



PRESS RELEASE

Changes in the Management Board of JSC Halyk Bank

09 September 2014

Joint Stock Company “Halyk Savings Bank of Kazakhstan” (“Halyk Bank” or “the Bank”) (LSE: HSBK) hereby announces the following changes in the Management Board of Halyk Bank:

1. Mrs. Saule Kishkimbayeva, Deputy Chairperson of the Management Board of the Bank responsible for corporate banking, resigned on her own initiative since 06 September 2014 in accordance with the Resolution of the Bank’s Board of Directors dated 04 September 2014.
2. Mr. Murat Koshenov has been appointed as a member of the Management Board of the Bank in accordance with the Resolution of the Bank’s Board of Directors dated 08 September 2014.

Mr. Murat Koshenov is an economics and strategic research MBA graduate of the Kazakhstan Institute of Management, Economics and Strategic Research. Mr. Koshenov started his career in banking sector since 2000 at ABN AMRO Asset Management as a Head of Broker-Dealer Division. From 2002 to 2010 he was a Risk-manager, Head of Risk Management division, Deputy Chairman of the Management Board of the JSC SB RBS (Kazakhstan). In 2010 he joined Halyk Bank and was appointed as a Head of Risk management, Compliance-controller. On 08 September 2014 he was appointed as Deputy Chairman of the Management Board of the Bank responsible for corporate banking.

JSC Halyk Bank is the leading financial services group and the leading retail bank in Kazakhstan with the largest customer base and the broadest branch network. The Bank holds the first place in net income among second tier banks of Kazakhstan. The Bank is developing as a universal financial services group rendering a wide range of services (banking services, insurance, leasing, brokerage services) to its retail, SME and corporate clients. The Bank also operates in Russia, Georgia and Kyrgyzstan.

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