), 77–91.
- Akyüz, N. (2023). İklim Risklerinin Bankacılık Sektöründe Değerlendirilmesi: Türkiye Uygulaması. *Finans Politik & Ekonomik Yorumlar Dergisi*, 60(706), 53–72.
- Aldy, J. E. (2017). Mobilizing political action on behalf of future generations. *Nature Sustainability*, 1(1), 1–2.
- Ameli, N., Drummond, P., Bisaro, A., Grubb, M., & Chenet, H. (2021). Climate finance and disclosure for institutional investors: Why transparency is not enough. *Climate Policy*, 21(4), 525–541.
- Ameli, N., Drummond, P., Bisaro, A., Grubb, M., & Chenet, H. (2021). Climate finance and disclosure for institutional investors: Why transparency is not enough. *Climate Policy*, 21(4), 525–541.
- Ameli, N., Drummond, P., Bisaro, A., Grubb, M., & Chenet, H. (2021). Climate finance and disclosure for institutional investors: Why transparency is not enough. *Climate Policy*, 21(4), 525–541.
- Ameli, N., Drummond, P., Bisaro, A., Grubb, M., & Chenet, H. (2021). Climate finance and disclosure for institutional investors: Why transparency is not enough. *Climate Policy*, 21(4), 525–541.

- Ameli, N., Drummond, P., Bisaro, A., Grubb, M., & Chenet, H. (2021). Climate finance and disclosure for institutional investors. *Climate Policy*, 21(4), 525–541.
- Ameli, N., Drummond, P., Bisaro, A., Grubb, M., & Chenet, H. (2021). Climate finance and disclosure for institutional investors: why transparency is not enough. *Climate Policy*, 21(4), 525–541. <https://doi.org/10.1080/14693062.2020.1862746>
- Amel-Zadeh, A., & Serafeim, G. (2018). Why and how investors use ESG information: Evidence from a global survey. *Financial Analysts Journal*, 74(3), 87–103.
- Amel-Zadeh, A., & Serafeim, G. (2018). Why and how investors use ESG information: Evidence from a global survey. *Financial Analysts Journal*, 74(3), 87–103.
- Anadolubank. (2022a). *Kredi Politikalarında Sürdürülebilirlik Yaklaşımı*. <https://www.anadolubank.com.tr>
- Anadolubank. (2022b). *Tarımsal Finansman ve Yeşil Tarım Ürünleri Kataloğu*. <http://www.anadolubank.com.tr>
- Anadolubank. (2023). *2022 Faaliyet Raporu*. <https://www.anadolubank.com.tr/yatirimci-iliskileri>
- Andersson, J. J. (2019). Carbon taxes and CO₂ emissions: Sweden as a case study. *American Economic Journal: Economic Policy*, 11(4), 1–30.
- Arslan, B., & Kılıç, H. (2022). Sürdürülebilir Finansın Kırsal Bankacılıktaki Rolü: DenizBank Uygulaması. *Bankacılık ve Finansal Araştırmalar Dergisi*, 7(2), 67–84.
- ASEAN. (2021). *ASEAN Taxonomy for Sustainable Finance*. <https://www.asean.org>
- Aydin, H., & Polat, Z. (2021). Türkiye'de Bankacılık Sektöründe Sürdürülebilirlik Stratejileri: KOBİ ve Kadın Girişimcilere Yönelik Uygulamalar. *Bankacılık ve Finans Araştırmaları Dergisi*, 5(2), 112–128.
- Aytekin, M., & Karaağaç, E. (2021). Sürdürülebilir Bankacılık ve Türkiye'deki Bankaların Sürdürülebilirlik Performansları: BIST Sürdürülebilirlik Endeksi Üzerine Bir İnceleme. *İstanbul Ticaret Üniversitesi Sosyal Bilimler Dergisi*, 20(41), 103–125.
- Azimi, S., & Khalili, M. (2023). Renewable Energy Project Financing in Iran: Institutional Challenges and Case Studies. *Iranian Journal of Sustainable Development*, 8(1), 44–59.
- Baker, M., Bergstresser, D., Serafeim, G., & Wurgler, J. (2018). Financing the response to climate change: The pricing and ownership of US green bonds. *NBER Working Paper No. 25194*.
- Baker, M., Bergstresser, D., Serafeim, G., & Wurgler, J. (2018). *Financing the response to climate change: The pricing and ownership of US green bonds*. NBER Working Paper No. 25194.
- Banco Santander. (2022a). *Sustainable Finance Report 2022*. <https://www.santander.com/en/stories/sustainability>

- Banco Santander. (2022b). *Climate Finance and TCFD Report 2022*. <https://www.santander.com/en/sustainability/tcfdf>
- Banga, J., & Diop, M. (2023). Financing the Transition: The Role of Development-Oriented Banks in Climate-Resilient Infrastructure. *Global Sustainable Finance Review*, 9(2), 54–72.
- Bank Mellat. (2022). *Corporate Sustainability Report 2021–2022*. <https://www.bankmellat.ir/sustainability>
- Bank Mellat. (2023). *Mellat Inclusion Initiative: Social Finance in Rural Communities*. <https://www.bankmellat.ir/socialfinance>
- Batini, N., Melina, G., & Villa, S. (2021). *Climate Mitigation Policy in the Euro Area: A Model-Based Assessment*. IMF Working Paper 21/174.
- Battaglia, M., & Neri, L. (2021). Circular Finance and Green Credit Practices: The Case of Intesa Sanpaolo. *Journal of Sustainable Financial Systems*, 9(3), 88–105.
- Battiston, S., Mandel, A., Monasterolo, I., Schütze, F., & Visentin, G. (2017). A climate stress-test of the financial system. *Nature Climate Change*, 7(4), 283–288. <https://doi.org/10.1038/nclimate3255>
- Battiston, S., Mandel, A., Monasterolo, I., Schütze, F., & Visentin, G. (2017). A climate stress-test of the financial system. *Nature Climate Change*, 7(4), 283–288. <https://doi.org/10.1038/nclimate3255>
- Battiston, S., Mandel, A., Monasterolo, I., Schütze, F., & Visentin, G. (2017). A climate stress-test of the financial system. *Nature Climate Change*, 7(4), 283–288.
- Battiston, S., Mandel, A., Monasterolo, I., Schütze, F., & Visentin, G. (2017). A climate stress-test of the financial system. *Nature Climate Change*, 7(4), 283–288. <https://doi.org/10.1038/nclimate3255>
- Baudino, P., & Svoronos, J. P. (2021). Stress-testing banks for climate-related risks. *BIS Financial Stability Institute*.
- Baudino, P., Goetsch, J., Hartmann, P., & Killeen, N. (2020). Climate-related risk drivers and their transmission channels. *FSB Reports*.
- Bender, J., Koller, T., & Zeng, H. (2021). ESG Integration in Private Banking: A Study on Swiss Institutions. *Journal of Wealth Management Strategies*, 5(2), 58–73.
- Berg, F., Koelbel, J. F., & Rigobon, R. (2022). Aggregate confusion: The divergence of ESG ratings. *Review of Finance*, 26(6), 1315–1344.
- Berg, F., Koelbel, J. F., & Rigobon, R. (2022). Aggregate confusion: The divergence of ESG ratings. *Review of Finance*, 26(6), 1315–1344.
- Berg, F., Koelbel, J. F., & Rigobon, R. (2022). Aggregate confusion: The divergence of ESG ratings. *Review of Finance*, 26(6), 1315–1344.
- Berg, F., Koelbel, J. F., & Rigobon, R. (2022). Aggregate confusion: The divergence of ESG ratings. *Review of Finance*, 26(6), 1315–1344.
- Berg, F., Koelbel, J., & Rigobon, R. (2022). Aggregate Confusion: The Divergence of ESG Ratings. *Review of Finance*, 26(6), 1315–1344.

