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PRESS RELEASE

ATM Network Upgrade and Expansion

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JSC Halyk Bank of Kazakhstan has started updating and expanding the ATM network throughout the country. The first 50 ATMs are already installed in most major cities and regional centers of Kazakhstan.

In the period from December 2013 to December 2014, the Bank is planning to expand and upgrade its ATM fleet by 26% and bring the total number of ATMs around the country to 2,250 units. Half of ATMs will be equipped with the new function of Cash In.

Besides ATMs, The Bank currently has a large fleet of payment terminals designed to provide remote banking and non-cash card payments (about 600 units) and payment terminals used for cash payment of various services (about 150 units).

JSC Halyk Bank of Kazakhstan (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 holds the largest market share in terms of net profit and deposit base in the banking sector of Kazakhstan. The Bank is developing as a universal financial services group rendering a wide range of services (banking services, brokerage, insurance, leasing, and asset management) to its retail, SME and corporate clients. The Bank also operates in Russia, Georgia and Kyrgyzstan.

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