**Information on structural units as of December 18, 2024.**

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| **№ of n/a** | **Name of the department** | **Tasks of the unit** | **Full name of the head of the department** |
| 1 | Department of Human Resources and Organizational Activities | The main tasks of the Department are:  1) development and implementation of personnel policy for the implementation of the goals and objectives of the Bank;  2) formation and maintenance of a staff of employees that meets the qualification requirements of the Bank, its goals and objectives;  3) organizing the development of professional competence of the Bank’s employees;  4) organization of an effective system of motivation of the Bank’s personnel;  5) development and support of corporate culture and corporate spirit in the Bank;  6) development and implementation of a set of legal, socio-economic, organizational and technical, sanitary and epidemiological, rehabilitation, medical and preventive measures to create and ensure safe and healthy working conditions and prevent industrial injuries and occupational diseases;  7) organizing and coordinating work on safety and labor protection in the structural divisions of the Bank and implementing internal control over safety and labor protection, over employees’ compliance with the requirements of regulatory legal acts on safety and labor protection;  8) implementation of measures to protect working personnel, Bank facilities (branches) from the impact of modern weapons and natural and man-made emergencies;  9) creation and maintenance of readiness of Civil Defense formations and provision of them with trained specialists and the necessary equipment, means for carrying out emergency rescue and other urgent work;  10) organizing the notification of employees about the threat of occurrence or occurrence of emergency situations, creating and maintaining in constant readiness local warning systems, collective and individual protective equipment;  11) implementation of measures to ensure fire safety of the Bank’s facilities;  12) maintaining military records of Bank employees;  13) reliable, timely, correct execution and submission of Bank acts to the accounting department;  14) organization of control over compliance with the requirements of the labor legislation of the Republic of Kazakhstan, the internal labor regulations of the Bank, labor discipline, standards of appearance and other violations by the Employees/Employees/Consultants of the Bank;  15) creation of the necessary material and technical conditions for the effective functioning of the Bank’s divisions;  16) implementation of control over the rational use of materials and funds allocated for economic purposes.  17) compliance with certain types of standards and other limits on the Bank’s administrative expenses, approved by decisions of the Bank’s Board of Directors;  18) ensuring a uniform procedure for documentation and organization of work with documents;  19) organization of the process for using electronic digital signature (hereinafter referred to as EDS) in the Bank. | Director Aitkulov A. |
| 2 | Department of Security | The main tasks of the Department are:  1) ensuring the economic security of the Bank: implementation of a set of measures to identify, suppress, prevent, prevent and forecast existing and potential external/internal threats to the security of the Bank, including fraudulent threats, fraud , corruption offenses and other illegal actions against the legitimate interests of the Bank and its employees (employees);  2) prompt response to external/internal threats and other manifestations of negative trends in the functioning of the Bank that have caused or contribute to causing economic or reputational damage to the Bank;  2-1) protection of the Bank's economic interests from various types of external and internal threats, assistance to the information security department in minimizing fraud risks associated with possible material and reputational damage to the Bank, within the limits of its competence and authority;  2-2) together with the information security department, participation in the analysis, assessment and investigation of fraud events, including transactions, credit fraud, within the limits of their competence and authority;  2-3) if necessary, together with the information security department, participation in the analysis of consolidated data on the risks of fraud when performing banking operations in order to formulate proposals for combating fraud;  2-4) development of anti-fraud tools based on modern practices and specific features of banking activities; participation in the development and approval of new Bank processes/projects from the point of view of risks and anti-fraud;  3) organization of access and internal facility regimes of the Bank, ensuring the safety of the Bank’s valuables, including cash, equipment and other property belonging to the Bank;  4) control over the safety of the Bank’s tangible information carriers containing restricted access information (banking, commercial, official and other secrets protected by law): documents and other resources in order to protect them from unauthorized removal, disclosure of information or other unlawful use;  5) creation of conditions to eliminate/minimize threats of damage/destruction of the Bank’s property and valuables associated with the occurrence of natural, man-made, social, political and other natural phenomena;  6) protection of the rights and legitimate interests of the Bank, its divisions and employees at the pre-trial investigation stage;  7) timely communication to the Bank’s management of information on the state of the Bank’s economic and internal security, as well as the technical condition of security systems, the equipment of protected facilities and the measures taken to localize/eliminate violations of the Bank’s security requirements. | Director Kalimzhanov A.K. |
