



**Report on implementation of the Action Plan
for Ensuring Gender Equality at year-end
2023, approved by the decision of the
Management Board of Otbasy Bank JSC
(Minutes No. 77) dated 04.05.2023**

Report on implementation of the Action Plan for Ensuring Gender Equality at year-end 2023

Human Resources and Organizational Activities Management Department and Consolidated Reporting Department provided information on percentage of women's participation in the Bank's programs as of December 01, 2023.

84%

Percentage of female employees who participated in professional development programs



50%

Percentage of female employees who participated in training events



55%

Percentage of female employees who have received various incentives (bonuses, awards, etc.);



Report on implementation of the Action Plan for Ensuring Gender Equality at year-end 2023



As of 01.12.2023, it is proposed to review the loans issued by 11 programs.

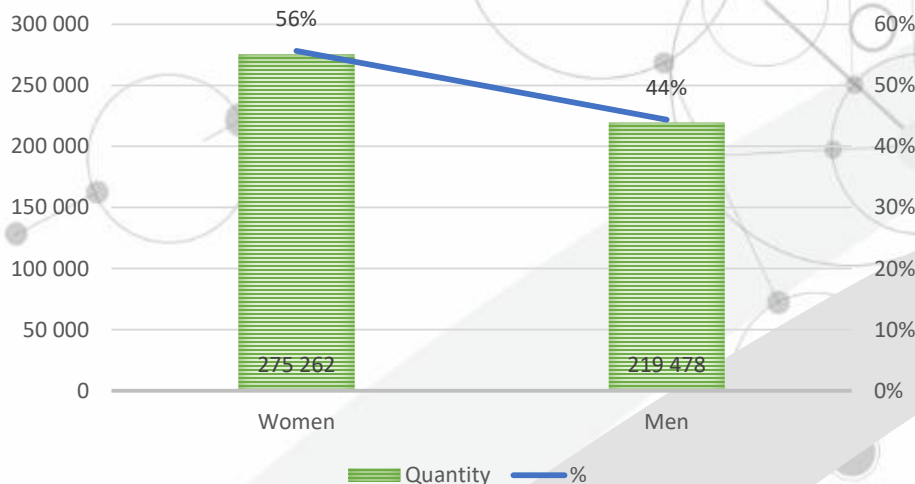
As to Bakytty Otbasy program, percentage of female borrowers of the total number of borrowers - 91%. Women's mortgage "Umai" is granted only to women, respectively, the percentage of female borrowers is 100%. As to "Green Mortgage", percentage of female borrowers - 51%. Percentage of female borrowers in the Bank's corporate programs - 42%.

Loans under Nurly Zher program were granted to 57% of female borrowers and 43% to male borrowers. As to program for military personnel, percentage of female borrowers - 13%.

Percentage of female borrowers in the Bank's regional programs - 66%. As to "Own Home" program, percentage of female borrowers reaches 58%.

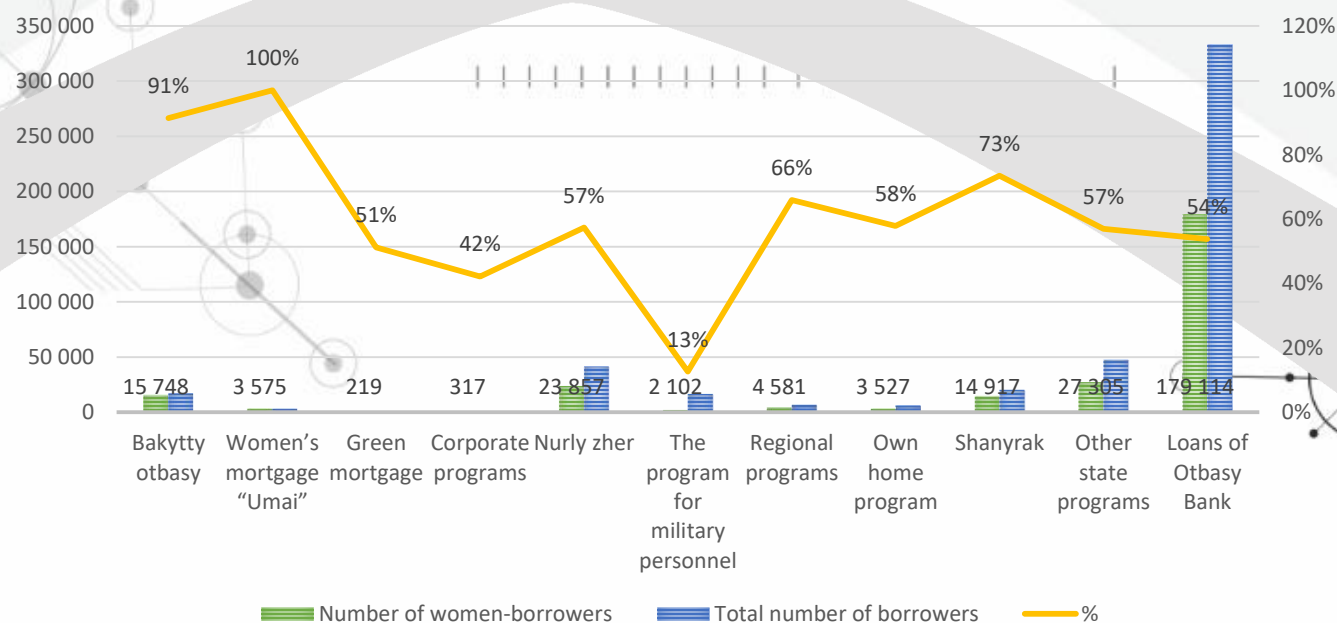
As to Shanyrak, percentage of women is 73%. As to other government programs, percentage of female borrowers reaches 57%. 54% is the share of female borrowers on mortgage loans from Otbasy bank.

THE TOTAL NUMBER OF LOANS AS OF 01.12.2023



The total number of loans as of 01.12.2023 is 494 740. Percentage of women-borrowers out of the total number of borrowers - 56%, and percentage of men - 44%.

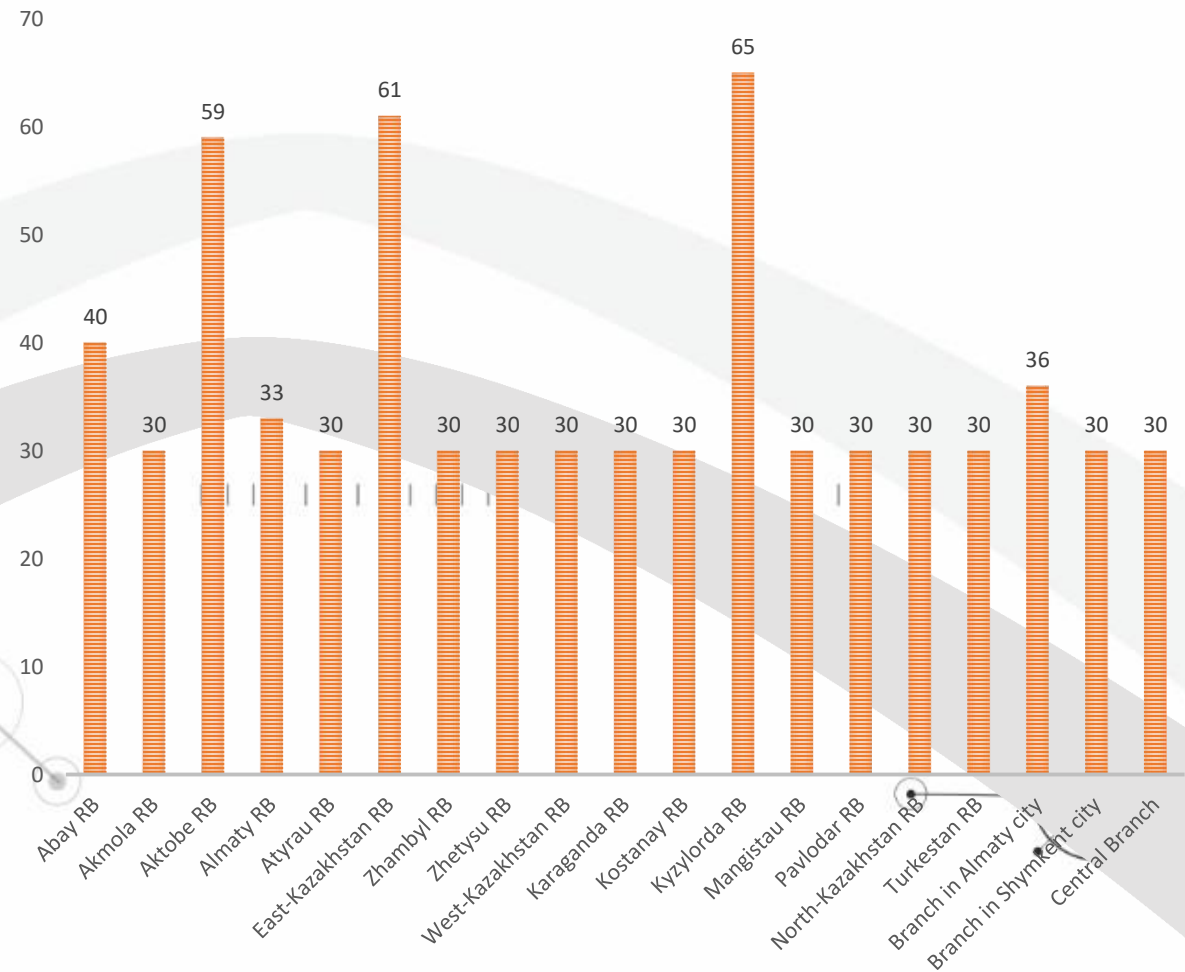
PERCENTAGE OF FEMALE BORROWERS OF TOTAL NUMBER OF BORROWERS



