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SSDC LLP Verification report on	Greenhouse gas validation and verification entity Accreditation certificate no. KZ.V.01.E1491 valid until December 30, 2027 Legal address: D. Konayev street 12/1, room 6-03 010000, Astana, RoK	
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VERIFICATION REPORT on GREENHOUSE GAS INVENTORY REPORT 2022 for

**First Heartland Jusan Bank JSC
Report no. SSDC-0180-OB**

**Revision 01
SSDC LLP**

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Acknowledgment of GHG inventory report

<u>Customer</u> First Heartland Jusan Bank JSC	<u>Customer's contact person</u> K. Kuandykkyzy . - Lead Manager, Corporate Communications Service	SSDC LLP 010000, Astana D. Konayev street 12/1, room 6-03 phone.: +7 702 999 88 55
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Summary:

SSDC LLP performed audit and verification of GHG emissions inventory report for **First Heartland Jusan Bank JSC** for **2022**. According to clause 4 of Article 304 of the Eco Code of the RoK, SSDC LLP is responsible for the reliability of verification and validation.

SSDC LLP performed audit and verification of GHG emissions inventory report within the designated criteria from such documents as Eco Code of the RoK regarding the Regulation of greenhouse gas emissions, Order No. 12 of the Minister of Ecology, Geology and Natural Resources of the RoK dated January 14, 2022 "On approval of the rules for validation and verification", the GHG Protocol and other regulatory documents.

Verification includes an assessment of: compliance of GHG inventory report with the established form and other requirements; compliance of inventory report, its structure and quality with the established requirements; assessment of reliability, errors, inaccuracies and omissions in the approval of the customer's GHG. SSDC LLP's approach to acknowledge the GHG inventory report is based on the understanding of the risks associated with reporting the greenhouse gas emissions data and controls measures to prevent them. SSDC LLP has planned and carried out the acknowledgment process by obtaining the evidence and other information and clarifications in order to provide reasonable guarantees that the specified information on greenhouse gas emissions of unit and information on the volume of products produced comply with monitoring approaches and methods, methodological support, quality control procedures, distribution of responsibility and authority and other criteria.

Due to the change in the methodological approach of **First Heartland Jusan Bank JSC**, GHG inventory report was presented in the revision dated **11/12/2023**.

In our opinion GHG inventory report in the revision dated **11/12/2023** of **First Heartland Jusan Bank JSC** for **2022** correctly reflects data and information on direct (Scope 1) and indirect GHG emissions (Scope 2 and Scope 3), does not contain significant errors, inaccuracies and omissions and is reliable for the accepted **limited** level of assurance without determining the level of materiality. The report has been prepared in accordance with the established requirements and criteria in force in the Republic of Kazakhstan and existing international practice.

GHG emissions of First Heartland Jusan Bank JSC for **2022** are confirmed in the amount of:

Total Emissions Scope 1+2+3:

34.115,399 tons of total GHG emissions in carbon dioxide equivalent.

Direct emissions (Scope 1) are:

1.755,530 tons of total GHG emissions in carbon dioxide equivalent.

Indirect emissions Scope 2 are:

20.231,316 tons of total GHG emissions in carbon dioxide equivalent.

Indirect emissions Scope 3 are:

12.128,552 tons of total GHG emissions in carbon dioxide equivalent.

In 2022 CO₂-equivalent was:

(i) 34115.4 t CO₂-eq. / 6120 employee = 5.57 t CO₂-eq./employee

(ii) 34115.4 t CO₂-eq. / 140,766.25 sq.m. = 0.24 t CO₂-eq./sq.m.

Report no. SSDC-0180-OB	Type of report: VR			
<u>Head of an independent accredited organization:</u> Aida Maksut Director of SSDC LLP Lead Verifier: Aida Maksut				
Date of this revision: 13/12/2023		Revision: 02		
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1. INTRODUCTION

First Heartland Jusan Bank JSC authorized SSDC LLP to carry out actions aimed at verification of GHG emissions inventory report for **2022** in accordance with the requirements of GHG Protocol, environmental legislation in terms of GHG emissions regulation. This report contains the results of such confirmation and conclusions regarding GHG inventory report for **First Heartland Jusan Bank JSC** for **2022**.

1.1 Purpose

Verification of GHG inventory report is an independent verification by accredited independent organization of the compliance of GHG inventory report with the requirements for these documents established in the RoK.

The acknowledgment purpose of GHG inventory report is to detect its compliance with the requirements of GHG Protocol, approved national and international methodologies; assessment of the completeness, reliability and quality of data and information on greenhouse gases, assessment of deviations from previous periods of information on GHG, assessment of monitoring and control means.

The purpose of this work was to verify GHG emissions inventory report of **First Heartland Jusan Bank JSC** for **2022**. The work was carried out to obtain the expert opinion (professional opinion) on GHG emissions inventory report with **limited** level of assurance.

SSDC LLP is an accredited independent organization performing verification and validation activities for greenhouse gases in accordance with the Certificate of Accreditation no. KZ.V.01.E1491 issued by the National Accreditation Center valid-from date 30/12/2022 until 30/12/2027.

1.2 Acknowledgment area

Acknowledgment area for First Heartland Jusan Bank JSC is an assessment:

- Compliance of GHG inventory report with the established form and other requirements;
- Reliability, completeness and significance of data and information on GHG emissions;
- Reliability, completeness and significance of the data for the reporting period;
- Accuracy of performed calculations and justification of application of quantitative methods for calculating GHG emissions;
- Means of monitoring and controlling of GHG emissions.

Verification of GHG inventory report doesn't include the consulting services to the Customer. Whereas the identified irregularities and requests for the revision can be used to improve GHG emissions inventory report.

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1.3 Customer data

The detailed information of the customer is given below:

Customer's name: First Heartland Jusan Bank JSC
Unit: First Heartland Jusan Bank JSC
Legal address of the Customer: N. Nazarbayev ave. 242, Almaty, Republic of Kazakhstan,
Activity sector: Banking activities

For the purposes of the report the boundaries of the organization's report include the following GHG emissions:

Direct emissions (Scope 1) from sources owned by the Bank include GHG emissions from fuel combustion on equipment located directly at the Bank's facilities (emergency generators, boilers), as well as volatile GHG emissions from industrial or household equipment (refrigerant leaks from air conditioning systems of stationary and mobile facilities).

GHG emissions from mobile sources owned by the Bank.

Indirect emissions (Scope 2) from purchased electrical energy and thermal energy at own facilities.