| 3 | Department of Banking Products and Technologies | The main tasks of the Department are:  1) ensuring a unified methodological policy and procedures for servicing individuals in deposit, credit, post-credit operations, lending to the Bank's depositors within the framework of state programs, work with overdue and problem loans and methodological support for the implementation of banking products and projects;  2) organizing the work of the Bank’s Credit Committee, the Committee on Banking Products, Processes and Quality of Service (hereinafter referred to as the Committees) in accordance with internal documents regulating the work of the Committees;  3) development, implementation of new banking products/programs/projects, development of existing products/programs/projects;  4) analysis and optimization of the business process for providing banking services to individuals;  5) optimization and improvement of information systems "Business Process Management", "Colvir" and "Social Network of Consultants" (hereinafter referred to as the Bank's IS), development and setting of tasks for the Bank's IS in terms of servicing individuals;  6) organization of work on supporting deposit, credit, and post-credit transactions of individuals, including within the framework of state programs;  7) determination of the procedure for calculating annual effective interest rates for banking products;  8) carrying out work within the framework of the development and implementation of projects, cooperation schemes with potential partners of the Bank  9) implementation of test work in the Bank's IS in terms of servicing individuals. (subparagraph 9) of paragraph 10 was supplemented by the decision of the Management Board dated 25.03.2021 (protocol №44).  10) coordination and improvement of the Bank's work with counterparties (Credit bureaus, Non-profit Joint-Stock Company "State Corporation "Government for Citizens"). (clause 10 was supplemented with subclause 10 by the decision of the Management Board dated 23.05.2022 (protocol №72). | Managing Director - Director Yendibaeva B. |
| 4 | Department of Accounting | The main tasks of the Department are:   1. ensuring a unified methodological policy and accounting principles of the Bank based on international financial reporting standards and the Accounting Policy of the Bank; 2. preparation and presentation of financial, statistical, tax and management reports; 3. formation of the Accounting and Tax Policy, development of internal/administrative documents for all ongoingBank operations related to accounting procedures for administrative and economic activities, financial instruments and taxes; 4. ensuring that the Bank maintains accounting records and controls the reflection of the Bank’s operations in the relevant balance sheet and off-balance sheet accounts in accordance with the Bank’s Accounting Policy; 5. ensuring the correctness, reliability and timeliness of maintaining the Bank's General Ledger; 6. interaction with external auditors; 7. ensuring the timely opening and closing of the operating day; 8. ensuring the sending of external payments in tenge through JSC "National Payment Corporation" of the National Bank of the Republic of Kazakhstan" (hereinafter - NPC) and currency payments through the SWIFT system and reconciliation of turnovers and balances on external correspondent accounts;   9) ensuring control over incoming and outgoing messages of the FASTI software and monitoring of transmitted and received electronic payments in tenge through the clearing payment systems and the interbank money transfer system in the NPC. | Director – Chief Accountant Kiltbaeva Zh.A. |
| 5 | Internal Audit Department | The main tasks of the IAD are to conduct analysis and assessment within the framework of audit assignments and consultations:   1. reliability and efficiency of the internal control system; 2. reliability and efficiency of the risk management system (including compliance risks ) ; 3. the effectiveness of information technology and information security systems, including control over the integrity of databases and their protection from unauthorized access and/or use, taking into account measures taken in the event of non-standard and emergency situations in accordance with the action plan aimed at ensuring the continuity of operations and/or restoration of the Bank's operations in the event of non-standard and emergency situations; 4. the reliability, completeness, objectivity of the accounting system and the reliability of financial statements and other information of the Bank, as well as the assessment of the rules (principles, methods) used to identify, measure, classify and present such information (plans and reports) to internal and external users; 5. rationality and efficiency of the use of resources and the methods (ways) used to ensure the safety of property (assets); 6. economic feasibility and efficiency of the operations and transactions carried out; 7. compliance with the requirements of the legislation of the Republic of Kazakhstan, internal policies and other documents of the Bank, as well as the effectiveness of systems and procedures created and applied to ensure compliance with these requirements ( compliance control); 8. implementation of decisions of the Bank's bodies and orders (proposals) of authorized (supervisory) government bodies; 9. the sufficiency and/or effectiveness of business processes carried out by the Bank’s structural divisions, measures to achieve the tasks set before them within the framework of the Bank’s strategic goals; 10. the effectiveness of the corporate governance system and the process of its improvement, compliance with the adopted principles of corporate governance, relevant ethical standards and values; 11. reliability and efficiency of the accounting and information system and the financial and regulatory reporting prepared on their basis, including the processes of interaction between the structural divisions of the Bank. | Director Smagul G. |
| 6 | Department of Planning and Strategic Analysis | The main tasks of the Department are:   1. ensuring and implementing strategic planning of the Bank’s activities; 2. ensuring and implementing financial forecasting of the Bank’s activities; 3. monitoring the strategic/medium-term/short-term development of the Bank; 4. ensuring and implementing budget planning; 5. ensuring control over the availability of funds in the budget and investment plan of the Bank; 6. ensuring and implementing the development of international relations; 7. development of the Bank's performance indicator system; 8. planning funding for the Bank's core activities; 9. financial analysis of the Bank's activities; 10. ensuring the development of the corporate governance system; 11. *(subparagraph 11 of paragraph 10 was supplemented by the decision of the Board of Directors dated 17.05.2019, protocol № 49, subparagraph 11 of paragraph 10 was excluded by the decision of the Board of Directors dated 27.10.2022, protocol №181)* 12. attracting funds from international financial institutions, attracting funds from government sources (republican and local budgets within the framework of state and regional housing construction programs, the National Fund of the Republic of Kazakhstan, obtaining a state guarantee) in the form of replenishment of the authorized capital, budget credit/loan; 13. Conducting activities in the field of sustainable development of the Bank.   14) formation of planned indicators for the regional divisions of the Bank;  15) coordination of interaction with government agencies on issues related to the Bank’s activities on the instructions of the Bank’s management;  16) representing the interests of the Bank when participating in meetings, conferences and other events on behalf of the Bank’s management in the city of Astana. | Director Finogenova A.V. |
