

PRESS-RELEASE

Halyk Bank fully redeemed its first and second bond issues on the AIX

May 17, 2023

JSC Halyk Bank (LSE: HSBK; KASE: HSBK, HSBKd; AIX: HSBK, HSBK.Y) fully redeemed its USD 200,000,000 first bond issue (ISIN: KZX000001045) and its USD 100,000,000 second bond issue (ISIN: KZX000001060) bearing 2.5% coupon rate due 2025 listed on the Astana International Exchange under the AIFC USD 500,000,000 bond placement program (the Notes).

The redemption of the Notes was made in accordance with Early redemption at the option of the Bondholders "Put option" clause of the Terms and Conditions of the Notes.

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 14,142.8bn as at March 31, 2023, Halyk Bank is Kazakhstan's leading lender. The Bank has the largest customer base and broadest branch network in Kazakhstan, with 572 branches and outlets across the country. The Bank also operates in Georgia, Kyrgyzstan and Uzbekistan.

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

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