Indirect emissions (Scope 3) from sources that are leased include GHG emissions from fuel combustion on equipment located directly at the Bank's leased facilities (for example, boilers); volatile GHG emissions from industrial or household equipment (for example, refrigerant leaks from air conditioning systems of stationary and mobile leased facilities); GHG emissions from mobile sources that are leased; indirect emissions from purchased electric energy and thermal energy for facilities leased from the Bank; indirect emissions from used water, paper, waste generated at all Bank facilities; as well as indirect emissions resulting from employee's travel from home to workplace)

2. METHODOLOGY

Internal procedures of SSDC LLP were used in the confirmation process. Verification protocol on GHG inventory report (SSDC-F-05) was drawn up to ensure transparency and objectivity of acknowledgment process on GHG inventory report, including the requirements of GHG Protocol, Eco Code of the RoK regarding the regulation of GHG emissions; order of the Minister of Ecology, Geology and Natural Resources of the RoK dd. January 14, 2022 No. 12 "On approval of the rules for validation and verification".

Acknowledgment protocol of GHG emissions inventory report has the following tasks:

- organizes the details and clarifies the requirements which GHG emissions inventory report should meet;
- ensures transparency of the acknowledgment process due to the fact that the verifier records the method of verification of an individual requirement and the result of verification.

The completed verification protocol is in the Annex A to this report.

The verification procedure consists of analytical review of documentation, interview with customer representatives to later exchange information and resolve outstanding issues.

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The duration of the acknowledgment process:

Preparation and Stage 1 of verification and/or validation:

from 21/02/2023 to 23/02/2023

Interview and Stage 2 of verification and/or validation:

from 23/02/2023 to 23/02/2023

Reporting, solution of issues, quality control:

from 23/02/2023 to 3/03/2023

Re-verification due to the changes of:

from 6/12/2023 to 13/12/2023

methodological approach

2.1 Documentation overview

The customer provided SSDC LLP with all the necessary documentation. **First Heartland Jusan Bank JSC** assessed GHG emissions inventory report for 2022 during the acknowledgment process.

Additional documents such as electronic calculation worksheet, current and summary reports on the customer's GHG, financial documents, job procedures were also reviewed during the acknowledgment.

The information and formulas provided in GHG inventory report were compared with the stated data sources.

The customer replied the requests of SSDC LLP on review and updating GHG inventory report and presented it as revision dated **3/3/2023**.

On December 6, 2023 the bank requested a re-verification after the methodological approach was changed, and presented the revision dated 11/12/2023.

This report assesses the latest revision of the report dated 11/12/2023.

2.2 Interview

SSDC LLP had an interview with authorized persons of First Heartland Jusan Bank JSC **on February 23, 2023 during the visit of Almaty central offices**. **First Heartland Jusan Bank JSC** provided all necessary additional documents related to the report.

The persons interviewed are listed in the table below:

Full name	Organization and position	The subject of the interview
Karlygash Kuandykkyzy	First Heartland Jusan Bank JSC, Lead Manager, Corporate Communications Service	Greenhouse gas inventory report for 2022
Gulzat Mukanova	First Heartland Jusan Bank JSC, General Manager of Administrative Department	

2.3 Answering the requests for clarification, corrective action requests and requests for further actions.

When the greenhouse gas inventory report didn't meet the requirements SSDC LLP noted this case as corrective action request (CAR). In case of insufficient information for an unambiguous decision on non-compliance with the requirements, SSDC LLP noted this case as a request for clarification (RF). The request for further action (FTA) informs the plant operators on the issue related to the greenhouse gas inventory report and should be reviewed during the next verification period.

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SSDC LLP honestly assessed the measures taken by the customer, gave satisfactory solution of the issues in Annex A to this report, and drew conclusions based on the results of the audit.

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3. EXPERT OPINION ON THE ACKNOWLEDGMENT OF GHG INVENTORY REPORT

SSDC LLP performed the audit and Verification of GHG emissions inventory report for **First Heartland Jusan Bank JSC** for **2022**. The company takes responsibility for adequate provision of accurate information in the GHG emissions inventory report, data collection and reporting on GHG emissions in the result of company's activities. SSDC LLP is responsible for statement of independent verification – acknowledgment of GHG emissions inventory report.

SSDC LLP performed the audit and verification of GHG inventory report based on the specified criteria contained in such documents as:

- Eco Code of the Republic of Kazakhstan regarding the regulation of greenhouse gas emissions;
- Order of the Minister of Ecology, Geology and Natural Resources of the Republic of Kazakhstan dated January 14, 2022 No. 12 On approval of the Rules for validation and verification
- GHG Protocol
- Other regulations, rules.

Verification includes an assessment:

- Compliance of GHG inventory report with the established form and other requirements;
- Compliance of GHG inventory report, its structure and quality
- Reliability, completeness and significance of data and information on GHG emissions;
- Accuracy of performed calculations and justification of application of quantitative methods for calculating GHG emissions;
- Means of monitoring and controlling of GHG emissions.

SSDC LLP's approach to acknowledge the GHG inventory report is based on the understanding of the risks associated with reporting the greenhouse gas emissions data and controls measures to prevent them. SSDC LLP has planned and carried out the acknowledgment process by obtaining the evidence and other information and clarifications in order to provide reasonable guarantees that the specified information on greenhouse gas emissions of unit and information on the volume of products produced comply with monitoring approaches and methods, methodological support, quality control procedures, distribution of responsibility and authority and other criteria.

Due to the change in the methodological approach of **First Heartland Jusan Bank JSC**, GHG inventory report was presented in the revision dated **11/12/2023**.

In our opinion GHG inventory report in the revision dated **11/12/2023 of First Heartland Jusan Bank JSC** for **2022** correctly reflects data and information on GHG emissions, does not contain significant errors, inaccuracies and omissions and is reliable for the accepted **limited** level of assurance without determining the level of materiality. The report has been prepared in accordance with the established requirements and criteria in force in the Republic of Kazakhstan and existing international practice.

GHG emissions of First Heartland Jusan Bank JSC are confirmed in the amount of:

Total Emissions Scope 1+2+3:

34.115,399 tons of total GHG emissions in carbon dioxide equivalent.

Direct emissions (Scope 1) are:

1.755,530 tons of total GHG emissions in carbon dioxide equivalent.

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Indirect emissions Scope 2 are:

20.231,316 tons of total GHG emissions in carbon dioxide equivalent.

Indirect emissions Scope 3 are:

12.128,552 tons of total GHG emissions in carbon dioxide equivalent.

In 2022 CO₂-equivalent was:

(i) 34115.4 t CO₂-eq. / 6120 employee = 5.57 t CO₂-eq./employee

(ii) 34115.4 t CO₂-eq. / 140,766.25 sq.m. = 0.24 t CO₂-eq./sq.m.

