



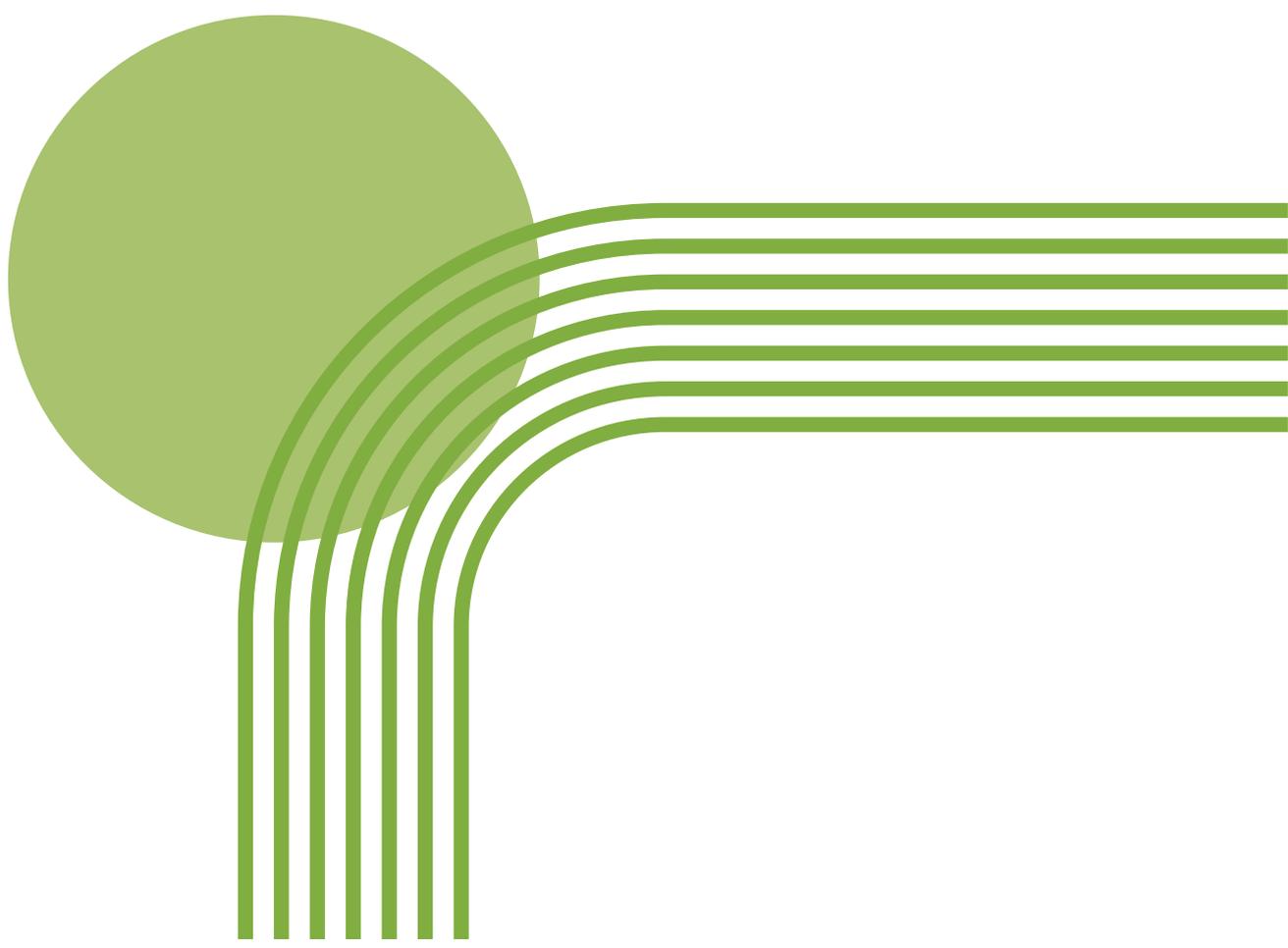
# ESG

Sustainable  
Development Report



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# Introductory speech



Summing up the Bank's performance in 2023–2024, we can confidently say that, despite global economic challenges, Kazakhstan has demonstrated stable growth. During this complex yet productive period, the country's banking system has remained resilient, ensuring reliable financing, strong liquidity, and continued support for the real sector of the economy.

Our Bank has successfully navigated this stage, strengthening its market position and expanding its role in the financial sector. We have maintained high-quality assets, significantly grown our corporate and retail client base, introduced new digital banking solutions, and enhanced customer service standards. Importantly, this financial progress has been accompanied by continuous improvements in key operational aspects, ensuring a balanced approach to innovation and long-term stability.

This success has been made possible through the dedication of our team, the trust of our clients, and the unwavering support of our shareholders.

Our core strengths—a robust client portfolio, strong credit ratings, reliable assets, and advanced technological services—enable us to move forward with confidence, set ambitious new goals, and drive further growth by delivering cutting-edge financial solutions.

Sincerely, Murat Baisynovich Baisynov

# About the Report

GRI 2-3- a, b; GRI 2-5- a. Altyn Bank JSC (Subsidiary of China CITIC Bank Corporation Ltd) is pleased to present **the Sustainability Report for 2023–2024**, a document reflecting the bank's key achievements in the field of sustainable development.

The report provides information on the bank's activities for the period from **January 1, 2023 to December 31, 2024**. It details our **goals, results and strategic directions** aimed at increasing business sustainability, developing responsible financial practices, and supporting the social and environmental initiatives.



This report has been prepared in accordance with the **Global Reporting Initiative (GRI Standards, the "core" disclosure option)**, which ensures transparency and aligns with international standards. While the document has not undergone external certification, it reflects our commitment to open dialogue and continuous improvement in approaches to sustainable development.

The main goal of the report is not only to present facts and indicators, but also **to strengthen cooperation with partners, clients, regulators, and society**. We are convinced that joint efforts allow us to shape **a sustainable and innovative future** that meets modern challenges and needs.

GRI 2-3-c. The report was approved by the Board of Directors (Minutes No. 11 dated July 31, 2025) and is available for review on Altyn Bank's corporate web resource in Kazakh, Russian and English. Altyn Bank is committed to continuously enhancing the quality and comprehensiveness of information presented in its non-financial reports, aligning with international sustainability standards. The Bank will actively organize events and conduct surveys to gather stakeholder feedback, improve service quality, optimize operations, and refine its product offerings.



## About the Bank

GRI 2-1; GRI 2-6- a. **Altyn Bank** is a universal second-tier commercial bank providing a wide range of financial services to corporate and retail clients.

Founded in **1998** in Kazakhstan under the name **JSC HSBC Bank Kazakhstan**, the bank has undergone several stages of transformation. In **2014**, it was acquired by **JSC Halyk Bank of Kazakhstan**, and since **2018**, its shareholders have been:



**China CITIC Bank Corporation Limited**



**JSC Halyk Bank of Kazakhstan**



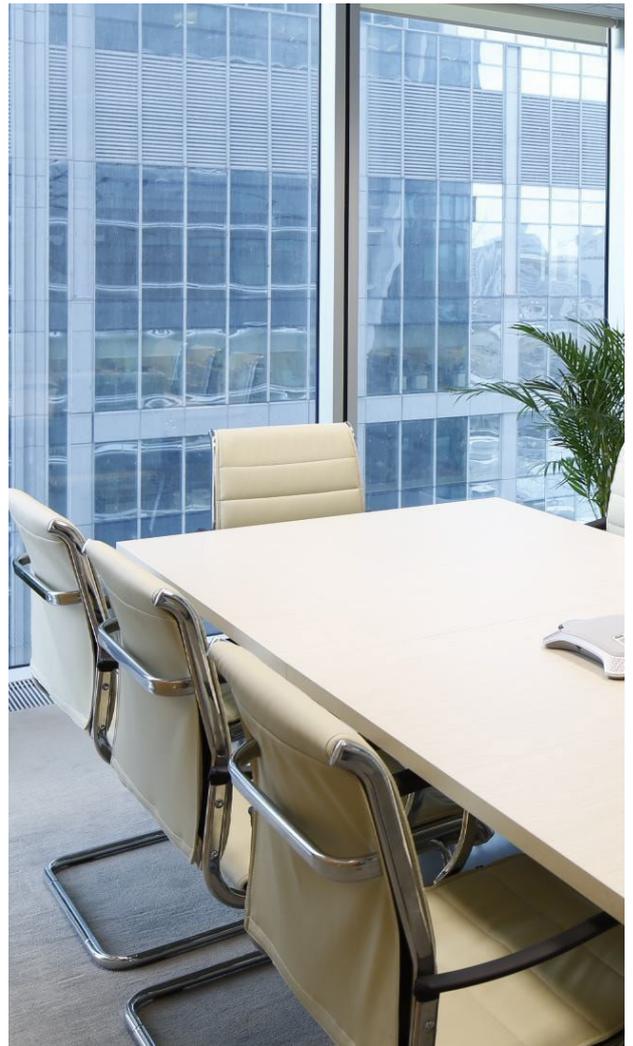
**China Shuangwei Investment Co., Ltd.**

Headquartered in Beijing , China CITIC Bank Corporation Limited continues to strengthen its position in Kazakhstan by offering advanced financial solutions.

