



# ECOSYSTEM OF SERVICES & PARTNERS

## BANKING PRODUCTS & SERVICES

Online refinance Digital cards

E-Wallets Apple Pay

Samsung Pay Google Pay

Halyk QR Online Deposit

Credit Cards Cash Loans

Payments P2P transfers

International Transfer Face Pay

Face ID/Touch ID

Digital Auto Loan

## CHANNELS

Partnership with the largest retailers

Branches POS ATMs

Card issuance machines

Halyk Super App PFM

BaaS CVM

## LIFE-STYLE & ECOSYSTEM

My Car My Home My Health Halyk+

My Bonus with Partners Kundelik pro

Halyk Easy Halyk Info Halyk Maps

Insurance Finance Travel kino.kz

GovTech Invest Market Lifestyle

## MAU

million



## DAU

million



VISITS PER MONTH, MLN

> 270

ACTIONS PER MONTH

> 1.5 BLN

# PAYMENTS & TRANSFERS

FacePay

Utilities

Government Services

Charity

Entertainment & Leisure

Mobile Services

Transport

Education

Financial Services

Beauty & Health

Gas Stations

Fines

Security Companies

Parking

Taxi

Toll Roads

Auto Parts

Pharmacies

+10K payments

# GOVTECH



REQUEST FREQUENCY

**32 MLN**

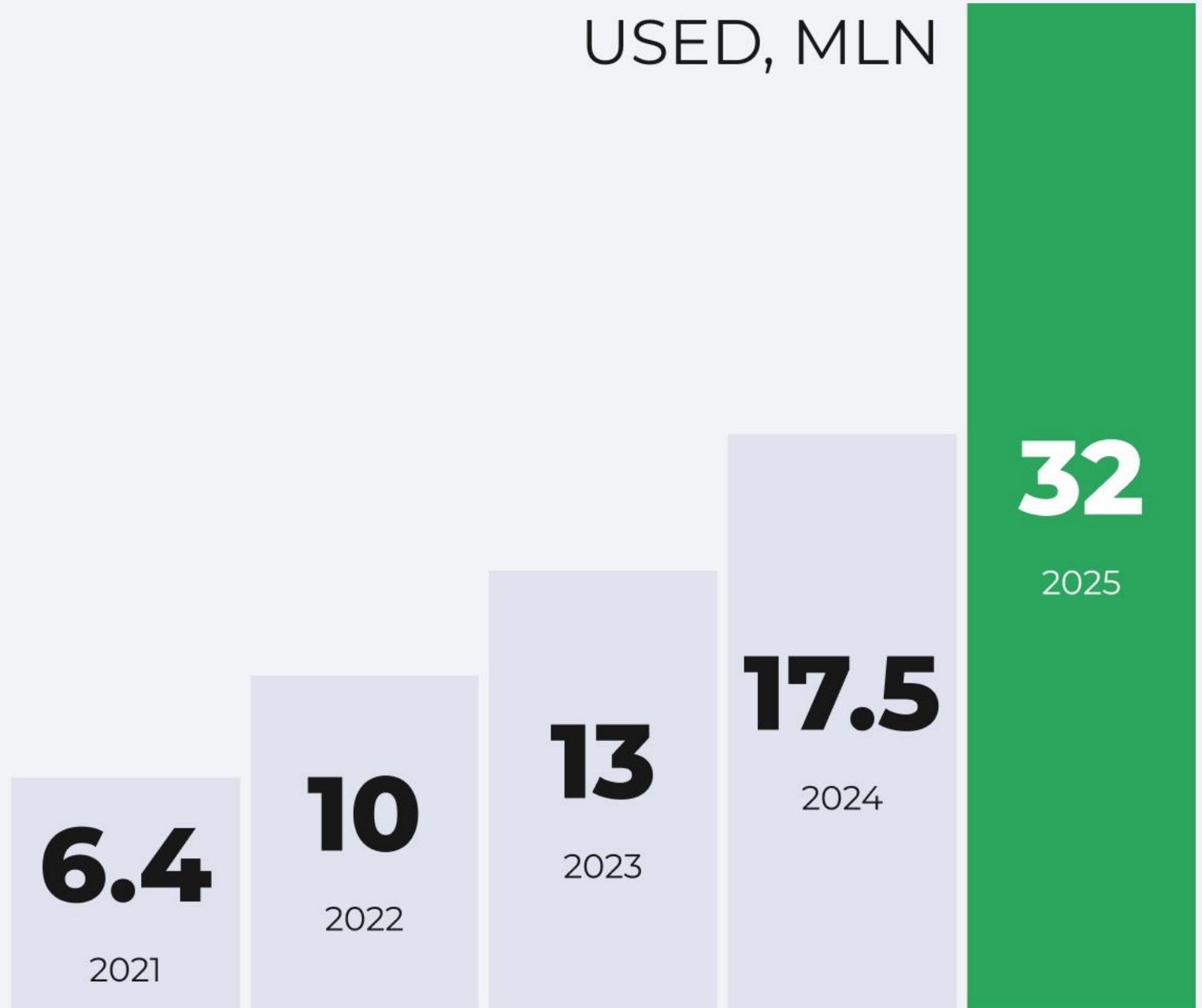
MAU

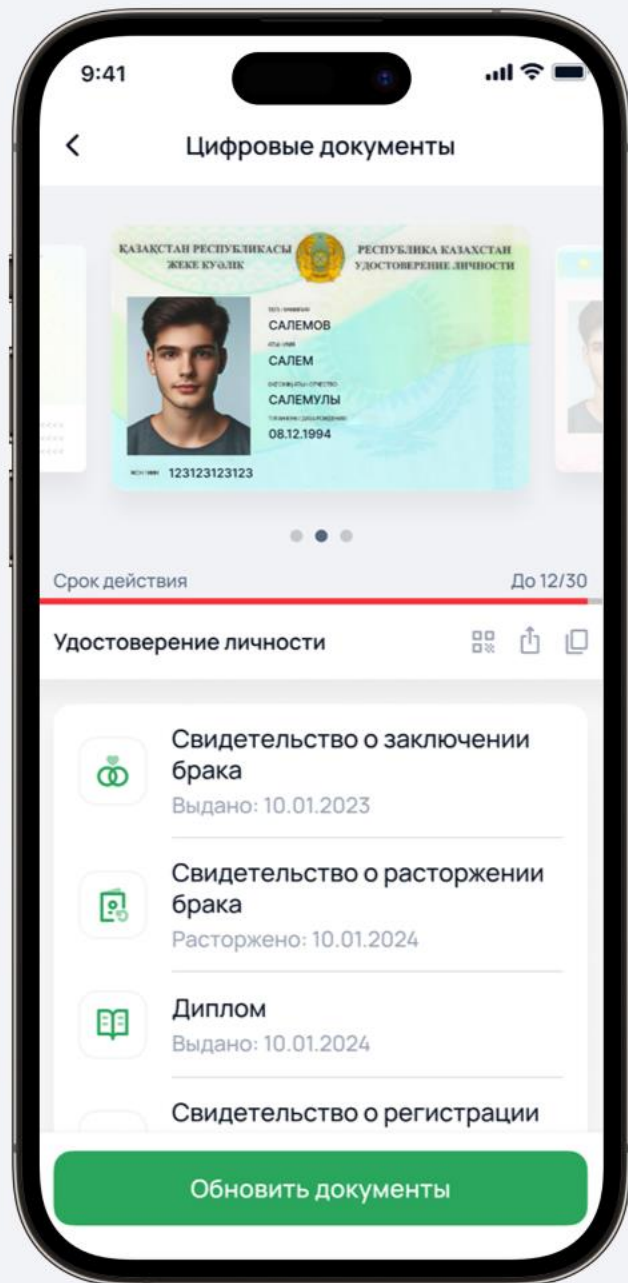
**805K**

NUMBER OF GOVERNMENT SERVICES

**74**

USED, MLN



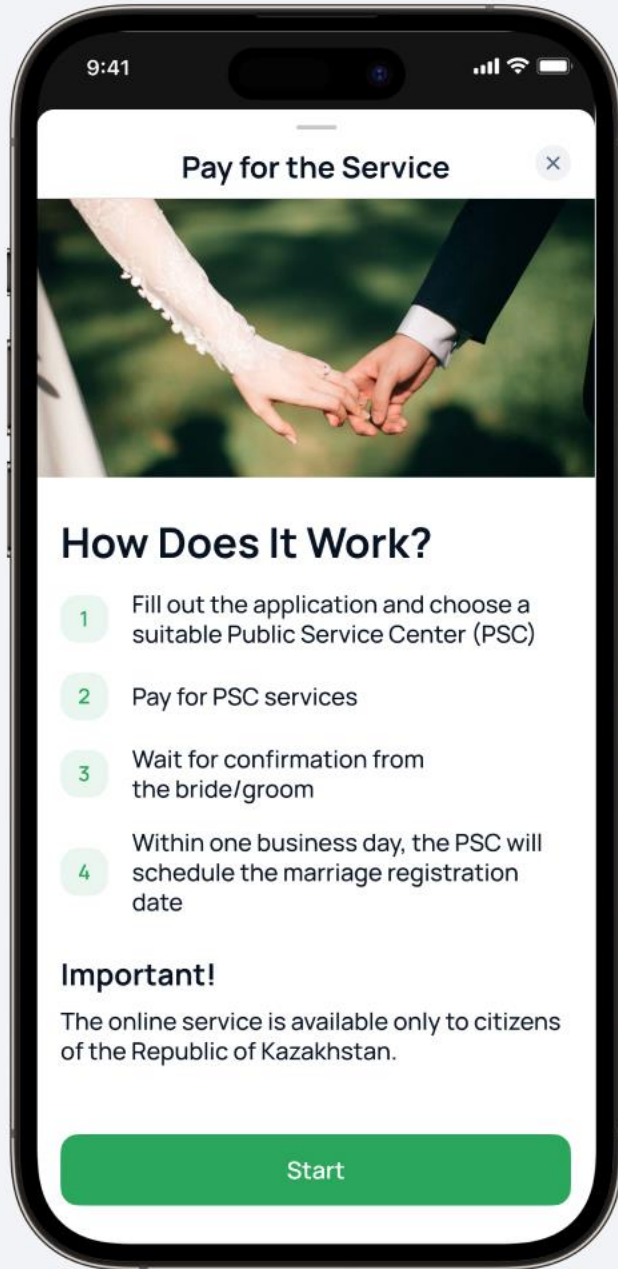


# DIGITAL DOCUMENTS

HAVE THE SAME LEGAL FORCE AS PAPER DOCUMENTS.