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ANNEX A – SSDC-F-05 VERIFICATION PROTOCOL ON GHG EMISSION INVENTORY REPORT

No.	Verification criteria	Preliminary conclusion	Request to the client	Analysis of the client's actions	Conclusion
1	Does the report form comply with the requirements of THE GREENHOUSE GAS PROTOCOL)	The report form complies with the requirements of the GHG protocol	-	-	OK
2	Information about the organization, as well as about the boundaries of the organization for the purposes of compiling this report (inventory of GHG emissions)	First Heartland Jusan Bank Joint Stock Company (hereinafter referred to as the Bank) is a legal entity that is a commercial organization that, in accordance with the Bank's Charter and regulatory legal acts of the Republic of Kazakhstan, is authorized to carry out banking activities. On a voluntary basis, in order to increase the transparency of its activities, as well as to contribute to improving environmental performance and minimizing environmental impact, the Bank decided to prepare and publish these reports on GHG emissions. The preparation and publication of GHG emissions report is also intended to serve as a model for implementation of the principles of sustainable development and encourage the Bank's clients and partners to implement the principles of social and environmental responsibility in their activities, based on the best national and international corporate governance practices. This report does not take into account the Bank's operations related to the rendering of services by the Bank to third parties that are not related to the main activity of the Bank, and those that could be considered as the Bank's performance of the statutory activities of such third organizations on a contractual basis. The boundaries of this report include all facilities that are under the operational control of the Bank. Thus, as of the end of the reporting calendar year, namely, as of December 31, 2022, 146 real estate objects, as well as 122 units of motor vehicles (67 units leased by the Bank and 55 units registered) were under the operational control of the Bank. The operational reporting boundaries include direct GHG emissions from facilities owned by the Bank (Scope 1), emissions from electricity and heat consumption (Scope 2), as well as indirect GHG emissions from leased stationary and mobile facilities and other indirect emissions that are not produced by the Bank itself and are not the result of activities assets owned or controlled by him (Scope 3).	ZR-01 Existence of organization's charter ZR-02 Existence of approved organizational structure of the Bank	Provided by Provided by	OK OK



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		As of the end of the reporting year (31/12/2022), the Bank carried out GHG emissions (direct and indirect) exclusively on the territory of the Republic of Kazakhstan. For the purposes of these reports, activity data is collected at the level of individual Bank facilities within organizational boundaries, followed by their consolidation by branches and the Bank as a whole.			
3	Have certain sources of GHG emissions, facilities, or certain activities been excluded from this report? If yes, specify which ones	This report does not take into account the amount of emissions generated at the Bank's collateral facilities, since the Bank is unable to make management decisions affecting changes in GHG emissions at these facilities			OK
4	Description of the approach to define the boundaries of organization for the purposes of compiling GHG emissions report, as well as for the approach used to data consolidation.	For the purposes of GHG emissions report, the Bank uses an approach based on operational control over facilities and sources of GHG emissions. This approach was chosen based on the specifics of banking activities and is typical for organizations of this sector. Moreover, this approach is based on the requirements for the preparation of regular financial and statistical reports. The Bank carries out operational control over the facilities that are owned by the Bank, as well as over the facilities that are leased by the Bank, but are involved in the performance of economic and ancillary activities. Operational control refers to the possibility of making management decisions regarding the operational activities of the facility, which may lead to changes in GHG emissions. Hereinafter an object is understood as an object of real estate, as well as mobile objects that lead to GHG emissions. Some of the facilities within the boundaries of the organization are used by the Bank on lease terms, in which the owner/manager of the leased property makes settlements directly with utility providers throughout the building as a whole and, thus, the Bank does not have information about the actual consumption of energy resources, sanitation and waste generation at directly leased facilities. Nevertheless, such facilities are within the boundaries of the organization and the values of GHG emissions are estimated for such facilities, as described in Annex 1. The real estate objects where economic and auxiliary activities are carried out in 2022 are distributed as follows: leased property makes up 47% (68 objects) of the total number of real estate objects under the operational control of the Bank, and own objects make up, 53% respectively (78 objects) of the total number of 146 objects. At the same time, the ratio of the area of objects has a significant	-	-	OK



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advantage over the group of objects owned by the Bank, where 87% (122.2 thousand square meters) are owned by the Bank and 13% (18.6 thousand square meters) are leased by the Bank. The total area of the Bank's real estate is 140.8 thousand square meters.

The Bank's mobile facilities are vehicles. A certain part of the vehicles is leased from the Bank. In this case, lease refers to long-term contracts for the provision of transport services with external contractors, as well as short-term contracts with the possibility of their prolongation. In total, at the end of the reporting period (31/12/2022), the Bank leased 67 units of vehicles. In addition to rented vehicles, the Bank uses automotive equipment, which is registered with the Bank, and also consumes fuel according to the distribution of cards/accounts (55 units). The Bank also uses taxis for the official purposes of employees.

The operational reporting boundaries include the following categories of GHG emissions:

Direct emissions (Scope 1) from sources owned by the Bank include GHG emissions from fuel combustion on equipment located directly at the Bank's facilities (emergency generators, boilers), as well as volatile GHG emissions from industrial or household equipment (refrigerant leaks from air conditioning systems of stationary and mobile facilities).

GHG emissions from mobile sources owned by the Bank.

Indirect emissions (Scope 2) from purchased electrical energy and thermal energy for facilities owned by the Bank.

This Bank report evaluates the following 4 out of 6 main types of GHG (at the time of preparation of this report, there is no information on emissions of sulfur hexafluoride (SF6) and PFC at the Bank's facilities):

CO₂

CH₄

N₂O

HFC



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5	Information on the inclusion into the report the data on volume of Category 3 emissions (other indirect GHG emissions), indicating which activities are included in the report.	Indirect emissions (Scope 3) include the following categories: • Category 1: procurement of products and services (office paper) • Category 5: waste generated during the organization's activities • Category 7: Employee business trips • Category 6: employees' travel to site and back • Category 8: property leased in the upper segment The choice of these categories is justified by their relevance to financial organizations and the availability of source data for calculation at the time of development of this report. The Bank plans to assess funded emissions (category 15) in future reporting periods			OK
6	The reporting year.	from 1/01/2022 to 31/12/2022			OK
7	Information on the total emissions of Category 1 (direct GHG emissions) and Category 2 (indirect GHG emissions from imported energy), as well as (optional) Category 3, excluding any transactions involving the acquisition, sale, transfer or storage of carbon units.	According to the report: The Bank's total GHG emissions for 2022 amounted to 34,115.399 tons of CO₂ eq. GHG emissions in tons of CO₂ eq. in 2022, separately for each category were: Scope 1 – 1755.530 tons of CO₂ eq. Scope 1 – 20,231.316 tons of CO₂ eq. Scope 3 – 12,128.552 tons of CO₂ eq.			OK
8	Information on the volume of emissions separately for each type of GHG (CO₂, CH₄, N₂O, HFCs, PFCs, SF₆), expressed in tons and in tons of CO₂ equivalent.	According to the report: CO₂ - 30,827.556 tons CH₄-95.503 tons N₂O- 0.947 t HFC- 0.447 t Total GHG emissions (scope 1+ scope 2+ scope 3) 34,115.399 t CO₂ eq.			OK
9	Information about the choice of the base year, as well as the dynamics of the organization's emissions by year, taking into account the policy of recalculating the volume of GHG emissions of the base year and an	Information about choosing a base year 2022 was chosen as the base year because Scope 3 emissions were included into operational reporting boundaries. In addition, since 2022, emissions from the Bank's leased facilities (stationary and mobile sources) have also been assigned to Scope 3 (category 8).			