GRI 2-6- a. Altyn Bank operates under License No. 1.1.114, issued by the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market on October 23, 2024. This license grants the bank the right to conduct banking and other operations, as well as activities in the securities market.

As part of its operations, the Bank offers a wide range of financial services, including:

- **Opening and maintaining customer accounts,**
- **Settlement and cash services,**
- **Credit provision,**
- **Issuance letters of credit and guarantees,**
- **Deposits attraction,**
- **Card products and services,**
- **Transactions with securities and foreign currency.**



Altyn Bank continues to enhance its services by implementing modern technologies and maintaining high standards of reliability and customer service.

## **Bank Mission**

We create long-term value for customers by offering responsible financial solutions and superior service in line with the principles of sustainable development, social responsibility and ethical corporate governance.

Our commitment extends to:



Creating a supportive and motivating work environment that enhances **employee satisfaction**.



Ensuring **stable profitability for shareholders** by fostering sustainable growth and business development.



**Acting as a responsible corporate partner** by supporting initiatives that drive social and economic progress.



Providing **reliable and comprehensive financial services**, valuing each client, and building long-term relationships based on trust.



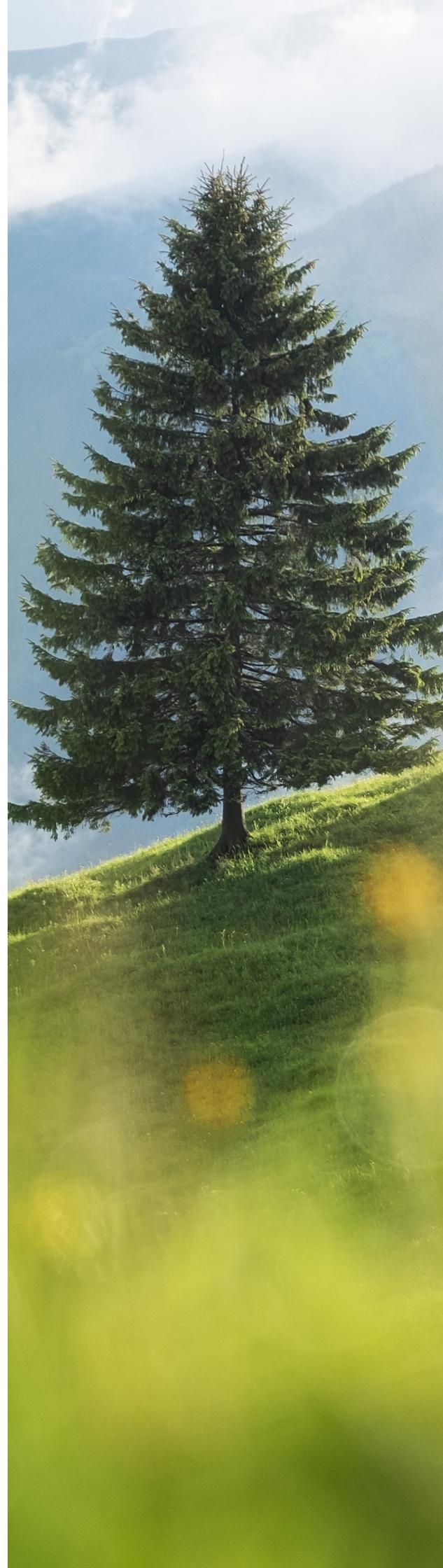
We firmly believe that the combination of **responsibility, innovation, and high standards** empowers us to move forward and achieve new milestones.

### Bank Values:

- Customer focus;
- Honesty;
- Innovation;
- Cooperation;
- Excellence.

### Basic principles:

Focusing on customer needs and fostering friendly interactions is a fundamental principle of the Bank's business strategy. Employees are encouraged to apply this approach in their daily work, creating a comfortable environment and delivering high-quality service. When optimizing banking products and enhancing service quality, it is essential to build strong, professional, and trust-based relationships with customers, founded on:





- **Openness and transparency** – providing customers with complete, accurate, and reliable information about products and services.
- **Excellence in service** – an individualized approach, efficiency, and attention to detail in addressing customer needs
- **Technology and convenience** – integrating digital solutions that make banking services accessible and seamless.
- **Responsibility and reliability** – fulfilling obligations to customers and ensuring their financial security.
- **Long-term partnership** – fostering enduring, sustainable and trust-driven relationships.

By adhering to these principles, the Bank reinforces its reputation, enhances customer satisfaction, and establishes a strong foundation for sustainable business growth.

## Compliance and risk management

The Bank's **compliance and risk management standards** ensure the reliability of financial transactions. Key principles include:

- prevention and minimization of potential risks,
- enhancing risk management systems,
- strengthening internal control mechanisms,
- improving the efficiency of compliance and audit supervision.

Throughout its operations, the Bank strictly adheres to **regulatory requirements**, maintaining transparency and full legal compliance.

## Strategic development

The Bank is committed to the priority implementation of the plan to build a new Kazakhstan, aligning its strategy with national development goals. In support of the 'Belt and Road' Initiative, the Bank actively leverages international market opportunities and the resources of both nations to facilitate economic growth.

To strengthen cross-border business interactions and enhance the service quality for corporate, retail, and financial clients, the Cross-Border Cooperation Department was established in 2024. This initiative reinforces the Bank's role in fostering international partnerships, driving sustainable development.

## Digital Transformation and Fintech

Innovative technologies are a key driver of future growth. The Bank actively invests in **financial technologies (fintech)**, accelerates the implementation of new digital solutions, and ensures **deep integration of technology with business processes**. **Digital transformation** remains a strategic priority, aimed at enhancing convenience, speed, and reliability in customer service.

## Team development

Employees are the Bank's **top priority**. We strive to:

- improve staff management systems to enhance efficiency and effectiveness,
- build a strong, professional team focused on continuous development,
- consider individual capabilities to support career growth and skills enhancement,
- create a comfortable work environment and uphold a corporate culture based on **mutual respect, honesty, and fairness**.

Through an integrated approach to business development, innovation, and human resource management, the Bank continues to strengthen its market position and implement strategic initiatives.

## Geographical Coverage

Altyn Bank is a universal commercial bank that offers a wide range of products and services for both corporate and retail clients.

The Bank is represented in **five key cities of Kazakhstan**:



**Almaty** has **three branches as Dostyk, Globus** and including the specialized **Private Banking Division**.

In addition, Alтын Bank's branch in **Astana** is located in the **Astana International Financial Center (AIFC)**, which expands the bank's international financial cooperation capabilities.

Thanks to the development of mobile applications and digital services, customers throughout Kazakhstan and beyond have convenient access to modern financial solutions.

## Importance matrix

GRI 3-1; GRI 3-2. The Bank **assessed the materiality of ESG topics** in accordance with **GRI recommendations and standards** in order to highlight the most significant aspects of sustainable development in the report.

The process of selecting key topics included:

- **Comparative analysis** of international and local ESG practices,
- **Gathering input from stakeholders**, including customers, partners and regulators,
- **Identification of priority areas** that have significant economic, environmental or social impact.

To construct **the materiality matrix, internal and external indicators** were used, placed on the horizontal and vertical axes, respectively. The topics were assessed on **a scale from 1 to 5**, where:

- **1** – minor influence,
- **5** – critical important direction.