**6** MLN

IN 2025



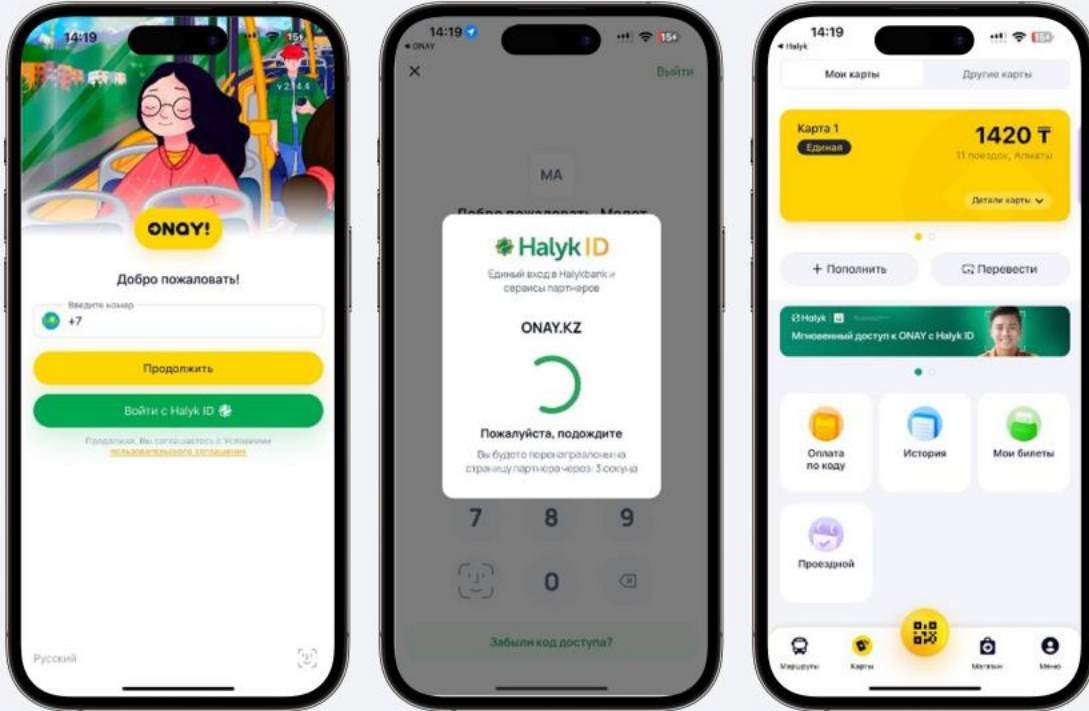
# MARRIAGE REGISTRATION

**+20K**  
**FAMILIES**

# HALYK ID



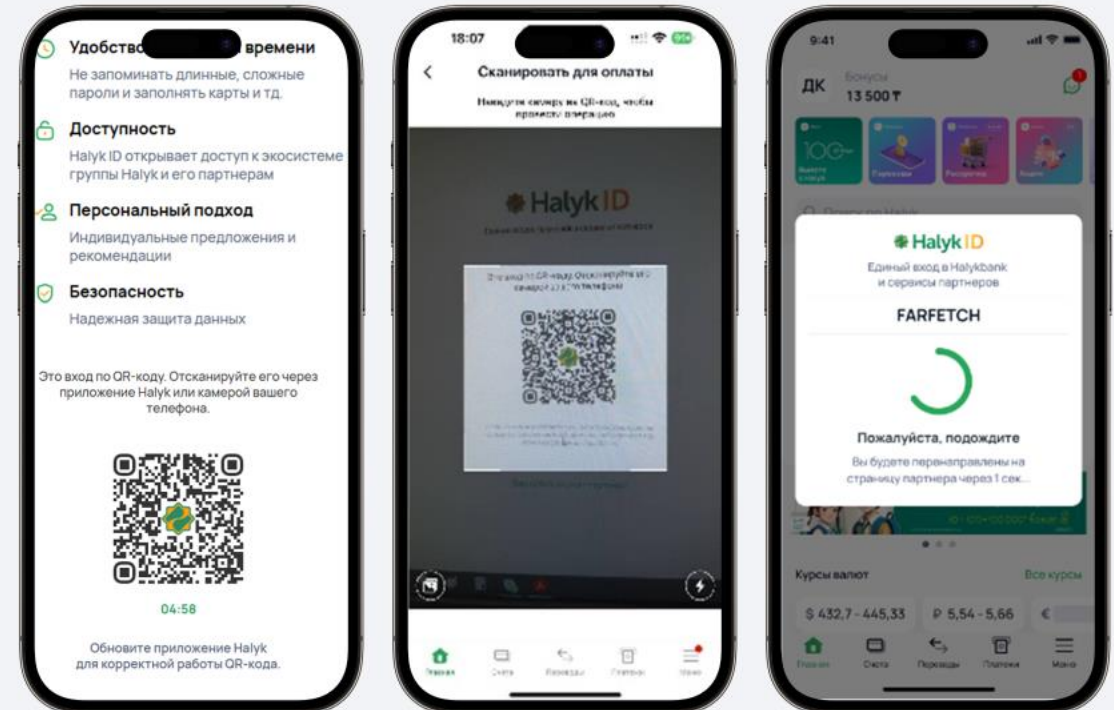
# HALYK ID: UNIFIED LOGIN TO SERVICES WITHOUT USERNAMES AND PASSWORDS



Fast and secure authentication across Halyk and partner services, based on OAuth 2.0 and OpenID Connect standards.

Comparable solutions: Google ID (2.5 billion users, 3 million apps and websites) and Apple ID (1.46 billion users, 2 million resources).

Logging in via Halyk ID reduces the user journey by up to 30 seconds: according to CustDev research, this authentication method significantly speeds up access to websites and applications.





# HALYK ID & BUSINESS ID

HALYK ID UNIFIES THE HALYK B2C ECOSYSTEM, WHILE BUSINESS ID AUTHENTICATION EXPANDS IT TO B2B CLIENTS.

HALYK ID UNIQUE CUSTOMERS FOR 2025

# 999K

BUSSINESS ID UNIQUE CUSTOMERS FOR 2025

# 34K

CORPORATE CLIENTS CAN QUICKLY AND SECURELY ACCESS THEIR B2B SERVICE PERSONAL ACCOUNTS, ENABLING THE SERVICE TO GAIN MORE REGISTRATIONS AND PAYMENTS.



