



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 18 April 2019, to pay dividends on common shares of the Bank (ISIN KZ000A0LE0S4) as per results of Bank operations for 2018:

name: JSC Halyk Bank;

location of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu district, A26M3K5, Almaty, Republic of Kazakhstan;

banking and other details of JSC Halyk Bank: National Bank of Kazakhstan, BIC – NBRKKZKX, correspondent account – KZ87125KZT100130031, BIN – 940140000385, Beneficiary Code – 14;

the dividend payment period: 2018;

the dividend amount per one common share: 10.78 tenge;

the dividend payment start date: 03 June 2019;

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. 22 April 2019;

the dividend payment form – non-cash.

Dear shareholders, if your current details are missing in the Bank's shareholders register system, in order to receive dividends you should **by 01 July 2019**:

1) notify the JSC Central Securities Depository (being the legal successor of JSC “The Integrated Securities Registrar” from 01 January 2019) (the Central Depository) of the change in the information necessary for the Bank's shareholders register system (including bank account details) at the address: 30/8, Satpayev Str., Bostandyk district, 050040, Almaty, Republic of Kazakhstan, Tengiz Towers RC (telephone: 8 (727) 355-47-60, 262-08-46) or at the address: 100 office, 65, Nursultan Nazarbayev Ave. corner Makatayev Str., 050004/A05H8M5, Almaty district, Almaty, or at the offices of the transfer agent located in the offices of JSC Kazpost, the list of which is available at <https://www.tisr.kz/index.php/kontakty/transfer-agenty>;

2) contact the Bank's Personal Service Centers, the list and addresses of which are posted on the corporate website of the Bank (www.halykbank.kz), with a document issued by the Central Depository and confirming that necessary information has been entered to the Bank's shareholders register system.

Further be advised that according to requirements of the Law of the Republic of Kazakhstan "On Amendments to certain legislative acts of the Republic of Kazakhstan on insurance matters and insurance activity, securities market" No. 166-VI LRK dated 02 July 2018, which amend the Article 23 of the Law of the Republic of Kazakhstan "On Joint Stock Companies" (the Law on JSC) and become effective **from 01 July 2019**:

If actual details of the shareholders are not available with the Bank or in the security holders register system, the Bank will transfer unclaimed dividends on common shares based on Bank's performance in previous periods (the unclaimed dividends), not later than ninety calendar days from the date following the date when the general shareholders' meeting resolved to pay dividends on common

shares of the Bank, i.e. **before 17 July 2019**, to unclaimed moneys account opened with the central securities depository, in the manner established by the regulatory legal act of the competent authority.

After 17 July 2019 shareholders will need to apply to the central depository for dividends, which have been earlier transferred thereto but not yet claimed.

The Central Securities Depository updates personal details (shareholder's) who has not been paid dividends due to the lack of current details with the Bank or in security holders register system, when the person (shareholder) itself applies, and then transfers dividends payable to this person to his/her bank account within 10 calendar days as from the date of details' updating.

For more information on payment of dividends on commons shares of the Bank to shareholders of the Bank, please contact Group Capital Management Department of the Bank, at the address: 40, Al-Farabi Ave., Medeu district, A26M3K5, Almaty, telephones: 8 (727) 330 12 07, 244 76 94, 259 05 99.

**Board of Directors
JSC Halyk Bank**