Conducting a survey among female borrowers of the Bank



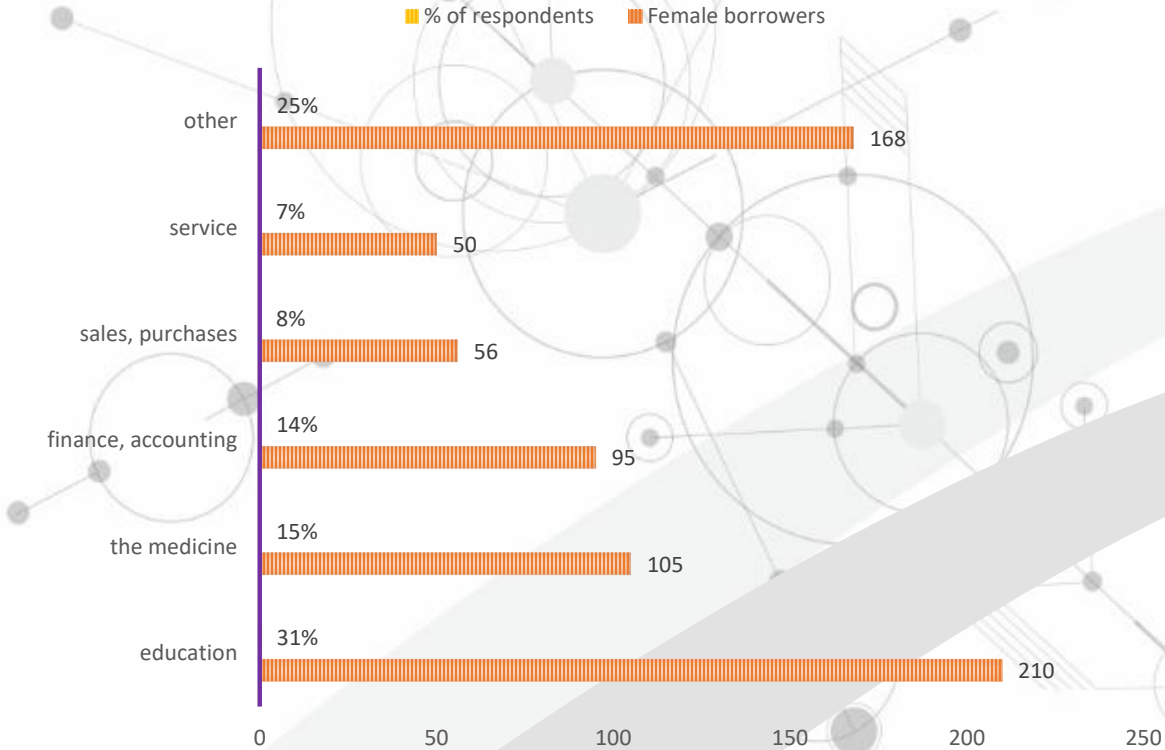
THE NUMBER OF FEMALE BORROWERS SURVEYED



From **June 2023 to November 2023**, the **Planning and Strategic Analysis Department** worked with branches on a monthly basis to collect completed **survey forms for female borrowers** and process the information received into statistical results. The minimum number of women interviewed in each branch was 30 people, according to the results of the survey **684 questionnaires of female borrowers of the Bank** were collected.

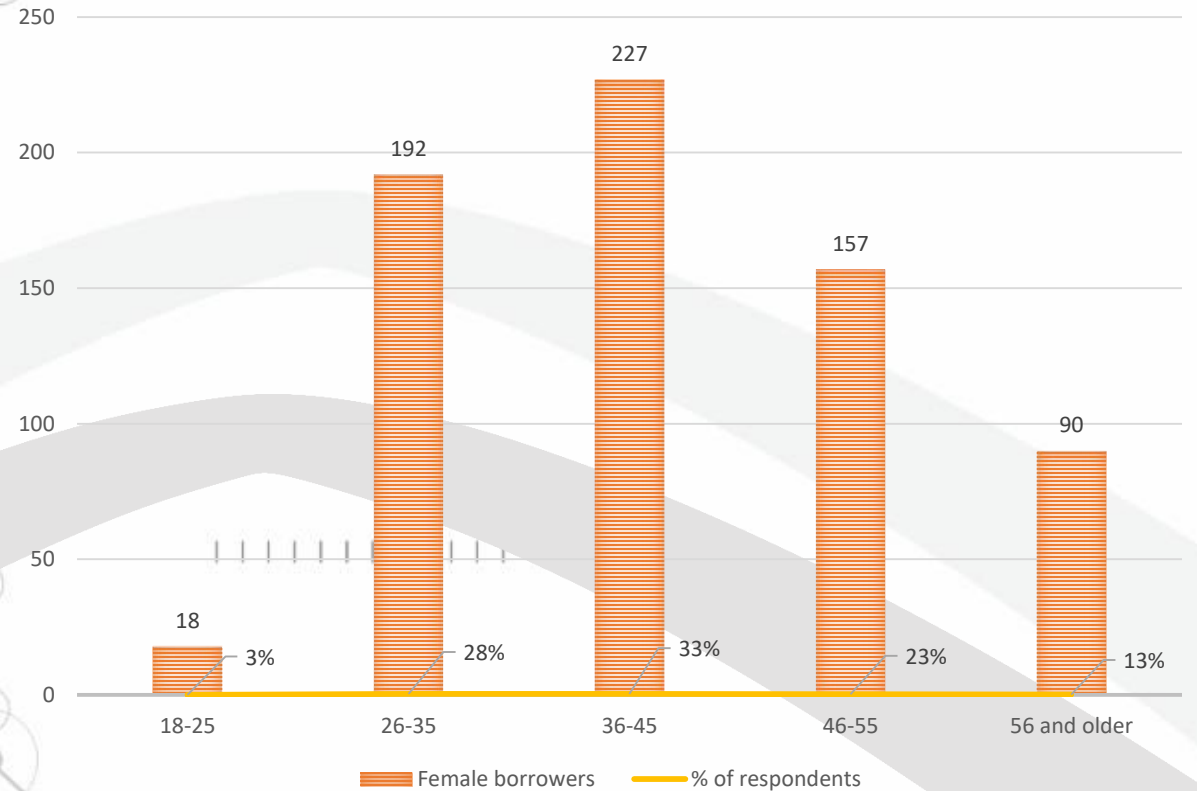
Conducting a survey among female borrowers of the Bank

THE FIELD OF ACTIVITY OF THE SURVEYED FEMALE BORROWERS



31% of the surveyed female borrowers work in education, 15% in the medical field, 14% in finance, 8% in sales, procurement, 7% in the service sector and 25% in other various fields.