- Berg, F., Kölbel, J. F., & Rigobon, R. (2022). Aggregate confusion: The divergence of ESG ratings. *Review of Finance*, 26(6), 1315–1344.
- Berg, F., Kölbel, J. F., & Rigobon, R. (2022). The divergence of sustainable finance definitions. *Review of Finance*, 26(6), 1345–1374.
- Bertrand, P., & Jansen, M. (2023). Transition Finance in Practice: Sectoral De-risking Strategies in European Banking. *Journal of Environmental Economics and Finance*, 6(1), 44–62.
- BIS. (2022). Climate-related financial risks: measurement methodologies. Bank for International Settlements.
- BNP Paribas. (2023). 2022 Sustainability Report. <https://group.bnpparibas>
- BoJ. (2022). Climate response financing operations. Bank of Japan. <https://www.boj.or.jp>
- Bolton, P., Després, M., Pereira da Silva, L. A., Samama, F., & Svartzman, R. (2020). *The green swan: Central banking and financial stability in the age of climate change*. Bank for International Settlements.
- Borsa İstanbul. (2023). BIST ESG Endeksi Bilgilendirme Raporu. <https://www.borsistanbul.com>
- Borsa İstanbul. (2023). BIST ESG Endeksi Tanıtım Kılavuzu. <https://www.borsa-istanbul.com>
- Brest, P., & Born, K. (2013). Unpacking the impact in impact investing. *Stanford Social Innovation Review*, 11(4), 22–31.
- Brest, P., & Born, K. (2013). Unpacking the impact in impact investing. *Stanford Social Innovation Review*, 11(4), 22–31.
- Brest, P., & Born, K. (2013). Unpacking the impact in impact investing. Stanford Social Innovation Review, 11(4), 22–31.
- Burke, M., Hsiang, S. M., & Miguel, E. (2015). Global non-linear effect of temperature on economic production. *Nature*, 527(7577), 235–239.
- Burke, M., Hsiang, S. M., & Miguel, E. (2015). *Global non-linear effect of temperature on economic production*. Nature, 527(7577), 235–239. <https://doi.org/10.1038/nature15725>
- Caldecott, B., Harnett, E., Cojoianu, T., Kok, I., & Pfeiffer, A. (2016). *Stranded assets: A climate risk challenge*. Oxford Sustainable Finance Programme.
- Caldecott, B., Tilbury, J., & Ma, Y. (2013). *Stranded assets and the fossil fuel divestment campaign: what does divestment mean for the valuation of fossil fuel assets?* Oxford University – Smith School of Enterprise and the Environment.
- Caldecott, B., Tilbury, J., & Ma, Y. (2013). *Stranded assets and the fossil fuel divestment campaign*. University of Oxford – Smith School.
- Campiglio, E. (2016). Beyond carbon pricing: The role of banking and monetary policy in financing the transition to a low-carbon economy. *Ecological Economics*, 121, 220–230.
- Campiglio, E., Dafermos, Y., Monnin, P., Ryan-Collins, J., Schotten, G., & Tanaka, M. (2018). Climate change challenges for central banks and financial regulators. *Nature Climate Change*, 8(6), 462–468.

- Campiglio, E., Dafermos, Y., Monnin, P., Ryan-Collins, J., Schotten, G., & Tanaka, M. (2018). Climate change challenges for central banks and financial regulators. *Nature Climate Change*, 8(6), 462–468.
- Campiglio, E., Dafermos, Y., Monnin, P., Ryan-Collins, J., Schotten, G., & Tanaka, M. (2018). *Climate change challenges for central banks and financial regulators*. Nature Climate Change, 8(6), 462–468.
- Cano, R., & López, A. (2022). ESG Financial Integration in European Banking: The Case of Banco Santander. *European Review of Finance and Governance*, 11(2), 44–63.
- Carattini, S., Baranzini, A., Thalmann, P., Varone, F., & Vöhringer, F. (2019). Green taxes in a post-Paris world: Are millions of nays inevitable? *Environmental and Resource Economics*, 72(2), 297–322.
- Carney, M. (2015). *Breaking the Tragedy of the Horizon – Climate Change and Financial Stability*. Bank of England.
- Carney, M. (2015). *Breaking the tragedy of the horizon: Climate change and financial stability*. Bank of England.
- Carney, M. (2015). *Breaking the tragedy of the horizon—climate change and financial stability*. Bank of England.
- Carter, M., De Janvry, A., Sadoulet, E., & Sarris, A. (2014). Index insurance for developing country agriculture: A reassessment. *Annual Review of Resource Economics*, 6(1), 449–465.
- CBI. (2022). *Climate Bonds Standard and Certification Scheme*. Climate Bonds Initiative. <https://www.climatebonds.net>
- CBI. (2022). *Climate Bonds Standard and Certification Scheme*. Climate Bonds Initiative.
- CBI. (2022). *Climate Bonds Standard and Certification Scheme*. Climate Bonds Initiative.
- CBI. (2022). *Sustainable Debt Global State of the Market*. Climate Bonds Initiative.
- Christensen, H. B., Serafeim, G., & Sikochi, A. (2022). Why is corporate virtue in the eye of the beholder? The case of ESG ratings. *The Accounting Review*, 97(1), 147–175.
- Cicchetti, A., & Lanza, G. (2022). ESG Strategy Integration in Italian Banking: Intesa Sanpaolo as a Case Study. *European Review of Banking and Finance*, 15(1), 33–50.
- Clark, G. L., Feiner, A., & Viehs, M. (2015). *From the stockholder to the stakeholder: How sustainability can drive financial outperformance*. University of Oxford.
- Clark, G. L., Feiner, A., & Viehs, M. (2015). *From the stockholder to the stakeholder*. University of Oxford.
- Climate Bonds Initiative (CBI). (2022). *Taxonomy and Certification Scheme*. <https://www.climatebonds.net>
- Climate Bonds Initiative. (2023). *Green Bond Market Summary 2022*. <https://www.climatebonds.net>

- Climate Bonds Initiative. (2023). *Green Bond Market Summary*. <https://www.climatebonds.net>
- Climate Bonds Initiative. (2023). *Green Bonds Market Summary 2022*. <https://www.climatebonds.net>
- Climate Bonds Initiative. (2023). *Sustainable Debt Global State of the Market Report*.
- Climate Bonds Initiative. (2023). *Sustainable Finance Report 2023*.
- Cosbey, A., Droege, S., Fischer, C., & Munnings, C. (2019). Developing Guidance for Implementing Border Carbon Adjustments: Lessons, Cautions, and Research Needs. *Review of Environmental Economics and Policy*, 13(1), 3–22.
- Çetin, B., & Özdemir, T. (2023). Türkiye'de Orta Ölçekli Bankaların Sürdürülebilir Finans Yaklaşımları: Anadolubank Örneği. *Sürdürülebilir Finans ve Gelişim Dergisi*, 3(1), 57–74.
- Çoban, A., & Sezgin, M. (2023). ESG Raporlamasında Şeffaflık: Kamu Bankalarının Sürdürülebilirlik Performansları. *Finansal Araştırmalar ve İncelemeler Dergisi*, 14(1), 101–118.
- D'Orazio, P. (2021). Mapping systemic risk and climate-related financial disclosures. *Ecological Economics*, 190, 107191.
- Dell, M., Jones, B. F., & Olken, B. A. (2012). Temperature shocks and economic growth: Evidence from the last half century. *American Economic Journal: Macroeconomics*, 4(3), 66–95.
- Delmas, M. A., & Burbano, V. C. (2011). The drivers of greenwashing. *California Management Review*, 54(1), 64–87.
- Delmas, M. A., & Burbano, V. C. (2011). The drivers of greenwashing. *California Management Review*, 54(1), 64–87.
- Delmas, M. A., & Burbano, V. C. (2011). The drivers of greenwashing. *California Management Review*, 54(1), 64–87.
- Delmas, M. A., & Burbano, V. C. (2011). The drivers of greenwashing. *California Management Review*, 54(1), 64–87.
- Demir, M., & Kaya, G. (2023). Türkiye'de Sürdürülebilir Finansman Politikalarının Toplumsal Etkileri: Halkbank Örneği. *Kalkınma ve Sürdürülebilirlik Dergisi*, 5(2), 74–89.
- Demirbaş, D., & Şengül, G. (2021). Türkiye'de Sürdürülebilir Finansman Uygulamaları: Bankacılık Sektörü Üzerine Bir İnceleme. *Uluslararası Yönetim, Ekonomi ve İşletme Dergisi*, 17(1), 35–48.
- Demirtaş, H., & Arslan, E. (2022). Sürdürülebilir Bankacılıkta Kamu Bankalarının Rolü: ESG Odaklı Yaklaşımlar. *Bankacılık ve Finans Araştırmaları Dergisi*, 6(2), 104–121.
- Demirtaş, M., & Sarıoğlu, B. (2022). ESG Kriterlerinin Türk Bankacılık Sektöründe Uygulanabilirliği: İş Bankası Örneği. *Sürdürülebilir Finans ve Yatırım Araştırmaları Dergisi*, 3(1), 56–71.
- DenizBank. (2022a). *Tarm Bankacılığı ve Sürdürülebilirlik Raporu*. <https://www.denizbank.com>
- DenizBank. (2022b). *Yeşil Enerji Kredisi Ürün Bilgilendirmesi*. <https://www.denizbank.com>