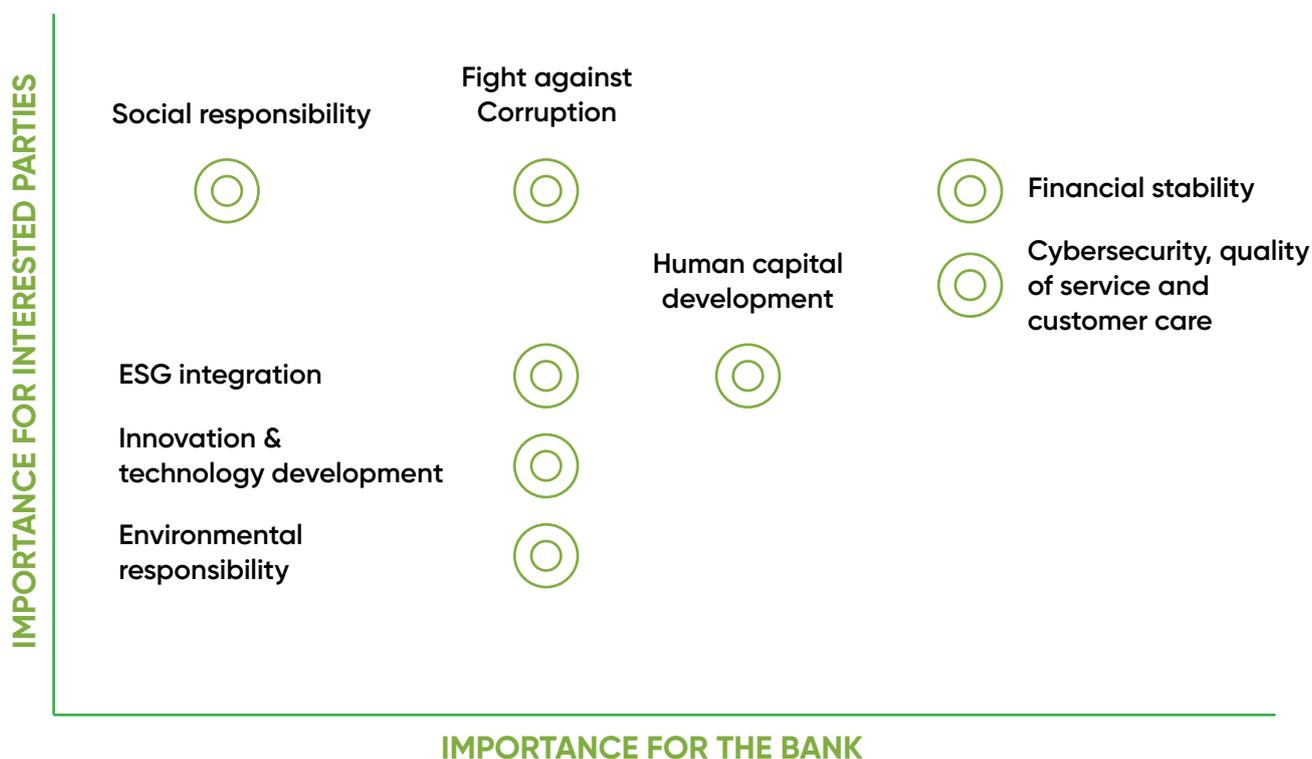
The Bank places great importance on the **opinions and expectations of stakeholders**, continuously refining its engagement processes **based on openness, trust, and mutual respect**. We strive to:

- **Protect the interests of clients and partners,**
- **Respond promptly to requests and feedback,**
- **Strengthen cooperation and dialogue in the field of ESG initiatives.**

Various tools are used for effective interaction:

- **Altyn-i mobile application,**
- **Corporate website,**
- **Forums and profiles events,**
- **Publications in the media and social networks,**
- **Dialogue with customers through digital platforms.**

These mechanisms make it possible to take into account the needs of all stakeholders and strengthen the Bank's position as a reliable financial partner and anti-corruption.



## GRI 201-1. Direct Economic Value Generated and Distributed

ths. tenge	December 31, 2024	December 31, 2023
<b>Direct economic value generated (Revenues)</b>	<b>58 449 292</b>	<b>54 084 045</b>
Net interest income	49 292 504	44 988 056
Net commission income	748 439	654 971
Other earnings	8 408 349	8 441 018
<b>Economic value distributed</b>	<b>19 341 094</b>	<b>20 080 335</b>
Operating costs	17 396 066	15 733 374
– including employee wages with regard to social contributions and payroll taxes	11 476 063	10 168 391
– including charity expenses and costs for social projects	100 307	5 824
– other operating costs	5 819 696	5 559 159
Other non-interest costs	- 2 171 584	2 422 713

Income tax expenses	4 116 612	1 924 248
<b>Economic value retained (net profit)</b>	<b>39 108 198</b>	<b>34 003 710</b>

**Direct Economic Value:** Key Performance Indicator  
 For our Bank, direct economic value serves as a **fundamental metric** for assessing real financial costs and revenues associated with operational activities.

Analyzing this indicator enables us to:

- **Assess operational efficiency**, identifying opportunities for optimization.
- **Make strategic decisions regarding** resource allocation and investment management.
- **Enhance financial transparency**, strengthening trust with clients and partners.

We continuously analyze and refine this metric, reinforcing the principles of **responsible management and sustainable development**. Achieving high financial efficiency remains a key priority for our Bank.



## 4. Contribution to the Sustainable Development Goals

The Sustainable Development Goals (SDGs), established by the United Nations General Assembly in **2015**, represent a **global initiative** aimed at eradicating poverty, safeguarding the environment, and fostering a peaceful and thriving future for all. Comprised of **17 interconnected objectives**, the SDGs serve as a roadmap for tackling pressing global issues, including **social inequality, climate change, justice, peace, and ecosystem protection**.

Altyn Bank recognizes its responsibility and active role in advancing sustainable development. Aligned with its strategic priorities, the Bank has identified six key Sustainable Development Goals (SDGs) that guide its efforts to contribute to the socio-economic progress of society:

- **Good health and well-being**
- **Quality education**
- **Gender equality**
- **Decent work and economic growth**
- **Industry, innovation and infrastructure**
- **Climate action**

This decision underscores the Bank's **strategic commitment** to sustainable development and responsible financial practices. **Altyn Bank** continues to advance initiatives that **promote social and environmental sustainability**, integrate ESG principles, and contribute to fostering favorable conditions for future generations.

**3 GOOD HEALTH AND WELL-BEING**



**GRI 403**

- the Bank provides medical insurance to its employees.
- the Bank holds regular trainings and seminars on safety and first aid
- various sporting events are organized to promote healthy lifestyles

**4 QUALITY EDUCATION**



**GRI 404**

- the Bank annually allocates a budget for employee training and education.
- seminars and training courses are held to improve skills both in Kazakhstan and abroad.
- all employees of the Bank have access to Lerna.kz, an online training platform

**5 GENDER EQUALITY**



**GRI 405**

- Altyn Bank maintain a zero-tolerance policy towards any form of discrimination.
- Fairness and equal opportunities are ensured at every stage – from recruitment to career advancement and compensation.

**8 DECENT WORK AND ECONOMIC GROWTH**



**GRI 202**

- Altyn Bank creates quality jobs for employees, offering competitive salaries, comfortable office spaces, and favorable working conditions. This supports their professional development and improves their quality of life.
- Altyn Bank and its employees are regular tax payers to the state budget

**9 INDUSTRY, INNOVATION & INFRA-STRUCTURE**



**GRI 9**

- Altyn Bank is a digital Bank in Kazakhstan that offers products to its customers and online services.
- the main advantages are 24/7 availability of services, flexible terms and conditions, as well as innovative digital features



#### GRI 302

- Altyn Bank finances projects related to green energy, thereby helping to reduce the carbon footprint.
- the Bank plans to develop green products that encourage investment in environmentally friendly technologies.

Altyn Bank incorporates **sustainable development principles** into its strategic framework, emphasizing **strategic planning, collaboration, and innovation**. The Bank actively designs and implements financial solutions that drive **economic growth, foster social inclusion, and advance environmental sustainability**.

Our key initiatives focus on:

- Encouraging entrepreneurship and innovation through the support of sustainable business models.
- Expanding access to quality education and healthcare, fostering social progress and well-being.
- Minimizing our carbon footprint by implementing environmentally responsible financial mechanisms.

#### Environmental and social responsibility

On September 21, 2024, the Bank organized an eco-campaign, bringing together employees and activists to contribute to environmental protection. During the event, participants cleaned the Medeo area and its surroundings, promoting a cleaner and healthier environment.

In addition to the cleanup, the campaign focused on raising awareness about the importance of sustainability, encouraging responsible environmental practices among employees. This initiative reflects the Bank's ongoing commitment to ecological responsibility and sustainable development.

