

Sustainable Development Action Plan of JSC Otbas Bank for 2025

№	KPIs / Activities	Completion form	Due date	Responsible departments
1. Implementation of sustainable development/ESG principles into key processes/projects				
1.1	The Bank's contribution to the United Nations Sustainable Development Goals	Publicly available information on the Bank's website	during 2025	Planning and Strategic Analysis Department, Press Service (in terms of posting information on the Bank's website)
1.2	Modernisation of the online housing waiting list platform to ensure equal access for all residents of the Republic of Kazakhstan	Commissioning certificate	during 2025 (as required)	First Housing Centre, Digital Transformation Department
1.3	Establishment of a network of specialised departments or offices to provide advice on housing waiting lists and information on available government mortgage or rental programmes for vulnerable social groups.	Established network of specialised departments or branches	during 2025	First Housing Centre, Sales and Rural Development Department, Human Resources and Organisational Management Department
1.4	Creation of a YouTube channel with materials explaining how to get on the housing waiting list and providing information on available government mortgage or rental programmes for vulnerable groups.	YouTube channel	during 2025	Marketing Department
1.5	Coverage of all regions of the Republic of Kazakhstan by the Bank's postal advisors and consultants to popularise the savings and educational deposit system among the rural population in order to improve the quality of life of rural dwellers	Contracts concluded/ Progress report	during 2025	Distance Services Department, Sales and Rural Development Department
1.6	Further popularisation of the Tariff Programme 'Educational savings deposit "AQYL"' and the National Fund for Children Project	Progress report	during 2025	Distance Services Department, Sales and Rural Development Department, Marketing Department, Press Service (in terms of posting information on the Bank's website)
1.7	Attracting funds from local budgets for the implementation of social programmes	Concluded loan agreements	during 2025	Planning and Strategic Analysis Department
1.8	Attracting funds from the Asian Development Bank for the implementation of the 'Ymay' and 'Green Mortgage' programmes.	Concluded loan agreements	during 2025	Planning and Strategic Analysis Department
1.9	Further implementation of the 'Asyl Meken' programme to improve the quality of life of rural residents. Attracting funds from local executive bodies and other organisations to create regional programmes implemented outside regional centres	Concluded loan agreements	during 2025	Remote Service Department, Sales and Rural Development Department, Planning and Strategic Analysis Department
1.10	Monitoring the implementation of the Action Plan for improvement of corporate governance of JSC Otbas Bank approved by the decision of the Board of Directors of the Bank	Report on monitoring the implementation of recommendations issued based on the audit findings	quarterly	Internal Audit Department
1.11	'Formation and approval of the list of projects of JSC Otbas Bank, compliant with the principles of sustainable development'	List of projects approved by the Deputy Chairman of the Management Board in charge of the Planning and Strategic Analysis Division.	1 quarter of 2025	Planning and Strategic Analysis Department
1.12	Issue of social bonds	Certificate of registration of social bonds	during 2025 (as required)	Treasury Department
1.13	Carrying out activities to perform qualitative assessment (identification) or financial assessment of climate risks and opportunities	Updated risk register	during 2025	Planning and Strategic Analysis Department, Internal Control Department
2 Updating/development of internal regulations				
2.1	Development and approval of the Bank's Green Bond Policy Statement	Decision of the Bank's Management Board	during 2025 (as required)	Treasury Department, the Bank's unit implementing the green project
2.2	Development and approval of the Methodology for calculation of greenhouse gas emissions under Scope 3	Decision of the Management Board of the Bank	during 2025	Planning and Strategic Analysis Department
3. Introduction of sustainable development principles into administrative and business activities				
3.1	Campaigning / informing the Bank's employees (CA, branches) about the need to save paper products, switching to double-sided printing, holding business meetings / meetings in digital mode	Memo to the Bank's employees / staff (CA, branches) / notification by corporate mail	during 2025	Department of Human Resources and Organisational Management
3.2	Organising a contest/timbling, business breakfast, environmental campaigns (car-free days, days of reasonable consumption of resources) to raise environmental awareness of the Bank's employees.	Report / photo report on the event, publications in mass media / social networks of the Bank and on the Bank's website	during 2025	Human Resources and Organisational Management Department
3.3	Organising an environmental action (including planting of at least 250 green plants).	Photo report on the event, publications in mass media / social networks of the Bank and on the Bank's website	during 2025	Human Resources and Organisational Management Department, Marketing Department, Press Service (in terms of placing information in mass media/social networks of the Bank and on the Bank's website)
3.4	Installation of separate waste collection containers in all the Bank's buildings (Head Office, branches and branch offices), keeping records of waste paper, plastic and glass donated	Photo report, report on the volume of waste paper, plastic and glass handed in	during 2025	Human Resources and Organisational Management Department
3.5	Installation of automatic lighting control system in corridors (motion sensors) in 10 branches of the Bank	Acts of work performed	during 2025	Human Resources and Organisational Management Department
3.6	Conclusion of a voluntary medical insurance contract for the Bank's employees and their close relatives with an insurance company in accordance with the legislation of the Republic of Kazakhstan.	Insurance contract	January 2025	Human Resources and Organisational Management Department
3.7	Involvement of the Bank's employees in volunteer and charity projects to support disabled children, children from orphanages and other socially vulnerable groups of the population at the expense of employees' own funds.	Report/information of the Human Resources and Organisational Management Department	during 2025	Human Resources and Organisational Management Department
3.8	Procurement of the Bank's branded products made of environmentally friendly materials	Goods purchase agreement, purchased products	during 2025	Marketing Department, Procurement Department
3.9	Consideration of the possibility of purchasing office supplies made of environmentally friendly materials	Goods purchase agreement, purchased products	during 2025	Department of Human Resources and Organisational Management, Procurement Department