| 7 | Housing Provision Center | The main tasks of the Division are:  1) organization and coordination of work on interaction of the Bank with government agencies, local executive bodies (hereinafter referred to as LEB), entities of the quasi-public sector, construction operators, second-tier banks, organizations, program operators and construction companies within the framework of housing construction programs of the Republic of Kazakhstan and its own programs (hereinafter referred to as Programs), within the framework of which the sale of housing is carried out through the housing construction savings system, including:  - Housing construction programs "Nurly zher" (hereinafter the "Nurly zher Program");  - Concepts for the development of housing and communal infrastructure until 2026 (hereinafter referred to as the Concept);  - Programs "Own Home"  2) organization and coordination of work on the implementation of housing within the framework of the Programs;  3) administration, inventory, technical and methodological support of the Unified Republican Database of Waiting Lists;  4) creation, administration, inventory, technical and methodological support of the Bank’s database for the registration and accounting of citizens in need of housing, the “Housing Provision Center” (hereinafter referred to as the Housing Provision Center);  5) administration, technical and methodological support of the process of subsidizing rental payments;  6) organizing interaction with government agencies and other organizations on issues related to the activities of the Division. | Managing Director – Director of the Department Ashimov A. |
| 8 | Department of Information Technology | The main tasks of the Department are:  1) ensuring the implementation of measures to develop information technologies, information security policies and protection of information operating in the Bank’s IT infrastructure in accordance with the tasks, functions and powers of the Department;  2) ensuring compliance with established requirements for high-quality, sustainable, continuous and uninterrupted functioning of the Bank’s IT infrastructure, confidentiality, integrity and availability of the Bank’s information assets (including backup and (or) archiving and backup copying of information), in accordance with the Bank’s internal documents;  3) ensuring the security of the Bank’s IT infrastructure, in order to ensure the protection of databases, automated banking information systems/software, automated workstations, computing facilities and information and communication infrastructure (hereinafter referred to as information assets) from external and internal threats;  4) ensuring and implementing work on the process of protecting information containing personal data of restricted access operating in the Bank’s information assets;  5) ensuring a unified approach to ensuring the continuous operation of information assets associated with the Bank’s information processing facilities in the event of unforeseen emergency and non-standard situations/events, as well as ensuring the timely restoration of the Bank’s information assets;  6) determining the necessary procedures and ensuring the implementation of procedures for backup copying, testing, storage and restoration of backup copies of the Bank’s information assets;  7) ensuring a unified approach to the procedure for identifying, classifying, and labeling the Bank’s information assets, ensuring their accounting, distribution, and monitoring of their service life, including organizing timely repair and restoration work and/or decommissioning and disposal of the Bank’s information assets;  8) organization and implementation of work on the administration and maintenance of the Bank’s information assets, provision of technical support to users of the Bank’s IT services, interaction and control over the execution of work by suppliers providing IT services to the Bank under concluded agreements;  9) ensuring unified and centralized management of the Bank's IT requests and incidents, including automatic recording of IT requests and incidents. Control and monitoring of compliance with deadlines and quality of execution of incoming IT requests and IT incidents by the Bank's employees and suppliers providing IT services to the Bank under concluded contracts. Assessment of satisfaction with the resolution of requests and IT incidents received by users of the Bank's IT services and reporting;  10) ensuring the organization of the Bank’s license management system, accounting and planning of licenses for the relevant information systems/software, optimization of costs, service life, as well as minimization of the risk of violations in the use and operation of information systems/software;  11) participation in events for the acquisition by the Bank of goods, works and services in accordance with the legislation of the Republic of Kazakhstan and the internal documents of the Bank regulating the procedure for the procurement of goods, works and services;  12) ensuring a common understanding and transparency of the Department’s processes, the possibility of improving and enhancing the Department’s detail in terms of supporting the effective performance and manageability of IT processes, including ensuring the assessment of the maturity of the Department’s IT processes;  13) participation in the process of risk management of the Bank’s information technologies;  14) ensuring a unified standard for the methodology of IT processes and compliance of the Bank’s internal documents with the legislation of the Republic of Kazakhstan, including the preparation of methodological materials for training users of the Bank’s IT services and the Bank’s IT employees;  15) development of initiatives, proposals and participation in the implementation of the events of the Bank's Information Technology Development Strategy, the Action Plan for the implementation of the Bank's Information Technology Development Strategy, in terms of ensuring the availability of information and communication technologies for critical business processes, which discloses, but is not limited to, the following:   * determination of resource needs, including determination of the budget related to the development of information and communication technologies; * description of required activities in the field of information and communication technologies, indicating deadlines and those responsible for their implementation.   16) development and participation, together with other divisions, in the preparation of draft internal documents of the Bank, including decisions of the general meeting of shareholders (Sole Shareholder), decisions of the Board of Directors, the Management Board of the Bank, orders and instructions , other internal documents, written instructions of the management, agreements . Ensuring the approval of the prepared projects with the interested divisions of the Bank and their submission in the established manner for consideration by the Bank's management;  17) participation in the annual inventory of computer and peripheral equipment, communications equipment, general system and office software of the central office of the Bank;  18) collecting information on the market on the depreciation of fixed assets and intangible assets and submitting it to the Commission for determining the value and write-off of fixed assets, intangible assets, and obsolete inventories within the established timeframes. | Director Musabekov R. |