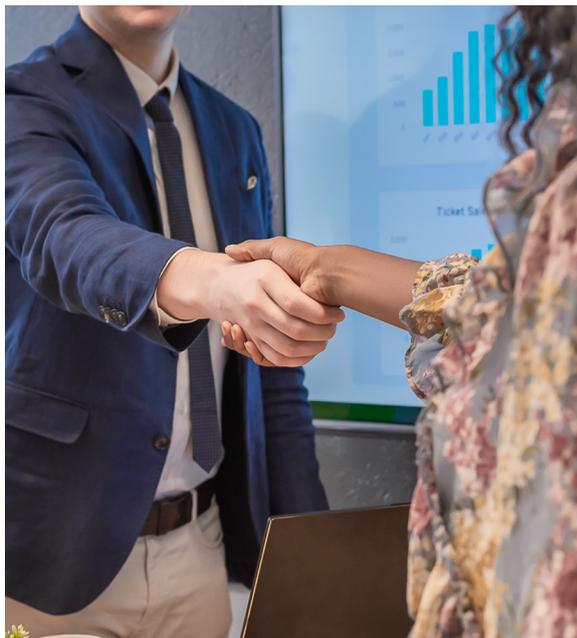
#### Dialogue with stakeholders

Altyn Bank is committed to fostering active engagement with clients, employees, and partners, creating an open and transparent platform for discussing ESG initiatives. Our key objectives include:

- **Strengthening collaboration** with stakeholders on sustainable development issues.
- **Facilitating open dialogue** through forums, events, and digital platforms.
- **Encouraging broader participation** of businesses and society in achieving the SDGs.

The Bank continues to **advance and refine** its approach to sustainable development, integrating ESG principles into its operations and driving **positive economic and social change**.

## 5. Corporate Governance and Ethics



GRI 2-9; GRI 2-13. In its activities, Altyn Bank is guided by the Constitution and legislation of the Republic of Kazakhstan, as well as the Charter and internal documents of the Bank.

The Bank has its Corporate Governance Code approved by the supreme body of the Bank, which regulates relations arising in the process of the Bank's management, including relations between shareholders and the Bank's bodies, relations between the Bank's bodies, and relations between the Bank and interested parties.

Corporate governance principles are the key guidelines that the Bank follows in establishing, operating and improving its governance system.

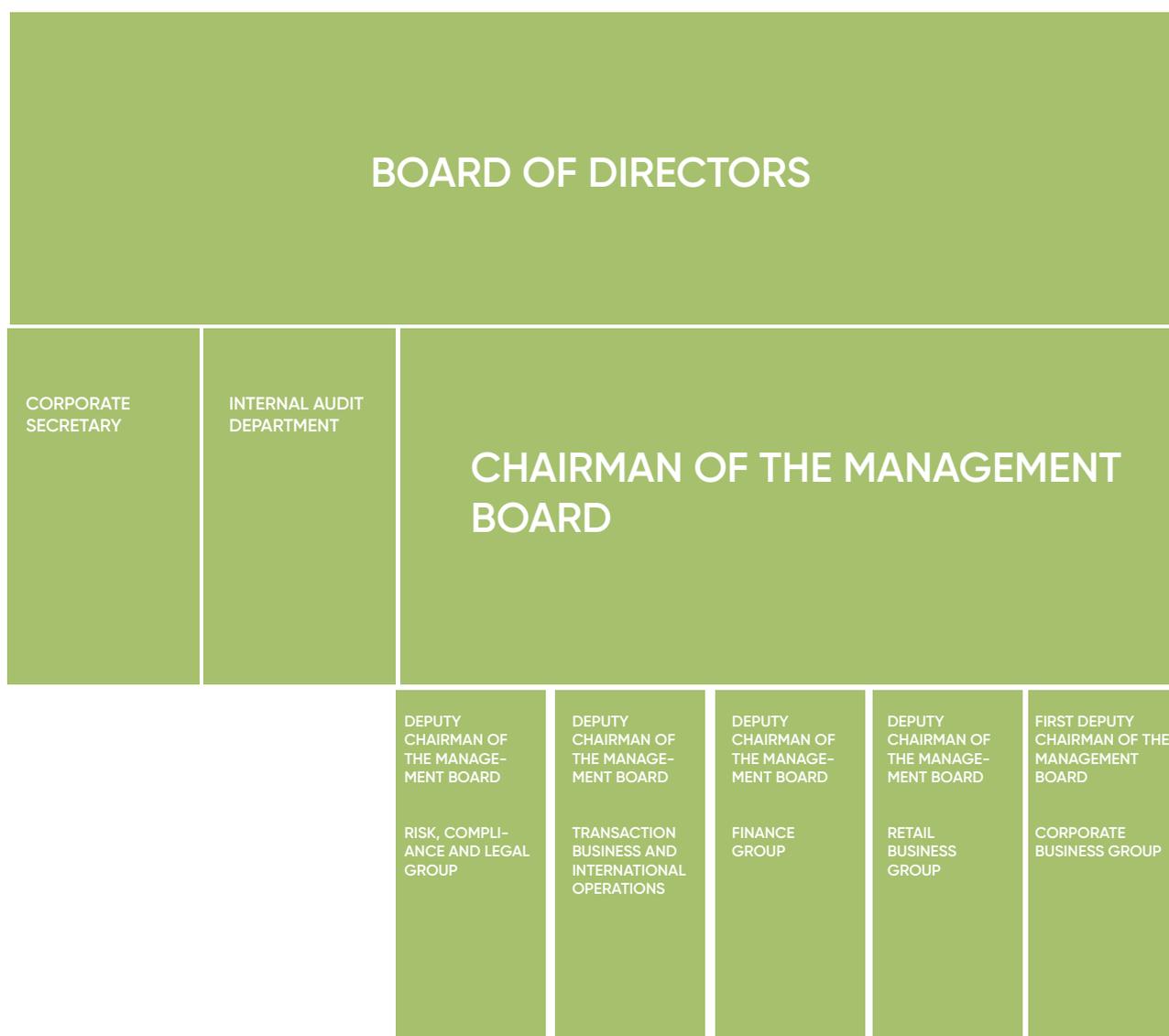
The main elements of an effective corporate governance system are as follows:

- 1) organizational structure;
- 2) corporate values;
- 3) business strategy of the Bank;
- 4) distribution of responsibilities and powers in terms of decision-making among the authorized collegial bodies of the Bank;
- 5) mechanisms of interaction and cooperation between the Directors, the Management Board, and also external and internal auditors of the Bank;
- 6) risk management procedures and techniques;
- 7) internal control system;
- 8) remuneration system;
- 9) adequate management reporting system;
- 10) transparency of corporate governance.

The corporate governance system allows organizing the distribution of powers and responsibilities, as well as building the corporate decision-making process.

The Bank's corporate governance is based primarily on respect for the rights and legitimate interests of all its shareholders and the status of the Bank itself and is aimed at achieving growth in the efficiency of the Bank's operations, including efficiency of the Bank's assets, creation of jobs, and maintenance of the Bank's financial stability and profitability.

## Organizational Chart of the Bank



GRI 2-9- a,b,c; GRI 2-12. The Board of Directors performs general management of the Bank's activities, except for the issues referred by the Law of the Republic of Kazakhstan "On Joint Stock Companies" and (or) the Charter of the Bank to the exclusive competence of the General Meeting of Shareholders of the Bank.

The exclusive competence of the Board of Directors is defined in the Charter of the Bank, the Code of Corporate Governance, and the Regulation on the Bank's Board of Directors.

In carrying out its activities, the Board of Directors is governed by the laws of the Republic of Kazakhstan, including regulatory and legal acts of the authorized state body and (or) the Charter of the Bank, as well as internal regulatory documents of the Bank.

GRI 2-10-a. Members of the Board of Directors are elected by the General Meeting of Shareholders of the Bank by cumulative voting using cumulative voting ballots, except for the case when one candidate is nominated for one seat on the Board of Directors.

GRI 2-10-b. Only an individual may be elected as a member of the Board of Directors. Members of the Board of Directors are elected from among:

- 1) individuals who are shareholders;
- 2) persons proposed (recommended) for election to the Board of Directors as representatives of shareholders;
- 3) individuals who are not shareholders of the Bank and are not proposed (not recommended) for election to the Board of Directors as a shareholder's representative.

Candidates to the Board of Directors must have a good professional and personal reputation as well as ability to contribute to the work of the Board of Directors.

The Board of Directors of the Bank consists of 9 persons. The Acting Chairman of the Board of Directors is Mr. Arman Galiaskarovich Dunayev.

## **Dunayev Arman Galiaskarovich**

Acting Chairman of the Board of Directors

Dunayev Arman Galiaskarovich was born on October 7, 1966. In 1988 he graduated from the Faculty of Philosophy and Economics of the Kazakh State University named after Kirov with a degree in Economics, and in 1991 he completed postgraduate studies at Moscow State University, where he obtained a PhD in Economics. Mr. Dunayev has been a member of the Board of Directors of Altyn Bank since June 2018.