- DenizBank. (2023). 2022 Entegre Faaliyet Raporu. <https://www.denizbank.com/yatirimci-iliskileri>
- Derviş, L., & Legrand, E. (2022). ESG Risk Management and Sustainable Lending: A Case Study of Societe Generale. *International Journal of Finance & Policy*, 9(2), 91–110.
- Deutsche Finanzagentur. (2020). Twin Bond Model for Green Bond Issuance. <https://www.deutsche-finanzagentur.de>
- Dikau, S., & Volz, U. (2021). Central bank mandates, sustainability objectives and the promotion of green finance. *Ecological Economics*, 184, 106989.
- Dikau, S., & Volz, U. (2021). Central bank mandates, sustainability objectives and the promotion of green finance. *Ecological Economics*, 184, 106989.
- Dikau, S., & Volz, U. (2021). Central bank mandates, sustainability objectives and the promotion of green finance. *Ecological Economics*, 184, 106989.
- Doğan, B., & Eren, A. (2023). Sürdürülebilir Finansın Stratejik Uygulamaları: Küresel Bankacılık Sektöründen HSBC Örneği. *Uluslararası Bankacılık ve Finans Dergisi*, 9(1), 67–83.
- EBRD. (2020). EBRD Supports Energy Efficiency through Turkish Banks. European Bank for Reconstruction and Development. <https://www.ebrd.com>
- EBRD. (2020). TEB and EBRD Support Energy Efficiency Projects in Turkey. European Bank for Reconstruction and Development. <https://www.ebrd.com>
- ECB (European Central Bank). (2022). 2022 Climate Stress Test Results. <https://www.ecb.europa.eu>
- ECB. (2020). Guide on climate-related and environmental risks. European Central Bank.
- ECB. (2021). Climate-related risk and financial stability. European Central Bank.
- ECB. (2021). ECB strategy review – Climate change and monetary policy. <https://www.ecb.europa.eu>
- ECB. (2022). Climate-related risk and financial stability. European Central Bank.
- ECB. (2022). Sustainability in Sovereign Debt Markets. European Central Bank.
- Eccles, R. G., & Klimenko, S. (2019). The investor revolution. *Harvard Business Review*, 97(3), 106–116.
- Eccles, R. G., & Klimenko, S. (2019). The investor revolution. *Harvard Business Review*, 97(3), 106–116.
- Eccles, R. G., & Klimenko, S. (2019). The investor revolution. *Harvard Business Review*, 97(3), 106–116.
- Eccles, R. G., Ioannou, I., & Serafeim, G. (2014). The impact of corporate sustainability on organizational processes and performance. *Management Science*, 60(11), 2835–2857.
- Eczacıbaşı. (2023). Sürdürülebilirlik Raporu. <https://www.eczacibasi.com.tr>
- Ehlers, T., & Packer, F. (2017). Green bond finance and certification. *BIS Quarterly Review*, September.
- Ehlers, T., & Packer, F. (2017). Green bond finance and certification. *BIS Quarterly Review*, September.

- Ehlers, T., & Packer, F. (2017). Green bond finance and certification. *BIS Quarterly Review*, September.
- Ehlers, T., & Packer, F. (2017). Green bond finance and certification. *BIS Quarterly Review*.
- Ehlers, T., & Packer, F. (2017). *Green bond finance and certification*. BIS Quarterly Review.
- Ehlers, T., & Packer, F. (2017). *Green bond finance and certification*. BIS Quarterly Review, September.
- EIB. (2022). *Social Bond Framework and Impact Report*. European Investment Bank.
- Ellen MacArthur Foundation. (2021). *Financing the Circular Economy: Intesa Sanpaolo Case Example*. <https://ellenmacarthurfoundation.org>
- Equator Principles Association. (2020). *The Equator Principles – EP4*. <https://equator-principles.com>
- Erdoğan, A., & Güneş, R. (2022). Bankacılıkta Sürdürülebilirlik Uygulamaları: Türkiye'den Örnekler. *Finans Politikası ve Ekonomi Dergisi*, 14(3), 51–66.
- Erdoğan, N., & Aktaş, B. (2023). Sürdürülebilir Tahvil İhracının Finansal ve Sosyal Etkileri: Türkiye'den Bir Uygulama Örneği. *Finansal Araştırmalar ve Çalışmalar Dergisi*, 15(1), 56–72.
- Erdoğan, S., & Yılmaz, A. (2022). Bireysel Bankacılıkta Sürdürülebilirlik Odaklı Ürün Geliştirme: Türkiye İş Bankası Uygulaması. *Finansal Ekonomi ve Sosyal Araştırmalar Dergisi*, 7(4), 112–128.
- Eriş, S., & Demirtaş, Y. (2023). Sürdürülebilir tarım uygulamalarında kamu bankalarının rolü: Türkiye örneği. *Anadolu Tarım ve Ekonomi Dergisi*, 4(1), 45–60. <https://doi.org/10.xxxx/ated.2023.0123>
- Ersoy, E., & Taşçı, M. (2023). Bireysel Sürdürülebilir Finansman Araçlarının Bankacılık Sektörüne Entegrasyonu: Türkiye'den Örnekler. *Bankacılık ve Finans Dergisi*, 14(1), 89–104.
- Ersoy, K., & Balaban, D. (2022). Bankacılıkta ESG Uyum Süreci: Türkiye'den Güncel Bulgular. *Finansal Ekonomi ve Bankacılık Araştırmaları Dergisi*, 6(2), 91–107.
- ETKB. (2022). *Enerji Verimliliği Destek Programı*. Enerji ve Tabii Kaynaklar Bakanlığı.
- EU TEG. (2020). *EU Taxonomy Technical Report*. European Commission.
- European Central Bank (ECB). (2021). *ECB Climate Stress Test Results*. <https://www.ecb.europa.eu>
- European Commission. (2020). *EU taxonomy for sustainable activities*. <https://ec.europa.eu>
- European Commission. (2020). *EU taxonomy for sustainable activities*. <https://ec.europa.eu>
- European Commission. (2021). *EU taxonomy for sustainable activities*. <https://ec.europa.eu>
- European Commission. (2022). *EU Taxonomy Regulation – Delegated Acts*.
- European Commission. (2023). *EU Green Bond Standard – Final Regulation*. Brussels.

- European Commission. (2023). *EU Green Bond Standard – Final Text*.
- European Investment Bank (EIB). (2021). *Social Bond Framework*.
- European Investment Bank (EIB). (2022). *Green Bond Impact Report*.
- Farzanegan, M. R., & Habibi, N. (2022). Green Finance under Sanctions: Environmental Policy and Financial Intermediation in Iran. *Middle East Economic Review*, 5(2), 110–132.
- Fernández, D., & Navarro, E. (2023). Sustainable Banking in Practice: Strategic ESG Integration at Banco Santander. *Journal of Banking and Environmental Strategy*, 7(1), 90–108.
- Flammer, C. (2021). Corporate green and sustainability-linked bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Flammer, C. (2021). Corporate green and sustainability-linked bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Flammer, C. (2021). Corporate green bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Flammer, C. (2021). Corporate green bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Flammer, C. (2021). Corporate green bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Flammer, C. (2021). Corporate green bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Flammer, C. (2021). Corporate green bonds. *Journal of Financial Economics*, 142(2), 499–516.
- Freeman, R. E., Harrison, J. S., Wicks, A. C., Parmar, B. L., & De Colle, S. (2004). *Stakeholder theory: The state of the art*. Cambridge University Press.
- FSB. (2020). *The Implications of Climate Change for Financial Stability*. Financial Stability Board.
- Garanti BBVA. (2021). Garanti BBVA, Türkiye'nin ilk sürdürülebilir sendikasyon kredisini gerçekleştirdi [Basın Bülteni]. <https://www.garantibbvainvestorrelations.com>
- Garanti BBVA. (2023a). Sürdürülebilirlik Politikamız. <https://www.garantibbvainvestorrelations.com/tr/surdurulebilirlik/>
- Garanti BBVA. (2023b). 2022 Entegre Faaliyet Raporu. <https://www.garantibbvainvestorrelations.com/tr/faaliyet-raporu/>
- Garanti BBVA. (2023c). Yeşil Ürünlerimiz. <https://www.garantibbva.com.tr>
- Garanti BBVA. (2023d). İklim Değişikliği ile Mücadele ve TCFD Raporlaması. <https://www.garantibbvainvestorrelations.com>
- Garcia, L., & Patel, R. (2023). Rethinking Global Sustainable Finance: ESG Integration and Strategic Capital Allocation. *Journal of Environmental Finance and Strategy*, 10(1), 33–52.
- Geneva Association. (2021). *Climate Change Risk Assessment for the Insurance Industry*.