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	explanation of the recalculation policy.	The dynamics of the organization's emissions by year The total GHG emissions of the Bank in 2022 amounted to 34115.4 tons of CO ₂ , in 2021 - 20304.5 tons of CO ₂ , in 2020 - 15358 tons of CO ₂ . A significant increase in emissions in 2022 compared to 2021 (by 13810.9 tons of CO ₂ -eq or 68%) is associated with the inclusion of Scope 3 emissions in the report. Emissions for 2020-2021 were not recalculated as 2022 was chosen as the base year.			
10	Explanation of the policy for recalculation of GHG emissions in the base year	The Bank's policy in regard to the recalculation of GHG emissions of the base year assumes the recalculation if there is a significant change in the volume of GHG emissions of the Bank, namely, above 10% compared to the previous year, as a result of the occurrence of one or more of the following conditions: • organizational changes in the structure of the Bank, which include a change in ownership or transfer of control over facilities between organizations, one of which is Bank. (mergers, acquisitions, closure or sale of facilities); • transferring certain functions to contractors or obtaining a contract to perform certain operations in the interests of others; • changes in the methodology for calculating the Bank's GHG emissions or an increase in the accuracy of activity data or the emission factor, which lead to exceeding the above threshold value; • identification of significant errors or identification of a certain number of non-significant errors that collectively exceed the above threshold of materiality.			OK
11	Description of the events that led to a significant change in the volume of GHG emissions of the organization and, accordingly, to the recalculation of the volume of emissions of the base year (merger/alienation, outsourcing of services, changes in installation boundaries or changes in the methodology for calculating GHG emissions, etc.)	It does not apply because 2022 was selected as the base year. Indirect Scope 3 emissions were included in the 2022 report, and emissions related to leased stationary and mobile sources were sent to Scope 3.	-	-	OK
12	Information on the volume of direct GHG emissions from the use of biogenic carbon (i.e. CO₂	Sources of direct GHG emissions located within the boundaries of the organization do not use biomass or biofuels in the combustion process.	-	-	OK

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		EF (natural gas): CO₂ - 56.1 t/TJ, CH₄ - 0.001 t/TJ, N₂O - 0.0001 t/TJ EF (diesel fuel): CO₂ - 74.1 t/TJ, CH₄ - 0.003 t/TJ, N₂O - 0.0006 t/TJ <i>Mobile sources:</i> EF (diesel fuel): CO₂ - 74.1 t/TJ, CH₄ - 0.0039 t/TJ, N₂O - 0.0039 t/TJ EF (gasoline): CO₂ - 69.3 t/TJ, CH₄ - 0.033 t/TJ, N₂O - 0.0032 t/TJ Based on the fact that the volume of fuel consumed (natural gas, diesel fuel, gasoline) is taken into account in physical quantities (thousand m³ and liters), the volume of fuel consumed is converted into energy units (TJ) using the net calorific value specified in Annex 2 (Table P2-1). To convert volumetric quantities into mass quantities, the values are used (Annex 2, Table P2-2). The resulting energy equivalent of each type of fuel is multiplied by the corresponding emission factor (EF) for all three types of GHG: CO₂, CH₄, and N₂O. To calculate the amount of emissions in CO₂-eq, valuated amount of direct GHG emissions CH₄ and N₂O of both types of fuel are multiplied by the global warming coefficient. For the purposes of this report, the GWP values for methane are 25 and nitrous oxide is 298. Emissions of CO₂ and CO₂-eq. are summarized to obtain the total emissions of this subcategory in a calendar year. <u>Emission calculation tool:</u> GHG emissions are calculated by multiplying activity data (in energy equivalent) by the corresponding emission factor for each type of fuel (see calculation in the excel spreadsheet). HFC emissions from air conditioning systems: Stationary and mobile air conditioning systems are sources of hydrofluorocarbon (HFC) emissions that enter the atmosphere as a result of leaks from equipment. <i>Stationary air conditioning systems</i> The assessment of emissions from air conditioning systems involves the use of an approach based on emission factors according to IPCC 2006 (Volume 3, Chapter 7). In this approach, HFC emissions are estimated by multiplying the initial charge by the emission factor, depending on the type of air conditioning system used (Table 7.9 Volume 3, Chapter 7 of the IPCC 2006). Since data on the number and technical characteristics of the climate control equipment in the Bank are not available, the charge of the air conditioners was estimated based on the assumption of the amount of refrigerant needed to cool 1 sq. m of the Bank's buildings. So, as a basis for calculation, it is assumed that an air conditioner designed for an area of up		Provided by Provided by Provided by	OK OK OK
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to 35 square meters contains 1.05 kg of refrigerant. Then, proportionally, 0.03 kg of refrigerant is required to cool 1 sq.m of the room.

According to the Bank, refrigerants R-32 (HFC-32) and R-410a (HFC-125 - 50%; HFC-32 - 50%) are used in stationary air conditioners. Since the exact ratio of these types of refrigerant is unknown, it is assumed that value of their GWP is average.

At the same time, the calculated GWP value for the refrigerant mixture was 1381.

Activity data: the area of air-conditioned buildings is 122,198.13 sq.m. The amount of refrigerant for cooling 1 sq.m is 0.03 kg.

Emission factors:

EF: 10% of the charge

Emission calculation tool: Excel spreadsheet.

Mobile air conditioning systems:

An emission factor-based approach is also used to calculate emissions. The initial charge of the mobile air conditioning system is taken as the average value of the charge range per vehicle according to Table 7.9 Volume 3, Chapter 7 of the IPCC 2006.

R-134a is the type of refrigerant used by default (as the most common type of refrigerant for automotive air conditioning systems). The GWP of HFC-134a is 1430.

Activity data: 55 units (number of vehicles owned by the Bank). The initial charge of one mobile air conditioner is 1 kg.

Emission factors:

EF: 20% of the charge

Emission calculation tool: Excel spreadsheet.

SCOPE 2 METHODOLOGY OF EMISSION CALCULATION

Calculation of indirect greenhouse gas emissions associated with the use of electricity at facilities owned by the Bank.

Scope 2 emissions are calculated based on energy consumption data and emission factors reflecting the intensity of GHG emissions from energy production.

Data on the consumption of electric and thermal energy are provided by suppliers in invoices for services for each facility of the Bank on a monthly basis.

Emission factors: Emission factors were calculated as the ratio of GHG emissions from energy production (electric, thermal) in tons of GHG to the production of



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electric (kW*h) and thermal (Gcal) energy according to Annex A of GHG Protocol. Annual emission reporting of the RoK to the UNFCCC and statistical data from the fuel and energy balance of the RoK for 2021 were used as initial data for the calculation data. A detailed calculation of the coefficients for energy production is presented in Excel.

