

## PRESS-RELEASE

### Halyk Bank has decided to partially prepay its \$750million Eurobond issue

30 January 2019

Joint Stock Company Halyk Savings Bank of Kazakhstan (“Halyk Bank”) (LSE: HSBK) has decided to partially prepay its USD 750,000,000 Eurobond issue bearing 5.5% coupon rate due 2022 (the Notes). The partial prepayment will be made for the amount of USD 200,000,000 on 1 March 2019 together with the interest accrued but unpaid. The partial prepayment will be made to bondholders proportionally to their holdings of the Notes. The prepayment will be made in accordance with the Terms and Conditions of the Notes (Condition 8 (c) “Redemption at the option of the Bank”). The respective notice has been sent to noteholders via clearing systems.

This partial prepayment will allow the Bank to optimize its capital and funding costs utilizing the excessive USD liquidity of the Bank.

#### *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 and on the London Stock Exchange since 2006. Halyk Bank has the highest ratings (Moody’s – Ba1 / Fitch – BB / S&P – BB) among Kazakhstan second-tier banks (without foreign participation).

In July 2017, the Bank purchased majority stake in Kazkommertsbank JSC – the second largest Bank in Kazakhstan by total assets – and merged it fully in July 2018.

With total assets of KZT 8,389.9 billion as at 30 September 2018, Halyk Bank is Kazakhstan’s leading lender. The Bank has the largest customer base and broadest branch network in Kazakhstan, with 656 branches and outlets across the country. The Bank also operates in Georgia, Kyrgyzstan, Russia and Tajikistan.

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

- ENDS-

For further information, please contact:

#### **Halyk Bank**

Viktor Skryl

+7 727 259 04 27

Mira Kasenova

+7 727 259 04 30

Karashash Karymsakova

+7 727 330 01 92