## **Mr. Lu Wei**

A member of the Board of Directors

Mr. Lu Wei was born on October 18, 1971. In 2004, he graduated from Deakin University in Australia with a degree in Accounting. He has been a member of the Board of Directors of Altyn Bank JSC since May 2025.



## Mr. Wang Lei

A member of the Board of Directors

Mr. Wang Lei was born in September 1979. In 2002 he graduated from the Southeast University of Finance and Economics, Institute of Finance, specializing in Financial Management. He has been a member of the Board of Directors of Altyn Bank JSC since May 2025.

## Mr. Pu Gang

A member of the Board of Directors

Mr. Pu Gang was born on March 26, 1973. In 1995 he graduated from the College of Finance and Economics of Shanxi province with a degree in Public Finance. Mr. Gang has been a member of the Board of Directors of Altyn Bank since March 2024.

## Mrs. Umut Bolatkhonovna Shayakhmetova

A member of the Board of Directors

Mrs. Umut Bolatkhonovna Shayakhmetova was born on March 19, 1969. In 1993 she graduated from the Peoples' Friendship University of Russia named after P. Lumumba with a Bachelor's degree in Economics, and in 1996 she graduated from Rutgers University, USA, New Jersey, with an MBA degree. She has been a member of the Board of Directors of Altyn Bank JSC since June 2018.

## Mr. Murat Baisynov

A member of the Board of Directors

Mr. Murat Baisynov, born on May 9, 1967, who graduated from the Kazakh State University named after S.M. Kirov in 1990 with a degree in Law, and also graduated from the All-Russian Financial and Economic Institute, Faculty of Finance and Economics with a degree in Economics in 1999. Mr. Baisynov has been a member of the Board of Directors of Altyn Bank JSC since June 2025.



## **Mrs. Zhai Xu**

A member of the Board of Directors

Mrs. Zhai Xu graduated from the Central University of Finance and Economics in 1991 with a degree in Finance and in 2001 she graduated from Nankai University with a degree in World Economy. She has been a member of the Board of Directors of Altyn Bank JSC since 2021.

## **Mr. Wang Guosheng**

A member of the Board of Directors

Mr. Wang Guosheng was born in August 1954. He graduated from Wuhan University, specializing in International Finance, having received his Master of Science in Banking from the University of London, UK. He has been a member of the Board of Directors of Altyn Bank JSC since October 2018.

## **Mr. Ngai Ka Ching**

A member of the Board of Directors

Mr. Ngai Ka Ching was born on July 16, 1984. He graduated from the Chinese University of Hong Kong in 2007 with a degree in Business Administration. He has been a member of the Board of Directors of Altyn Bank JSC since June 2018.

The Board of Directors has 4 committees:

Strategic Planning Committee

Audit Committee

Human Resources, Remuneration and Social Affairs Committee

Risk Management Committee.

The Management Board is a collegial executive body of the Bank, which acts on behalf of the Bank, including representing the Bank's interests, making transactions on behalf of the Bank in the manner prescribed by the laws and the Charter, adopting decisions, and giving instructions which shall be binding on all structural subdivisions and employees of the Bank. The Management Board consists of the Chairman and the Members who are the Chairman's deputies. The activities of the Management Board are headed by its Chairman. The Management Board of the Bank consists of 4 persons. The Chairman of the Management Board is Murat Baisynov.

The members of the Management Board are:

## **Murat Baisynov**

The Chairman of the Management Board

The Chairman of the Management Board and the head of the Risk, Compliance and Legal Affairs Block is Murat Baisynov, born on May 9, 1967, who graduated from the Kazakh State University named after S.M. Kirov in 1990 with a degree in Law, and also graduated from the All-Russian Financial and Economic Institute, Faculty of Finance and Economics with a degree in Economics in 1999. Mr. Baisynov has been the Chairman of the Management Board of Altyn Bank JSC since 2025



## **Mr. Hu Cefeng**

The First Deputy Chairman of the Management Board

First Deputy Chairman of the Management Board, Mr. Hu Cefeng, was born on January 02, 1980. He graduated from the Beijing University of Foreign Languages with a degree in International Economics, Trade and Finance in 2002 and from the People's University of China in 2010 with a Master's degree in Business Administration. He has served as the First Deputy Chairman of the Management Board of Altyn Bank JSC since 2019.



## Aikimbayeva Zhanara Tuligenovna

Deputy Chairman of the Management Board

Mrs. Aikimbayeva Zhanara Tuligenovna, the Deputy Chairman of the Management Board and the head of the Transaction Business and International Operations, was born on March 9, 1977. She graduated from the Kazakh State Law University with a degree in Jurisprudence in 1998 and from the Kazakh State Economic University named after T. Ryskulov with a degree in Banking Business in 2002. She received her Master of Business Administration (MBA) degree in Financial Management from the International Business School in 2012. Mrs. Aikimbayeva has been the Deputy Chairman of the Management Board and Member of the Management Board of Altyn Bank JSC since 2018.



## Dinara Arslan

Deputy Chairman of the Management Board

Mrs. Dinara Arslan, the Deputy Chairman of the Management Board and the head of the Retail Business Group, was born on May 29, 1983. In 2005 she graduated from KIMEP (Kazakhstan Institute of Management Economics and Strategic Studies), having received her Bachelor degree in Social Sciences in International Relations and Business Administration. In 2007, she graduated from the University of International Business (UIB) with a Master's degree in Finance and Credit, and also graduated from the Moscow International Higher School of Business with a Master's degree in Financial Management. She has been the Deputy Chairman of the Management Board and Member of the Management Board of Altyn Bank JSC since 2025.



GRI 406. The Bank's corporate culture is based on the principles of corporate ethics, which are enshrined in internal documents and are a key element in the Bank's sustainable development strategy. These principles define the approach to doing business as well as to interacting with clients, partners and employees, and contribute to the creation of a positive working and social climate.

Our corporate ethics rules fight against any form of discrimination and violence in the workplace. We strive to ensure that every employee feels valued and respected and has equal opportunities for professional growth and development, regardless of personal characteristics or social status.

In December 2024, the Bank established the Corporate Governance Department. Corporate Governance includes organizing and ensuring the effective operation of the Board of Directors, committees under the Board of Directors, and the Management Board of the Bank; facilitating timely and appropriate interaction between the Board of Directors, committees, the Management Board and structural units of the Bank; and also interacting with structural units of shareholders on issues of corporate governance and the Bank's operations, in general. The Conciliation Commission plays a central role in the corporate ethics management system. This body, composed of representatives from different business units and levels of management, provides an objective and comprehensive review of each case. The Commission considers complaints and disputes, taking measures to resolve them in accordance with the principles of justice and equity. The Bank has developed and implemented comprehensive procedures and practices aimed at preventing discrimination at all levels of operations.

These measures are based on internal documents on corporate ethics, which clearly define the unacceptability of any form of discrimination and establish conditions for an inclusive working environment, with the aim of increasing productivity, encouraging creative and innovative solutions, reducing staff turnover, improving the Bank's reputation, attracting more talent, expanding the customer base, and promoting more harmonious relations between employees.

GRI 205; GRI 205-2. In today's world, where financial transactions are becoming increasingly transparent and controlled, the banking industry plays a key role in ensuring economic stability and sustainable development. Combating corruption and money laundering is an essential aspect of this activity, reflecting the responsibility of financial institutions to society and the law. As part of the Bank's commitment to upholding high standards of integrity and transparency, the Bank strictly adheres to a comprehensive approach in combating corruption, which is embodied in its internal regulations.

The Anti-Corruption Rules together with other internal documents of the Bank define the main requirements for each employee in respect of compliance with the legislation and anti-corruption principles, based on a risk-oriented approach. The requirements of the Rules are mandatory for all employees of the Bank.

GRI 205-3. The internal control procedure performed by the Compliance Department ensures regular review and analysis of the Bank's actions and operations for conformity with the established anti-corruption standards. This procedure includes monitoring transactions, checking counterparties, and assessing internal processes for vulnerabilities to corrupt practices. No confirmed corruption offenses have been identified in the Bank during the reporting period.

The Compliance Program and the plan for the reporting year serve as dynamic tools for implementing the Bank's anti-corruption policy. These documents define goals, objectives and measures to prevent corruption. The Bank attaches great importance to raising awareness and competence of its employees in the field of anti-corruption, money laundering and terrorist financing. As part of this approach, regular trainings and educational programs have an important role in combating corruption. Annual trainings on combating money laundering and terrorist financing not only provide employees with the necessary knowledge and skills, but also contribute to the formation of a culture of absolute unacceptability of corrupt and illegal actions.