IMPLEMENTATION OF QR IN HALYKMARKET PARCEL LOCKERS

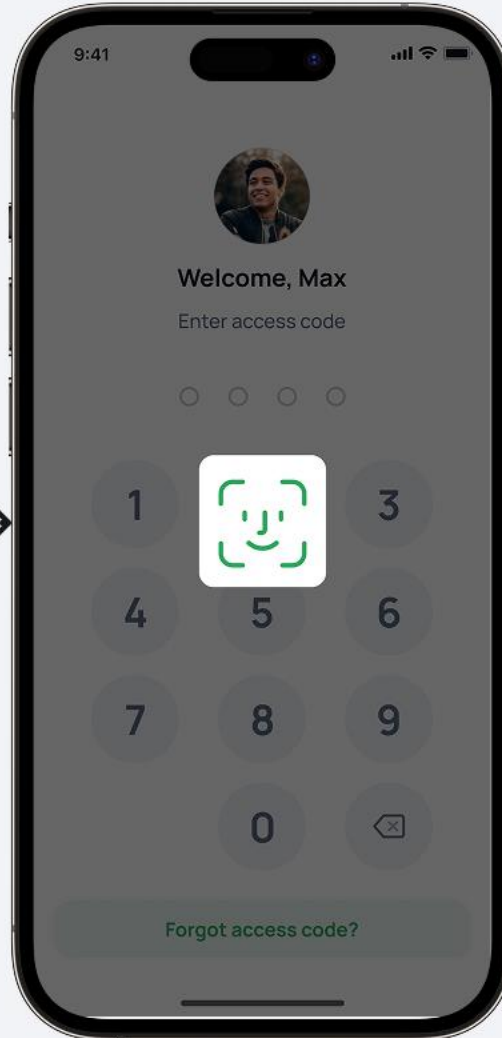
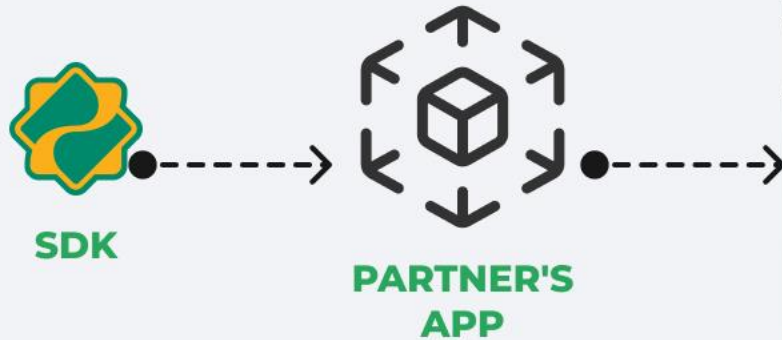


IMPLEMENTATION OF QR LOGIN IN 24/7 ZONES

(zones for ATM cash withdrawals after 18:00)



# BaaS



KYC

Cards

Card services

Transfers

QR payment

Public services

Services for MFO

Loan / BNPL

Accepting payments

INTEGRATED PARTNERS

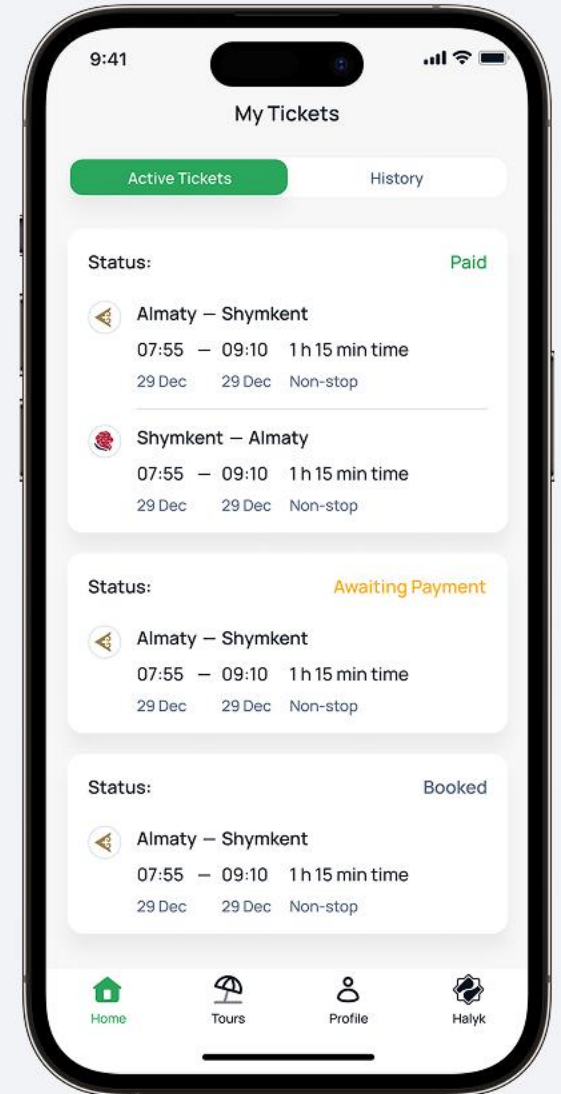
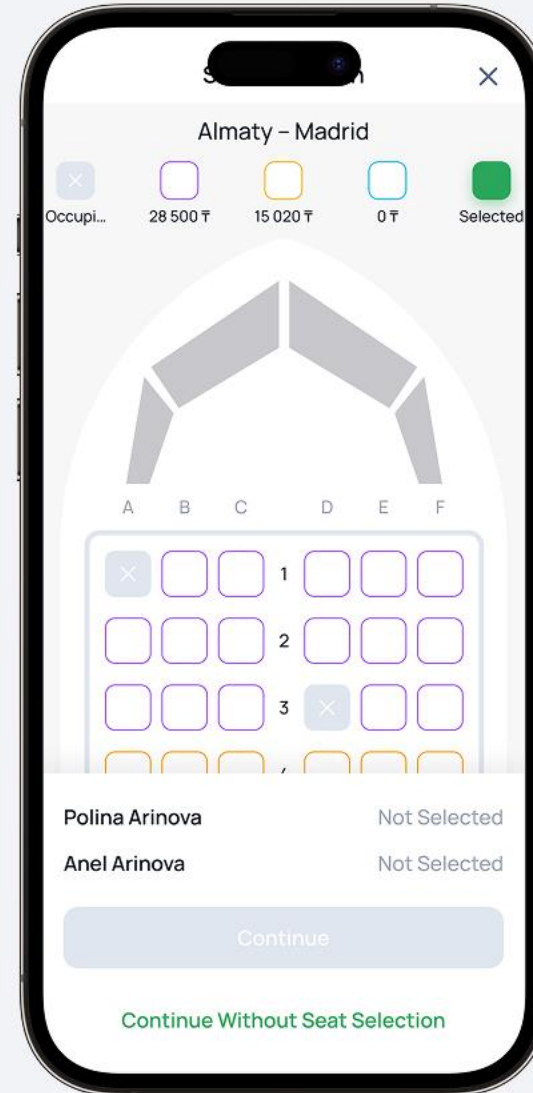


The Halyk Widget Mobile SDK covers all key needs of modern neobanking and enables fast product launch to market.

