## Press release

VTB

April 18, 2014

## Volume of non-cash payments on payment cards of VTB Bank (Kazakhstan) has increased by 61%

Following the results of I quarter of 2014, total volume of non-cash payments on payment cards of VTB Bank (Kazakhstan) has increased by 61%.

Experts of the Bank note that during the reporting period volume of non-cash payments conducted in the territory of Kazakhstan has increased by 46%, outside the country – by 21%. Dynamics of increase of the number of cards in circulation has amounted to 57%, the number of active cards has increased by 66% in comparison with the same period of 2013.

Dmitry Yakovlev, acting Deputy Chairman of the Board – Member of the Board of Subsidiary JSC VTB Bank (Kazakhstan): «More and more owners of the Bank's cards use them for conducting daily and periodical payments. This positive trend, indicating the growing popularity of non-cash payments, stimulates further investment in the development of payment infrastructure. Thus, according to the Bank's strategy in 2014, we will focus our efforts on improvement of existing systems of remote banking service of VTB Bank (Kazakhstan), extension of the range of services, as well as increase of number of ATMs and implementation of new payment technologies».

VTB Bank (Kazakhstan) offers payment cards of Visa International system. Owners of payment cards of the Bank have an opportunity to connect to the «Home» tariff, which allows withdrawing cash in more than 11 thousand ATMs of VTB and VTB 24 (Russia, Ukraine, Belarus, Armenia, Azerbaijan and Georgia) on single beneficial tariff regardless of country of stay.

## For reference:

SO JCS VTB Bank (Kazakhstan) - is 100% subsidiary Bank of the largest Russian VTB Bank OJSC.

License of the FSA of the RK No. 1.1.259 dated 22.05.2009.

The Bank was assigned international rating at the «BBB-» / «Stable» forecast level from Standard & Poor's Agency that indicates its positive and stable financial condition.

VTB Bank and its subsidiaries form international financial group which conducts its activities in Russian and foreign markets. VTB Group consists of more than 30 banks and financial companies in 20 countries of the CIS, Europe, Asia and Africa. The major shareholder of VTB – is the Government of the Russian Federation (60,9%).

VTB Group provides full range of financial services, including bank servicing of private and corporate customers, investment and banking and additional financial services including leasing, factoring, insurance and pension coverage.