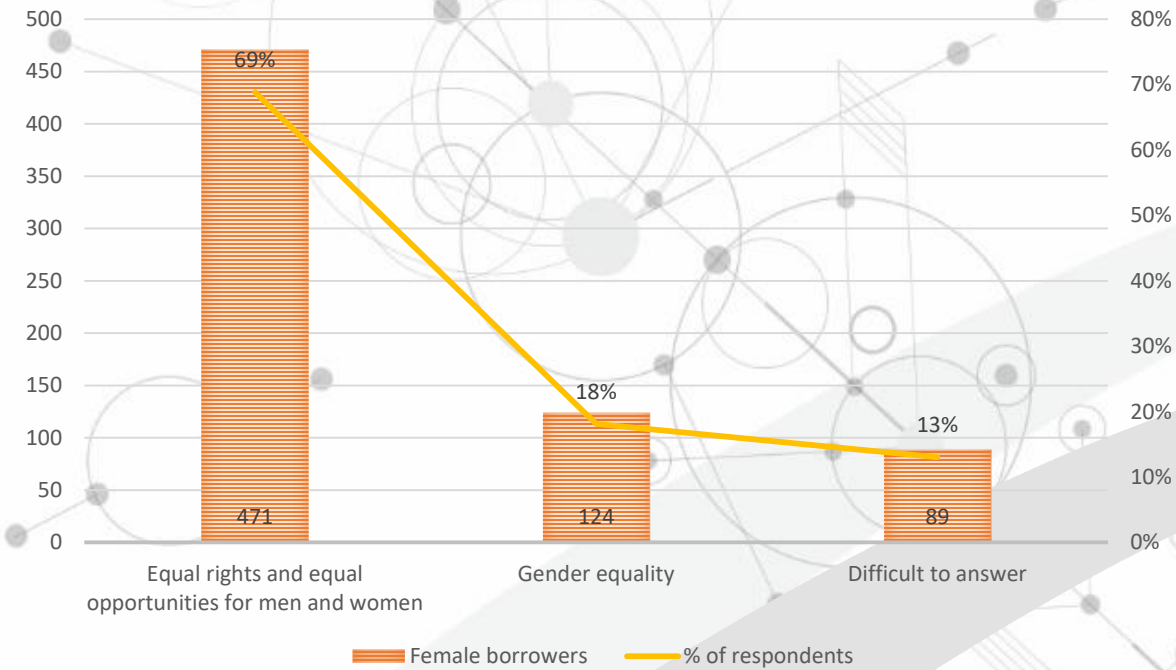
AGE OF FEMALE BORROWERS



The youngest borrowers surveyed are women aged 18 to 25 years old - 3%, 28% - women from 26 to 35 years old, 33% - respondents from 36 to 45 years old, 23% - women aged 46 to 55 years old, women aged 56 years and older make up 13% of total number of respondents.

Conducting a survey among female borrowers of the Bank

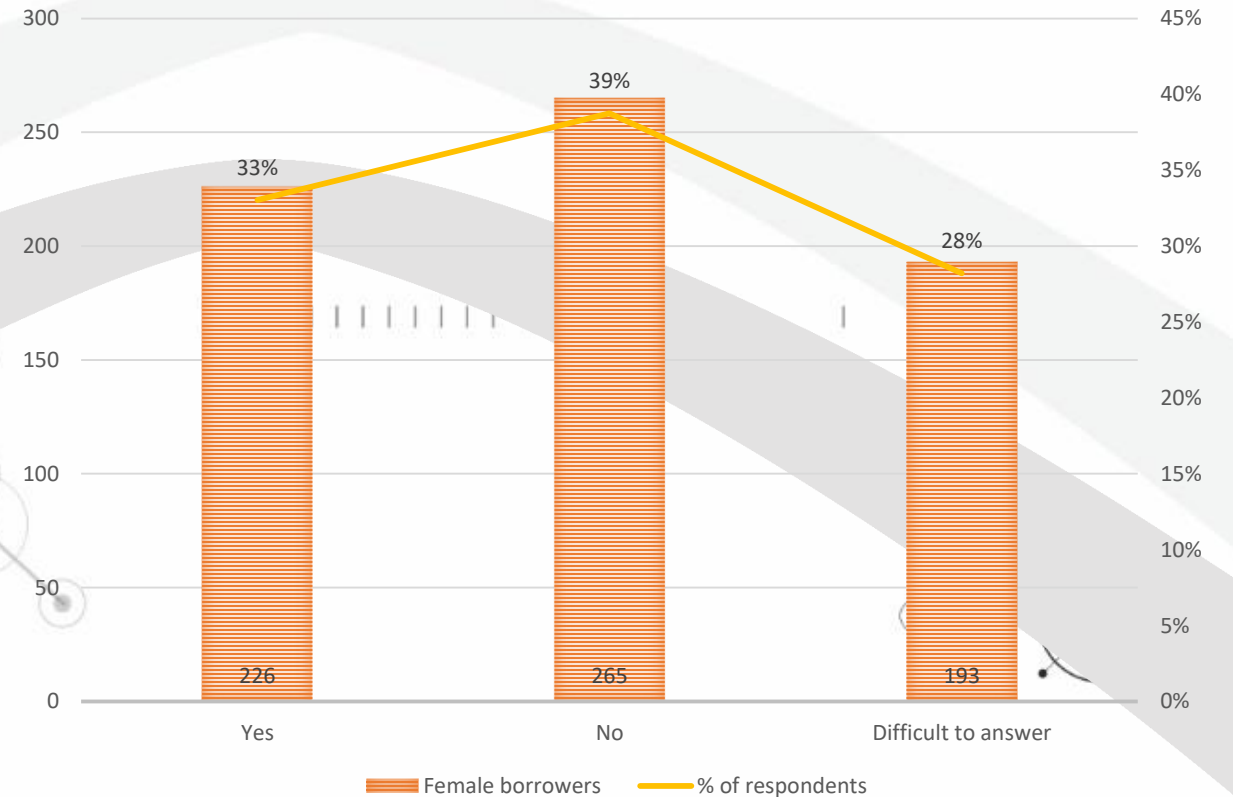
WHAT DOES GENDER EQUALITY MEAN?*



69% of the surveyed female borrowers of the Bank believe that gender equality is equal rights and equal opportunities for men and women. 18% of the surveyed female borrowers call equal rights for women as gender equality, 13% of the respondents do not know the answer to this question.

According to the Bank's female borrowers, 33% believe that gender inequality exists in the Republic of Kazakhstan, 39% of respondents believe that it does not exist and 28% of respondents find it difficult to answer.

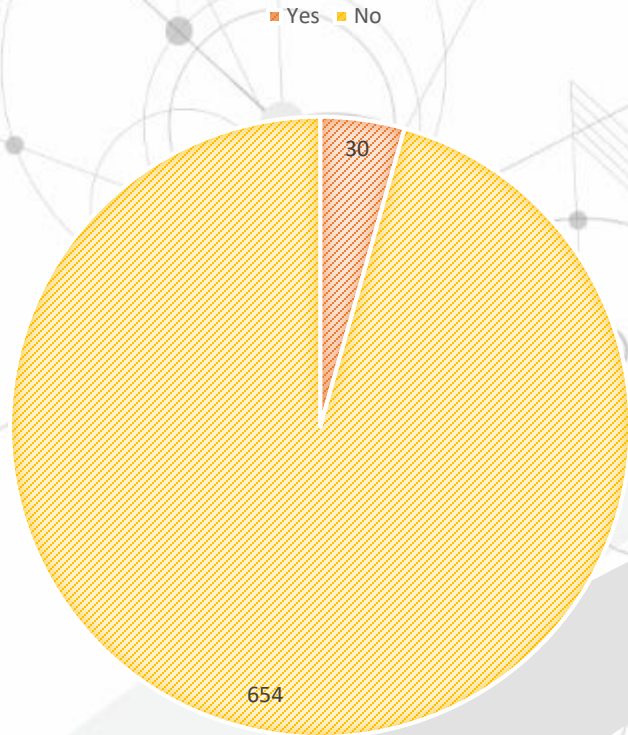
IS THERE GENDER **NON**-EQUALITY IN THE REPUBLIC OF KAZAKHSTAN?*



* All statistics are based on the opinion of the surveyed female borrowers of the Bank

