



PRESS-RELEASE

On repayment of USD 500m Eurobonds

17 October 2013

Joint Stock Company "Halyk Savings Bank of Kazakhstan" (Halyk Bank) (LSE: HSBK) announces on the repayment of its Eurobonds on 16 October 2013 with the original amount of USD 500 million placed in April 2008. The issue has been repaid in full at maturity out of Halyk Bank's own sources.

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, pension asset management, insurance, leasing, brokerage services and asset management) to its retail, SME and corporate clients. The Bank also operates in Russia, Georgia and Kyrgyzstan.

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