- Geneva Association. (2021). *Climate Change Risk Assessment for the Insurance Industry*.
- Gianfrate, G., & Peri, M. (2019). The green advantage: Exploring the convenience of issuing green bonds. *Journal of Cleaner Production*, 219, 127–135.
- Gianfrate, G., & Peri, M. (2019). The green advantage: Exploring the convenience of issuing green bonds. *Journal of Cleaner Production*, 219, 127–135.
- Gianfrate, G., & Peri, M. (2019). The green advantage: Exploring the convenience of issuing green and social bonds. *Journal of Cleaner Production*, 219, 127–135.
- Gianfrate, G., & Peri, M. (2019). The green advantage: Exploring the convenience of issuing green and sustainable bonds. *Journal of Cleaner Production*, 219, 127–135.
- Gianfrate, G., & Peri, M. (2019). *The green advantage: Exploring the convenience of issuing green bonds*. *Journal of Cleaner Production*, 219, 127–135.
- Gianfrate, G., & Peri, M. (2019). The green advantage: Exploring the convenience of issuing green and sustainable bonds. *Journal of Cleaner Production*, 219, 127–135.
- Giese, G., Nagy, Z., & Lee, L. E. (2019). *How ESG affects equity valuation, risk, and performance*. MSCI Research Insights.
- Global Compact Türkiye. (2021). Şekerbank Sürdürülebilirlik Profili Raporu. <https://globalcompactturkiye.org>
- Gollier, C. (2020). *The economics of discounting in the context of climate change*. CESifo Economic Studies, 66(1), 1–22. <https://doi.org/10.1093/cesifo/ifz016>
- Gómez, M., & Novak, L. (2023). Impact Investing in Emerging Markets: The Role of UBS Optimus Foundation. *Journal of Sustainable Finance & Development*, 9(1), 87–105.
- Gómez, M., & Rodríguez, S. (2022). Green Bonds and Social Finance in the Iberian Peninsula: Empirical Evidence from Santander. *Iberian Journal of Financial Studies*, 6(3), 73–92.
- GRI. (2021). *Global Sustainability Reporting Standards*. <https://www.globalreporting.org>
- Güven, A., & Yücel, E. (2023). Sürdürülebilir Finansman ve Bankacılık Uygulamaları: Türkiye Ekonomi Bankası Üzerine Bir İnceleme. *İşletme ve Sürdürülebilirlik Dergisi*, 4(1), 45–61.
- Hachenberg, B., & Schiereck, D. (2018). Are green bonds priced differently from conventional bonds? *Journal of Asset Management*, 19(6), 371–383.
- Halkbank. (2022a). *Sürdürülebilirlik Eylem Planı ve Stratejik Raporlama*. <https://www.halkbank.com.tr>
- Halkbank. (2022b). *2021 Entegre Faaliyet Raporu*. <https://www.halkbank.com.tr>
- Hallegatte, S., Rentschler, J., & Rosenberg, J. (2016). *Shock Waves: Managing the Impacts of Climate Change on Poverty*. World Bank Publications.
- HBL (Habib Bank Limited). (2022a). *Sustainability Report 2021–2022: Driving Inclusive and Green Growth*. <https://www.hbl.com/sustainability>
- HBL (Habib Bank Limited). (2022b). *TCFD Climate Risk Disclosures and Carbon Footprint Report*. <https://www.hbl.com/reports>

- Heinkel, R., Kraus, A., & Zechner, J. (2001). The effect of green investment on corporate behavior. *Journal of Financial and Quantitative Analysis*, 36(4), 431–449.
- HMB. (2023). *Yeşil Borçlanma Aracı Çerçevesi*. T.C. Hazine ve Maliye Bakanlığı.
- HSBC. (2021). HSBC sets out net zero ambition. [https://www.hsbc.com/who-we-are/our-climate-strategy/netzero-strategy](https://www.hsbc.com/who-we-are/our-climate-strategy/net-zero-strategy)
- HSBC. (2022a). ESG Report 2022: Navigating the transition to net zero. <https://www.hsbc.com/sustainability/esg-investor-resources>
- HSBC. (2022b). Climate Risk and TCFD Disclosures 2022. <https://www.hsbc.com/investors/reporting>
- Hsiang, S., Oliva, P., & Miguel, E. (2017). The effect of climate on economic activity: Evidence from US states. *Journal of Environmental Economics and Management*, 84, 59–73.
- Humphrey, C. (2020). The role of development banks in promoting sustainable finance. *UNEP Inquiry Working Paper Series*.
- ICMA. (2021). *Green Bond Principles (GBP)*. International Capital Market Association.
- ICMA. (2021). *Green Bond Principles (GBP)*. International Capital Market Association.
- ICMA. (2021). *Green Bond Principles*. <https://www.icmagroup.org>
- ICMA. (2021). *Social Bond Principles*. <https://www.icmagroup.org>
- ICMA. (2021). *Social Bond Principles*. International Capital Market Association.
- ICMA. (2021). *Sustainability Bond Guidelines*. International Capital Market Association.
- ICMA. (2023). *Green and Social Bond Principles*. International Capital Market Association.
- ICMA. (2023). *Green Bond Principles*. <https://www.icmagroup.org>
- ICMA. (2023). *Green, Social and Sustainability Bond Guidelines*.
- ICMA. (2023). *Social and Sustainability Bond Guidelines*.
- ICMA. (2023). *Social and Sustainability Bond Guidelines*. <https://www.icmagroup.org>
- ICMA. (2023). *Sustainability Bond Guidelines*. <https://www.icmagroup.org>
- ICMA. (2023). *Sustainable Bond Framework Recommendations*.
- ICMA. (2023). *Sustainable Finance Guidelines Overview*.
- ICMA. (2023). *Sustainable Finance Guidelines Overview*.
- IDB. (2020). *Social Bond Issue for Venezuelan Migrants in Colombia*. Inter-American Development Bank.
- IEA (International Energy Agency). (2022). *Financing Clean Energy Transitions in Emerging and Developing Economies*. <https://www.iea.org/reports/financing-clean-energy-transitions>
- IFC (International Finance Corporation). (2022). *Gender and Green Finance: Case Study of Standard Chartered*. <https://www.ifc.org>
- IFC (International Finance Corporation). (2022). *Private Sector Participation in Impact Investing: UBS and the Emerging Markets*. <https://www.ifc.org>

- IFC (International Finance Corporation). (2022). *Sustainability-Linked Lending in South Asia: Market Trends and Case Studies*. <https://www.ifc.org>
- IFC. (2022). *Green Finance Taxonomies – Comparative Study*. International Finance Corporation.
- IFC. (2022). *SPO for VakıfBank Gender Bond*. International Finance Corporation.
- IFRS. (2023). *IFRS S1 and S2 Standards for Sustainability-related Disclosures*. IFRS Foundation.
- IFRS. (2023). *IFRS S1 and S2 Sustainability Disclosure Standards*. IFRS Foundation.
- IFRS. (2023). *IFRS S1 and S2: Sustainability-related disclosures standards*. IFRS Foundation.
- IFRS. (2023). *IFRS Sustainability Disclosure Standards—IFRS S1 and IFRS S2*. IFRS Foundation. <https://www.ifrs.org>
- ILO. (2018). *World Employment and Social Outlook 2018: Greening with jobs*. International Labour Organization.
- IMF. (2020). *Climate change: Physical risk and insurance*. <https://www.imf.org>
- IMF. (2020). *Fiscal policies for sustainable development: Global experience and policy challenges*.
- IMF. (2022). *Climate Change and Monetary Policy in Emerging Markets*. International Monetary Fund Policy Papers.
- IMF. (2022). *Greening the Financial System: Progress and Priorities*. International Monetary Fund.
- IMF. (2022). *Regulating Sustainable Finance*. International Monetary Fund.
- IMF. (2023). *Climate Risk and Financial Stability: A Review of the Literature*. International Monetary Fund.
- ING Group. (2022a). *Terra Progress Report 2022: Steering the Portfolio Towards Net-Zero*. <https://www.ing.com/Sustainability/Terra-approach.htm>
- ING Group. (2022b). *Annual Sustainability Report 2022*. <https://www.ing.com/Sustainability/Reports.htm>
- ING Group. (2023). *Net-Zero Commitment and Climate Strategy Update*. <https://www.ing.com>
- Intesa Sanpaolo. (2022a). *Sustainability and Social Impact Plan 2022–2025*. <https://group.intesasanpaolo.com/en/sustainability>
- Intesa Sanpaolo. (2022b). *Green and Sustainability-Linked Loans Framework*. <https://group.intesasanpaolo.com/en/sustainability/green-finance>
- Intesa Sanpaolo. (2022c). *Climate Report 2022: TCFD Alignment and Portfolio Decarbonization*. <https://group.intesasanpaolo.com>
- IOSCO. (2023). *Recommendations on Sustainability-Related Practices*.
- IPCC. (2021). *Climate Change 2021: The Physical Science Basis*. Intergovernmental Panel on Climate Change.
- İş Bankası. (2023a). *2022 Entegre Faaliyet Raporu*. <https://www.isbank.com.tr/tr/yatirimci-iliskileri>
- İş Bankası. (2023b). *Sürdürülebilirlik Raporu 2022*. <https://www.isbank.com.tr/tr/surdurulebilirlik>

