

**Sustainable Development Action Plan of JSC Otbasys Bank for 2024**  
(with amendments dated 29.07.2024 (record No. 94)).

№	KPI / Activities	Form of Completion	Due date	Responsible departments
1	The Bank's contribution to the achievement of the United Nations Sustainable Development Goals through the implementation of social projects and the promotion of the market for green projects	Publicly available information on the Bank's website	during 2024	Planning and Strategic Analysis Department, Press Service (in terms of posting information on the Bank's website)
2	Updating the Sustainability section of the Bank's corporate website	Functioning section on the Bank's website / Commissioning Act	during 2024	Planning and Strategic Analysis Department, Press Service
3	Conducting a stakeholder survey to disclose material topics in the Bank's Annual Report and Sustainability Report for 2023 based on the Global	Questionnaires sent to stakeholders	1 quarter of 2024	Planning and Strategic Analysis Department
4	Development and approval of the Bank's Annual Report and Sustainability Report, taking into account the requirements of Kazakhstan Stock Exchange JSC, the Agency of the Republic of Kazakhstan on Regulation and Development of Financial Market, international standards of Global Reporting Initiative (GRI), Task Force on Climate-related Financial Disclosures (TCFD), Sustainability Accounting Standards Board (SASB).	Resolutions of the Sole Shareholder/Board of Directors of the Bank	2 quarter 2024	Planning and Strategic Analysis Department
5	Participation in the rating of Kazakhstani companies on the level of ESG information disclosure in the annual report.	Letter/notification of participation	by the end of 2024	Press Service
6	Attracting funds from local budgets to implement social programmes	Concluded loan agreements	during 2024	Planning and Strategic Analysis Department
7	Updating the Regulations on the Human Resources and Organisational Management Department to include functional responsibilities for the environmental management system	Decision of the Bank's Management Board / Updated Regulation on the Human Resources and Organisational Management Department	during 2024	Department of Human Resources and Organisational Management
8	Monitoring of fulfilment of the Action Plan for improvement of corporate governance of JSC Otbasys Bank approved by the resolution of the Board of Directors of the Bank	'Report on monitoring the implementation of recommendations,	quarterly	Internal Audit Department
9	Advanced training of the Bank's employees (planning and strategic analysis unit/unit determined by the Bank's Management Board to be responsible for ESG risks) on sustainable development and/or ESG (Environmental, Social and Governance) issues	issued based on the results of internal and external audits '	during 2024	Planning and Strategic Analysis Department, structural unit determined by the Bank's Management Board to be responsible for ESG risks, Human Resources and Organisational Management Department, and, if necessary, Financial and Loan Risks Department (in terms of the impact of ESG factors on the level of the Bank's loan and financial risks)
10	Raising awareness of the Bank's employees/officers, conducting training on the following topics: 1) anti-corruption; 2) anti-fraud; 3) business ethics; 4) occupational safety and health (including fire safety); 5) environmental friendliness/environmental protection; 6) gender equality; 7) human rights; 8) diversity and inclusion.	Completion of training on sustainable development and/or ESG, training certificates	during 2024	1) Compliance Control Department; 2) Security Department; 3-8) Human Resources and Organisational Management Department.
11	Participation in external conferences/roundtables/seminars on sustainable development (including online format)	Training / E-course	during 2024	Planning and Strategic Analysis Department, Treasury Department, Financial and Loan Risk Department (in terms of ESG factors impact on the level of loan and financial risks of the Bank), if necessary
12	Carrying out educational activities to improve financial literacy of the population (informing clients about the importance of responsible attitude to personal data, contributing to the formation of reasonable financial behaviour among the population)	Participation in external conferences/ round tables/ seminars	during 2024	Marketing Department (in terms of posting videos, posts in social networks), Press Service (in terms of publishing information in mass media and on the Bank's external website)
13	Campaigning / informing the Bank's employees (CA, branches) about the need to save paper products, switch to double-sided printing, and conduct business meetings/meetings in digital mode	Video clips, posts in social networks, publications in mass media and on the Bank's external	during 2024	Human Resources and Organisational Management Department
14	Organising a contest/timbling, business breakfast, environmental campaigns (car-free days, days of reasonable consumption of resources) to raise environmental awareness of the Bank's employees.	Memo to the Bank's employees / staff (CA, branches) / corporate mail notification	during 2024	Human Resources and Organisational Management Department
15	Organising an environmental action (including planting of at least 150 green plants).	Report / photo report on the event, publications in mass media / social networks of the Bank and on the Bank's website	during 2024	Human Resources and Organisational Management Department, Marketing Department, Press Service (in terms of placing information in mass media/social networks of the Bank and on the Bank's website)
16	Installing containers for separate waste collection in the Bank's branches, keeping records of waste paper, plastic and glass handed over.	Photo report on the event, publications in mass media / social networks of the Bank and on the	during 2024	Human Resources and Organisational Management Department
17	Implementation of measures to reduce greenhouse gas emissions	Photo report, report on the volume of waste paper, plastic and glass handed in	during 2024	Human Resources and Organisational Management Department

18	Undertake activities to carry out a qualitative assessment (identification) or financial assessment of climate risks and opportunities (in line with TCFD recommendations)	Report on the event	during 2024	Structural unit determined by the Bank's Management Board to be responsible for ESG risks, Internal Control Department
19	<i>item 19 is excluded by the resolution of the Bank's Management Board dated 29.07.2024 (record No. 94).</i>			
20	Obtaining ESG rating for the Bank	Service agreement with a consultant	during 2024	Planning and Strategic Analysis Department
21	Procurement of the Bank's branded products made of environmentally friendly materials	Purchased products	during 2024	Marketing Department, Procurement Department
22	Conducting a sociological survey in the Bank to determine the level of employee satisfaction	Questionnaires sent to the Bank's employees	during 2024	Department of Human Resources and Organisational Management
23	Conclusion of a voluntary medical insurance contract for the Bank's employees and their close relatives with an insurance company in accordance with the laws of the Republic of Kazakhstan	Insurance contract	January 2024	Department of Human Resources and Organisational Management
24	Involvement of the Bank's employees in volunteer and charity projects to support disabled children, children from orphanages and other socially vulnerable groups of the population at the expense of employees' own funds	Report/information of the Human Resources and Organisational Performance Management Department	during 2024	Department of Human Resources and Organisational Management