In future, the Bank intends to:

- Further, improve its anti-corruption programs and procedures by introducing new technologies and data analysis methods to strengthen internal controls
- Expand staff training and development programs, focusing on relevant topics in the area of anti-corruption and financial crime.
- Reinforce cooperation with regulators and supervisors, as well as with other financial institutions to share best practices and fight corruption together.

# 6. Personnel Care

## Human Resources Management

Altyn Bank is a major employer in the financial sector and operates in accordance with the laws of the Republic of Kazakhstan and the Bank's internal documents. The HRM Department is a structural unit responsible for organization of the HR management system and implementation of the leadership's decisions in the field of labor relations and HR policy.

### Principles of the Bank's HRM Policy:

The Bank respects and values its personnel and creates conditions to foster corporate responsibility among its staff. Employees make every effort to achieve the Bank's goals.

Competitiveness, rotation, regularity of assessment of individual qualities and capabilities – the Bank seeks to select candidates on a competitive basis, ensuring systematic change of positions vertically and horizontally and preparing a reserve for a particular position as well as identifying and developing talents and skills of its employees.

Long-term nature of relations – the Bank strives to keep the long-term relationship with its employees. Continuity of knowledge and experience, along with the emphasis on development and training of employees, – investments in training and development should meet the Bank's needs in achieving its strategic goals.

The Bank aims to promote professional growth and development of its employees. The Bank has and develops a system of mentoring, where employees are trained and share their accumulated knowledge and skills.

Assessment of performance results achieved – the Bank values the contribution of each employee. A performance management system has been implemented through requirements in job descriptions, key performance indicators (balanced scorecards and assessment of labor activity and competencies), corporate competency model, assessment of the quality of performance standards, and also motivation and incentives for employees.

Correspondence of labor remuneration to the volume and complexity of the work performed – the Bank seeks to build an effective labor remuneration system, as well as to identify and develop factors that influence the improvement of labor efficiency.

Creation and maintenance of favorable moral and psychological climate – the Bank aspires to create favorable working conditions and build relations in the team that contribute to effective performance.

### The main directions of the HRM policy are:

- formation of an effective corporate culture;
- improvement of the organizational structure and personnel planning;
- labor remuneration, benefits and compensations for employees;
- employee performance evaluation.

## Employment

The Bank provides equal opportunities to its employees regardless of nationality, gender, social status, etc. In all personnel-related activities, the Bank is guided solely by the level of development of the employee's competencies and his/her labor efficiency, not allowing advantages for reasons other than professional ones.

As of the end of 2023, the number of the Bank's employees increased by 3%. All employees operate in the Republic of Kazakhstan. When comparing the number of employees by gender, it was found that the percentage of women is 63% and men – 37%. The average age of employees is 34 years, with the majority, 64%, of employees aged between 30 and 50 years, the percentage of employees under 30 years of age is 32% and the remaining 4% are over 50 years of age.

As at the end of 2024, the number of the Bank's employees increased by 7%. All employees work in the Republic of Kazakhstan. When comparing the number of employees by gender, the percentage of women is 60% and men – 40%. The average age of employees is 34 years, with the majority, 64%, of employees aged between 30 and 50 years, with 32.5% of employees under 30 years of age and the remaining 3.5% of employees over 50 years of age.

The Bank does not practice forced labor and does not use child labor. At the end of the reporting period, of the 602 employees working under a permanent labor contract (93% of all employees), 59% were women and 41% were men. At the end of 2024, of the 43 employees working under a temporary labor contract (7% of all employees), 77% were women and 23% were men. In 2024, all of the Bank's employees were full-time. Senior and middle management comprise 11% of the total number of employees, including 45% women and 55% men.

GRI 2-7; GRI 405-1.	As of 31.12.2024	As of 31.12.2023
<b>Total number of employees:</b>	645	601
Permanent employment contract	602	559
Temporary employment contract	43	42
Full-time	645	601
Part-time	0	0
<b>Number of employees by gender:</b>		
Women	390	378
Men	255	223

<b>Number of employees by age:</b>		
Under 30 years old	32,5%	32%
30–50 years old	64%	64%
Over 50 years old	3,5%	4%
<b>Number of employees by ranks:</b>		
Management Board	5	5
Other positions	640	596
<b>Percentage of disabled persons from the total number of employees:</b>		
	1%	1%

In 2023, 108 new employees were hired, which accounted for 19% of the average headcount. During this period, 57 employees terminated their employment at their own initiative. Staff turnover for 2023 amounted to 9.48%, i.e. 1.97% lower than in 2022.

In 2024, 151 new employees were hired, representing 23% of the average headcount. Over the entire period, 87 employees terminated their employment at their own initiative. Staff turnover in 2024 amounted to 13.5%, which is 4% higher than in 2023.

<b>Employees by the coverage regions</b>		<b>As of 31.12.2023</b>	
Regions	Number	Men	Women
Head Office (Almaty)	451	184	267
Branch in Almaty	29	6	23
Branch in Aktau	32	10	22
Branch in Astana	40	8	32
Branch in Atyrau	27	8	19
Branch in Shymkent	22	7	15

**Employees by the coverage regions****As of 31.12.2024**

Regions	Number	Men	Women
Head Office (Almaty)	494	216	278
Branch in Almaty	26	5	21
Branch in Aktau	29	9	20
Branch in Astana	43	10	33
Branch in Atyrau	27	6	21
Branch in Shymkent	26	9	17

In 2023, the share of women among all employees of Altyn Bank reaches 63%. The share of women in all management positions, including junior, middle and senior management positions, is 51%; the share of women in management positions in the Bank's income-generating activities is 70%.

In 2024, the proportion of women among all employees of Altyn Bank reaches 60%. The share of women in all management positions, including junior, middle and senior management positions, is 46%; the share of women in management positions in the Bank's income-generating activities is 65%.

**GRI 405-1. Women's Empowerment****As of 31.12.2024****As of 31.12.2023**

Share of women in the total number of employees	60%	63%
Share of women in all management positions, including junior, middle and senior management positions, as a % of the total number of management positions	46%	51%
Share of women in junior management positions, as a % of the total number of junior management positions	48%	62%
Share of women in senior management positions, i.e. a maximum of two levels below the Chairman of the Management Board, as a % of the total number of senior management positions	17%	17%
Share of women in management positions in the Bank's income-generating activities, as a % of the total number of senior management positions in the Bank's income-generating activities	65%	70%

All employees of the Bank are entitled to parental leave. According to the provisions of the Labor Code of the Republic of Kazakhstan, the following employees are entitled to child care leave until the child reaches the age of three: a mother or a father of a child; a parent raising a child alone; a guardian or a relative actually raising a child left without parental care; an employee who has adopted a newborn child. For the duration of said childcare leave without pay, the employee retains his or her place of work. In addition, in accordance with the Labor Code, pregnant women and women who have given birth to a child are entitled to maternity leave for 70 calendar days before and 56 calendar days after childbirth.

In 2023, the number of employees on maternity leave was 36, of whom 100% were women.

In 2024, the number of employees on maternity leave was 27, of whom 100% were women.

<b>GRI 401-3. Parental Leave</b>	<b>During 2024</b>	<b>During 2023</b>
Total number of employees on parental leave	27	36
Men	0	0
Women	27	36
Total number of employees who returned to work in the reporting period after the end of parental leave in the reporting year	19	24
Men	0	0
Women	19	24
Total number of employees who returned to work after the end of parental leave and continued to work 12 months after returning to work	14	24
Men	0	0
Women	14	24

### **GRI 404-3. Personnel Performance Evaluation**

Personnel performance evaluation is an important tool in the Bank to assess the leadership potential and competencies of managers and their teams. This helps in determining the direction of further development and career advancement of employees. All categories of employees and managers in the Bank are evaluated, including members of the Management Board.

Various tools are used for evaluation, such as the balanced scorecard system (BSS), which allows establishing a correlation between the degree of achievement of target values of each of the Bank's departmental indicators and the level of bonus payments to managers. Labor performance and competence assessment (LCA) is also used.

The Bank guarantees transparency of the evaluation process and well-timed feedback to employees as well as encouragement in the form of motivational payment in case of successful performance. The Labor Performance and Competence Assessment (LCA) uses three forms of assessment, which differ depending on the position and functionality of the employee. Evaluations are not conducted for employees who have been employed for less than 6 months, nor for those who have been on parental leave or have been on temporary disability for more than 6 months during the evaluation period. Support and technical staff (drivers, laborers) are not evaluated.

