

## PRESS-RELEASE

### Halyk Bank has decided to partially prepay its \$750million Eurobond issue

26 November 2020

Joint Stock Company Halyk Savings Bank of Kazakhstan (“Halyk Bank”) (LSE: HSBK; KASE: HSBK, HSBKd; AIX: HSBK, HSBK.Y) has decided to partially prepay its USD 750,000,000 Eurobond issue bearing 5.5% coupon rate due 2022 (the Notes). The partial prepayment will be made for the amount of USD 300,000,000 on 31 December 2020 (next coupon payment date) together with the interest accrued but unpaid. The partial prepayment will be made to bondholders proportionally to their holdings of the Notes. The new pool factor after the redemption will be 0.331561934135, which shall be applied to USD 748,012,457 face value of the Notes. The prepayment will be made in accordance with the Terms and Conditions of the Notes (Condition 8 (c) “Redemption at the option of the Bank”). The respective notice has been sent to noteholders via clearing systems.

This partial prepayment will allow the Bank to optimize its capital and funding costs utilizing the excessive USD liquidity of the Bank.

#### *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 operates in Georgia, Kyrgyzstan, Russia, Tajikistan and Uzbekistan.

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

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