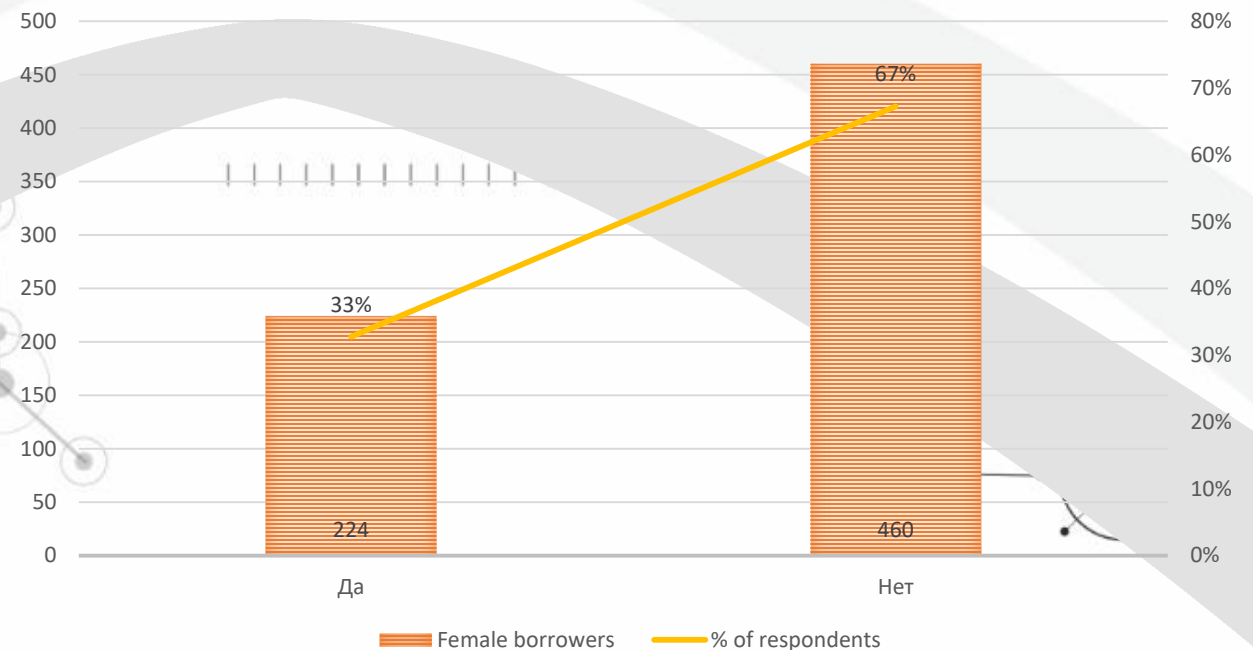
Conducting a survey among female borrowers of the Bank

IS THERE GENDER **NON**-EQUALITY IN OTBASY BANK JSC?*



33% of the surveyed female borrowers of the Bank believe that it is easier for men to get a job in the Republic of Kazakhstan than for women, the vast majority of 67% disagree with this statement.

DO YOU THINK THAT IT IS EASIER FOR MEN TO GET A POSITION THAN FOR WOMEN IN THE REPUBLIC OF KAZAKHSTAN?*

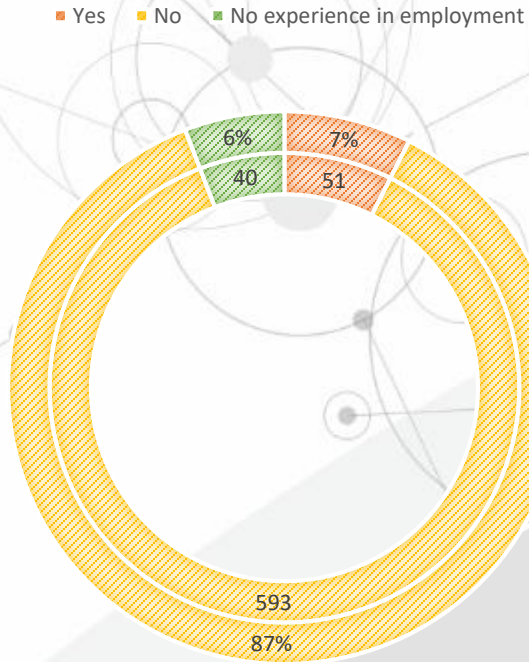


96% of the surveyed female borrowers of the Bank have never faced the problem of gender inequality when applying for a loan to Otbasy Bank JSC, 4% of respondents replied that they had faced such problem.

* All statistics are based on the opinion of the surveyed female borrowers of the Bank

Conducting a survey among female borrowers of the Bank

HAVE YOU EVER ENCOUNTERED GENDER **NON**-EQUALITY IN EMPLOYMENT?*

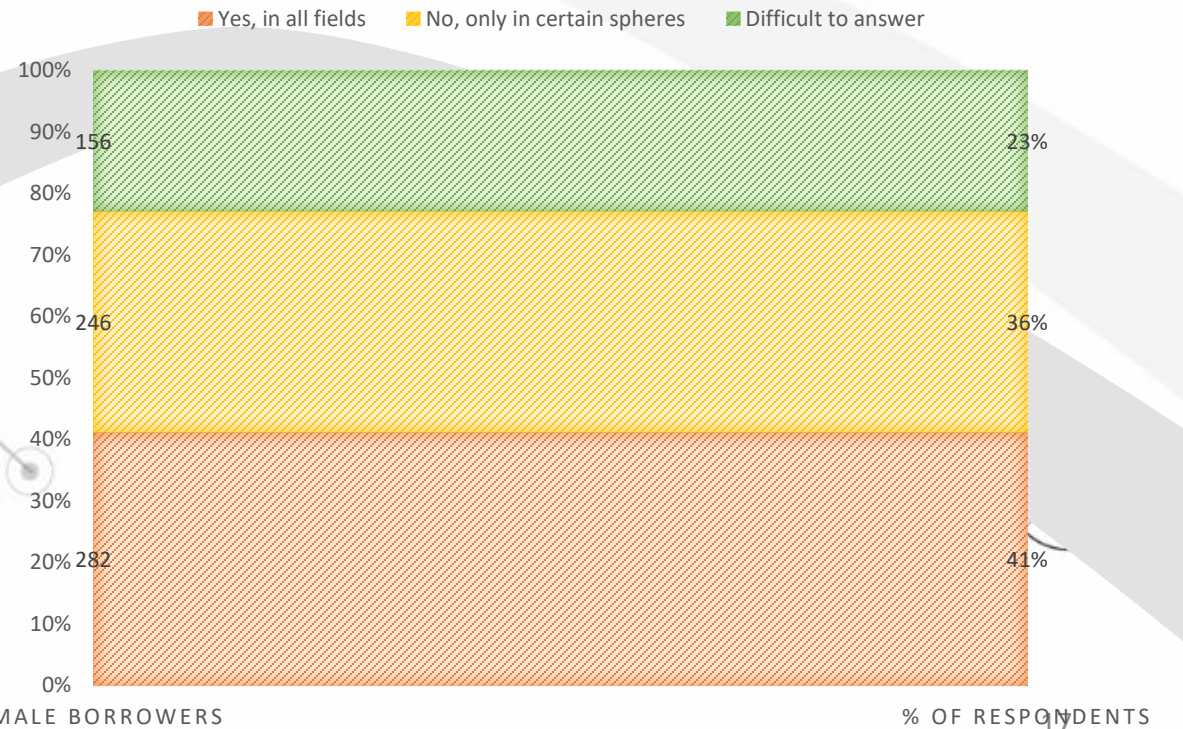


87% of the surveyed female borrowers of the Bank have never faced gender inequality in employment, 7% of respondents answered positively, 6% of the surveyed female borrowers of the Bank had no employment experience.

* All statistics are based on the opinion of the surveyed female borrowers of the Bank

When asked if equality of rights of men and women is possible in all spheres of activity, 41% of the surveyed female borrowers expressed their agreement with this statement, 36% of respondents believe that equality of rights of men and women is possible only in certain areas, and 23% of respondents found it difficult to answer this question.