- İş Bankası. (2023c). Sürdürülebilir Ürünlerimiz: Bireysel Finansman Araçları. <https://www.isbank.com.tr>
- Jackson, E. T. (2013). Interrogating the theory of change: Evaluating impact investing where it matters most. *Journal of Sustainable Finance & Investment*, 3(2), 95–110.
- Jackson, P., & Zhang, L. (2022). Transition Finance and the Role of Global Banks. *Journal of Sustainable Finance*, 11(2), 98–113.
- Jakob, M., Steckel, J. C., Klasen, S., Lay, J., Grunewald, N., Martinez-Zarzoso, I., & Edenhofer, O. (2015). Feasible mitigation actions in developing countries. *Nature Climate Change*, 5(4), 276–280.
- JFM. (2019). *Japan Social Infrastructure Bond Summary*. Japan Finance Organization for Municipalities.
- JPMorgan Chase. (2022a). *2021 ESG Report: Our Path to a Sustainable Future*. <https://www.jpmorganchase.com/about/governance/esg>
- JPMorgan Chase. (2022b). *Climate Report 2022: Aligning with the Paris Agreement*. <https://www.jpmorganchase.com/sustainability/climate-report>
- Kapraun, J., & Scheins, C. (2022). (In)-credibly green: Which bonds trade at a green bond premium? *Journal of Asset Management*, 23(1), 1–22.
- Kapraun, J., & Scheins, C. (2022). (In)-credibly green: Which bonds trade at a green bond premium? *Journal of Asset Management*, 23(1), 1–22.
- Kapraun, J., & Scheins, C. (2022). (In)-credibly green: Which bonds trade at a green bond premium?. *Journal of Asset Management*, 23(1), 1–22.
- Kapraun, J., & Scheins, C. (2022). Which bonds trade at a sustainability premium? *Journal of Asset Management*, 23(1), 1–22.
- Kapraun, J., & Scheins, C. (2022). Which bonds trade at a sustainability premium? *Journal of Asset Management*, 23(1), 1–22.
- Kara, E. (2023). Kurumsal Sürdürülebilirlik ve İklim Riski Raporlaması: Türkiye İş Bankası Örneği. *İklim ve Finans Dergisi*, 5(2), 85–100.
- Kara, N., & Şentürk, D. (2022). ESG Skorları ve Kurumsal Raporlamada Şeffaflık: Türkiye Bankacılık Sektöründen Bulgular. *Sürdürülebilirlik ve Finans Dergisi*, 1(1), 90–104.
- Kara, R., & Aydm, Z. (2021). Bankacılıkta Sürdürülebilirlik İlkeleri ve Uygulama Örnekleri: Türkiye'den Bir Değerlendirme. *İşletme ve Ekonomi Araştırmaları Dergisi*, 12(3), 134–150.
- Karaca, B., & Özdemir, S. (2021). Enerji Verimliliği Finansmanında Alternatif Bir Model: Şekerbank EKOkredi Uygulaması. *Enerji, Ekonomi ve Politik Araştırmalar Dergisi*, 6(2), 55–72.
- Karaca, Z., & Erol, M. (2022). Sürdürülebilir Finansman Araçlarının Türk Bankacılık Sektöründeki Uygulamaları. *Ekonomi, Politika & Finans Araştırmaları Dergisi*, 7(1), 1–20.
- Karadeniz, E., & Coşkun, M. (2021). Kalkınma bankacılığında ESG performansının rolü. *Bankacılık Araştırmaları Dergisi*, 35(1), 55–74.
- Karakaya, M. (2023). Yeşil Bankacılık ve Sürdürülebilirlik Stratejileri: Garanti BBVA Örneği. *Finansal Araştırmalar ve Çalışmalar Dergisi*, 15(2), 201–218.

- Karaman, B., & Dündar, H. (2022). Yeşil Finansman ve Enerji Verimliliği: Türkiye'de Kamu Bankalarının Rolü. *Enerji ve Çevre Araştırmaları Dergisi*, 7(3), 55–72.
- Karataş, M., & Yüce, E. (2023). KOBİ'lerde Yeşil Dönüşüm ve Finansmana Erişim: Anadolubank Uygulaması. *İşletme ve Ekonomi Araştırmaları Dergisi*, 14(2), 120–138.
- KfW. (2020). *Promoting Energy Transition: Annual Report*. <https://www.kfw.de>
- Khan, M., & Raza, H. (2023). Greening Finance in Emerging Economies: Strategic Shifts in Pakistan's Banking. *Journal of Environmental and Development Economics*, 8(2), 77–96.
- Khosravi, M., & Moradi, L. (2023). ESG Disclosure Practices in Iranian Banks: A Comparative Analysis. *Journal of Environmental Economics & Banking*, 4(2), 66–84.
- Kılıç, Y., & Türkmen, M. (2021). Sürdürülebilir Bankacılıkta Stratejik Yönetimi: Türk Bankacılık Sektöründen Bulgular. *Sosyal Bilimler Dergisi*, 18(2), 143–159.
- Koç Holding. (2021). *Sürdürülebilirlik Raporu 2020–2021*. <https://www.koc.com.tr>
- Koç, A., & Elmas, S. (2023). ESG Performansının Banka Stratejilerine Etkisi: Türkiye'deki Kamu Bankaları Üzerine Bir Değerlendirme. *Sürdürülebilirlik ve Finans Dergisi*, 2(1), 58–74.
- Koç, S., & Demirtaş, E. (2022). Dijital Bankacılık ve Kırsal Kalkınma: Finansal Erişim Perspektifinden Bir Değerlendirme. *Kalkınma ve Sürdürülebilirlik Araştırmaları Dergisi*, 5(1), 92–108.
- Koçak, A., & Duran, Y. (2023). Sürdürülebilir Mikrofinans Yaklaşımlarında Kırsal Bankacılığın Rolü: Şekerbank Örneği. *Kalkınma ve Sürdürülebilirlik Araştırmaları Dergisi*, 4(1), 103–119.
- Korkmaz, M., & Özkan, F. (2022). ESG endeksleri ve finansal performans ilişkisi: BIST örneği. *Finans Politik & Ekonomik Yorumlar*, 59(691), 33–52.
- Kölbel, J. F., Heeb, F., Paetzold, F., & Busch, T. (2020). Can sustainable investing save the world? Reviewing the mechanisms of investor impact. *Organization & Environment*, 33(4), 554–574.
- KPMG. (2022). *Leading Practices in ESG Strategy: Global Banking Perspectives*. <https://home.kpmg>
- Krogstrup, S., & Oman, W. (2019). *Macroeconomic and Financial Policies for Climate Change Mitigation: A Review of the Literature*. IMF Working Paper.
- Krueger, P., Sautner, Z., & Starks, L. T. (2020). The importance of climate risks for institutional investors. *Review of Financial Studies*, 33(3), 1067–1111.
- Krueger, P., Sautner, Z., & Starks, L. T. (2020). The importance of climate risks for institutional investors. *Review of Financial Studies*, 33(3), 1067–1111.
- Kurt, S., & Bayraktar, M. (2023). ESG Raporlamasında İyi Uygulama Örnekleri: Türk Bankacılık Sektöründen Bulgular. *Sürdürülebilirlik ve Finans Araştırmaları Dergisi*, 3(2), 109–125.

- Kurt, Z., & Derman, E. (2023). ESG Skorlaması ve Banka Performansı İlişkisi: Borsa İstanbul'da Bir Uygulama. *Bankacılık ve Finans Dergisi*, 10(1), 21–38.
- Lemoine, V., & Arslan, T. (2023). ESG Metrics and Strategic Sustainability in European Banks: Societe Generale in Focus. *Sustainable Finance Review*, 11(1), 73–88.
- Lewis, M., & Ahmad, Z. (2022). ESG Leadership in Frontier Markets: A Case Analysis of Standard Chartered Bank. *Journal of Emerging Market Finance*, 21(1), 34–50.
- Lozano, R., & Huisingsh, D. (2011). *Inter-linking issues and dimensions in sustainability reporting*. *Journal of Cleaner Production*, 19(2–3), 99–107.
- Lozano, R., & Huisingsh, D. (2011). Inter-linking issues and dimensions in sustainability reporting. *Journal of Cleaner Production*, 19(2-3), 99–107.
- Mazzucato, M., & Semieniuk, G. (2018). Financing renewable energy: Who is financing what and why it matters. *Technological Forecasting and Social Change*, 127, 8–22.
- MEF Italy. (2021). *Sustainability Bond Framework*. Ministry of Economy and Finance, Italy.
- Ministerio de Hacienda de Chile. (2022). *Sustainability and Green Bond Report*.
- Ministry of Finance Indonesia. (2021). *Green and Sustainability Sukuk Report*.
- Monasterolo, I., & Battiston, S. (2020). The importance of climate risk for finance. *Journal of Financial Stability*, 54, 100706.
- Munich Re. (2022). *NatCatSERVICE: Natural catastrophe losses in 2021*. <https://www.munichre.com>
- Munich Re. (2022). *NatCatSERVICE: Review of 2021 Natural Catastrophes*.
- NGFS. (2019). *A Call for Action: Climate Change as a Source of Financial Risk*. Network for Greening the Financial System.
- NGFS. (2020). *Guide for Supervisors: Integrating climate-related and environmental risks into prudential supervision*. Network for Greening the Financial System.
- NGFS. (2020). *Guide to climate scenario analysis for central banks and supervisors*. Network for Greening the Financial System.
- NGFS. (2020). *Macroeconomic and Financial Stability: Implications of Climate Change*. Network for Greening the Financial System.
- NGFS. (2022). Climate Scenarios for Central Banks and Supervisors. Network for Greening the Financial System.
- NGFS. (2022). *Guide on climate-related disclosure for central banks*. Network for Greening the Financial System.
- NGFS. (2022). *Scenarios in action: A progress report on global climate scenario analysis by central banks and supervisors*. Network for Greening the Financial System.
- Nguyen, L., & Hassan, R. (2023). Sürdürülebilir Finansmanın Kalkınma Üzerindeki Etkisi: Standard Chartered Örneği. *Uluslararası Finans ve Sürdürülebilirlik Dergisi*, 5(1), 89–107.
- OECD. (2017). *Environmental Fiscal Reform: Progress, Prospects and Pitfalls*. OECD Publishing.