Activity data:

Electric energy consumption: 14,620,943.99 kW*h

Thermal energy consumption: 17,525.85 Gcal

Emission factors:

EF in the production of electric energy:

EF CO₂ – 0.00095 t CO₂/ kW*h

EF CH₄ – 0.00000001 t CH₄/ kW*h

EF N₂O – 0.00000001 t N₂O/kW*h

EF in the production of heat energy:

EF CO₂ – 0.358 t CO₂/ Gcal

EF CH₄ – 0.000005 t CH₄/ Gcal

EF N₂O – 0.000005 t N₂O/ Gcal

Emission calculation tool: Excel spreadsheet.

CALCULATION METHODOLOGY OF EMISSION SCOPE 3

Category 1: procurement of products and services (office paper)

GHG emissions are generated during the life cycle of paper production. Thus, in 2022, the Bank purchased 90,859 A4 paper packages of 500 pcs in each package according to purchase requests and payment invoices. This amount of paper is meant to be used for 2022. The emissions for this subcategory are calculated by multiplying the amount of paper used and the emission factor. In the methodology for calculating the carbon footprint of office paper is determined from the start of production to the first business transaction (before the arrival of finished office paper on the distribution platform). Delivery to the end user, i.e. the Bank, is not considered due to the lack of accurate data on the distances covered. Also the end of paper's life cycle is excluded from the boundaries.

Emission factors (EF):

EF – 4.74 rCO₂-eq./pcs A4

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		<u>Activity data:</u> 90,859 pcs (number of A4 paper packages) <u>Emission calculation tool:</u> Excel spreadsheet. Category 5: waste generated during the organization's activities This category includes emissions from the disposal and recycling of Bank waste, as well as emissions related to wastewater discharge. <i>Waste disposal and recycling</i> Mixed solid municipal waste generated during the Bank's operational activities is transferred to specialized organizations for further disposal. For reporting purposes it was assumed that the entire volume of mixed waste generated ends up in landfills. In the process of decomposition of waste in landfills, methane is released. To convert the volume (m³) of the formed mixed waste into mass (t), the density indicator for household mixed waste (0.2 t/m³) is used according to Annex 3 of the Methodology for calculating the tariff for the population on collection, transportation, sorting and burial of the Order of the Minister of Ecology, Geology and Natural Resources of the Republic of Kazakhstan dated September 14, 2021 No. 377. The volume of methane emissions is estimated as the product of the generated mixed waste in tons by the national emission factor for landfills equal to 0.03 t CH₄/ton of waste¹. Emissions in tons of CH₄ were multiplied by 25 to convert to tons of CO₂ eq. From 2022 some offices of the Bank collect and sort the waste (waste paper, glass, plastic, aluminum, polyethylene and tin). In the calculations of emissions it was assumed that the entire volume of waste sorted by the Bank is transferred to recycling. To estimate emissions from the processing of these types of waste, international estimated emission factors were used, expressed in tons of CO₂/short ton of waste. A conversion factor of 1.10231 (1 metric ton=1.10231 net tons) was used to convert tons into net tons. The volume of emissions from waste recycling is calculated as the product of the volume of sorted waste ready for recycling and corresponding emission factors			
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¹ Coefficient according to the reporting of RoK in the UNFCCC (CFR tables 2021) Table 5.A for uncontrolled landfills



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given below.

Activity data:

The volume of mixed waste generation is 12,916.75 m³

Volumes of sorted waste, by type:

- Waste paper – 1613.69 kg
- Glass – 437.40 kg
- Plastic – 680.91 kg
- Aluminum – 89.56 kg
- Polyethylene – 6.36 kg
- Tin – 1.30 kg

Emission factors:

EF CH₄ for landfills – 0.03 t CH₄/ton of waste

Volumes of sorted waste, by type:

- Waste paper is 0.03 meters. tCO₂ eq. /net ton of waste
- The glass is 0.05 meters. meter. tCO₂ eq. /net ton of waste
- Plastic is 0.22 meter. tCO₂ eq. /net ton of waste
- Aluminum is 0.06 meters. tCO₂ eq. /net ton of waste
- Polyethylene is 0.21 meters. tCO₂ eq. /net ton of waste
- Tin is 0.32 meter. tCO₂ eq. / net ton of waste

GHG emissions from wastewater treatment

As a result of the Bank's functioning the wastewater is formed when it goes from the Bank to the final stage of municipal wastewater treatment plants. This process is accompanied by GHG emissions. *Methane* emissions for this subcategory is calculated according to the IPCC 2006 based on the number of employees and default values by multiplying the number of employees (people) by the biological oxygen demand (BOD, g/person/day) according to Table 6.4 of the IPCC 2006 Guidelines, also multiplying by conversion factor from g BOD to kg BOD - 0.001, multiplying by adjustment coefficient for additional industrial discharges of BOD into sewers (assumed by default to be 1) for 365 days, then multiplying by the national emission factor from the reporting of the RoK to the UNFCCC, equal to 0.18 KGF₄ / kg BOD and multiplying by the conversion factor from kg CH₄ to tons

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		CH₄ - 0.001. <i>Nitrous oxide</i> emissions for this subcategory is also calculated according to the IPCC 2006 based on the number of employees, annual protein consumption per capita, taken from the reporting of the RoK to the UNFCCC and default values by multiplying the number of employees (people) by the amount of protein per capita (37.6 kg/person/year) multiplying by the proportion of nitrogen in protein, by default = 0.16 kg N/kg protein, multiplying by the coefficient for correcting non-consumed protein, adopted by default for developing countries as 1.1, multiplying by the coefficient of joint discharge of industrial and commercial protein into the sewer system (by default=1.25), then multiplying by the emission factor = 0.005 kg N₂O-N/kgN, by a factor of 44/28 (to convert kg N₂O-N to kg N₂O) and by a conversion factor from kg N₂O to tons N₂O - 0.001. <u>Activity data:</u> 6120 people (number of employees), 37.6 g/person/year (amount of protein per capita according to UNFCCC reporting), 40 g/person/day (BOD) from the 2006 IPCC Guidelines. <u>Emission factors:</u> EF CH₄ - 0.18 kgSN₄/ kgBPC EF N₂O - 0.005 kg N₂O-N/kg -N To calculate the amount of emissions in CO₂-eq, valuated amount of GHG emissions CH₄ and N₂O are multiplied by the global warming coefficient. For the purposes of this report, the GWP values for methane are 25, and nitrous oxide is 298. The emissions of CO₂ and CO₂ are eq. summarized to obtain the total emissions of this subcategory in a calendar year. <u>Emission calculation tool:</u> Excel spreadsheet. Category 6: business trips The Bank keeps records of all business trips of employees for the reporting year in the directions of travel. At the same time the accurate information about the transport used, flight numbers, fuel consumption, etc. is not available. In this regard a distance-based approach was used to calculate emissions from business trips. To obtain information about the distance between the destinations for each business trip, distance in kilometers was determined from online navigation services. The type of vehicle was determined for each segment of the route in km. When choosing the type of vehicle, the Bank's Policy was taken into			
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account that prefers air travel. If it is impossible to use air transportation due to the lack of an airport in the required direction it was assumed that the trip is made by train, if the distances are short and there is no railway communication the trip is made by car.

