

**PRESS-RELEASE**  
**THE FINANCIAL RESULTS JSC «HALYK-LIFE»**  
**FOR THE YEAR ENDED 31 DECEMBER 2013**

*the 26 March of 2014*

*On the end of 2013 net income of JSC Subsidiary of Halyk Bank of Kazakhstan Life Insurance Company «Halyk-Life» (hereinafter - Company) amounted to 218 million tenge. Equity as at 1 January 2014 compare with the 1 January 2013 increased by 7.9% and amounted to 2 985 million tenge. The assets of the Company for the 2013 increased by 54.3% and amounted to 16 873 million tenge.*

The total amount of collected insurance premiums amounted to 9.5 billion tenge, the 6 billion tenge of them is insurance premiums by product pension annuity. The Company share in the product of pension annuity accounted for 29% of the total market and it is the best indicator among all Kazakhstan's companies on life insurance. The Insurance reserves of the Company for the year increased by 73%, from 7.6 billion tenge to 13.3 billion tenge.

The assets of the Company increased by 54.3%, reaching 16.8 billion tenge.

The total cost of the investment portfolio of financial instruments of the Company amounted to 15.2 billion. The amount of investment income for the 2013 increased by 189.5 million tenge, which on 23.5% more compared with the 2012 and amounted to 995 million tenge. The cost of the investment portfolio of the Company for the 2013 increased by 56.2%.

The Return on average equity (RoAE) amounted to 7.64% per year.

The Annual audited financial statements for the year 2013 is available on the Company's web-site: [http://www.halyklife.kz/Year\\_audit\\_report](http://www.halyklife.kz/Year_audit_report) .

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*JSC «Halyk-Life» is the leading company on life insurance in Kazakhstan, the Company is a member of the financial group of Halyk Bank of Kazakhstan «Halyk Group». The Company is a member of the Fund of guarantee of insurance payments and a member of the Association of financiers of Kazakhstan. Company has a wide regional network, which consists of 22 branches and representative offices in the Kazakhstan. The sole shareholder of the Company is the JSC «Halyk Bank of Kazakhstan» – is the leading retail Bank in the Kazakhstan.*

*In 2013 the international rating agency A.M. Best Company has confirmed the Company's credit rating at «bbb -» and the rating of financial stability at «B+» (Good).*

*«The national business rating» (<http://nbr-kz.com/metodiki-reytingovaniya.html>) has awarded the Company the title of «the leader of the industry 2013» according to results of a comprehensive programme, which determines leaders of Kazakhstan's economy on the basis of official data of State statistics.*

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