



Key Events of the Reporting Year

During the reporting year, the Bank was actively working on the development and expansion of its product line, namely:



Agreements were concluded with Akimats of Astana, Almaty, Semey, Temirtau, Ayagoz District of Abay Region, as well as Zhetysu, Ulytau, Karaganda, Zhambyl, Kostanay, Pavlodar, West-Kazakhstan, Kyzylorda, Mangystau Regions to implement youth programs – Elorda Zhastary, Almaty Zhastary, Abay Zhastary, Temirtau Zhastary, Kozy Korpesh – Bayan Sulu zhastary, Zhetysu zhastary, Ulytau zhastary, Karagandy zhastary, Aulieata zhastary, Kostanay zhastary, Ertys zhastary, Zhaiyk zhastary, Syr zhastary, Mangystau zhastary;.



Cooperation with local executive bodies was increased within the framework of the implementation of certain regional programs – agreements were concluded by Akimat of Burli District of West Kazakhstan Region on preferential lending to residents without age limitation; Akimat of Atyrau City on preferential lending to socially vulnerable segments of the population of Atyrau City and Districts of Atyrau Region, as well as on preferential lending to medical workers of Atyrau region; Akimat of Glubokoe District of East Kazakhstan region on rent of housing with subsequent purchase; with Rudny Department of Housing and Utilities, Passenger Transportation and Motor Roads State Institution of Akimat of Rudny City of Kostanay Region on rent of housing with subsequent purchase by citizens on the waiting list for housing; as well as with Petropavlovsk Electrotechnical Plant LLP on rent of housing with subsequent purchase by employees, etc.



Cooperation with employers was increased within the framework of the Corporate program – agreements were concluded between the Bank and Viamedis LLP, Viamedis Pavlodar LLP, B.B.NURA LLP, Nur City Invest LLP, Shubarkol Komir JSC, Eurasian Group LLP (ERG), Zhasyl el-Taraz LLP and others on lending to the company employees;



The Bank launched a housing program for young scientists for 2023–2027 aimed at young people engaged in academic science.

- As part of the implementation of government programs, in 2023, the Bank received budget funds in the amount of KZT 73.3 billion for lending to people on the waiting lists at 2% p.a. and 5% p.a.
- From the Asian Development Bank, the Bank attracted the third tranche of the loan in the amount of KZT 15.6 billion, which was used for lending to Kazakhstani women under the Umai gender product.
- In 2023, the Bank became an authorized agent of the With a Diploma to the Village government project to support specialists in health care, education, social security, culture, sports and agricultural sector, as well as public officers of Akims' offices of villages, settlements and rural districts who came to work and live in rural settlements. The project has been digitized by the Bank.
- In addition, the Bank became an authorized operator of one of the key government projects, National Fund for Children, and approved its Concept and activities for its implementation.
- The Bank obtained licenses for opening and maintaining current bank accounts of individuals for crediting payments and subsidies to pay for rented housing in private housing stock and for trust operations of money management in the interests and on behalf of the principal for crediting payments and subsidies to pay for rented housing in private housing stock and for providing benefits to specialists in health care, education, social security, culture, sports and agricultural sector, as well as public officers of Akims' offices of villages, settlements and rural districts who came to work and live in rural settlements.
- In the reporting year, the Bank opened its 19th branch – Zhetysu Regional Branch of the Bank.
- The government bonus was paid to 1,905,475 depositors of the Bank. A total of KZT 75 billion was credited to the deposits of the Bank's customers by the end of 2022.
- Compensation in the amount of 10% was credited to deposits of depositors of Otbasy Bank. A total of KZT 115,1 billion was transferred to 883,071 deposits opened with the Bank.
- The Bank launched a Tabysty new deposit program with a more effective interest rate of 5.5% (together with the government bonus, this makes an effective rate of 17.1%). Under the Tabysty tariff, the minimum contractual amount is KZT 6 million, the accumulation period is 3 years, the loan rate at the end of the accumulation period is 8.5%, and the loan term is from 6 months to 5 years.
- In 2023, there were changes in the Bank's management team. The composition of the Bank's Board of Directors was changed. Taking into account the change, the Bank's Board of Directors consists of five persons: Ersain Khamitov, Lyazzat Ibragimova, Elmira Ermekova, Nurlan Tokobayev, Sanzhar Zhamalov. The composition of the Bank's Management Board was also changed. Taking into account the change, the Bank's Management Board consists of seven people: Lyazzat Ibragimova, Aliya Aidarbekova, Mukhtar Azimbekov, Nurlan Akshanov, Islambek Kairbekov, Elmira Raspekova, Vladimir Savchenko.
- In the reporting year, Otbasy Bank was recognized as a gender champion for implementing the Umai program. It was the only one from Kazakhstan to receive an award from the Central Asia Regional Economic Cooperation (CAREC) program for actively promoting gender equality in the country.
- The Bank took part in the landmark event of the state to reach the population of the Republic of 20 million people. The Bank presented the jubilee citizens of the country with gift certificates of KZT 2 million each, which, according to the Bureau of National Statistics, were 3 boys and 2 girls in Ulytau, Zhetysu, Atyrau, Akmola and Turkestan Regions.
- In addition, an agreement was entered into between the Bank and National Volunteer Network Association on charitable assistance to families affected by forest fires in Abay Region in 2023, etc.