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PRESS RELEASE

Halyk Bank Succeeds in Implementation of Government Programs Realized by Entrepreneurship Development Fund "Damu"

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Entrepreneurship Development Fund "Damu" has recognized Halyk Bank of Kazakhstan as the Best Bank in several categories: for achieving outstanding success in the implementation of programs of subsidies and loan guarantees.

Halyk Bank is a leading bank in terms of amount of the subsidies, which are approved for participation in the state program "Business Road Map - 2020". The Bank accounts above 13%, or more than KZT 7 billion of the listed subsidies.

In general, the structure of subsidized projects most of all involves the manufacturing, transport and storage industries, and agricultural projects as well.

Halyk Bank of Kazakhstan is among the leaders in respect of the number of projects and the loan portfolio of the Bank's borrowers, admitted by the Bank for consideration and approved by RCC/MEDT*: both in general and in the context of 1, 2, 3 directions**.

The loan portfolio of Halyk Bank borrowers comprises KZT 133,788 billion, accounting for 16.18% of the total loan portfolio of STB clients participating in the program "BRM-2020."

Under the guarantee program, "Damu" Fund has approved 283, and signed 259 bank guarantee agreements. Of them, Halyk Bank of Kazakhstan makes up 45 (or over 17% of all agreements).

The total amount of guarantees provided by "Damu" Fund to STB borrowers is KZT 9,573 billion. Halyk Bank shares more than 15.8%.

At the end of 2013, JSC Halyk Bank of Kazakhstan received 621 applications under the program "Business Road Map-2020". The highest number of applications was received in Aktobe, Kyzylorda and East Kazakhstan regions. Of them, 601 applications were approved by the Credit Committee of the Bank. Today, 421 borrowers have already received subsidies under this program. Therefore, 203 applications were accepted, and 180 borrowers were subsidized in 2013.

JSC Halyk Bank of Kazakhstan 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 actively participates in the implementation of government programs. The Group companies offer a wide range of public services (banking, pensions, insurance, leasing, brokerage, asset management services) to small and medium-sized businesses and corporate customers. The Bank also operates in Russia, Georgia and Kyrgyzstan.

*RCC/MEDT - Regional Coordinating Council/Ministry of Economic Development and Trade

** 1, 2, 3 directions - "Support for new business initiatives," "Improvement of the business sector," "Support for export-oriented industries," appropriately.

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