IS IT POSSIBLE FOR MEN AND WOMEN TO HAVE EQUAL RIGHTS IN ALL FIELDS OF ACTIVITY?*

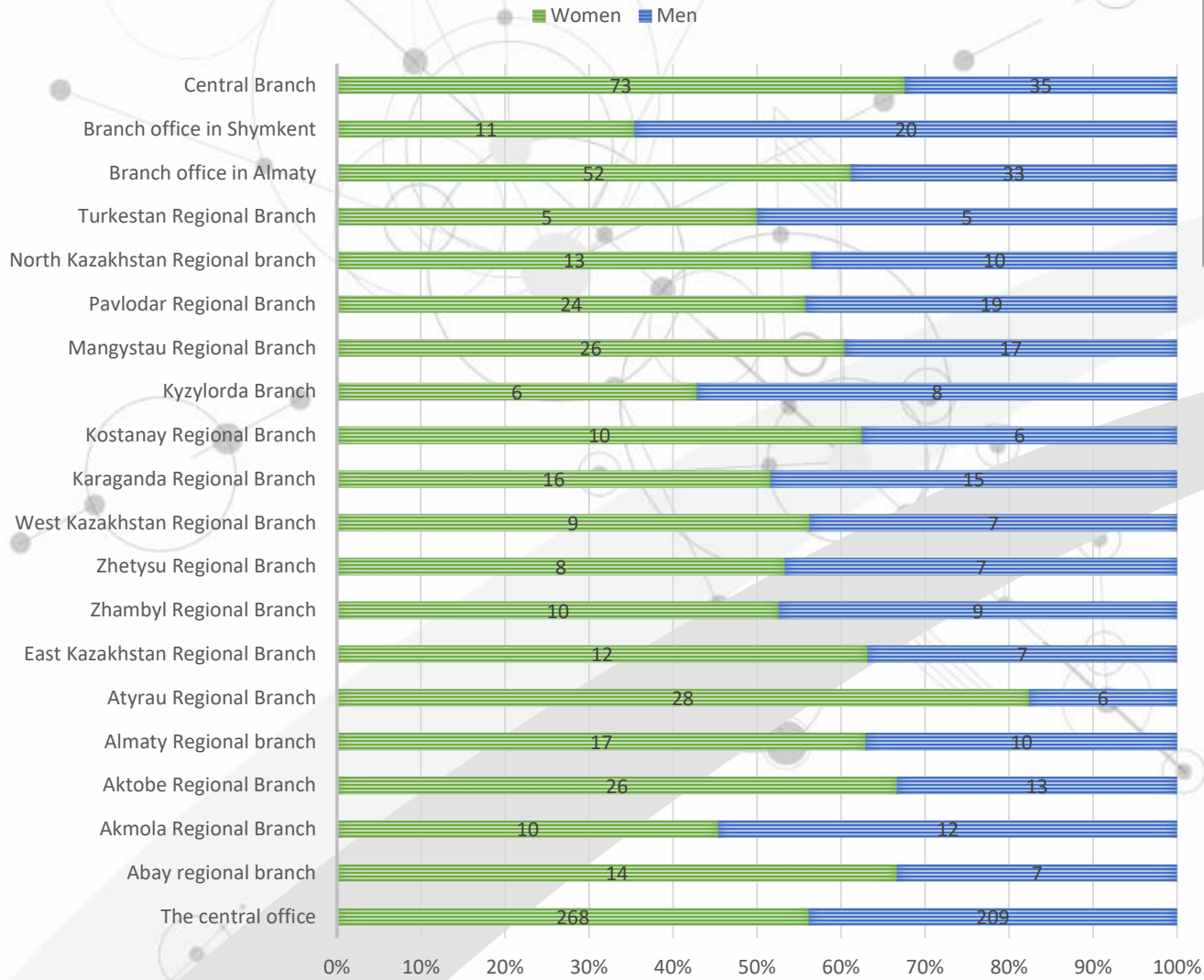


FEMALE BORROWERS

% OF RESPONDENTS

A survey among all employees of the Bank on gender equality issues

SURVEY PARTICIPANTS



Planning and Strategic Analysis Department has compiled questions for the questionnaire and, in order to technically conduct the survey and collect statistical results, sent memo No.65047 dated 03.11.2023 to Human Resources Management and Organizational Activity Management Department.

1,093 employees of the Bank took part in the survey, including 477 employees of the Central Office (268 women and 209 men) and 616 employees of branches (370 women and 455 men).