GHG emissions from each type of transport were calculated as the product of the distance and corresponding emission factors given below. The distance in km preliminary was converted to miles during the calculation (1 km = 0.621371 miles).
Activity data: distance covered by transport (by type), km (see calculated Excel file)

Emission factors:

Type of transport	CO ₂ (kg/unit)	CH ₄ (g/unit)	N ₂ O (g/unit)	unit of measure
Car	0.313	0.008	0.007	vehicle-mile
Regional train	0.150	0.0117	0.0038	passenger-mile
Airplane – short flights (<300 miles)	0.207	0.0064	0.0066	passenger-mile
Aircraft – average flights (> = 300 miles, <2300 miles)	0.129	0.0006	0.0041	passenger-mile
Airplane – long flights (> = 2300 miles)	0.163	0.0006	0.0052	passenger-mile

Source: GHG Emission Factors Hub, EPA Center for Corporate Climate Leadership, 2023

Emission calculation tool: Excel spreadsheet.

Category 7: employees' travel to site and back

This category includes emissions from employees' travel to site and back. The emissions assessment was based on a distance-based approach which requires data on the distance traveled from home to work in km, as well as information on the type of vehicle used. In order to collect this data employees were surveyed. Based on the results of the survey a representative sample (531 responses) was determined representing a typical travel profile of the Bank's employees. After his sample was



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extrapolated to all employees of the Bank (6120 people).
A typical employee travel profile is shown in the table below:

Type of transport	Average distance (home-work), km	% of usage
Car	11.1	61,6%
Electric transport (tram, trolleybus, metro, electric scooters)	6.7	4.5%
Bus	6.6	33.0%
Walking/cycling	5.5	0.9%

GHG emissions from employee travel were calculated as follows:

$\sum$ for each type of transport (total number of employees $\times$ % of employees using this type of transport $\times$ one-way home-work distance in km $\times 2 \times$ number of working days per year $\times$ emission factor for this type of transport. The distance in km was converted to miles during the calculation (1 km = 0.621371 miles).

Activity data: average one-way home-work distance (by type of transport), km, % of the type of transport used (see calculated Excel file)

Emission factors:

Type of transport	CO ₂ (kg/unit)	CH ₄ (g/unit)	N ₂ O (g/unit)	unit of measure
Car	0.313	0.008	0.007	vehicle-mile
Electric transport (tram, trolleybus, metro, electric scooters)	0.096	0.008	0.0011	passenger-mile
Bus	0.055	0.0063	0.0011	passenger-mile



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Walking/cycling	0	0	0	passenger-mile
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Source: GHG Emission Factors Hub, EPA Center for Corporate Climate Leadership, 2023

Emission calculation tool: Excel spreadsheet.

Category 8: property leased in the upper segment

Emissions from this category include stationary and mobile fuel combustion, consumption of electric and thermal energy, as well as air conditioning at the Bank's leased facilities.

Energy burning of fuel:

Stationary sources (leased facilities)

At the end of 2022 4 units of equipment consuming natural gas were in operation at the leased facilities of the Bank. To calculate GHG emissions from fuel combustion at the location of stationary facilities, Lead Bank collects information independently from landlords. When using conservative approach an approach is used where the entire volume of purchased fuel is considered consumed during the calendar year it was purchased.

Activity data:

Natural gas - 29,391.29 m³

Emission factors:

EF (natural gas): CO₂ - 56.1 t/TJ, CH₄ - 0.001 t/TJ, N₂O - 0.0001 t/TJ

Indicators from volumetric to mass, and then to an energy equivalent, were converted in a similar way to the approach described for emissions from energy combustion scope 1.

Emission calculation tool: Excel spreadsheet.

Mobile sources (leased properties)

The calculation of GHG emissions of this subcategory includes two groups of mobile sources, namely:

- vehicles that are used by the Bank on the terms of a long-term/short-term lease (a contract for the provision of transport services);
- Yandex taxi for official purposes of employees.

According to these groups of vehicles no records of fuel used or distance in



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kilometers are kept. In this regard GHG emissions were estimated using a cost-based method. For this purpose data were collected on the total expenses of the Bank for vehicle rental services for the reporting year (thousands of tenge). Emission factors per unit of economic value was calculated by dividing the value of net gross value added by GHG emissions of these types of transport according to the reporting of the RoK in the UNFCCC. Net gross value added is taken according to the type of economic activity which includes passenger transportation services – "49 Classification of Products by Activity of Civil Code of RoK 04-2008 land transport services and pipeline transportation".

GHG emissions were calculated as the product of costs in thousands of tenge by the emission factor in tons of GHG/thousand tenge.

Activity data: the cost of renting vehicles and taxi services in thousands of tenge

Emission factors:

EF CO₂ – 0.006 tons/thousand tenge
EF CH₄ – 0.000002 tons/thousand tenge
EF N₂O – 0.0000004 tons/thousand tenge

Emission calculation tool: Excel spreadsheet.

Consumption of electric and thermal energy by leased facilities

The cost of consumed electric and thermal energy is included in the fixed cost of renting premises without specifying the amount of its actual consumption according to the data electricity at facilities that are leased from the Bank and managed by the owners or managers of real estate. Thus, at the time of preparation of this GHG emissions report for these facilities, it is impossible to determine the actual volume of electricity and heat consumption. In view of the above, an approach is used to calculate indirect GHG emissions associated with the consumption of purchased energy using a known average value of energy consumption (kW*h, Gcal) per unit area of facilities (sq. m.) owned by the Bank multiplied by a known value of the number of square meters of leased premises.

Activity data: 18568.12 sq.m. (area of leased facilities).

Emission factors:

EF in the production of electric energy:

EF CO₂ – 0.00095 t CO₂/ kW*h
EF CH₄ – 0.00000001 t CH₄/ kW*h



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		EF N₂O – 0.00000001 t N₂O/kW*h <i>EF in the production of heat energy:</i> EF CO₂ – 0.358 t CO₂/ Gcal EF CH₄ – 0.000005 t CH₄/ Gcal EF N₂O – 0.000005 t N₂O/ Gcal <u>Emission calculation tool:</u> Excel spreadsheet. <i>HFC emissions from air conditioning systems of leased facilities:</i> <i>Stationary air conditioning systems</i> The approach is used to calculate HFC emissions for leased facilities is the same for the Bank's own facilities. <u>Activity data:</u> the area of air-conditioned buildings for rent is 18,568.12 sq.m. The amount of refrigerant for cooling 1 sq.m is 0.03 kg. <u>Emission factors:</u> EF: 10% of the charge <u>Emission calculation tool:</u> Excel spreadsheet. <i>Mobile air conditioning systems:</i> The approach is used to calculate an HFC emission for leased vehicles is the same for the Bank's own vehicles. <u>Activity data:</u> 67 units (number of vehicles leased). The initial charge of one mobile air conditioner is 1 kg. <u>Emission factors:</u> EF: 20% of the charge <u>Emission calculation tool:</u> Excel spreadsheet.			
14	The methodology for calculating GHG emissions out of GHG Protocol as well as references to the used calculation tools that differ from those proposed by GHG Protocol.	Not applicable	-	-	OK
15	Information on applicable exceptions for certain sources of GHG emissions for facilities or	Calculations of HFC emissions from air conditioning systems take into account only operation stage as the Bank does not keep full records of new and written-off equipment which would allow estimating emissions during the initial filling	-	-	OK