3.10	Conducting a sociological survey at the Bank to determine employee satisfaction levels	Questionnaires sent to the Bank's employees	during 2025	Department of Human Resources and Organisational Management
3.11	Consideration of the possibility of switching to electric company cars and installing charging stations in the Bank's car parks	Analytical note to the Deputy Chairman of the Management Board in charge of strategic	during 2025	Department of Human Resource Management and Organisational Performance
4. Building competences in sustainable development				
4.1	Training of employees of the Bank's Planning and Strategic Analysis Unit on sustainable development and/or ESG (Environmental, Social and Governance).	Certificate of Completion	during 2025	Planning and Strategic Analysis Department, Human Resources and Organisational Management Department
4.2	Training of employees of the Human Resources and Organisational Management Division and other interested divisions of the Bank (as agreed) on the requirements of ST RK ISO 45001-2019 "Occupational Safety and Health Management Systems. Requirements and Guidelines for Application"/ ST RK ISO 14001-2016 "Environmental Management Systems Requirements and Guidelines for Application"/ ST RK ISO 19011-2019 "Guidelines for Audit of Management Systems".	Certificate of Completion	during 2025	Human Resources and Organisational Management Department, interested structural units of the Bank
4.3	Raising awareness of the Bank's employees/officers, conducting training on the following topics: 1) anti-corruption; 2) anti-fraud; 3) business ethics; 4) occupational safety and health (including fire safety); 5) environmental friendliness/environmental protection; 6) gender equality; 7) human rights; 8) diversity and inclusion.	Training / E-course	during 2025	1) Compliance Control Department; 2) Security Department; 3-8) Human Resources and Organisational Management Department.
4.4	Participation in external conferences/roundtables/seminars on sustainable development (including online format)	Participation in external conferences/roundtables/seminars attended	during 2025	Planning and Strategic Analysis Department, Treasury Department, Financial and Credit Risk Department, if necessary (in terms of the impact of ESG factors on the Bank's credit and financial risks)
5. Participation in sustainable development initiatives				
5.1	Conducting educational activities to improve financial literacy of the population: open lessons and lectures on financial literacy and savings for students of schools, colleges, universities and employees of organisations (informing about the importance of responsible attitude to personal data, promoting the formation of reasonable financial behaviour among the population)	Photo reports, video clips, social media posts, publications in mass media and on the Bank's external website	during 2025	Sales and Rural Development Department (in terms of organising open lessons and lectures on financial literacy and savings for students of schools, colleges, universities and employees of organisations), Marketing Department (in terms of posting videos, posts in social networks), Press Service (in terms of publishing information in mass media and on the Bank's external website)
6. Improving transparency of sustainability information disclosure in reporting and on the corporate website				
6.1	Updating the Sustainable Development section of the Bank's corporate website	Functioning section on the Bank's website with up-to-date data / Memo to the Press Service	during 2025	Department of Planning and Strategic Analysis, Press Service
6.2	Conducting a stakeholder survey to disclose material topics in the Bank's Annual Report and Sustainability Report for 2024 based on the Global Reporting Initiative (GRI) standards	Questionnaires sent to stakeholders	1 quarter of 2025	Department of Planning and Strategic Analysis
6.3	Development and approval of the Bank's Annual Report and Sustainability Report taking into account the requirements of JSC "Kazakhstan Stock Exchange", the Agency of the Republic of Kazakhstan on Regulation and Development of Financial Market, international standards of Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), International Financial Reporting Standard S1, S2 (IFRS S1, S2).	Decisions of the Sole Shareholder / Board of Directors of the Bank	2 quarter 2025	Department of Planning and Strategic Analysis
6.4	Participation in the annual report competition "Rating of Kazakhstan" (2024)	Letter / application for participation	during 2025	Press Service
6.5	Informing about the Bank's sustainability activities in mass media and social networks	Publication on the Bank's corporate website / social networks / mass media	during 2025	Department of Planning and Strategic Analysis, Marketing Department, Press Service
6.6	Updating ESG rating for the Bank	Rating agency report on ESG rating for the Bank	during 2025	Department of Planning and Strategic Analysis