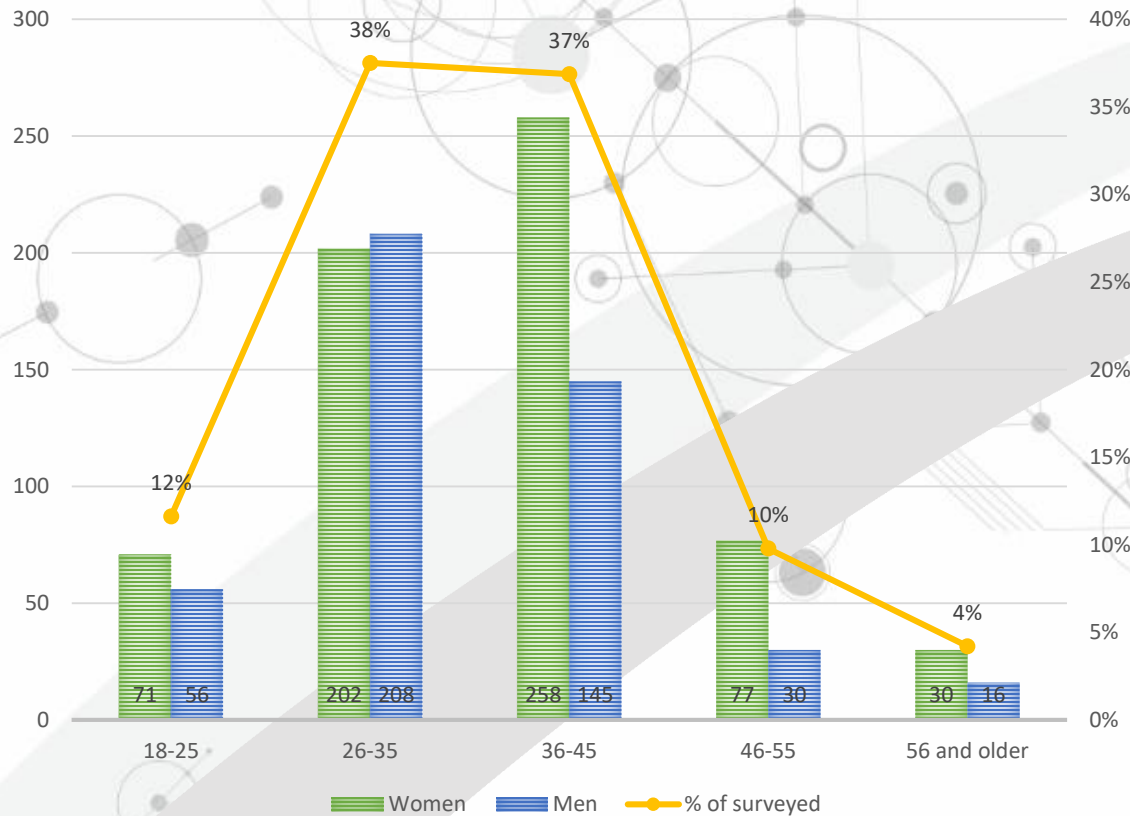


A survey among all employees of the Bank on gender equality issues

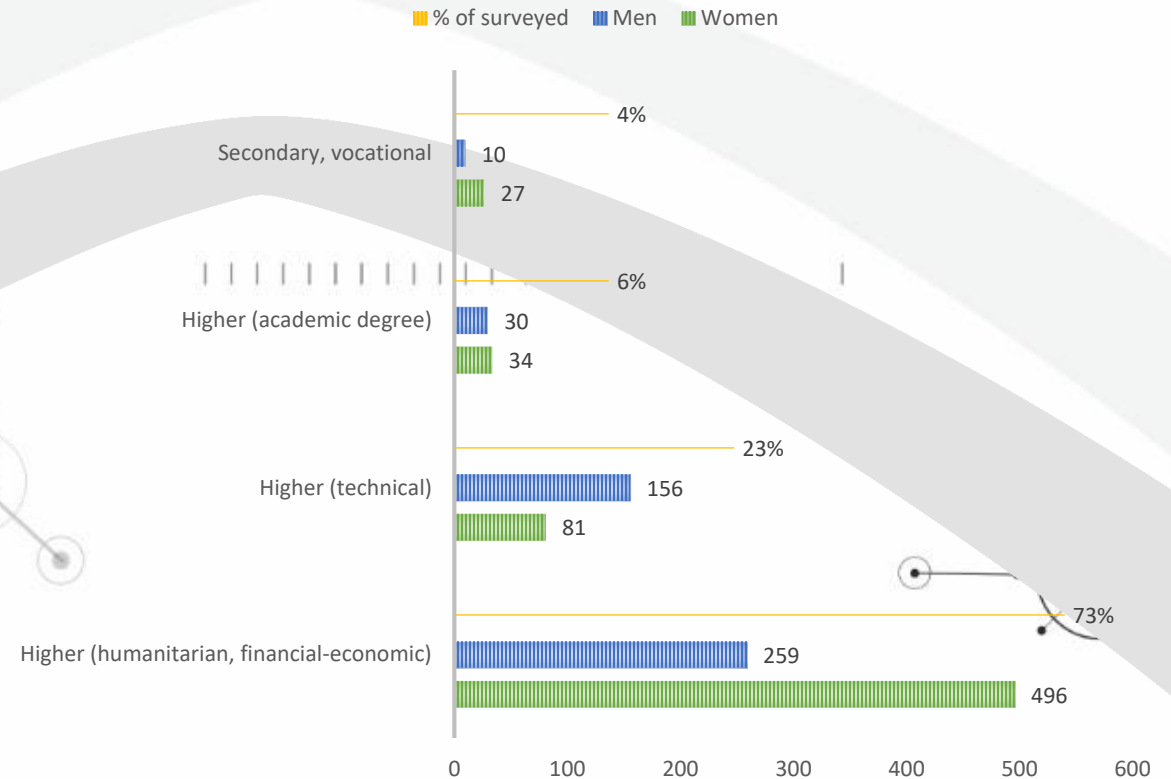
12% of the surveyed workers are between the ages of 18 and 25, 38% of the surveyed workers are between the ages of 26 and 35, 37% of the surveyed workers are between the ages of 36 and 45, 10% of workers are between the ages of 46 and 55, and 4% are employees aged 56 and older.

The majority of the surveyed workers, 73%, have higher education (humanitarian, financial and economic). 23% of the surveyed employees have higher (technical) education. 6% of the surveyed employees have an academic degree and 4% of the surveyed employees have secondary, secondary vocational education.

AGE OF SURVEYED EMPLOYEES

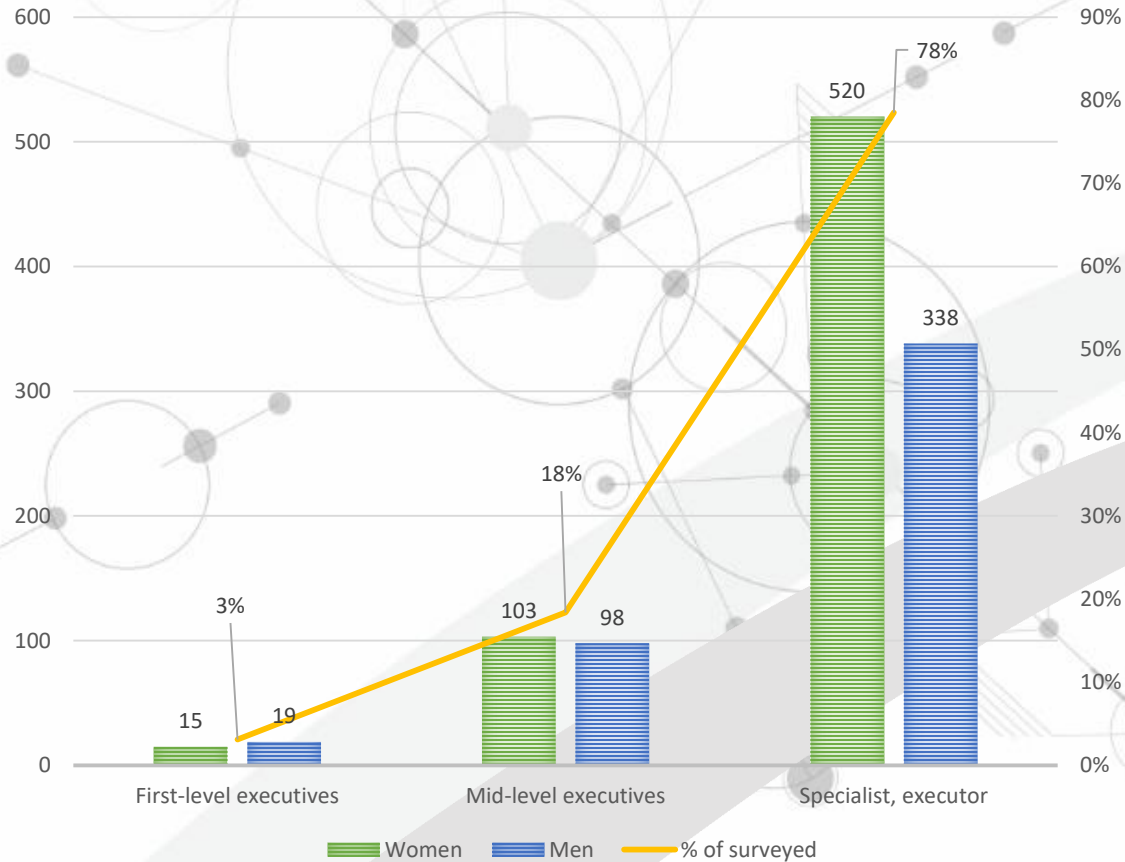


EDUCATION OF SURVEYED EMPLOYEES



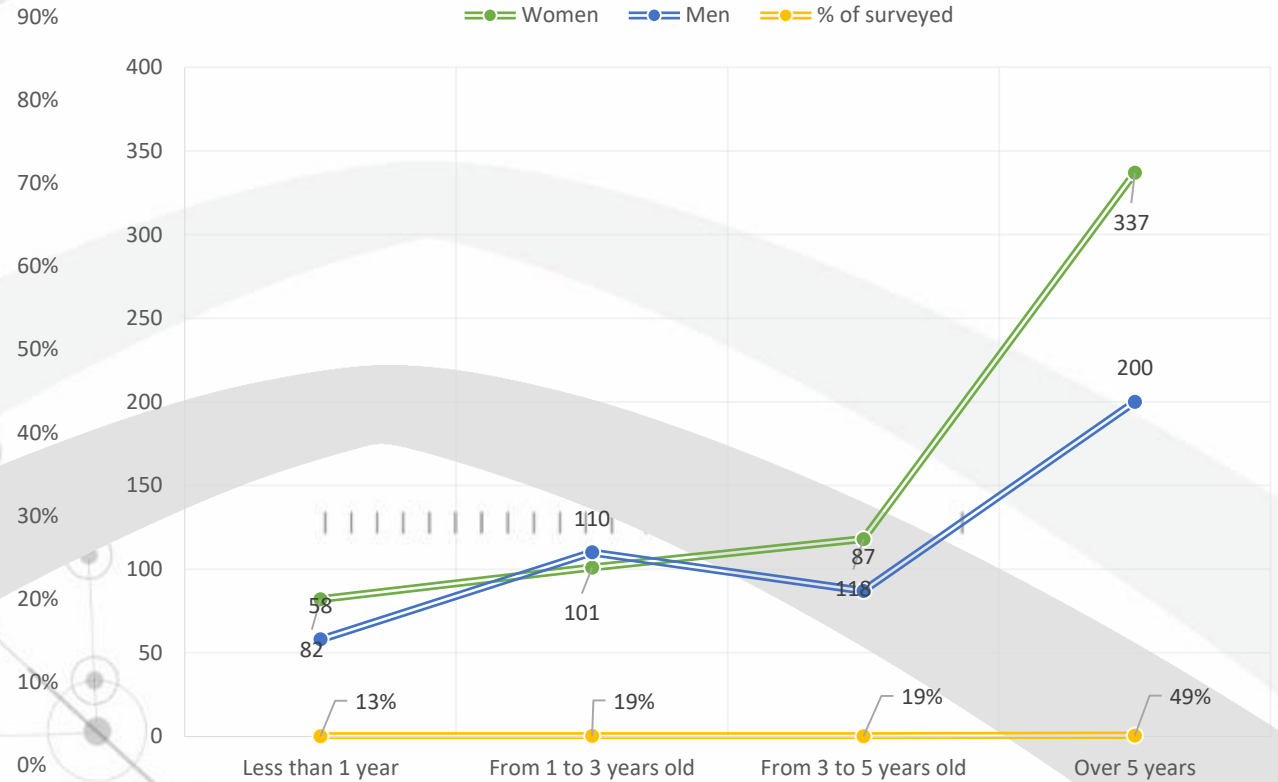
A survey among all employees of the Bank on gender equality issues

CATEGORIES OF EMPLOYEES SURVEYED



78% of the surveyed employees are specialists, executors, 18% are mid-level executives and 3% of the respondents are first-level executives.

