

December 22, 2022

PRESS RELEASE

On the sale of 100% shares of subsidiary bank in Russian Federation

Joint Stock Company Halyk Savings Bank of Kazakhstan (LSE: HSBK; KASE: HSBK, HSBKd; AIX: HSBK, HSBK.Y) announces the sale of 100% shares of JSC CB Moskommertsbank.

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, on the London Stock Exchange since 2006 and Astana International Exchange since October 2019.

With total assets of KZT 14,207.9bn as at September 30, 2022, Halyk Bank is Kazakhstan's leading lender. The Bank has the largest customer base and broadest branch network in Kazakhstan, with 575 branches and outlets across the country. The Bank operates in Georgia, Kyrgyzstan and Uzbekistan.

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

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