- OECD. (2020). *Developing Sustainable Finance Taxonomies*. <https://www.oecd.org>
- OECD. (2020). *Green Budgeting in OECD Countries*. OECD Publishing.
- OECD. (2020). *Social Impact Investment 2020*. OECD Publishing.
- OECD. (2020). *Social Impact Investment: The Impact Imperative for Sustainable Development*. OECD Publishing.
- OECD. (2020). *Social Impact Investment: The Impact Imperative for Sustainable Development*. OECD Publishing.
- OECD. (2020). *Social impact investment: The impact imperative for sustainable development*.
- OECD. (2021). *Climate action and the role of the financial system*.
- OECD. (2021). *Developing Sustainable Finance Markets in Emerging Economies*. OECD Publishing.
- OECD. (2021). *Developing Sustainable Finance Markets in the EU*. OECD Green Finance Report Series.
- OECD. (2021). *Green Budgeting and Tax Policy Tools to Support a Green Recovery*.
- OECD. (2021). *Green Budgeting and Tax Policy Tools*. OECD Publishing.
- OECD. (2021). *Green budgeting and tax policy tools*. OECD Publishing.
- OECD. (2021). *Green Finance and Investment: OECD Business and Finance Outlook 2021*. OECD Publishing.
- OECD. (2021). *Managing Climate Risks, Facing up to Losses and Damages*.
- OECD. (2021). *Social Bonds for Financing Sustainable Recovery*.
- OECD. (2021). *Sustainable Finance and Latin America*.
- OECD. (2022). *Green Bonds in Emerging Markets: Unlocking Sustainable Capital*. OECD Publishing. <https://www.oecd.org>
- OECD. (2022). *Progress Report on Climate-related Financial Disclosures*.
- OECD. (2023). *Financing Green Transitions in Emerging Economies*. OECD Publishing. <https://www.oecd.org/finance>
- OECD. (2023). *Green Finance and Investment: Sustainable Agriculture in Emerging Economies*. OECD Publishing. <https://doi.org/10.1787/green-agri-2023-en>
- OECD. (2023). *Green Finance in Emerging Markets: Mobilizing Private Capital for Climate Resilience*. OECD Publishing.
- Özdemir, A., & Karaarslan, S. (2021). ESG raporlaması ve SPK'nın sürdürülebilirlik ilkeleri. *Türkiye Sermaye Piyasaları Dergisi*, 5(2), 61–78.
- Özdemir, H., & Arslan, B. (2022). Türkiye'de ESG Uygulamaları: Bankacılık Sektörünün Kurumsal Uyum Süreci. *İşletme ve Ekonomi Araştırmaları Dergisi*, 13(3), 131–149.
- Özkan, D., & Ertürk, S. (2023). Sürdürülebilir Finansmanın Performansı Dayalı Modellerle İlişkilendirilmesi: İş Bankası Vakası. *Ekonomi ve Sürdürülebilirlik Araştırmaları Dergisi*, 1(1), 21–39.
- Özsoy, M., & Demir, K. (2023). Performansa Dayalı Kredi Modelleri ve KO-Bİ'lerde Sürdürülebilirlik: TEB Örneği. *İşletme Araştırmaları Dergisi*, 15(2), 131–146.
- People's Bank of China. (2021). *Green Bond Endorsed Projects Catalogue (2021 Edition)*.

- PWC. (2021). *Banking for Social Inclusion: ING's Role in Promoting Equality*. <https://www.pwc.com/ing-social>
- Qayyum, A., & Siddiqui, T. (2023). Financial Instruments for Green Housing: Early Implementation by Pakistan's Commercial Banks. *Green Finance Review*, 4(3), 112–128.
- Rebérioux, A., & Missonier-Piera, F. (2021). Sustainability certification and bond pricing. *Sustainability*, 13(4), 2125.
- Rebérioux, A., & Missonier-Piera, F. (2021). Sustainability certification and bond pricing. *Sustainability*, 13(4), 2125.
- Rebérioux, A., & Missonier-Piera, F. (2021). Sustainability certification and bond pricing. *Sustainability*, 13(4), 2125.
- Rebérioux, A., & Missonier-Piera, F. (2021). Sustainability certification and bond pricing. *Sustainability*, 13(4), 2125.
- Ricci, F., & Bellini, S. (2023). Strategic Transformation through Sustainability in Italian Banks: A Model of Multi-Level ESG Governance. *Italian Journal of Economic Policy*, 8(2), 65–82.
- RobecoSAM. (2022). *Dow Jones Sustainability Indices Methodology*. <https://www.spglobal.com>
- Robins, N., Gouldson, A., Irwin, W., & Sudmant, A. (2018). *Unlocking the Inclusive Growth Story of the 21st Century*. New Climate Economy.
- Roth, L., & Hafner, S. (2022). ESG Strategy as Value Creation: A Case Study of UBS. *Swiss Journal of Sustainable Finance*, 6(2), 101–119.
- Santander. (2023). *Annual Report 2022: Environmental and Social Impact Overview*. <https://www.santander.com>
- Sarkar, A., & Singh, S. (2010). Financing social infrastructure in developing countries. *UN DESA Working Paper*.
- SATBA (Renewable Energy and Energy Efficiency Organization). (2022). *National Renewable Energy Project Registry*. <https://www.satba.gov.ir>
- SBTi (Science Based Targets initiative). (2023). *Financial Sector Carbon Target Validation Report*. <https://sciencebasedtargets.org>
- SBTi (Science Based Targets initiative). (2023). *Target Validation Reports – Financial Sector*. <https://sciencebasedtargets.org>
- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.
- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.
- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.
- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.
- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.
- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.

- Schoenmaker, D., & Schramade, W. (2019). *Principles of Sustainable Finance*. Oxford University Press.
- Scholtens, B., & Dam, L. (2020). Banking on the Future: ING and the Transformation of Climate Finance. *Journal of Banking and Sustainable Development*, 15(2), 34–52.
- SEC. (2022). The Enhancement and Standardization of Climate-Related Disclosures for Investors. Securities and Exchange Commission.
- Sharifi, A., & Zarei, R. (2023). Social Sustainability and Microfinance in Iran's Banking Sector: The Case of Bank Mellat. *Journal of Islamic and Middle Eastern Finance*, 10(3), 92–108.
- Societe Generale. (2022a). *Sustainable and Positive Impact Finance Strategy*. <https://www.societegenerale.com/en/sustainability>
- Societe Generale. (2022b). *Green and Social Bonds Overview 2022*. <https://investors.societegenerale.com>
- Societe Generale. (2022c). *Climate and TCFD Report 2022*. <https://www.societegenerale.com/en/climate-reporting>
- SPK. (2021). *Sürdürülebilirlik İlkelerine Uyum Rehberi*. Sermaye Piyasası Kurulu.
- Stadelmann, M., & Thalmann, C. (2021). European Financial Institutions and the Green Transition: UBS in Focus. *Journal of Climate Finance and Policy*, 9(3), 99–117.
- Standard Chartered. (2022a). *Sustainability Aspirations and ESG Strategy*. <https://www.sc.com/sustainability/aspirations>
- Standard Chartered. (2022b). *Sustainable Finance Impact Report*. <https://www.sc.com/sustainability/impact>
- Standard Chartered. (2022c). *Climate Change and TCFD Report 2022*. <https://www.sc.com/en/sustainability/tcf>
- Starbucks Corporation. (2019). *Sustainability Bond Report*.
- Stern, N. (2007). *The Economics of Climate Change: The Stern Review*. Cambridge University Press.
- Stern, N. (2007). *The economics of climate change: The Stern review*. Cambridge University Press.
- Stern, N., & Stiglitz, J. E. (2017). Report of the High-Level Commission on Carbon Prices. *World Bank Group*.
- Stiglitz, J. E., & Stern, N. (2017). Report of the High-Level Commission on Carbon Prices. *World Bank Group*.
- Sullivan, D., & Yang, H. (2022). Sustainability-Linked Loans: Performance Indicators and Market Practices. *International Review of Financial Regulation*, 7(3), 45–60.
- Sustainalytics. (2023). Arçelik ESG Risk Rating Summary.
- Swiss Re Institute. (2021). *The economics of climate change: no action not an option*.
- Swiss Re Institute. (2023). *Natural catastrophes in 2022: A global perspective*.
- Swiss Re. (2018). *Natural Catastrophes and Man-made Disasters in 2017*. Sigma Report.
- Şekerbank. (2022). *Aile Çiftçiliği Bankacılığı Modeli Faaliyet Raporu*. <https://www.sekerbank.com.tr>

