



ANNOUNCEMENT FOR JSC HALYK BANK SHAREHOLDERS

JSC Halyk Bank (hereinafter referred to as the “Bank”) announces the payment of dividends on common shares of the Bank (ISIN KZ000A0LE0S4) for 2019 financial year from retained earnings of previous years in the amount of 17.08 tenge per common share in accordance with the resolution adopted on the Extraordinary General Shareholders’ Meeting of the Bank by absentee voting without holding an in-person General Shareholders’ Meeting (Minutes No. 44 dated 23 July 2020).

The amount of dividends on common shares of the Bank payable according to the list of shareholders eligible to receive dividends as of 00:00 am on 23 July 2020, is KZT 200,759,163,700.76, including on global depositary receipts, whose underlying assets are issued common shares of the Bank - KZT 51,747,424,254.40.

The amount of actually paid dividends to the Bank's shareholders who have actual details for the payment of dividends from the Bank or in the system of registers of security holders, from 24 July 2020 (the start date of dividend payment) to the date of publication of this announcement, is 200,228,443,368.24 tenge, including on global depositary receipts, whose underlying asset are issued common shares of the Bank - KZT 51,747,424,254.40.

Until the expiration of ninety calendar days from the date following the date of adopting the resolution by the general shareholders’ meeting to pay dividends on common shares of the Bank (from 24 July 2020), the Bank continues to pay dividends as the shareholders update their details necessary for the payment of dividends by:

1) notifying the JSC Central Securities Depository (hereinafter referred to as the “Central Depository”) about changes in the information necessary for maintaining the system of registers of the Bank's shareholders (including the bank account details) with the provision of relevant documents to the following addresses:

Area of residential complex "Tengiz Towers", 30/8 Satpayev Street, 050040, Almaty, Republic of Kazakhstan (contact phone: 8 (727) 355-47-60);

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

2) contacting the Bank's Personal Service Centers, the list and addresses of which are posted on the Bank's corporate website at: <https://halykbank.kz/about-bank/akcioneram> (in Russian) and <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh), with a document issued by the Central Depository certifying the entry of the necessary information into the system of registers of shareholders of the Bank.

The dividends accrued, but unpaid due to the absence of relevant details of shareholders will be transferred by the Bank to an account opened with the Central Depository for accounting of unclaimed money, in accordance with the requirements of the Law of the Republic of Kazakhstan “On Joint Stock Companies”. Thus, **after the expiration of ninety calendar days** from the date following the date of adopting the resolution by the general shareholders’ meeting to pay dividends on common shares of the Bank, if the dividends due are not received, the shareholders of the Bank will need to contact the Central Depository to receive the dividends accrued by the Bank.

For additional information on the payment of dividends on common shares of the Bank, shareholders should contact the Group Capital Management Department team by the following phone numbers: +7 776 099 97 77; +7 701 764 75 05.

JSC Halyk Bank