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	certain types of activities	procedure of air conditioners and the end of their service life. Emissions calculations of Scope 3 "Category 1: Procurement of products and services" include the emission after using of office paper only. GHG emissions were not assessed for the rest procurement categories due to insufficient data on emission factors for all types of goods, works and services purchased by the Bank.			
16	Information about the organization's objects that are included in the organization's boundaries	The list of the Bank's facilities included in the organizational reporting boundaries (as of 31/12/2022) is given in Annex 1	-	-	OK
17	Give an organizational chart that explains the relationship between organization and parent company, as well as between parent company and subsidiaries in case if the parent company of the organization providing this GHG emissions report does not report GHG emissions.	Not applicable	-	-	OK
18	Information on specific indicators of GHG emissions	In the banking sector, the most common specific indicators are: (i) the amount of GHG emissions per full-time employee and (ii) the amount of GHG emissions per square meter of occupied area. The corresponding specific indicators for the Bank in 2022 were: (i) 34115.4 t CO ₂ -eq. / 6120 employee = 5.57 t CO ₂ -eq./employee (ii) 34115.4 t CO ₂ -eq. / 140,766.25 sq.m. = 0.24 t CO ₂ -eq./sq.m.	ZR-08 Give supporting documents on the number of employees, as well as the occupied area for review at the site of the company	Provided by	OK
19	Reliable data on the volume of GHG emissions of Category 3, that is possible to obtain.	Not applicable			OK
20	Disaggregation of data on GHG emissions if detailing allows to increase the transparency of reporting. The details are given at the level of	According to the report: Details about GHG emissions by groups of emission sources Scope 1: Direct emissions from the organization's controlled/proprietary t CO ₂ -eq.	-	-	OK



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individual industrial facilities and business units at the country level by groups of emission sources (stationary combustion, emissions from industrial processes, leaks, etc.), as well as at the level of activities (production of electric energy, transmission of electricity, purchase of electricity for subsequent resale to end consumers, etc.).	operations					
	a.	Direct emissions from stationary fuel combustion	542.279			
	b.	Direct emissions from mobile sources of fuel combustion	691.255			
	c.	Direct emissions from industrial processes	not applicable			
	d.	Direct emissions from leaks	521.997			
	e.	Direct emissions from agricultural activities	not applicable			
	Scope 2: Indirect emissions related to purchased electricity, thermal energy, steam and cooling					
	a.	Indirect GHG emissions in the result of obtaining electrical power	13,919.993			
	b.	Indirect GHG emissions in the result of obtaining steam	not applicable			
	c.	Indirect GHG emissions in the result of obtaining thermal energy	6311.323			
	d.	Indirect GHG emissions in the result of obtaining cooling process	not applicable			
	Scope 3: which are not produced by the Bank itself and are not the result of the activities of assets owned or controlled by it					
	a.	Purchases of products and services.	215.336			



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		<table><tr><td>b. Fixed assets.</td><td>-</td></tr><tr><td>c. Fuel and energy related activities (not included in categories 1 or 2).</td><td>-</td></tr><tr><td>d. Transportation and distribution in the upper segment .</td><td>-</td></tr><tr><td>e. Waste generated during the organization's activities</td><td>2473.299</td></tr><tr><td>f. Business trips.</td><td>372.840</td></tr><tr><td>g. Employees' travel to site and back</td><td>4328.824</td></tr><tr><td>h. Property leased in the upper segment</td><td>4738.254</td></tr><tr><td>i. Transportation and distribution in the lower segment .</td><td>-</td></tr><tr><td>j. Processing of sold products.</td><td>-</td></tr><tr><td>k. The use of sold products.</td><td>-</td></tr><tr><td>l. The end of the service life of the sold products.</td><td>-</td></tr><tr><td>m. Property leased in the lower segment</td><td>-</td></tr><tr><td>n. Franchises.</td><td>-</td></tr><tr><td>o. Investment</td><td>-</td></tr></table>	b. Fixed assets.	-	c. Fuel and energy related activities (not included in categories 1 or 2).	-	d. Transportation and distribution in the upper segment .	-	e. Waste generated during the organization's activities	2473.299	f. Business trips.	372.840	g. Employees' travel to site and back	4328.824	h. Property leased in the upper segment	4738.254	i. Transportation and distribution in the lower segment .	-	j. Processing of sold products.	-	k. The use of sold products.	-	l. The end of the service life of the sold products.	-	m. Property leased in the lower segment	-	n. Franchises.	-	o. Investment	-				
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n. Franchises.	-																																	
o. Investment	-																																	
21	Detailing information on GHG emissions at the level of individual industrial facilities (it is recommended to include information on industrial facilities	Not applicable			-	-	OK																											



SSDC LLP

Verification report



KZ.V.01.1992

Greenhouse gas validation and verification entity
Accreditation certificate no. KZ.V.01.E1491 valid until December 30, 2027
Legal address: D. Konayev street 12/1, room 6-03
010000, Astana, RoK

SSDC - F - 04

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	with emissions of more than 10.000 tons of CO2-eq from stationary fuel combustion)				
22	Detailing information on GHG emissions by individual countries where the organization operates	Not applicable	-	-	OK
23	GHG emissions associated with its own production of electricity, thermal energy and steam, which is transferred or sold to another organization.	Not applicable	-	-	OK
24	Production-oriented GHG emissions of electricity, thermal energy and steam, which are purchased for the purpose of resale to intermediary organizations	Not applicable	-	-	OK
25	Description of specific emission indicators in regard to the internal or external values of specific indicators per unit of production/volume of service.	Not applicable	-	-	OK
26	Emissions of GHG types that are not regulated by Kyoto Protocol (for example, CFCs, NOx,), information that given separately from the volume of emissions by Category.	Not applicable	-	-	OK
27	Information about relative indicators specific to the organization (for example, emissions per kWh of electricity produced, ton of products produced or sales volume).	In the banking sector, the most common specific indicators are: (i) the amount of GHG emissions per full-time employee and (ii) the amount of GHG emissions per square meter of occupied area. The corresponding specific indicators for the Bank in 2022 were: (i) 34115.4 t CO2-eq. / 6120 employee = 5.57 t CO2-eq./employee (ii) 34115.4 t CO2-eq. / 140,766.25 sq.m. = 0.24 t CO2-eq./sq.m.	-	-	OK