WORK EXPERIENCE OF EMPLOYEES SURVEYED



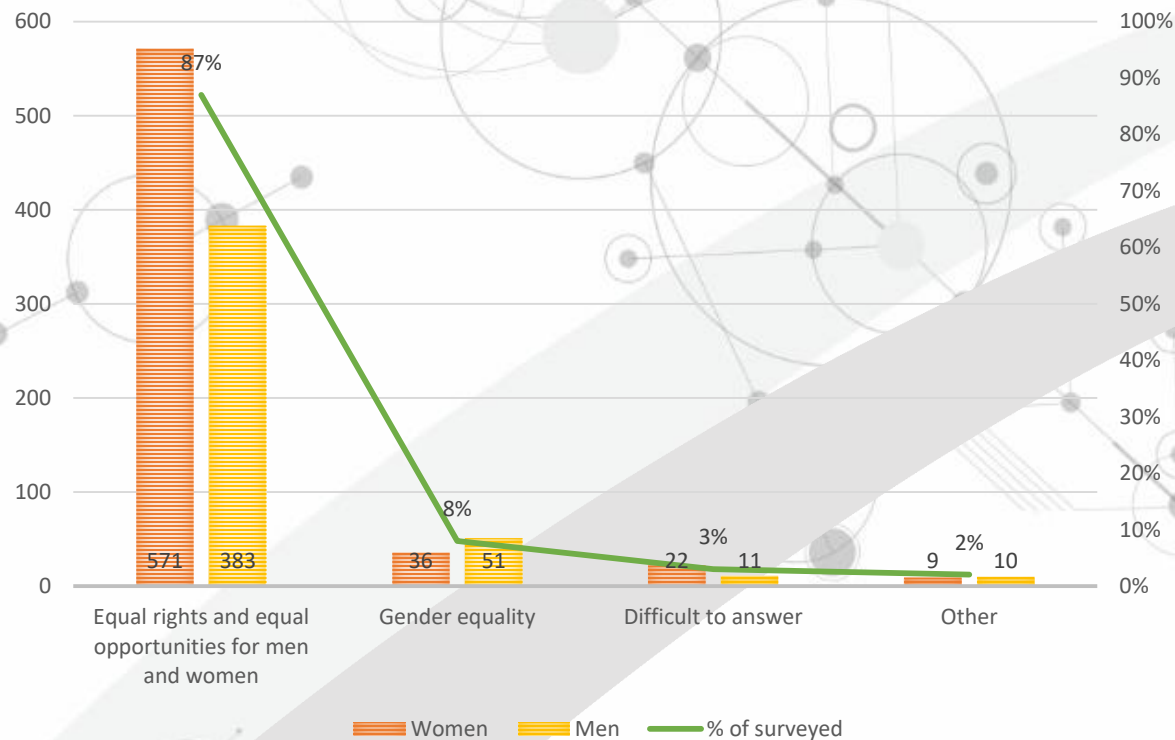
Almost half of the surveyed employees, 49%, have more than 5 years of work experience, from 1 to 3 years and from 3 to 5 years, the surveyed employees make up 19% each, employees with less than 1 year of work experience make up 13%.

A survey among all employees of the Bank on gender equality issues

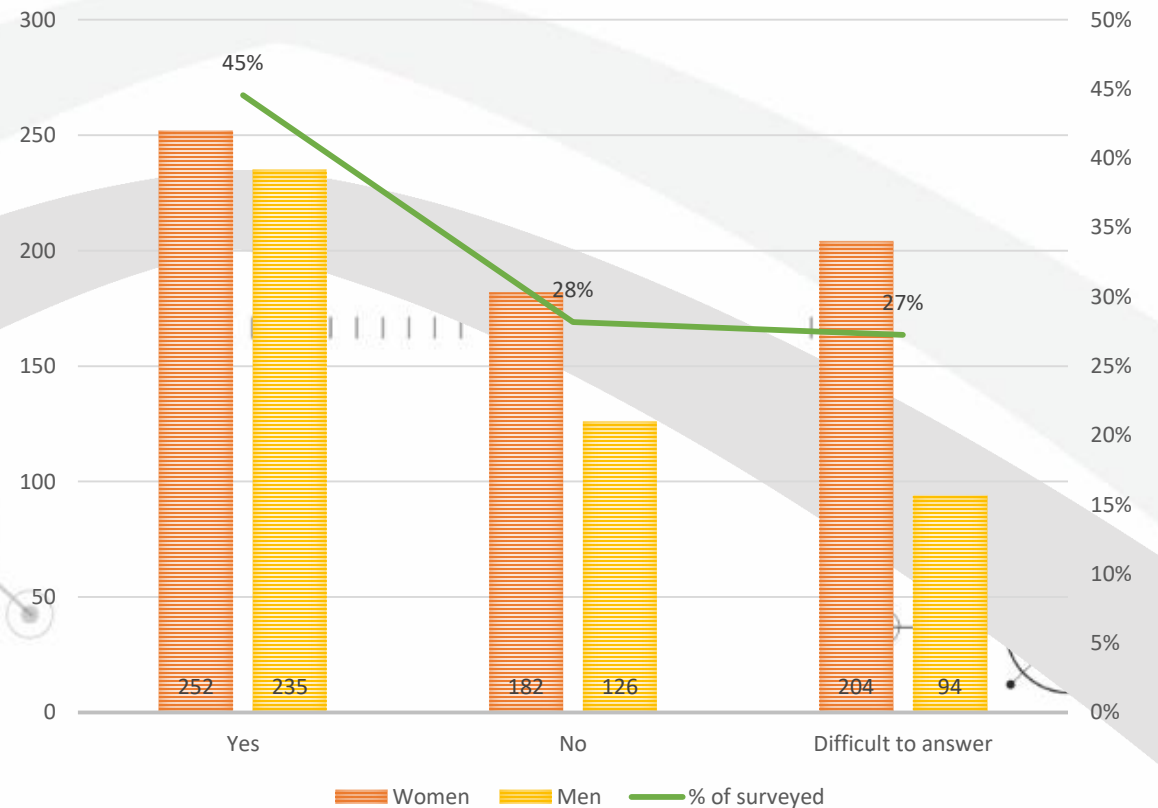
More than 87% of the surveyed workers believe that gender equality is equal rights and equal opportunities for men and women. 8% of the surveyed workers call equal rights for women as gender equality, 3% find it difficult to answer, 2% believe that these definitions do not fit the term gender equality.

45% of the Bank's employees surveyed believe that gender inequality exists in the Republic of Kazakhstan, 28% of respondents believe that it does not exist and 27% of respondents find it difficult to answer.

WHAT DOES GENDER EQUALITY MEAN?*



IS THERE GENDER **NON**-EQUALITY IN THE REPUBLIC OF KAZAKHSTAN?*



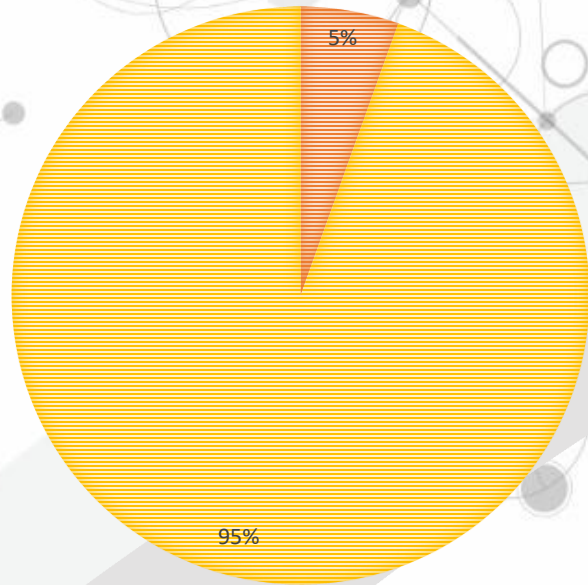
* All statistics are based on the opinion of the surveyed Bank employees

A survey among all employees of the Bank on gender equality issues

95% of the surveyed Bank employees have never faced the problem of gender inequality in the performance of their official duties at Otbasy Bank JSC, 5% of the respondents replied that they had faced such problem.

