

SOLVa

| ESG - Strategy



Introduction



In the modern world, it is impossible to be a successful company without following the sustainability principles and implementing them into your activities.

Solva recognizes this need and makes its own contribution to strengthening the economy of Kazakhstan, improving the well-being of society and minimizing the negative impact on the environment through integration of social and ecological agenda in our business model and through improving corporate governance practices.

Solva's ESG Mission is to promote the development of entrepreneurship in Kazakhstan by providing equal opportunities to access convenient and high-quality financing products and by applying innovative technologies. At the same time, Solva is guided by principles of responsible and ethical business conduct in work with clients, partners and employees, this way contributing to the improvement of people's well-being and economic development as a whole.

To reinforce our commitment to ESG principles, we have prepared the Solva ESG Strategy, within which we have defined our main priorities and goals to increase our positive impact on the world.

In this document, you can get acquainted with our strategic goals and directions in the field of sustainability, the priority UN SDGs to which we make a significant contribution, as well as the ESG principles that guide us in our activities.

You can read more about our ESG approach in our Sustainability Policy published on the official website of the Company.



ESG Strategy **sOLVa**



- ▶ Increasing the availability of financial products for different categories of clients and different business areas
- ▶ Promoting women's entrepreneurship

- ▶ Contributing to improvement the level of financial literacy of the population of Kazakhstan
- ▶ Adherence to the principles of responsible lending and assistance to clients

- ▶ Ensuring comfortable working conditions and equal opportunities for employees
- ▶ Employee training and development

- ▶ Financing "green" projects and "green" technologies aimed at combating climate change and minimizing the negative impact on the environment
- ▶ Implementation of own environmental projects

Read the full version of our ESG Strategy on the [Web-site](#) in our Sustainability Policy.

Integration of the UN Sustainable Development Goals



Solva shares the importance and strives to contribute to achieving the UN Sustainable Development Goals (SDGs), adopted at the international level in 2015, which serve as a basis for coordinating the efforts of governments, business and civil society in addressing the most pressing problems of humanity. Solva also expresses its commitment to the 10 principles of the UN Global Compact in the areas of human rights, labor relations, environmental protection, and anti-corruption.

In accordance with the best practices and requirements of international standards, in order to increase the effectiveness of our contribution to the achievement of the SDGs, Solva has analyzed and identified **4 priority SDGs** to which the Company makes the maximum contribution.



Solva provides learning and development opportunities for its employees by improving the training system. The Company also conducts free seminars to improve financial literacy. Separately, the Women in Business program was launched, which also increases the level of financial education of women in Kazakhstan.



Solva creates equal opportunities for professional growth, development and leadership of women and adheres to gender equality among employees. We also provide women with access to financial products, equal opportunities in financing their business projects and implement the Women in Business program.



Solva creates jobs by providing equal, comfortable and safe working conditions and opportunities for professional growth. The Company also contributes to the economic development and prosperity of clients - medium, small and micro businesses.



Solva plans to maintain its carbon neutral status by funding projects to offset its own CO2 emissions. The Company plans to finance "green" projects and green technologies aimed at combating climate change and minimizing the negative impact on the environment.

More information about other SDGs and their targets to which Solva contributes can be found in the Sustainability Policy, as well as in the Company's Annual Sustainability Report.

Solva ESG Principles

Based on the values and mission of Solva, the Code of Professional Ethics, guided by standards in the field of sustainability and international principles in the field of responsible financing, Solva in its activities in the direction of ESG and sustainability is guided **by five main principles:**

1

Responsibility

Solva strikes a balance between economic success and social and environmental responsibility

2

Respect for Human Rights

Solva ensures respect for human rights, inclusiveness, diversity, and fair and equal treatment for all in its activities

3

Ethics

Solva follows the principles of ethical business conduct and implements best corporate governance practices

4

Compliance with the law

Solva is guided by recognized national and international laws, principles and standards


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Transparency


Solva shall improve its information openness through transparent communication and open dialogue with stakeholders



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