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28	Information about the organization's strategies or programs to reduce or manage GHG emissions.	Not applicable	-	-	OK
29	Information about any provisions of the agreements that take into account the risks and obligations associated with GHG emissions.	Not applicable	-	-	OK
30	Information on the assurances issued by external organizations regarding the reporting data on GHG emissions, including copies of the verification report.		-	-	OK
31	Information about events that led to reduction in GHG emissions but not sufficient to recalculate base year emissions (for example, changes in production processes, increased energy efficiency, closure of production facilities)	Not applicable	-	-	OK
32	Information on GHG emissions for all years from the base year and up to the current reporting year (including descriptions of events that led to the recalculation of the base year emissions)	2020: 15358 tons of CO2-eq 2021: 20304.5 t CO2-eq 2022: 34115.4 t CO2-eq	-	-	OK
33	Information on the quality of data for the preparation of a GHG emissions report (for example, information on the factors and magnitude of such factors that affect the uncertainty indicator in estimating GHG	At the time of this report there is a need to systematize the collection of basic data sets and their accuracy required for preparation of GHG emissions report. Thus at the time of this report all data for real estate objects were used, which include objects decommissioned at the end of 2022 because GHG were produced by all objects. However it affects the accuracy of calculations when using the area of objects since the accurate information about the time of their decommission was			OK

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	emissions, as well as on organization policies aimed at improving the data quality)	not provided. According to the data provided by the Bank on business trips there is information about the direction of travel of each seconded employee but there was no information about the type of transport used which complicates the process of calculating GHG emissions.			
34	Information on measures aimed at capturing GHG emissions	not applicable	-	-	OK
35	Information about transactions with carbon credits (offsets)	Not applicable	-	-	OK
36	Information about generated carbon credits within the organization's boundary that have been transferred/sold to third parties.	Not applicable	-	-	OK

Answering the corrective action requests (CAR) and requests for clarification (RF).

CAR and RF given by accredited independent entity.	The question number in Table 1	Response of the unit operator to the request	Conclusion of an accredited independent entity
ZR-01 Give the charter of the organization	2	Provided by	OK
ZR-02 Give the approved organizational structure of the Bank	2	Provided by	OK
ZR-03 Give supporting documents on the volume of fuel used from stationary sources Scope 1 for review at the site of the company	13	The certificate on the consumption of fuel and energy resources by own offices and vehicles of Jusan Bank JSC, the	OK

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CAR and RF given by accredited independent entity.	The question number in Table 1	Response of the unit operator to the request	Conclusion of an accredited independent entity
		amount of equipment, occupied area, the number of branches owned and leased in 2022 is given and signed by the Director of the administrative Department	
ZR-04 Give supporting documents on the volume of fuel used by mobile sources Scope 1 for review at the site of the company	13	The certificate on the consumption of fuel and energy resources by own offices and vehicles of Jusan Bank JSC, the amount of equipment, occupied area, the number of branches owned and leased in 2022 is given and signed by the Director of the administrative Department	OK
ZR-05 Existence of supporting data on the number of business trips of employees, their directions	13	Accounting and HR department data are provided on the number of business trips	OK
ZR-06 Existence of supporting documents on the amount of heat consumed Scope 2 and 3	13	The certificate on the consumption of fuel and energy resources by own offices and vehicles of Jusan Bank JSC, the amount of equipment, occupied area, the number of branches owned and leased in 2022 is given and signed by the Director of the administrative Department	OK
ZR-07 Existence of supporting documents on the amount	13	The certificate on the consumption of	OK

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CAR and RF given by accredited independent entity.	The question number in Table 1	Response of the unit operator to the request	Conclusion of an accredited independent entity
of consumed electric energy Scope 2 and 3		fuel and energy resources by own offices and vehicles of Jusan Bank JSC, the amount of equipment, occupied area, the number of branches owned and leased in 2022 is given and signed by the Director of the administrative Department	
ZR-08 Give supporting documents on the number of employees, as well as the occupied area for review at the site of the company	18	The data of the company's HR department is given	OK

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SSDC-F-06 Verification and/or Validation Visit Plan

Lead verifier: Aida Maksut
Verification Group: Aida Maksut - lead verifier

Date: 23/02/2023 (Day 1)		Representatives of the Client	Verifiers
09.00-09.15	The meeting that opens the verification: presentation of the SSDC LLP group and the persons responsible for reporting on the part of the Customer. Questions for discussion: 1. Presentation of the verification process: - main goals and objectives; - evaluation criteria, methods; - scope of verification; - form of expected results and conclusions. 2. Representation of responsible persons for reporting on the part of Customer. 3. An overview of the main technological processes that are sources of GHG emissions.	Karlygash Kuandykkyzy Gulzat Mukanova	A. Maksut
9.15-10.15	Audit of the data of the established boundaries in the report for 2022.		A. Maksut
10.15-12.00	Audit of primary data on Category 1 emissions for 2022	Gulzat Mukanova	A. Maksut
12.00-13.00	Interview with persons responsible for collection of Category 1 primary data.	Gulzat Mukanova	A. Maksut
13.00-14.00	Lunch		A. Maksut
14.00-14.15	Discussions on defining the limits of Category 2 emissions for 2022	Gulzat Mukanova	A. Maksut
14.15-15.00	Audit of primary data on Category 2 emissions for 2022	Gulzat Mukanova	A. Maksut
15.00-15.15	Discussions on defining the limits of Category 3 emissions for 2022	Karlygash Kuandykkyzy Gulzat Mukanova	A. Maksut
15.15-16.00	Audit of primary data on Category 3 emissions for 2022	Karlygash Kuandykkyzy Gulzat Mukanova	A. Maksut

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16.00-17.00	Interview with persons responsible for GHG emissions report	Gulzat Mukanova	A. Maksut
17.00-17.15	Final meeting on the results of the verification	Karlygash Kuandykkyzy Gulzat Mukanova	A. Maksut

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SSDC-F-03 LIST OF DOCUMENTATION RECEIVED FROM THE CLIENT

List of documentation
Information required and received for Stage 1:
Greenhouse Gas Emissions Report 2022
Information received and required during Stage 2:
Charter of First Heartland Jusan Bank JSC dated December 12, 2022
Annex 1 to the Protocol on changes to the organizational structure of Jusan Bank JSC dated 31/12/2022
The certificate on the consumption of fuel and energy resources by own offices and vehicles of Jusan Bank JSC, the amount of equipment, occupied area, the number of branches owned and leased in 2022 is given and signed by the Director of the administrative Department
Calculation of GHG emissions for 2022
"User's Manual to calculating energy system emission factors and using them to estimate GHG emission reductions in Kazakhstan" UNDP in Kazakhstan
"On approval of the list of benchmarks in regulated sectors of the economy" Order No. 260 of the Acting Minister of Ecology, Geology and Natural Resources of the Republic of Kazakhstan dated July 19, 2021
Letter from First Heartland Jusan Bank JSC, ref.no. 26/05-26805-23 dd. 06/12/2023
Letter from First Heartland Jusan Bank JSC, ref.no. 26/05-27325-23 dd. 11/12/2023