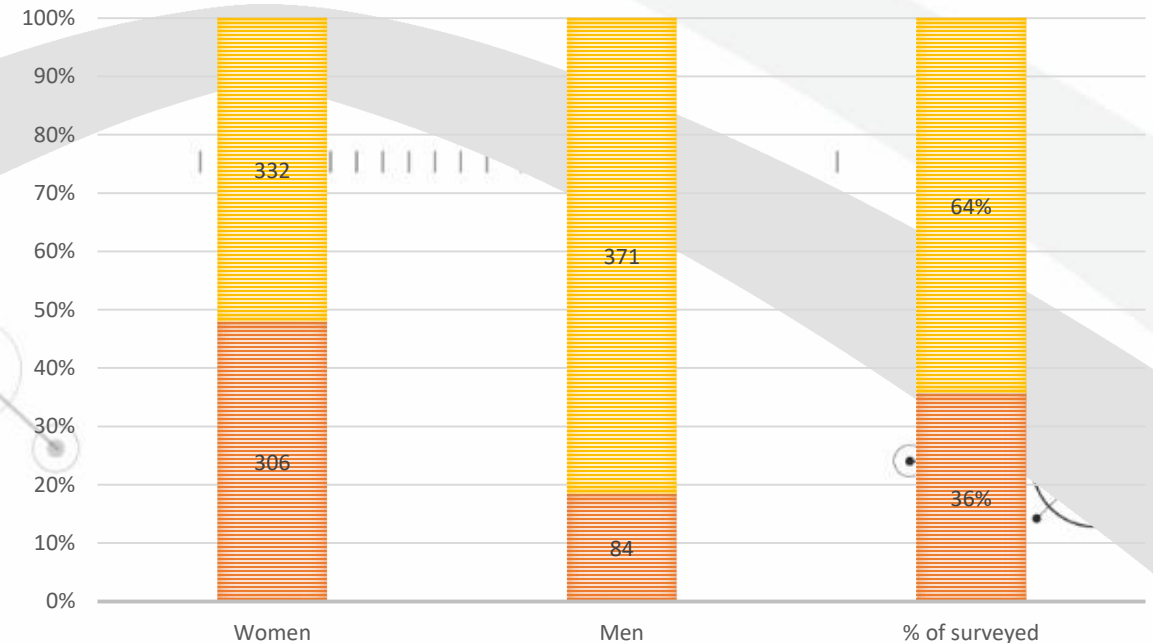
36% of the Bank's employees surveyed believe that it is easier for men to get a job in the Republic of Kazakhstan than for women, the vast majority of 64% disagree with this statement.

IS THERE GENDER **NON**-EQUALITY IN OTBASY BANK JSC?*



Yes No

DO YOU THINK THAT IT IS EASIER FOR MEN TO GET A POSITION THAN FOR WOMEN IN THE REPUBLIC OF KAZAKHSTAN?*



Yes No

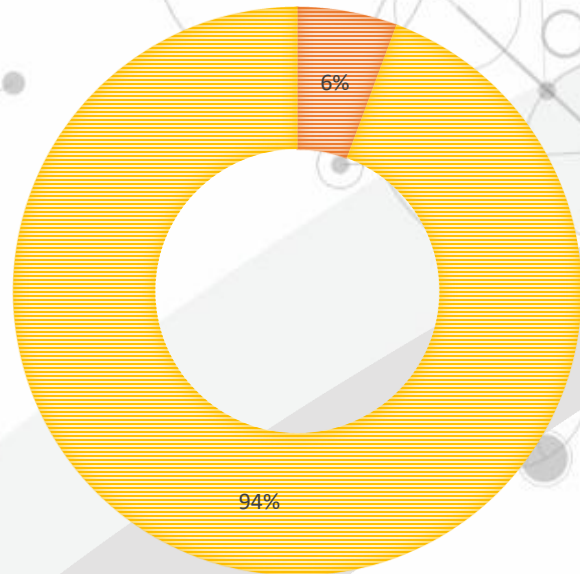
* All statistics are based on the opinion of the surveyed Bank employees

A survey among all employees of the Bank on gender equality issues

94% of the surveyed Bank employees have never experienced gender inequality in employment, but 6% of the respondents responded positively.

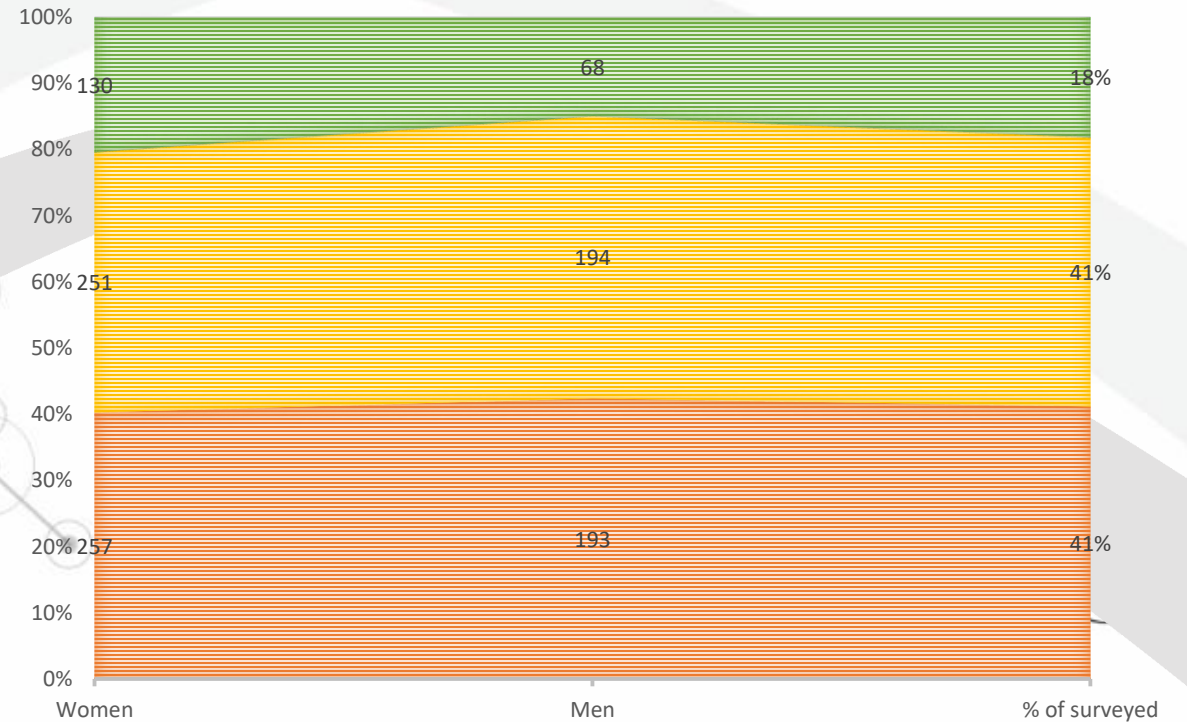
When asked whether equality of rights of men and women is possible in all spheres of activity, 41% of all respondents agreed and disagreed with this statement, but 18% of respondents found it difficult to answer this question.

HAVE YOU EVER ENCOUNTERED GENDER **NON**-EQUALITY IN EMPLOYMENT?*



■ Yes ■ No

IS IT POSSIBLE FOR MEN AND WOMEN TO HAVE EQUAL RIGHTS IN ALL FIELDS OF ACTIVITY?*



■ Yes, in all spheres ■ No, only in certain spheres ■ Difficult to answer

* All statistics are based on the opinion of the surveyed Bank employees



THANK YOU FOR ATTENTION!

Otbasy Bank JSC

A05A2XO, 91 Abylai Khan Ave., Almaty

Phone: 8 (727) 330 9 300

Call center: 300, 8 8000 801 880

Fax: 8 (727) 279 35 68

www.hcsbk.kz