# TRAVEL

- AIR TICKETS
- RAILWAY TICKETS
- CIS BUS ROUTES

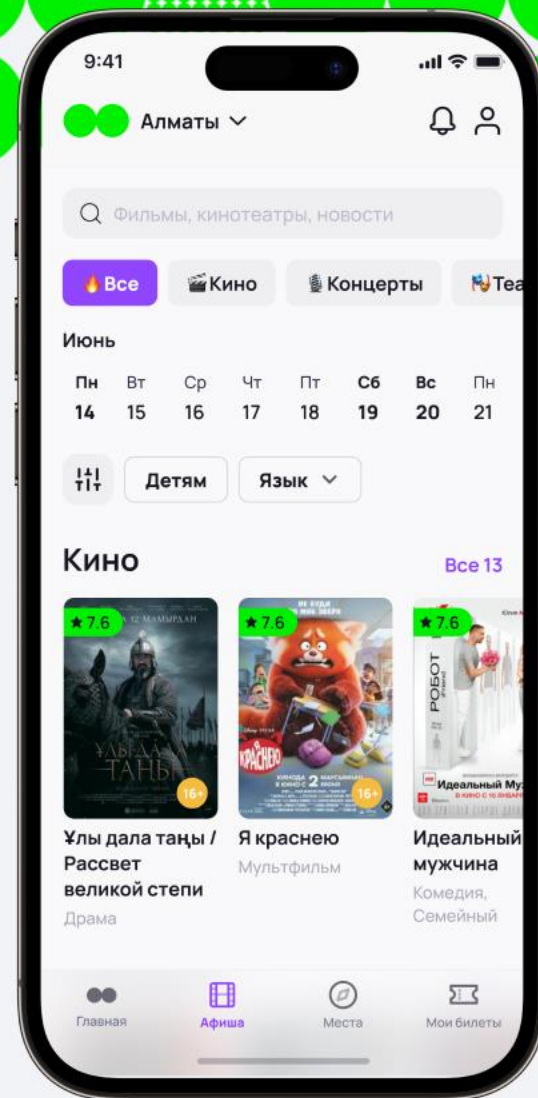
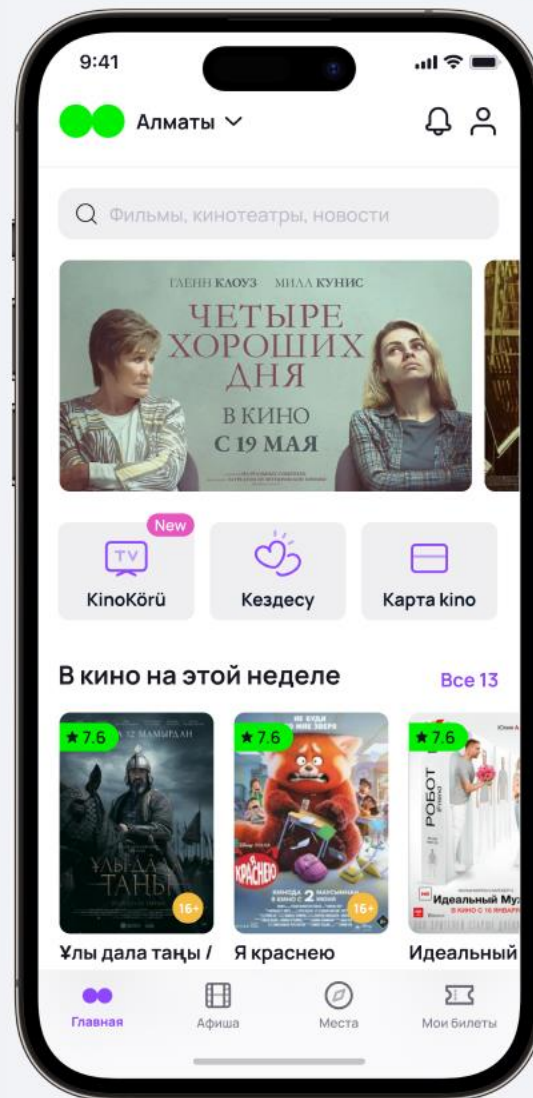
Travel Loans through Halyk Bank



# KINO.KZ: A SERVICE FOR AN ENGAGING LIFE

EVERY SECOND TICKET IS BOUGHT ON KINO.KZ:

- CINEMA
- CONCERTS
- THEATRE
- TOURS
- FAMILY
- SPORT
- ENTERTAINMENTS



MORE THAN **25 YEARS**

VISITS PER YEARS

**40** MLN

**96%**

**4** MLN

EVENTS HAVE BEEN HELD

**+4000**

REGISTERED USERS

**5.7** MLN

# LARGE-SCALE CONCERTS AND TOURS OF '25



## BACKSTREET BOYS

28.8 thousand tickets sold  
(Central Stadium)



## KAIRAT NURTAS

27 thousand tickets sold  
(Central Stadium)



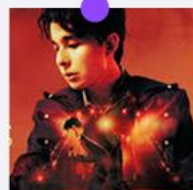
## MIRAS ZHUGUNUSOV

25 thousand tickets sold  
(Central Stadium)



## IL'HAN

6 cities of Kazakhstan



## MIRAS ZHUGUNUSOV TOUR

6 cities of Kazakhstan



## ERNAR AMANDYK TOUR

12 cities (1 day soldier's day)

