



## **HALYK BANK WAS AWARDED “BANK OF THE YEAR 2015 IN KAZAKHSTAN” BY THE BANKER**

JSC Halyk Bank (Halyk Bank) (LSE: HSBK) has been presented «Bank of the Year in Kazakhstan» award at the 16<sup>th</sup> «Bank of the Year» awards ceremony in London arranged by [The Banker](#), the reputed international financial magazine.

The “Bank of the Year” Awards is an annual event recognizing top financial institutions in the world. This year the “Bank of the Year” Awards 2015 took place on December 2, London, United Kingdom. The winners were selected based not only on their financial indicators, but also on their achievements and advantages that allowed them to strengthen their market positions.

Halyk Bank has won the award in “Bank of the Year in Kazakhstan” category. During the time of increasing external challenges such as tenge devaluation, economic slowdown and turbulence in global markets, Halyk Bank again proved its ability to perform and deserved one of the most prestigious awards in the international finance industry from the Banker.

For the nine months of 2015, the Bank continues to hold its leading position in Kazakhstan banking sector with the highest net income, equity and total retail deposits market shares. Halyk Bank is continuously expanding the volume of its transactional banking business, especially in retail segment.

Halyk aims to actively grow its loan portfolio in 2016, continue expanding fee and commission business, and preserve the leading position in the market.

It’s worth noting that despite turbulences on financial markets Halyk Bank continues to receive awards from most of reputable international agencies and magazines. This year Euromoney named Halyk Bank “the Best Bank in Kazakhstan”. Halyk Bank is the only Kazakh company to enter Forbes Global 2000 (the World’s Biggest Public Companies annual rating published by Forbes) by the size of its net profit. Also Halyk Bank was awarded “Best Retail Bank 2014 Kazakhstan” by Asian Banking and Finance Retail Banking Awards. Global Brands magazine named Halyk Bank “Best Leading Bank in Kazakhstan” and Global Financial Market Review awarded Halyk Bank “Best Bank 2013 Kazakhstan”.

*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 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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