| 9 | Department of Remote Services | The main tasks of the Department are:  1) information and consulting services to clients through various communication channels about the housing construction savings system, about the Bank’s services and products, about the use of lump-sum pension payments to improve housing conditions and/or pay for treatment;  2) development, optimization, and efficient operation of the remote service center via communication channels, including increasing the share of clients served via remote channels;  3) creation of favorable conditions for establishing long-term partnerships with potential clients of the Bank;  4) development of alternative methods of transmitting information to clients for the purpose of ensuring sales, supporting service, conducting surveys (SMS/ push mailing);  5) increase in deposit inflows, growth of the deposit portfolio and the Bank’s loan portfolio. | Director Cherniyazov A.A. |
| 10 | Department of Sales and Rural Development. | The main tasks of the Department are:  1) joint implementation of strategic planning, implementation and control with other divisions and the authorized body of the Bank;  2) coordination of planned indicators of branches;  3) ensuring the achievement of target indicators for sales volumes approved by the authorized body of the Bank;  4) organization of an effective and high-quality sales and customer service system;  5) implementation of a customer relationship management system;  6) identification and elimination of reasons hindering the development of the Bank in the regions;  7) monitoring and coordinating the activities of the Bank’s regional divisions to effectively address the challenges of achieving the Bank’s strategic goals, including the development of a network of structural divisions in the regions;  8) coordination and improvement of the Bank’s work with agents, consultants and partners of the Bank (legal entities and individuals);  9) development, implementation and improvement of the customer service model;  10) implementation of projects to develop alternative payment acceptance channels;  11) organization and control of work on the development and information support of the Baspana Real Estate Portal. | Director Datkaeva G. |
| 11 | Department of Digital Transformation | The main tasks of the Department are:  1) maintaining a single portfolio of Bank projects;  2) implementation and support of a unified standard and methodology for project management and reporting;  3) development and implementation of a methodology for classifying projects;  4) participation in the development and implementation of the Bank’s Development Strategy for 2024-2033 (hereinafter referred to as the Strategy);  5) management and control over the implementation of the Bank’s projects in accordance with the Bank’s Project Management Rules;  6) organization of events for the development and/or implementation of online (electronic) banking systems for customer service;  7) implementation of procedures for effective monitoring, planning control and execution management in order to optimize project work;  8) participation in setting and implementing digital transformation tasks, including issues of introducing modern digital technologies into the Bank’s activities;  9) implementation of new products, development and support of functionalities/additions to the Bank’s CRM system “Creatio” (hereinafter referred to as CRM) within the framework of the Bank’s digital transformation;  10) organization of events for integration of the CRM system with other information systems and services;  11) work on the development/revision/support of processes of the Internet banking information system (online.hcsbk.kz) and the Baspana real estate portal (otbasybank.kz), a platform for using pension savings (enpf-otbasy.kz);  12) ensures the correct functioning of the systems in terms of the program code developed by the Department for the Development and Maintenance of Remote Channels, and also supports the Internet banking information system (online.hcsbk.kz), the Baspana real estate portal (otbasybank.kz), the platform for using pension savings (enpf-otbasy.kz) and CRM in a state that meets the requirements of the business owner of the information system. | Director  Herzen E. |
| 12 | Department of Underwriting and Collateral | The main objective of the Department is to organize work on managing credit risks, including collateral risks, which is implemented within the framework of the Department’s core activities, namely:  1) compliance with the requirements established by the Bank for the management of credit/collateral risks, including policies and procedures for managing these risks, identification and control of credit/collateral risk levels when analyzing credit applications from the Bank’s clients;  2) analysis and identification of significant current and potential risks inherent in the Bank’s lending activities;  3) participation in the assessment of credit risks within the competence of the Department;  4) monitoring and revaluation of the Bank’s collateral portfolio;  5) participation in the development, optimization and automation of processes for the control and management of credit/collateral risks;  6) ensuring that the Bank carries out internal validation of credit risk assessment models;  7) provision of reports on the management of credit/collateral risks to the Authorized Bodies of the Bank;  8) ensuring the implementation of action plans for the implementation of the Department’s Balanced Scorecard and the Bank’s Development Plan in terms of the Department’s activities;  9) ensuring control over the use of information systems within the competence of the Department. | Director Meirzhanov S. |