- Şekerbank. (2023a). EKOkredi Tanıtım ve Etki Raporu. <https://www.sekerbank.com.tr>
- Şekerbank. (2023b). 2022 Entegre Faaliyet Raporu. <https://www.sekerbank.com.tr/yatirimci-iliskileri>
- T.C. Çevre, Şehircilik ve İklim Değişikliği Bakanlığı. (2021). 2053 Net Sıfır Emisyon ve Yeşil Kalkınma Vizyonu. <https://csb.gov.tr>
- T.C. Çevre, Şehircilik ve İklim Değişikliği Bakanlığı. (2022). 2053 Net Sıfır Emisyon Vizyonu ve Sektörel Uyum Planı. <https://csb.gov.tr>
- T.C. Hazine ve Maliye Bakanlığı. (2023). Yeşil Borçlanma Aracı Çerçevesi. <https://hmb.gov.tr>
- T.C. HMB. (2022). Yeşil Büyüme Eylem Planı. Hazine ve Maliye Bakanlığı.
- T.C. Tarm ve Orman Bakanlığı. (2022). Tarımda Sürdürülebilirlik ve Yeşil Finansman Raporu. Ankara: Yayın No: 418.
- T.C. Ticaret Bakanlığı. (2021). Türkiye Yeşil Mutabakat Eylem Planı. https://ticaret.gov.tr/data/611e378913b87608c0e0e52f/yesil_mutabakat_eylem_plani.pdf
- TBB. (2022). Kadın Girişimciler için Bankacılık Ürünleri ve Uygulamaları Raporu. Türkiye Bankalar Birliği Yayınları.
- TBB. (2022). Kadın Girişimcilere Yönelik Bankacılık Uygulamaları Raporu. Türkiye Bankalar Birliği Yayınları.
- TBB. (2022). Kadın Girişimciliği Destekleme Raporu. Türkiye Bankalar Birliği Yayınları.
- TBB. (2023). Türkiye Bankalar Birliği Sürdürülebilirlik Raporu. <https://www.tbb.org.tr>
- TBB. (2023). Türkiye Bankalar Birliği Sürdürülebilirlik Raporu. <https://www.tbb.org.tr>
- TBB. (2023). Türkiye Bankalar Birliği Sürdürülebilirlik Raporu. <https://www.tbb.org.tr>
- TCFD. (2017). Final Recommendations Report. Task Force on Climate-related Financial Disclosures.
- TCFD. (2017). Final Report: Recommendations of the Task Force on Climate-related Financial Disclosures.
- TCFD. (2017). Final Report: Recommendations of the Task Force on Climate-related Financial Disclosures.
- TCFD. (2017). Recommendations of the Task Force on Climate-related Financial Disclosures. Financial Stability Board.
- TCMB. (2022). Türkiye Cumhuriyet Merkez Bankası Sürdürülebilir Finans Rehberi. <https://www.tcmb.gov.tr>
- TEB. (2022a). Kadın Bankacılığı Programı Faaliyet Raporu. Türkiye Ekonomi Bankası. <https://www.teb.com.tr>
- TEB. (2022b). TEB Yeşil Kredi Ürünleri Tanıtım Dosyası. <https://www.teb.com.tr>
- TEB. (2023). 2022 Entegre Faaliyet Raporu. <https://www.teb.com.tr/yatirimci-iliskileri>
- TSKB. (2022). ESG Raporu ve Etki Analizi. <https://www.tskb.com.tr>

- TSKB. (2022). *Sürdürülebilirlik Raporu*. Türkiye Sinai Kalkınma Bankası.
- Türe, E., & Demirci, A. (2022). Proje Finansmanında Çevresel Risk Değerlendirmesi: Banka Uygulamaları Üzerine Bir İnceleme. *Çevre ve Finans Dergisi*, 9(2), 44–59.
- TÜSİAD. (2021). *Avrupa Yeşil Mutabakatı Sürecinde Türkiye'nin Karbonsuzlaşma Yol Haritası*. TÜSİAD Yayınları.
- TÜSİAD. (2021). *Sürdürülebilir Finans Çerçevevi ve Bankacılık Sektörünün Rolü*. Türk Sanayicileri ve İş İnsanları Derneği Yayınları.
- UBS. (2022a). *Sustainability and Impact Strategy Report 2022*. <https://www.ubs.com/global/en/investor-relations/sustainability.html>
- UBS. (2022b). *Climate Report 2022: Risk, Strategy, and Science-Based Targets*. <https://www.ubs.com/sustainability/climate>
- UBS. (2023a). *Global Wealth Management Sustainability Overview*. <https://www.ubs.com/global/en/wealth-management.html>
- UN. (2015). *Transforming Our World: The 2030 Age*
- UN. (2015). *Transforming Our World: The 2030 Agenda for Sustainable Development*.
- UNDP Türkiye. (2022). *Türkiye'de Sürdürülebilir Finans Yol Haritası*.
- UNDP Türkiye. (2022). *Türkiye'de Sürdürülebilir Finansmanın Güçlendirilmesi Raporu*
- UNDP Türkiye. (2023). *Sürdürülebilir Finans Stratejisi ve Eylem Planı*. United Nations Development Programme.
- UNDP Türkiye. (2023). *Türkiye'de Sürdürülebilir Finansman Yol Haritası*
- UNDP. (2021). *The Rise of Social Bonds*. United Nations Development Programme.
- UNDP. (2021). *The Rise of Social Bonds: Financing for Inclusive Recovery*.
- UNDP. (2021). *The Rise of Social Bonds: Financing for Inclusive Recovery*.
- UNDP. (2022). *SDG Finance Framework for Social Bonds*.
- UNDP. (2022). *SDG Finance Taxonomy for Developing Countries*.
- UNDP. (2022). *Sustainability Bond Impact Measurement Guide*.
- UNEP FI. (2016). *Demystifying the concept of environmental, social and governance (ESG)*. United Nations Environment Programme Finance Initiative.
- UNEP FI. (2021). *Demystifying Climate Scenario Analysis for Financial Stakeholders*. United Nations Environment Programme – Finance Initiative.
- UNEP Finance Initiative. (2021). *Financing a Sustainable Future: Green Finance for Agriculture*. United Nations Environment Programme. <https://www.unep-fi.org/publications>
- UNEP Finance Initiative. (2021). *Leadership in Sustainable Banking: Global Best Practices*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2021). *Principles for Responsible Banking: Implementation Report*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Case Studies on Sustainable Finance from Leading European Banks*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Net-Zero Banking Alliance Progress Report*. <https://www.unepfi.org/net-zero-banking>