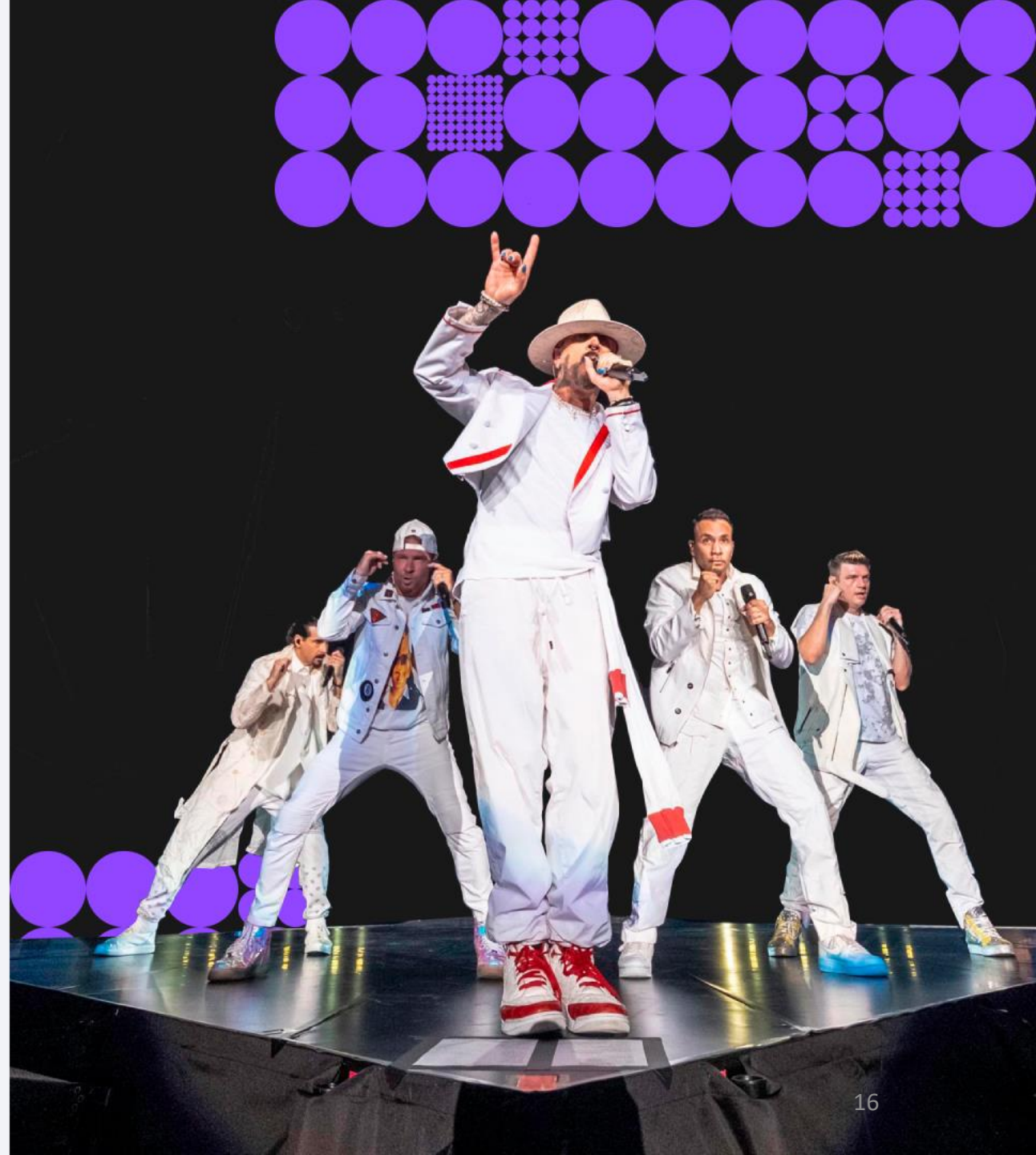


## TURAR TOUR

# BACKSTREET BOYS CONCERT

TOTAL GMV

**2.4 BLN**



# HALYK MARKET

Forbes • 2025 • 4th place - Halyk Market

Forbes • 2023 • 11th place - Halyk Market

GVM (2025) (+430%) VS 2023

# 124 BLN

# 4th

 largest e-commerce platform in Kazakhstan

USERS (MAU)

# 3.7 MLN

SKU (ASSORTMENT)

# 5.7 MLN



# HALYK MARKET LOGISTICS

Halyk Market places strong focus on logistics development to improve operational efficiency and service quality