| 13 | Department of Financial and Credit Risks | The main tasks of the Department are:  1) development of a system for managing credit, market and liquidity risks, including risk management policies and procedures, risk appetite strategy and determination of risk appetite levels within the Department’s competence, as well as:  a) systems for minimizing risks in terms of capital adequacy and liquidity of the Bank in order to implement the Bank’s strategy and ensure the sustainable operation of the Bank;  b) a system of methods for quantitative and qualitative risk assessment for the types of financial instruments used, for all types of transactions carried out;  c) calculation and approval of risk restrictions (limits) and monitoring of their compliance within the competence of the Department;  d) development, approval and implementation of action plans to minimize risks within the competence of the Department;  d) development of reporting forms within the competence of the Department;  e) regular analysis of the impact of current risks on the Bank’s capital adequacy level;  g) ensuring the organization of risk management work in accordance with the requirements of the legislation of the Republic of Kazakhstan;  c) identification of significant current and potential risks inherent in the Bank’s activities within the competence of the Department;  2) risk assessment and determination of the aggregated level(s) of risk appetite within the competence of the Department;  3) development of risk appetite levels for subsequent submission to the Risk Management Committee for consideration and approval by the Bank’s Board of Directors, monitoring of compliance with risk appetite levels within the Department’s competence;  4) development of early warning systems and triggers aimed at identifying violations of risk appetite levels within the competence of the Department;  5) determination and calculation of the internal (economic) capital of the Bank;  6) provision of management reports to the Asset and Liability Management Committee, the Management Board, the Risk Management Committee and the Board of Directors of the Bank within the scope of the Department’s competence;  7) providing the Bank’s management with timely and up-to-date information on the Bank’s risk positions and the state of risk management systems in order to ensure the adoption of adequate management decisions;  8) ensuring the implementation of action plans for the implementation of the Department’s Balanced Scorecard and the Bank’s Development Plan in terms of the Department’s activities;  9) ensuring control over the use of information systems within the competence of the Department. | Director Mataev K. |
| 14 | Department of Development and Support of Information Systems | The main tasks of the Department are:  1) Support and improvement of the automated banking information system and auxiliary accounting tasks;  2) Monitoring the causes of system problems, notifying the manufacturer of the information system about them and implementing corrective measures to prevent their recurrence, analyzing the nature of such problems, collecting and recording data on the actual damage received as a result of the occurrence of system problems;  3) Organization and implementation of activities for the development and implementation of automated information systems and their components;  4) Programming local tasks;  5) Work related to supporting the functioning of the Bank’s IS;  6) Implementation of new technologies and information platforms within the scope of their competence;  7) Comparison of the Bank’s development strategy with the development of IT technologies;  8) Formulation of proposals for the automation of business processes within the Bank;  9) Conducting surveys of the functionality of existing information systems in accordance with the requirements of the Bank’s structural divisions;  10) In the event that the Bank has a need for IT services to be provided by external suppliers, assistance in searching for and selecting IT service suppliers;  11) Organization of uninterrupted operation of information systems within the limits of their competence;  12) Advisory assistance through the software "Service Desk" for employees of the Central Office of the Bank and branches;  13) Organization and implementation of collection, registration and analysis of applications from the Bank’s divisions for automation of their activities, formation on their basis of proposals for the development and advancement of automated information systems;  14) Development of technical procedures and methods within the scope of their competence;  15) Development of proposals for the use of ready-made projects;  16) Development of methodological materials for training users and specialists in IS support;  17) Study and generalization of domestic and foreign experience in the field of programming and automation of processes in banks;  18) Drawing up quarterly work plans for the Department and providing reports on their implementation;  19) Review of draft internal documents developed by the Bank’s divisions and other internal documents of the Bank;  20) Participation in the work of permanent and other commissions and working groups of the Bank. | Director Seisenbin E. |
| 15 | Department of situational monitoring | The main tasks of the Department are:  1) centralized monitoring and control over the management and organization of processes for the provision of banking services and customer service to individuals and legal entities (hereinafter referred to as clients), in Branches and other divisions involved in the process of customer service, as well as in Consulting Centers;  2) centralized control over compliance with the Bank’s customer and potential customer service standards;  3) centralized processing and analysis of information on the organization and quality of execution of business processes, including those related to the provision of services as an authorized operator for lump-sum pension payments, as well as services for the distribution of housing within the framework of state housing programs;  4) carrying out work with customer requests and inquiries from the State Authority for Regulation and Development of the Financial Market, other state bodies and persons of the Republic of Kazakhstan, non-governmental organizations, JSC NMH "Baiterek" and other organizations on issues related to the provision of services and maintenance (customer service), received from all feedback tools, as well as in case of personal appeals of clients to the Central Office of the Bank;  4-1) interaction with the State Authority for Regulation and Development of the Financial Market, other state bodies and persons of the Republic of Kazakhstan, non-governmental organizations, JSC NMH "Baiterek" and other organizations upon requests from clients to them;  4-2) interaction with the Bank’s divisions to resolve customer issues that arise during the provision of services and maintenance (customer service), on identified discrepancies within the framework of reviewing requests;  5) providing the Bank’s management and divisions with statistical and analytical reports on the results of monitoring the quality of service processes, including the results of the analysis of incoming customer requests with proposals aimed at eliminating/mitigating identified/potential problems;  6) organization of activities aimed at improving the process of receiving, processing requests, preparing responses to them and analyzing factors for increasing the efficiency of working with requests. | Director Eskaraeva A. |
