



Environment

Responsible financing

The volume of the credit portfolio for environmental and social financing is **23.6 billion tenge**

Reducing carbon footprint

10% reduction in Scope 1 direct emissions

Green office

300 kg of waste have been sent for recycling

70% of documents are processed in electronic format

Specific consumption of FER¹ is **7%** lower



Social

Accessibility of financial services

565k active clients

55% of clients use online banking

Community support

25 million KZT of investments for charity

Supporting gender equality and socio-cultural diversity

Education and awareness

7,000 people Financial literacy

> 2,700 people ESG and Sustainable Development



Governance

Compensation of the Company's management

5% of KPIs in the ESG area are included in the performance indicators of top and middle management

Supporting global initiatives

Participant of the UN Global Compact

High ESG rating score by **S&P²**

Transparency and reporting

The **first** sustainability report

At least **10%** of verified non-financial indicators

Environmental, social and governance aspects have become an integral part of our business strategy.

Commitment to the Sustainable Development Goals