**78.4%** ON-TIME  
DELIVERIES

## LOCATIONS

Halyk Market delivers to cities and settlements across Kazakhstan

**146**

## PICK-UP POINTS

Pick-up points are available for Halyk Market customers

**92**

## SORTING CENTRE

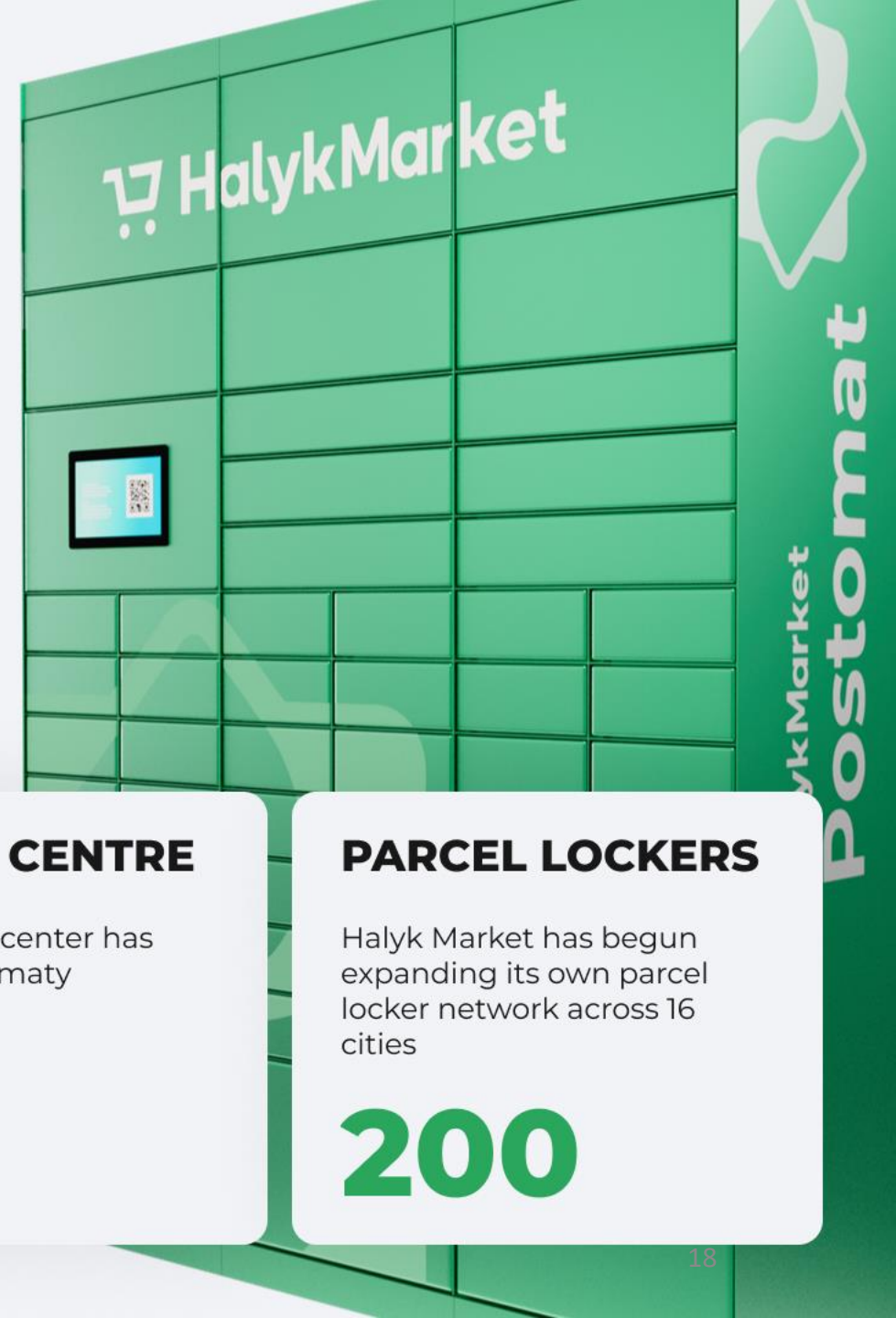
A pilot sorting center has launched in Almaty