| 16 | Department of Consolidated Reporting | The main tasks of the Department are:  1) preparation of regulatory, statistical and other reports on the Bank's activities and their submission to the Bank's management, the sole Shareholder, the Committee for Construction and Housing and Public Utilities of the Ministry of Regional Development of the Republic of Kazakhstan, the National Bank of the Republic of Kazakhstan, the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market, JSC "Kazakhstan Deposit Insurance Fund" , JSC "Kazakhstan Housing Company" and other authorized bodies (organizations) ;  1-1) preparation of calculations for financial statements on the Bank’s activities and their submission to the accounting department for inclusion in the financial statements;  1-2) formation and presentation of information for the preparation of separate interim and annual financial statements;  2) posting financial, regulatory and other reports on the Bank’s activities on the Internet resource of the financial reporting depository and the Bank, on the portal of the National Bank of the Republic of Kazakhstan;  3) ensuring the preparation of management reports falling within the competence of the Department and their timely transfer to the interested divisions of the Bank in the manner established by the internal documents of the Bank regulating the organization of the reporting system in the Bank;  6) preparation of data on the Bank’s loan portfolio;  7) definition of the Bank’s reporting system and monitoring of its functioning. | Acting Director Baidosov T. |
| 17 | Purchasing Department | The main tasks of the Department are:  1) organization and implementation of timely and high-quality procurement procedures in order to ensure the functioning and implementation of the statutory activities of the Bank, in compliance with the law and ensuring compliance of procurement procedures with the requirements of the current legislation of the Republic of Kazakhstan and the internal documents of the Bank;  2) establishing relationships and implementing interactions with legal entities and individuals on issues related to procurement;  3) prevention, identification, analysis and management of risks associated with the procurement procedure. | Director Kalybekov B. |
| 18 | Treasury Department | The main tasks of the Department are:  1) maintaining the current solvency of the Bank;  1-1) implementation of liquidity management, forecasting and modeling of the Bank’s cash flows, including taking into account the receipt of citizens’ pension savings;  1-2) management of the intraday liquidity position, including intraday liquidity risk;  2) implementation of operational management of the Bank’s Assets and Liabilities;  3) participation in the formation of a highly profitable balance sheet structure of the Bank;  3-1) management of the Bank’s capital in terms of organizing work in the event of possible changes in capital;  3-2) implementation of hedging operations in accordance with the funding, investment, and hedging strategy;  4) conducting analysis and monitoring of the state of the financial market for the purpose of effective asset management and minimal impact of risks;  5) ensuring compliance with the standards and limits on transactions established by the regulatory legal acts of the Republic of Kazakhstan and the internal documents of the Bank;  6) attracting funds to current accounts of legal entities opened in the Bank and investing them in financial instruments;  7) raising funds through the issue and placement of the Bank’s own bonds;  8) carrying out work to settle the default on problem assets within the competence of the Department of Regulation in a pre-trial manner;  9) participation in the development of deposit products for legal entities and the formation of interest rates for them for the purpose of their effective management. | Director Antonova E.V. |
| 19 | Operations Department | The main tasks of the Department are:   1. coordination and improvement of the Bank’s work with counterparties (JSC “Kazakhstan Housing Company”, JSC “Kazakhstan Deposit Insurance Fund”); 2. providing support and assistance to branches on transactions carried out on current accounts of legal entities; 3. implementation of subsequent control over foreign exchange transactions within the framework of foreign exchange control over the accounts of individual and legal entity clients; 4. implementation of work on the provision of information constituting a banking secret, as well as the execution of documents on the seizure and collection of funds of clients held in JSC “Otbasy Bank”, as well as on maintaining a directory of debtors for enforcement proceedings; 5. implementation of work on sending requests in accordance with the requirements of legislation to second-tier banks, organizations carrying out certain types of banking operations on issues of the availability and numbers of clients' bank accounts, with subsequent issuance of payment requests and responses to them; 6. improving and coordinating the work of support and post-credit service departments of branches; 7. organization and coordination of credit administration, post-credit / post-deposit servicing of the Bank’s clients; 8. organization, control and support of the main operational activities of branches carried out in the Bank’s information systems in the direction of issuing loans and post-loan servicing; 9. organization and coordination of accounting and control over deposit/loan transactions in accordance with the Bank's Accounting Policy; 10. providing support and assistance to branches regarding cash transactions and conducting cash audits; 11. ensuring quality control over the formation of the Bank’s client files and valuable packages containing the originals of title documents for the mortgaged property in accordance with the Bank’s internal document regulating the maintenance and accounting of files and valuable packages; 12. ensuring timely and reliable preparation of reports within the competence of the Department, established by the internal documents of the Bank regulating the organization of the reporting system in the Bank; 13. automation and improvement of controlled business processes; 14. implementation of timely verification of documents confirming the targeted use of pension payments and the correctness of the details; 15. implementation of timely verification of documents for applications intended for payment to certain categories of citizens for housing rented in the private housing stock; 16. implementation of timely verification/reconciliation of documents for applications for the provision and servicing of budget loans, in accordance with the Rules for the provision and servicing of budget loans within the framework of trust management of JSC “Otbasy Bank” under the program "With a diploma to the village"! 17. implementation of timely verification of documents confirming the targeted use of payments of target savings within the framework of the project "National Fund for Children". | Director Misirova L.D. |