In 2023, 421 employees were subject to performance appraisal, representing 77% of the actual number of personnel. 23% of the headcount was not subject to evaluation. 38% of males and 62% of females were evaluated.

In 2024, performance evaluations were conducted on 440 employees, representing 68% of the actual workforce. 32% of the headcount was not subject to evaluation. The evaluation covered 41% of men and 59% of women.

During the reporting period, all members of the Management Board and 100% of top managers, 100% of middle managers and 90% of specialists were assessed. Performance evaluation is also an important tool for making managerial decisions, such as formation of the personnel reserve, development of personnel development programs, motivational payments, recognition of the Bank's best employees, and calculation of the annual bonus.



## **GRI 2-17. Employee training and development**

Each year, Altyn Bank establishes a budget for employee training and professional development and reimburses the cost of external training received by the employee at the initiative of the Bank. Training of employees in the Bank is carried out for the purpose of raising the qualification level of employees and providing the Bank with specialists of the appropriate professional level.

Training of the Bank's employees can be of the following types

- individualized training (including distance learning conducted by an external provider);
- professional certification, all types of master's and doctoral programs;
- corporate training;
- internship.

A total of 145 bank employees received external training in 2023. Employees were trained on such topics as: Sustainable Development, Effective Management in Communication, Basics of Internal Audit, Risk Management, Certification Program in the field of combating money laundering and terrorist financing in the field of AML/CFT, WAY4 Accounting, and others.

In 2024, 132 employees of the bank underwent external training. Training of employees was conducted on such topics as: Databases for Developers, Excel 0 to PRO, Campaign, Declarative Programming Language SQL, Power BI, Financial Analysis, International Arbitration, Sanctions Disputes, Enforcement of Court Decisions outside the Republic of Kazakhstan, Transfer Pricing, Anti-Money Laundering and Countering the Financing of Terrorism, Information Security, and others.

In addition, employees regularly attend conferences, forums, webinars and other events with the participation of external experts, including those organized on various ESG issues.

## Occupational Health and Safety

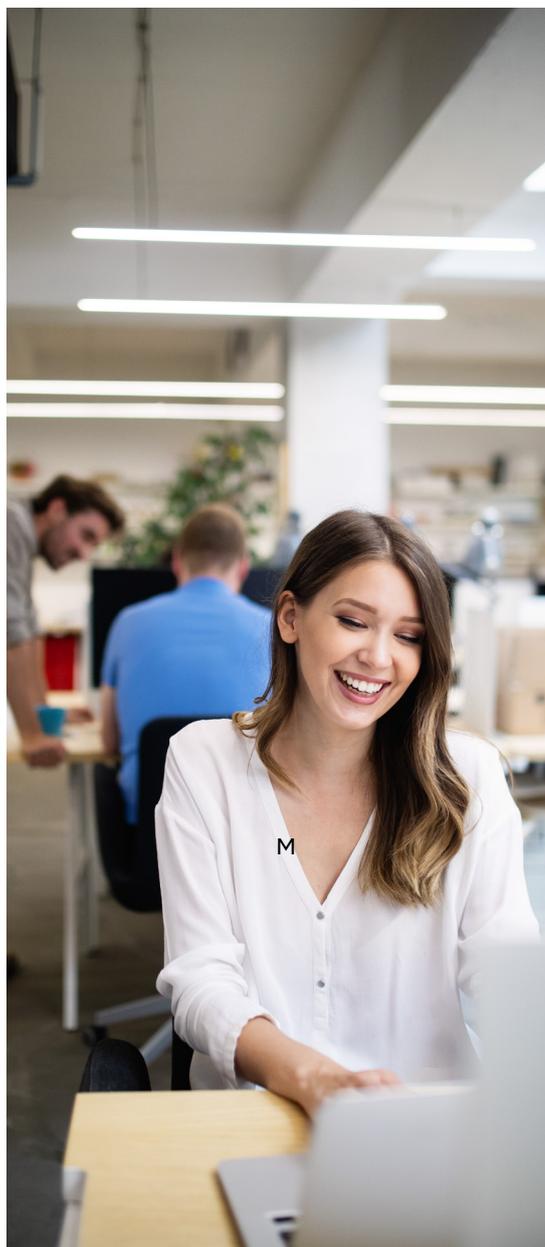
GRI 403-1; GRI 403-2; GRI 403-3; GRI 403-5; GRI 403-6; GRI 403-7.

Altyn Bank is committed to creating a safe and favorable working environment for all employees and operates in accordance with the Labor Code of the Republic of Kazakhstan.

The principles of the labor legislation of the Republic of Kazakhstan are as follows:

- The principles of the labor legislation of the Republic of Kazakhstan are as follows:
- freedom of labor;
- prohibition of discrimination, forced labor and the worst forms of child labor;
- rights to working conditions that meet safety and hygiene requirements;
- priority of the life and health of the worker over the results of production activities;
- rights to fair remuneration for work not lower than the minimum wage;
- rights to rest;
- equality of rights and opportunities for workers;
- rights of workers and employers to unite to protect their rights and interests;
- social partnership;
- state regulation of occupational health and safety issues;
- rights of workers' representatives to exercise public control over compliance with the labor legislation of the Republic of Kazakhstan

Being guided by the requirements of the **Labor Code of the Republic of Kazakhstan**, the Bank ensures **safe working conditions** for its employees, prioritizing the **life and health** of its staff over any other performance results.



## Labor Protection Measures (2023–2024)

Regular briefings on occupational health and safety issues were conducted during the above-said period:

Targeted and unscheduled briefings in case of emergencies (fire, earthquake, etc.)..

Introductory briefing for new employees

Initial briefing at the workplace in accordance with the labor protection standards and rules.

### Personal Protection Equipment

Upon hiring, employees are provided with **gas and smoke protection boxes (GSPBs)** and, if necessary, **medical masks**.

### Equipment of buildings and working areas

- Branches and offices of the bank are equipped with **primary fire extinguishing means** (fire boards, fire extinguishers, fire hydrants).
- Utility rooms comply with the **SNIP** requirements and are equipped with disinfectants and detergents.
- **First aid facilities** are provided in the buildings of the bank

Following these principles, **Altyn Bank** creates a **safe and comfortable working environment**, ensuring compliance with occupational health and safety standards and prompt response to potential risks.

Pursuant to the respective order, managers and employees in charge of occupational health and safety regularly undergo, at least once every three years, a certified training and knowledge testing on occupational health and safety issues in the organizations. In 2024, 24 employees were trained, of whom:

- 12 employees received certificates as persons responsible for occupational health and safety;
- 12 employees received certificates for the minimal required fire safety and technical knowledge training

In view of the importance of maintaining health, Altyn Bank encourages employees to follow a healthy lifestyle and provides them with medical insurance. In addition to compulsory insurance of employees against accidents in the performance of their labor (official) duties, the Bank also covers voluntary insurance of employees against accidents in the performance of their labor (official) duties. Thus, the employee's health is covered from 5% to 100% against accidents in the performance of labor (official) duties.

The Bank actively motivates employees to get involved in corporate sporting events and team building activities. In order to promote physical activity among employees, the Bank sponsors employees' sports initiatives, such as football training (pays for a coach and rents a football field), supports employees who are fond of table tennis, periodically arranges tournaments between different organizations, and equips employees with all necessary equipment for workplace training, thereby strengthening physical fitness and health. It also actively encourages employees to participate in charity running marathons organized in various cities of Kazakhstan.

The Bank is also constantly expanding its network of partners of fitness clubs in the country with a significant corporate discount for the Bank's employees to maintain their health. Along with physical health, initiatives on mental health of employees have been launched in 2024 to identify possible problem areas.

## 7. Responsible Finance

GRI 416. Quality of services and customer service

Altyn Bank realizes that customer needs and expectations are constantly changing and the quality of services and customer care become crucial factors for the Bank as it strives for sustainable development. To this end, the Bank follows the principle of responsible finance, which requires not only providing financial services at a high level, but also creating long-term relationships with customers based on trust, transparency and respect for their interests. This implies continuous improvement of service quality and adaptation to changing market needs.

The Bank is committed to responsible customer service, which includes:

Offering customers high quality financial products and services;

Ensuring that advertised and offered financial products and services meet the needs of certain categories of customers;

Informing clients about significant risks, restrictions and conditions related to the offered financial products and services;

Providing customers with agreements and contractual terms that comply with the requirements of the legislation of the Republic of Kazakhstan.