**1**

## PARCEL LOCKERS

Halyk Market has begun expanding its own parcel locker network across 16 cities

**200**



# APPTЕКА

LAUNCH DATE: **MAR 2024**

## SKU

Including 6.2K medicines in the catalog

**14,5K**

## FILL RATE

vs 95% best-in-class benchmark

**98,5%**

## OUT-OF-STOCK

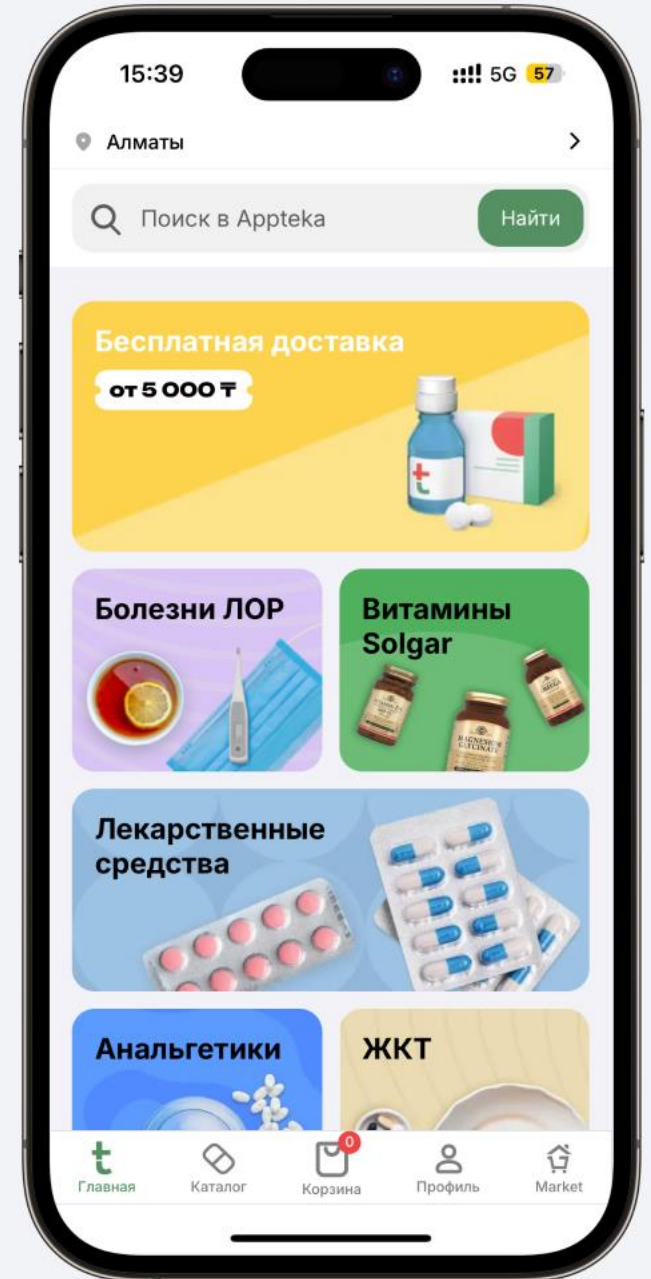
2x Better Than the Amazon Benchmark

**1,49%**

## INVENTORY

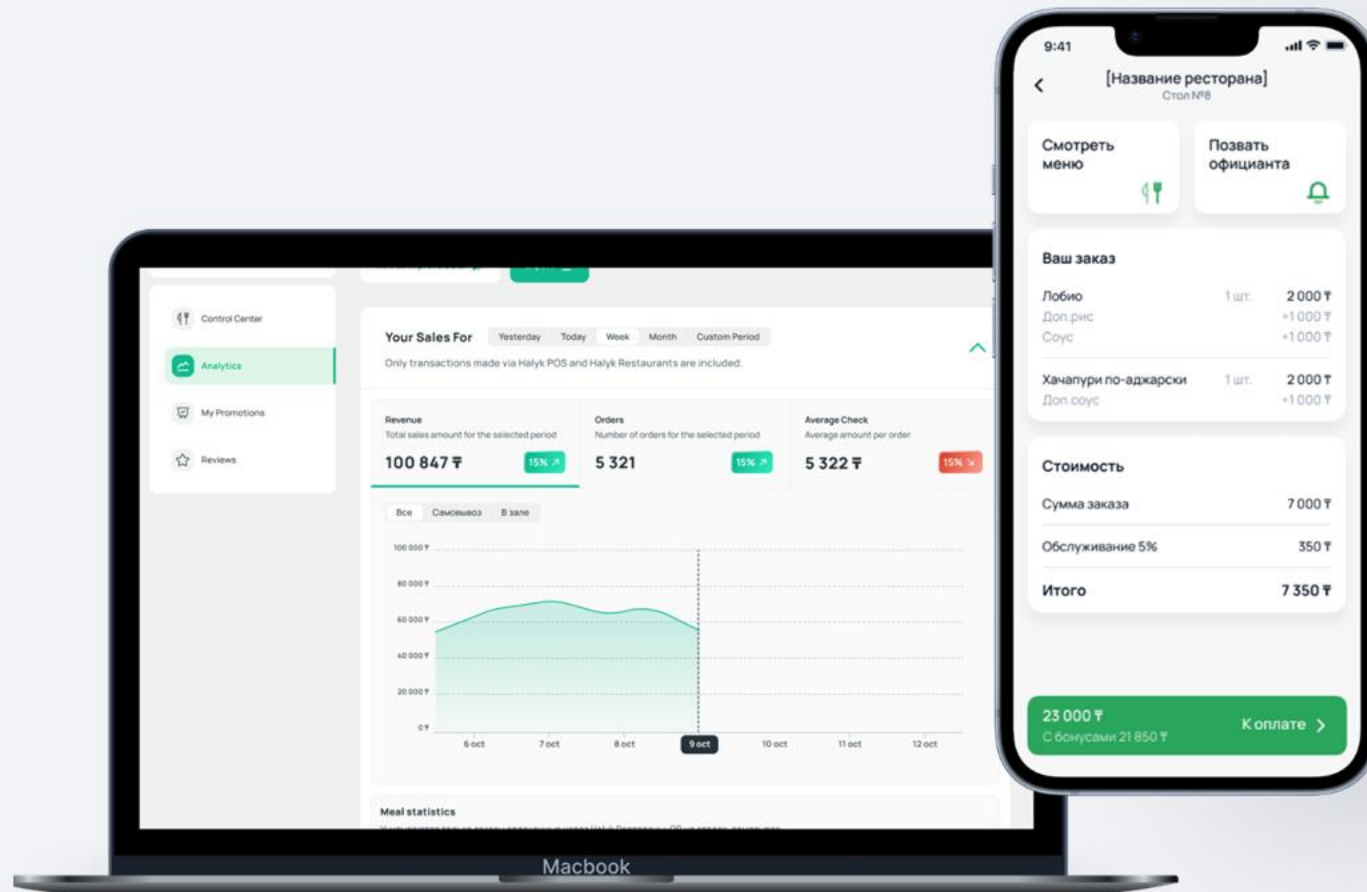
Total Inventory of Partner Pharmacies

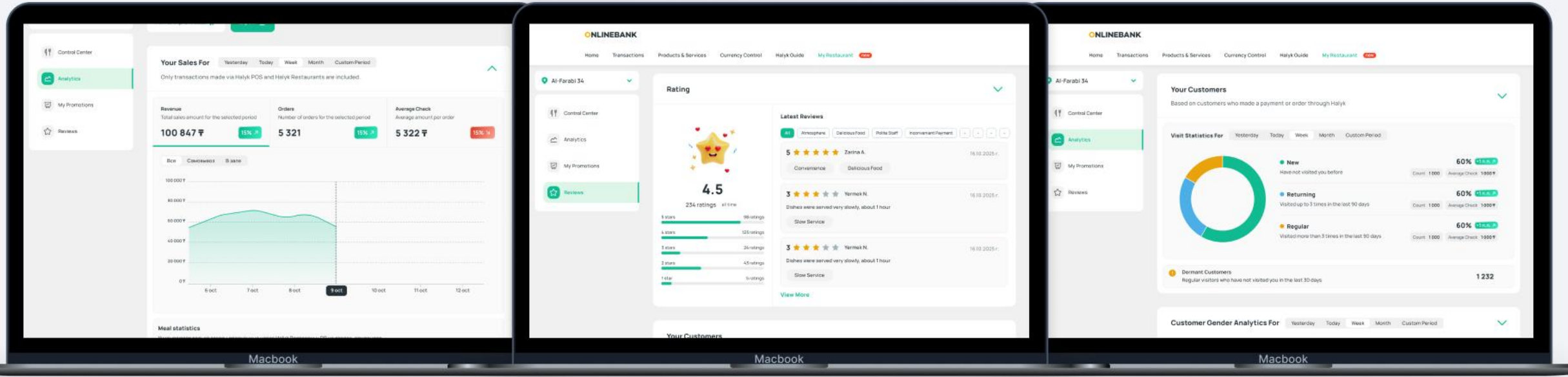
**45,5B**



# RESTAURANTS

- TABLE QR PAYMENTS
- TAKEAWAY ORDERS
- DIGITAL MENU
- WAITER TIPS





# RESTAURANT DASHBOARD IN ONLINEBANK — KEY METRICS AND INDICATORS

# PRODUCT DRIVEN APPROACH

## HOW WE OPERATE TODAY

- 50+ PRODUCT TEAMS
- PRODUCT-DRIVEN DEVELOPMENT MODEL
- FAST ITERATIONS AND CONTINUOUS DELIVERY
- DATA-DRIVEN DECISION MAKING
- CROSS-PRODUCT SYNERGY

## TECHNOLOGY FOUNDATION

- PLATFORM APPROACH (API, BAAS, MINI APPS)
- UNIFIED ARCHITECTURE AND STANDARDS
- SHARED CORE SERVICES

**THANK YOU**  
FOR YOUR ATTENTION