| 20 | Department of Information Security | The main tasks of the Department are:   1. organization of the information security management system (hereinafter referred to as the ISMS), coordination and control of the activities of the Bank's divisions to ensure information security and measures to identify and analyze threats, counter attacks and investigate information security incidents; 2. selection, implementation and application of methods, means and mechanisms for managing, ensuring and monitoring the Bank’s information security within the framework of its powers; 3. development and implementation of a system of organizational and technical measures to protect information within the framework of the implementation of the Bank’s Information Security Policy; 4. identification of threats, identification of vulnerabilities, and organization of the development and implementation of measures to ensure the integrity, availability and confidentiality of protected information; 5. minimization of fraud risks associated with possible material and reputational damage to the Bank, protection of the Bank’s economic interests from various types of external and internal fraud threats; 6. organization of anti-fraud process in the Bank and its branches. | Acting Director Maidanyuk D. |
| 21 | Internal Control Department | The main tasks of the Department are:  1) organization and development of the internal control system, operational risk management system, information technology risk management systems and information security of the Bank, including:  a) organization of work on internal control, management of operational risks, management of information technology risks and information security risks (hereinafter referred to as IT and IS risks) in accordance with the requirements of the legislation of the Republic of Kazakhstan;  b) a system of methodological materials on issues of internal control, operational risk management, IT and information security risk management.  2) coordination of the activities of the Bank’s divisions on issues of internal control, operational risk management, IT and information security risk management;  3) providing the Bank's management with up-to-date information on the state of the internal control system, operational risk management system, IT and information security risk management systems for timely management decision-making. (clause 9 amended by Subclause № 51 dated 28.12.2017) | Director Dosybaeva G.Z. |
| 22 | Compliance control management | The main objective of the Department is to ensure and organize activities to implement effective compliance risk management, internal control over the compliance of the Bank's activities with the requirements of the legislation of the Republic of Kazakhstan, regulatory legal acts of the authorized body, internal documents of the Bank regulating the procedure for the provision of services by the Bank and the conduct of operations in the financial market, as well as the legislation of foreign states that affect the activities of the Bank. | Chief Ardabaev E. |
| 23 | Department for work with problem loans | The main tasks of the Department are:  1) Ensuring a general procedure for working with overdue (from 21 days of overdue debt) and problem loans in order to recover the loan debt and effectively work with debtors;  2) centralized management and monitoring of work with overdue and problem loans in the Bank’s branches by collecting, consolidating and analyzing information provided by the Bank’s branches on a monthly basis, with the results submitted for consideration to the supervising manager/authorized body;  3) assistance in studying regulatory legal acts of the Republic of Kazakhstan and internal documents of the Bank by employees of the Bank’s branches within the scope of their competence;  4) development, participation in the development, coordination and approval by the authorized body of the Bank of internal documents on processes related to the collection of overdue and problematic debts and further work with problematic loans;  5) providing the Bank’s management with timely and up-to-date reports on the debt collection activities carried out;  6) monitoring, coordination and control of the work of the Bank’s branches in applying loan restructuring measures in the Bank, write-off procedures and debt forgiveness procedures.  7) coordination and control of the work of the Bank’s branches to monitor compliance with the depositor’s contribution of the recommended amount of monthly contribution to the savings account (upon receipt of a preliminary housing loan). | Director Soloviev V. |
| 24 | Press service | The main tasks of the Directorate are:  1) development of the Bank’s marketing and PR plan;  2) participation in the implementation of the Bank’s Development Strategy;  3) exercising control over the Bank’s reputation, including monitoring and control of reputational risks (publications/broadcasts in the media) of the Bank, coordinating public appearances of the Bank’s executives, branch managers, heads of structural divisions of the Bank, as well as exercising control over information about the Bank’s products and services;  4) planning and conducting the Bank’s anti-crisis PR activities;  5) organization of work on conducting marketing research ( reputation audit, market analysis, media analysis, etc.);  6) development of an advertising concept taking into account consumer preferences and regional characteristics of branches in accordance with the Bank’s internal documents regarding the services and products offered by the Bank;  7) planning and implementation of advertising and PR events;  8) promotion of the Bank’s products and services, creation of an effective information impact on the target audience through the implementation of the Bank’s marketing and PR plan;  9) development, coordination and approval of media plans;  10) maintenance of the Bank’s external website;  11) creation, maintenance and promotion of the Bank’s pages on social networks;  12) coordination and control of compliance with the requirements for a unified corporate style (external and internal advertising of the bank, printed products, etc.) in accordance with the approved brand book ;  13) development and implementation of the Income and Expenditure Budget, the Investment Plan and the plan for the procurement of goods, works and services in terms of the implementation of the Bank’s advertising and PR activities;   1. 14) provision of reports on the execution of the Income and Expenditure Budget, the Investment Plan and the plan for the procurement of goods, works and services in terms of the implementation of the Bank’s advertising and PR activities. | Director Masgutova Z.S. |