In 2024, Altyn Bank participated in the issuance of syndicated loans:

Start date	End date	Client/Bank Name	Contract Amount
29.04.2024	01.05.2025	TURKIYE CUMHURİYETİ ZIRAAT BANKASI A.S.	€ 4 000 000.00
21.05.2024	20.05.2025	TÜRKİYE İHRACAT KREDİ BANKASI A.Ş. (Türk Eximbank)	€ 3 000 000.00

The purpose of the transactions is to finance loans for the agricultural ecosystem.

All participants of this ecosystem interact with each other as a whole, while the financing is aimed at shaping an ecologically and socially beneficial agriculture. One of the areas of financing is loans for young farmers or loans for solar-powered irrigation.

In 2024, the Bank issued guarantees in favor of Kazakhstan Electricity and Capacity Market Operator JSC. The guarantees were issued under the Agreements for rendering services to organize and conduct auction selling aimed at selecting projects for construction of new renewable energy facilities.

Altyn Bank is a member of the deposit guarantee system in Kazakhstan, where the Kazakhstan Deposit Guarantee Fund (KDGF) is responsible for the safety of deposits and protection of depositors' rights and legitimate interests in case of the Bank's license revocation in our country. Deposits are protected by the KDGF from the moment a bank deposit and/or bank account agreement is concluded. Before signing the agreement, the Bank notifies the depositor of the terms and procedure for payment of the guarantee compensation. Thus, customers' savings are fully protected within the guarantee amounts irrespective of the situation in the Bank, operation of its branches, or external circumstances.

Number of customers in Altyn Bank:

Client Type	31.12.2024	31.12.2023
Retail clients, of which:	407 193	389 094
- Private bank	1 508	1 398
Corporate clients	1 117	1 123

To maintain and improve the quality of services and the level of customer care, the Bank implements a number of strategies and initiatives such as:

**Process Digitization:** Improvement of digital technologies to simplify and speed up service processes, including online banking and mobile applications.

Starting from November 2024, the Bank has launched automatic opening of digital cards upon registration.

As of today, the share of digital cards in the portfolio is 69%.

**Personnel Training:** Regular training and skills development of employees to enhance their competencies in customer service.

**Customer Feedback:** Regular collection and analysis of feedback from clients for prompt correction of deficiencies and improvement of service quality.

The Bank applies comprehensive methods to assess customer satisfaction and the quality of services provided. Various tools are used, including satisfaction surveys, analysis of complaints and suggestions, and internal service quality indicators. The results of these assessments allow the Bank to promptly adapt its strategies and processes to ensure a high level of customer support.

## Innovation and Technology Development

In the era of digitalization, the Bank faces the need to constantly adapt to new technologies in order not only to meet current customer needs, but also to anticipate future trends. This requires the implementation of innovative solutions that contribute to improving the efficiency of operations, enhancing the quality of service, and guaranteeing data security.

The Bank is actively working on implementing innovative technologies and developing new products to improve customer service and operational efficiency:



Digital platforms and mobile services: The Bank continues to improve its digital solutions, providing convenient and accessible services for customers. In 2024, **a number of important initiatives** were implemented to improve the user experience:

- **Online consumer loan process** has been launched.
- **Online car loans** have been introduced – a fully digital process integrated with major car dealerships in the country, including connection to the Ministry of Internal Affairs services for automatic vehicle registration.
- **Payment and transfer confirmation** via Face ID/Touch ID has been implemented.
- **Mortgage lending** capabilities have been expanded, including integration with leading developers. Now the entire loan application process can be completed online.
- **Integration with the railway carrier** has been introduced, enabling the implementation of a new Travel service for convenient trip planning.
- **Integration with exchanges in the AIFC** has been implemented, providing customers with the ability to work with cryptocurrencies.

- **Onboarding and account opening for legal entities** are available online.
- **Electronic banking reference** service has been launched, reducing the need to visit branches.
- Ability to **generate statements** in the mobile application has been added.
- **Online early loan repayment function for corporate clients** has been implemented.

These initiatives are aimed at **improving the customer experience**, simplifying interaction with the bank and increasing the accessibility of financial services.

**Blockchain and cryptocurrencies:** Exploring the potential of blockchain technologies to improve transaction security and develop cryptocurrency-related products. **Artificial intelligence and machine learning:** Application of AI to analyze big data, improve customer service through chatbots and automate internal processes.

To assess the effectiveness of innovation and technology development, the Bank employs a number of indicators, including customer satisfaction with digital services, reduced transaction processing time, and improved security performance.

#### **GRI 418. Cybersecurity and Data Protection**

Cybersecurity is also a priority for the Bank and its customers. Protecting the confidentiality, integrity and availability of information not only prevents financial losses and preserves the Bank's reputation, but is also a key aspect of sustainable and responsible finance. Ensuring cybersecurity requires a comprehensive approach that includes advanced technology, rigorous procedures and ongoing staff training.

The Bank protects customers' personal data and ensures transparency in the collection, storage and processing of information. This step helps the Bank not only to comply with legal requirements in the field of data protection, but also to build trusting relationships with customers.

During the reporting period, Altyn Bank has not recorded any confirmed incident of loss, leakage or theft of customer, employee or supplier data. There have also been no substantiated complaints of breach of customer data confidentiality.

The Bank takes the following measures to ensure cybersecurity:

**Technology update:** Regular updates and modernization of IT infrastructure to prevent vulnerabilities.

**Data encryption:** Use of advanced encryption techniques to protect customer data during transmission and storage.

**Multi-factor authentication:** Implementation of multi-factor authentication for access to banking services as an additional layer of protection.

**Employee training:** Development and delivery of cybersecurity training programs for employees at all levels of protection.

To assess the effectiveness of cyber security measures, the Bank uses a set of indicators, including the number of cyber-attacks successfully repelled, response time to security incidents, and the level of staff awareness of cyber security principles. Regular audits help identify potential vulnerabilities and develop measures to address them.

## 8. Environmental Responsibility

The Bank's activities do not involve potential environmental hazards or high risk to the environment. The Bank adheres to the precautionary principle with regard to environmental issues and actively promotes the development and dissemination of environmentally friendly technologies. No violations of environmental laws have been recorded and no penalties have been applied during the reporting period.

### GRI 302. **Power Consumption and Energy Efficiency**

The Bank's operations require significant amounts of electricity and heat energy. To reduce the negative environmental impact and improve operational efficiency, the Bank undertakes energy saving measures. For example, the Bank aims to use LED lighting fixtures ranging from 18 to 48 watts. The total energy consumption in the Bank in 2024 is 1,759,862 kW. The annual energy consumption per employee amounted to 2,728 kW. The Bank's thermal energy consumption for the year amounted to 1,102 Gcal, which is lower than in 2023 (1,110 Gcal).

### GRI 303. **Water Consumption**

In the course of its activities, the Bank is actively working to reduce water consumption, improve the efficiency of water resources utilization, and reduce the negative impact on natural water bodies. It attaches great importance to the careful and prudent use of the country's water resources. The Bank's water consumption volume for 2024 amounted to 4,464.05 m<sup>3</sup>.

### **Environmental Protection**

Due to the nature of its operations, the Bank does not have a significant impact on the environment and does not emit pollutants into the atmosphere. The main resources consumed by the Bank are electricity, heat and water, as noted earlier. The Bank actively uses the principles and methods of rational use of these resources, which best contributes to reducing the negative impact on the environment.



As part of its activities, the Bank regularly conducts activities aimed at increasing environmental awareness among its employees. In 2023, the Bank disposed of a diesel generator that was located in one of the Bank's branches. Our efforts to protect the environment:

- Reduction of paper-based document flow with transition to electronic document flow
- Reduction of energy consumption through the use of energy-saving lighting devices
- Replacement of the Bank's vehicle fleet with electric vehicles in order to reduce the emission of combustion products.

Item No.	Description	2024 г.	2023 г.
1	<b>Energy Type</b>		
	Electrical energy (purchase), kWh	1 759 862,51	1 798 222,17
	Heat energy - heating, Gcal	1 102,56	1 109,83
2	<b>Type of Consumption</b>		
	Water consumption - hot water, Gcal	33,11	35,55
	Water consumption - cold water / chemically treated water, m <sup>3</sup>	4 464,05	4 832,61
	Sewerage, m <sup>3</sup>	5 060,98	4 812,23
3	<b>Waste generation, tons</b>		
	GRI 306. Waste paper, tons	2,88	2,16
4	<b>Gasoline (fuel and lubricants), L</b>		
	RON 98	3 405	9 642
	RON 95	36 350	41 332

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