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FOR IMMEDIATE RELEASE

Press release

JSC Halyk Bank has won Best Bank in Kazakhstan award of EMEA Finance magazine

After receiving three awards by Global Finance magazine since the beginning of 2012, EMEA Finance has announced that JSC Halyk Bank has won for a fourth consecutive year Best Bank in Kazakhstan award for its achievements and success in 2011.

The winners were selected based on the financial institutions' performance and other considerations, such as market share, growth in important product classes, profitability and corporate strategy.

Christopher Moore, Publisher and CEO of EMEA Finance magazine says, "Halyk Bank continues its string of impressive results, and maintains its dominance as the market leader in the Kazakh banking sector. The bank's market share in key criteria areas including assets, deposits and loans is in the mid to high teens. This strong market positions allows the bank to innovate and to invest in new products year after year, which in turn strengthens its competitive position".

"Despite challenging situation in the financial market Halyk Bank was recognized as the Best Bank by respectful international magazine. This recognition shows not only the position of Halyk Bank, but also positive potential of Kazakhstan's financial market", says Umut Shayakhmetova, CEO of Halyk Bank.

Tim Burke, Editor of EMEA Finance magazine says, "Halyk Bank is increasingly a barometer for Kazakhstan's own growth and development prospects. The Bank generated a very impressive return on average equity of over twelve percent last year, and growth across most sectors of the bank was at or near this level. The bank's ratings were upgraded early in 2011, following fast on the heels of the sovereign's upgrade in November 2010".

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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. Halyk Bank is developing as a universal financial services group rendering a wide range of services (banking services, pension asset management, insurance, leasing, brokerage services and asset management) to its retail, SME and corporate clients. Halyk Bank is also conducting business in Russia, Georgia and Kyrgyzstan.

EMEA Finance is the leading international financial magazine with circulation of 15 500 providing the complete information source for the finance industry across emerging Europe, the Middle East and Africa.

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