



**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 Annual General Shareholders' Meeting of the Bank held on 25 May 2023 by absentee voting, to pay dividends on common shares of the Bank (ISIN KZ000A0LE0S4) as per results of the Bank operations for 2022:

the dividend amount per common share: KZT 25.38;

the dividend payment start date: 6 June 2023;

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. 31 May 2023 (Almaty time);

the dividend payment form – bank transfer.

The amount of dividends to be paid to the shareholders of the Bank – KZT 276,851,990,363.76.

When paying dividends, the Bank complies with all of the requirements of applicable law, including compliance with the terms and conditions stipulated by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market dated April 27, 2023 No. 21 “On approval of the requirements for the distribution of profits, accrual of dividends on ordinary and (or) preferred shares and (or) perpetual financial instruments, as well as the repurchase of own shares by a second-tier bank, for insurance of financial stability and (or) for recovery of which funds are using from the state budget, the National Fund of the Republic of Kazakhstan, the National Bank of the Republic of Kazakhstan and (or) its subsidiaries” (hereinafter referred as the “Terms”).

In accordance with the Terms, the Bank will allocate 28.4 billion tenge or 10.26% of the amount of dividends paid, as the early partial prepayment of the deposit of the JSC “Kazakhstan Sustainability Fund” (hereinafter referred as the “KSF”) (transferred to the Bank’s balance sheet following merger of JSC “Kazkommertsbank”), which represents the share of the discount on the KSF’s deposit in the Bank’s capital.

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/A15P5B5, 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), <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh) and <https://halykbank.kz/en/about-bank/akcioneram> (in English).

At the same time, the Bank's shareholders who are clients of brokers should contact their brokers to update their details in the nominee holding accounting system in order to receive dividends.

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 23 August 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 commons shares of the Bank **after 31 August 2023**.

**Special note to the holders of Global Depositary 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 Depository if you need any further information:

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