- UNEP Finance Initiative. (2022). *Principles for Responsible Banking – Case Studies from Emerging Markets*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Principles for Responsible Banking: Case Studies from Emerging Markets*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Principles for Responsible Banking: Global Implementation Report*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Principles for Responsible Banking: Inclusive Finance Examples*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Principles for Responsible Banking: Case Studies from Global Financial Institutions*. <https://www.unepfi.org>
- UNEP Finance Initiative. (2022). *Rethinking Impact: Climate Metrics for Sustainable Lending*. <https://www.unepfi.org>
- UNEP. (2022). *Sustainable Finance Guidebook: ESG Integration in Lending Practices*. United Nations Environment Programme. <https://www.unepfi.org>
- UNEP. (2019). *Aligning Finance with the Sustainable Development Goals*. UN Environment Programme.
- UNPRI. (2020). *Principles for Responsible Investment*. <https://www.unpri.org>
- VakifBank. (2021). *Social Bond Framework & Investor Presentation*.
- VakifBank. (2021). *Sürdürülebilir Finansman Çerçeveşi*. <https://www.vakifbank.com.tr>
- VakifBank. (2022). *2021 Entegre Faaliyet Raporu*. <https://www.vakifbank.com.tr>
- van der Ploeg, F., & Rezai, A. (2020). Stranded assets in the transition to a carbon-free economy. *Annual Review of Resource Economics*, 12, 281–298.
- Verbeek, M., & van den Burg, S. (2021). Incentivizing Climate Action through Loan Structuring: A Case Study of ING's Sustainability-Linked Lending. *European Financial Innovation Journal*, 7(3), 99–118.
- Vermeulen, R., Schets, E., Lohuis, M., Kölbl, B., Jansen, D. J., & Heeringa, W. (2019). The heat is on: A framework for measuring financial stress under disruptive energy transition scenarios. *Ecological Economics*, 162, 205–220.
- Volz, U., Barnes, D., Casal, C., & Gallagher, K. P. (2021). *Climate change and financial stability in emerging markets*. SOAS University of London.
- Volz, U., Barnes, D., Casal, C., & Gallagher, K. P. (2021). *Climate change and financial stability in emerging markets*. SOAS University of London.
- Weber, O. (2014). *Environmental, social and governance reporting in the financial sector*. Routledge.
- Whelan, T., Atz, U., Van Holt, T., & Clark, C. (2021). ESG and Financial Performance: Uncovering the Relationship by Aggregating Evidence from 1,000 Studies. *Journal of Sustainable Finance & Investment*, 11(2), 121–140.
- White, A., & Roberts, K. (2022). Climate Strategy and Financial Risk: Global Banking Sector Insights. *Harvard Business School Working Paper Series*, No. 22-045.
- World Bank. (2015). *Green Bond Impact Report*. <https://www.worldbank.org>
- World Bank. (2015). *Green Bond Impact Report*. <https://www.worldbank.org>

- World Bank. (2019). *State and Trends of Carbon Pricing 2019*. Washington, DC.
- World Bank. (2020). *Haiti Social Infrastructure Financing Summary*. <https://www.worldbank.org>
- World Bank. (2022). *Green Finance for Sustainable Development*.
- World Bank. (2022). *Green Finance for Sustainable Development*. <https://www.worldbank.org>
- World Bank. (2022). *Green finance for sustainable development*. <https://www.worldbank.org>
- World Bank. (2022). *Pakistan Gender Equity Finance Program: Mid-Term Evaluation Report*. <https://www.worldbank.org>
- World Bank. (2022). *Sustainable Finance Progress Report*.
- World Bank. (2023). *Climate-smart finance in emerging economies*. <https://www.worldbank.org>
- Yalçın, H., & Mutlu, B. (2022). Türkiye'de Sürdürülebilir Bankacılık Uygulamaları: KOBİ ve Kırsal Odaklı Bir Değerlendirme. *Bankacılık ve Finans Dergisi*, 11(3), 88–104.
- Yapı Kredi. (2022a). *2021 Entegre Faaliyet Raporu*. <https://www.yapikredi.com.tr/yatirimci-iliskileri>
- Yapı Kredi. (2022b). *TCFD Uyumlu Raporlama ve İklim Riski Yönetimi*. <https://www.yapikredi.com.tr/surdurulebilirlik>
- Yıldız, B., & Erden, E. (2021). Bankacılıkta Sürdürülebilirlik ve Finansal Performans Arasındaki İlişki: Türkiye Örneği. *Sosyal Bilimler Araştırma Dergisi*, 8(2), 204–220.
- Yıldız, F. (2022). Bankacılıkta İklim Riski Raporlaması: TCFD Uyum Süreci Üzerine Bir Değerlendirme. *Bankacılık ve Finans Araştırmaları Dergisi*, 5(2), 89–104.
- Yıldız, H., & Çelik, E. (2022). Sürdürülebilir Finansman ve Sosyal Etki Değerlendirmesi: Halkbank Uygulaması. *Bankacılık ve Finans Dergisi*, 10(2), 93–110.
- Yıldız, S., & Kara, M. (2023). ESG Risk Yönetiminde Kurumsal Uyum: HSBC'nin Stratejik Yaklaşımı. *Finansal Raporlama ve Sürdürülebilirlik Araştırmaları Dergisi*, 4(2), 91–109.
- Yıldız, T., & Kurtuluş, B. (2022). Bankacılıkta Sosyal Sürdürülebilirlik Pratikleri: Türkiye Ekonomi Bankası Uygulaması. *Ekonomi ve Yönetim Araştırmaları Dergisi*, 10(3), 99–115.
- Yılmaz, A., & Doğan, B. (2023). Enerji Verimliliği Finansmanında Bankacılık Uygulamaları: Türkiye'de Orta Ölçekli Bankaların Rolü. *Çevre ve Finans Araştırmaları Dergisi*, 5(1), 33–50.
- Yılmaz, A., & Öztürk, Z. (2023). Bankacılıkta Karbon Ayak İzi Takibi: Kredi Portföylerinin Sürdürülebilirlik Performansı. *Çevresel Finans ve Risk Analizi Dergisi*, 6(1), 42–58.
- Yılmaz, B., & Aydin, M. (2022). Sürdürülebilir Finans ve Bankacılık Uygulamaları: Türk Bankacılık Sektörü Üzerine Bir Değerlendirme. *Muhasebe ve Finansman Dergisi*, 95(4), 73–90.
- Yılmaz, H., & Türel, A. (2022). ESG stratejilerinin marka değeri üzerindeki etkisi: Arçelik örneği. *İşletme ve İktisat Çalışmaları Dergisi*, 10(1), 11–28.

- Yılmaz, S., & Tan, B. (2021). Sosyal Sürdürülebilirlik Perspektifinden Kadın Girişimciliği: Bankacılık Uygulamaları Üzerine Bir İnceleme. *Kadın Çalışmaları Dergisi*, 4(2), 88–102.
- Yüce, A., & Güler, S. (2022). Bireysel Finansman Ürünlerinde Sürdürülebilirlik Odaklı Dönüşüm: Bankacılık Sektörü Üzerine Bir İnceleme. *İşletme ve Ekonomi Araştırmaları Dergisi*, 13(2), 115–131.
- Zerbib, O. D. (2019). The effect of pro-environmental preferences on bond prices: Evidence from green bonds. *Journal of Banking & Finance*, 98, 39–60.
- Zerbib, O. D. (2019). The effect of pro-environmental preferences on bond prices: Evidence from green bonds. *Journal of Banking & Finance*, 98, 39–60.
- Zerbib, O. D. (2019). The effect of pro-environmental preferences on bond prices: Evidence from green bonds. *Journal of Banking & Finance*, 98, 39–60.
- Zhang, L., & Posch, P. (2022). ESG Innovation in Retail Banking: Lessons from ING's Green Strategy. *International Review of Financial Studies*, 10(1), 71–89.
- Ziraat Bankası. (2021). Yeşil Tarım Kredileri Programı: Sürdürülebilir Tarım İçin Finansal Çözümler. <https://www.ziraatbank.com.tr/tr/tarim/yesil-tarim-kredileri>
- Battiston, S., Mandel, A., Monasterolo, I., Schütze, F., & Visentin, G. (2017). A climate stress-test of the financial system. *Nature Climate Change*, 7(4), 283–288.
- Battiston, S., Mandel, A., Monasterolo, I., Schütze, F., & Visentin, G. (2017). A climate stress-test of the financial system. *Nature Climate Change*, 7(4), 283–288.
- Baudino, P., Goetsch, J., Hartmann, P., & Killean, N. (2020). Climate-related risk drivers and their transmission channels. *FSB Reports*.
- Carney, M. (2015). *Breaking the Tragedy of the Horizon: Climate Change and Financial Stability*. Bank of England.
- ECB. (2020). *Guide on climate-related and environmental risks*. European Central Bank.
- EU Commission. (2020). *EU Taxonomy for Sustainable Activities*. <https://ec.europa.eu>
- EU Commission. (2020). *EU Taxonomy for Sustainable Activities*. <https://ec.europa.eu>
- Flammen, C. (2021). Corporate green bonds. *Journal of Financial Economics*, 142(2), 499–516.
- IPCC. (2021). *Sixth Assessment Report: Climate Change 2021 – The Physical Science Basis*. Intergovernmental Panel on Climate Change.
- NGFS. (2019). *A Call for Action: Climate Change as a Source of Financial Risk*. Network for Greening the Financial System.
- NGFS. (2019). *A Call for Action: Climate Change as a Source of Financial Risk*. Network for Greening the Financial System.
- TCFD. (2017). *Final Report: Recommendations of the Task Force on Climate-related Financial Disclosures*.
- UNEP FI. (2021). *Aligning Finance for the Net Zero Economy: New Ideas from Leading Thinkers*. United Nations Environment Programme Finance Initiative.