



**JOINT STOCK COMPANY
“HALYK SAVINGS BANK OF KAZAKHSTAN”
(40, Al-Farabi Ave., Medeu district, A26M3K5, Almaty, Republic of Kazakhstan)**

**INFORMATION NOTE TO THE SHAREHOLDERS OF
JSC HALYK BANK**

JSC Halyk Bank (the “Bank”) informs on the resolution adopted at the Extraordinary General Shareholders’ Meeting of the Bank held on 21 October 2022 by absentee voting without holding the in-person general shareholders’ meeting, to pay dividends on common shares of the Bank (ISIN KZ000A0LE0S4) as per results of the Bank operations for 2021:

the dividend amount per common share: KZT 12.71;

the dividend payment start date: 27 October 2022;

the timing and form of dividend payments:

the record date of the list of shareholders eligible to receive dividends, as of 00:00 a.m. 25 October 2022 (Almaty time);

the dividend payment form – bank transfer.

The amount of dividends to be paid to the shareholders of the Bank – KZT138,644,160,658.92.

Dear shareholders, if your current details are missing in the Bank’s shareholders register system, in order to receive dividends you should:

1) notify JSC Central Securities Depository (the “Central Depository”) of the change in the information necessary for the Bank’s shareholders register system (including bank account details) and provide relevant documents at the following addresses:

non-residential premises 163, 30/8, Satpayev Str., 050040, Almaty, Republic of Kazakhstan (telephone: 8 (727) 355 47 60, 262 08 46);

or at the offices of the transfer agent located in the offices of JSC Kazpost; and/or

2) contact Personal Service Centers of the Bank, the list and addresses of which are available on the Bank’s corporate website: <https://halykbank.kz/about-bank/akcioneram> (in Russian), and <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh) and <https://halykbank.kz/en/about-bank/akcioneram> (in English).

Please be further advised that Bank will pay dividends as and when shareholders update their details, which are necessary for dividend payment, until ninety calendar days after the date at which the resolution was adopted by the general shareholders’ meeting to pay dividends on common shares of the Bank (**until 19 January 2023**).

According to the requirements of Article 23 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", accrued but unpaid dividends, due to lack of updated details of a shareholder with the Bank or in the Bank’s security holders register system, or the nominal holding system, will be transferred by the Bank within the time limits established by the legislation to an unclaimed dividend account opened with the Central Securities Depository. Thus, if the Bank’s shareholders have not been paid their dividends, they should contact the Central Securities Depository to receive the accrued dividends on common shares of the Bank **after 26 January 2023**.

Special note to the holders of Global Depository Receipts (GDRs), the underlying asset of which are common shares of JSC Halyk Bank:

Please contact The Bank of New York Mellon, 240 Greenwich Street, 8th Floor, New York NY, 10286 U.S.A. (the ‘Depository’) for the procedure of dividend payment to GDR holders.

Please feel free to contact the Depositary if you need any further information:

Ms. Tatyana Axenova, telephone: +1 212 815 4158, e-mail: tatsiana.axenova@bnymellon.com

Ms. Mira Daskal, telephone: +1 212 815 5021, e-mail: mira.daskal@bnymellon.com

For more information on payment of dividends on commons shares of the Bank, please contact employees of the Group Capital Management Department at: +7 727 330 12 07, +7 727 244 76 94, +7 727 259 03 04, + 7 727 330 15 46, +7 727 259 05 99.

JSC Halyk Bank