

PRESS-RELEASE

JSC Halyk Bank announces the timely and full redemption of Eurobonds made on January 28, 2021 for 500,000,000 US dollars with a coupon rate of 7.25%

28 January 2021

Joint Stock Company Halyk Savings Bank of Kazakhstan (“the Bank”) (LSE: HSBK; KASE: HSBK, HSBKd; AIX: HSBK, HSBK.Y) repaid in full its USD 500,000,000 Eurobond issue bearing 7.25% coupon rate due 2021 (ISIN: XS0583796973 / US46627JAB08) on the scheduled maturity date 28 January 2021, using its own funds. This is another clear indication of strong liquidity position of the Bank. It is expected, that the Eurobond issue repayment will positively affect the Bank’s net interest margin and return on assets.

About Halyk Bank

Halyk Bank is Kazakhstan's leading financial services group, operating across a variety of segments, including retail, SME & corporate banking, insurance, leasing, brokerage and asset management. Halyk Bank has been listed on the Kazakhstan Stock Exchange since 1998, on the London Stock Exchange since 2006 and Astana International Exchange since October 2019.

With total assets of KZT 9,999.1bn as at 30 September 2020, Halyk Bank is Kazakhstan’s leading lender. The Bank has the largest customer base and broadest branch network in Kazakhstan, with 613 branches and outlets across the country. The Bank also operates in Georgia, Kyrgyzstan, Russia, Tajikistan and Uzbekistan.

For more information on Halyk Bank, please visit <https://www.halykbank.com>

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