| 25 | Marketing Department | The main tasks of the Department are:  1) development of the Bank’s marketing strategy;  2) development of an advertising concept taking into account consumer preferences and regional characteristics of branches in accordance with the Bank’s internal documents regarding the services offered by the Bank;  3) development and approval of media plans;  4) creation and promotion of the Bank’s pages on social networks;  5) work on the creation and implementation of promising and current marketing activities aimed at implementing the Bank’s advertising policy;  6) planning and conducting the Bank’s anti-crisis measures;  7) development and implementation of the Income and Expenditure Budget, the Investment Plan and the plan for the procurement of goods, works and services of the Bank in terms of income and expenses related to the implementation of the Bank’s policy in the field of advertising and public relations;  8) provision of reports on the execution of the Income and Expenditure Budget, the Investment Plan and the plan for the procurement of goods, works and services in terms of income and expenses related to the implementation of the Bank’s policy in the field of advertising and public relations;  9) participation in the promotion of the Bank’s products, the formation of a continuous and effective information impact on the target audience through the implementation of the Bank’s marketing strategy;  10) ensuring the implementation of the activities established in the advertising concept of the Bank’s strategy. | Director Muratov M. |
| 26 | Legal Department | The main tasks of the Department are:  1) promoting compliance with the law and ensuring that the Bank’s internal documents comply with the requirements of the current legislation of the Republic of Kazakhstan, and that the legislation is correctly applied by the Bank’s divisions;  2) legal support for the Bank’s activities as a whole and the work of all its divisions;  3) protection of the rights and legitimate interests of the Bank, its divisions and employees;  4) legal propaganda, assistance in studying the regulatory legal acts of the Republic of Kazakhstan and internal documents of the Bank by the Bank’s employees;  5) organization of the activities of the Bank's Management Board | Director Baktiyar A. |
| 27 | Department of Legal Entities | The main tasks of the Department are:  1) providing methodological support for opening, maintaining and closing bank (current/savings ) accounts of legal entities;  1-1) ensuring a unified methodological policy and procedures for servicing individuals within the framework of the implementation of lump-sum pension payments for the purpose of improving housing conditions and treatment;  1-2) ensuring a unified methodological policy and procedures for servicing recipients of targeted savings within the framework of the implementation of the use and payment of targeted savings to improve housing conditions and (or) pay for education, as well as in other cases stipulated by the legislation of the Republic of Kazakhstan under the "National Fund for Children" project;  1-3) development, implementation of new banking products/programs/projects, development of existing products/programs/projects of legal entities;  2) together with interested divisions of the Bank, implementation of the provision of electronic banking services to legal entities;  3) implementation and modernization of business processes for the provision of banking services to legal entities;  3-1) optimization and improvement of information systems "Business Process Management", "Colvir" and Internet banking for legal entities "HCSB-ONLINE" (hereinafter referred to as the Bank's IS), development and setting of tasks for the Bank's IS in terms of servicing legal entities;  3-2) optimization and improvement of the enpf-otbasy.kz platform, development and setting of tasks in terms of servicing individuals;  3-3) implementation of test work of the Bank’s IS in terms of servicing legal entities and the enpf-otbasy.kz platform in terms of servicing individuals;  4) organization and coordination of work on interaction and provision of Bank services to legal entities opening savings accounts;  5) ( Subparagraph 5) of paragraph 8 was excluded by the decision of the Board of Directors dated 10.10.2023 (protocol №159)).  6) organization and coordination of work on interaction of the Bank with government agencies, local executive bodies (hereinafter referred to as LEB), authorized bodies, entities of the quasi-public sector and other organizations (including second-tier banks, mortgage organizations, JSC "Samruk-Kazyna Construction", an islamic bank within the framework of cooperation and integration with external platforms) on issues of making lump-sum pension payments for the purpose of improving housing conditions and treatment, as well as related to other areas of the Department's activities;  6-1) organization and coordination of work on interaction of the Bank (in terms of servicing LEBs) with LEBs for the purpose of implementing measures of social support for specialists in the field of healthcare, education, social security, culture, sports and the agro-industrial complex, civil servants of the apparatuses of Akims of villages, settlements, rural districts who have arrived to work and live in rural settlements, in the form of providing loans for the purchase or construction of housing at the expense of budgetary funds under the program "With a diploma to the village!";  6-2) organization and coordination of work on interaction of the Bank (in terms of servicing recipients of target savings - citizens of the Republic of Kazakhstan who have reached the age of eighteen and have the right to receive target savings from JSC "Unified Accumulative Pension Fund") with the Ministry of Science and Higher Education of the Republic of Kazakhstan, the Ministry of Education, JSC "Unified Accumulative Pension Fund", JSC "Financial Center" on issues of use and payment of target savings to recipients of target savings for improving housing conditions and (or) paying for education, as well as in cases stipulated by the legislation of the Republic of Kazakhstan within the framework of the project "National Fund for Children";  7) control, management and regulation of the activities of branches (hereinafter referred to as regional divisions) of the Bank to solve problems related to achieving the strategic goals of the Bank in working with legal entities;  8) formation of planned indicators for the regional divisions of the Bank;  9) ensuring the achievement of target indicators for sales volumes approved by the authorized body of the Bank;  10) organization and coordination of the Bank's work on the implementation of the off-take contracts project. (Subparagraph 10) of paragraph 8 as amended by the Management Board decision of 07.07.2022 (protoco; №103)).  11) providing methodological support for the implementation of currency control during the currency transactions of the Bank’s clients. | Director Baymukashev M. |