



Announcement of the Annual General Shareholders' Meeting of Joint Stock Company Halyk Bank of Kazakhstan

Full name of JSC Halyk Bank: Joint Stock Company Halyk Bank of Kazakhstan.

Full name of the executive body of JSC Halyk Bank: Management Board of Joint Stock Company Halyk Bank of Kazakhstan.

Location of the executive body of JSC Halyk Bank: 40, Al Farabi Ave., Medeu district, Almaty, A26M3K5, Republic of Kazakhstan.

In accordance with Article 35, clause 1 and clause 3(3) of Article 37, and Article 41 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", the Board of Directors of JSC Halyk Bank, as the initiator of convening the meeting, announces that the Annual General Shareholders' Meeting of JSC Halyk Bank will be held on **23 April 2026** by absent voting without holding the in-person General Shareholders' Meeting (the "General Shareholders' Meeting").

The list of shareholders eligible to participate at the General Shareholders' Meeting will be determined based on the shareholder register of JSC Halyk Bank as at **23 March 2026**.

Agenda of the General Shareholders' Meeting:

1. On approval of the agenda of the Annual General Shareholders' Meeting of JSC Halyk Bank.
2. On approval of JSC Halyk Bank consolidated annual financial statements taking into account the independent auditor's report for 2025.
3. On approval of the procedure for distribution of JSC Halyk Bank net income for 2025. Adoption of a resolution on dividend payment on JSC Halyk Bank common shares. Approval of the amount of dividend per common share of JSC Halyk Bank.
4. On consideration of the 2025 Performance Report of JSC Halyk Bank Board of Directors.
5. On determination of the number of members of JSC Halyk Bank Board of Directors.
6. On determination of the term of powers of JSC Halyk Bank Board of Directors.
7. On election of members of JSC Halyk Bank Board of Directors.
8. On approval of the amendment to JSC Halyk Bank Charter.
9. On approval of amendments to JSC Halyk Bank Corporate Governance Code.
10. On approval of amendments to the Regulations on JSC Halyk Bank Board of Directors.
11. On informing the shareholders of JSC Halyk Bank on the amount and structure of remuneration for the members of the Board of Directors and Management Board of JSC Halyk Bank.
12. On consideration of information on shareholders' appeals on actions of JSC Halyk Bank and its officials, and on results of consideration thereof.

According to Article 43-6 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", the agenda of the General Shareholders' Meeting cannot be amended and (or) supplemented since resolutions at the General Shareholders' Meeting are passed by absent voting.

The materials on the agenda items of the General Shareholders' Meeting are available for review by shareholders at least thirty calendar days before the date of the General Shareholders' Meeting, at the location of the Management Board of JSC Halyk Bank, and on the corporate Internet resource of JSC Halyk Bank by following links: <https://halykbank.kz/about-bank/akcioneram> (in Russian); <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh); <https://halykbank.kz/en/about-bank/akcioneram>; (in English). In case of a request for materials on the items of the agenda of the General Shareholders' Meeting from the shareholder of JSC Halyk Bank, they will be sent to the shareholder

within three business days from the date of receipt of the request. At the same time, the shareholder bears copy and delivery expenses of the documents.

To learn more about the General Shareholders' Meeting, please call: 8 (727) 259 07 77, 8-8000 8000 59, 8 (727) 259 05 99, 8 (727) 244 76 94, 8 (727) 330 15 46, 8 (727) 330 12 07, 8 (727) 259 03 04.

We ask the shareholders of JSC Halyk Bank to read and acknowledge the following absent voting order and procedure.

Participation in the Annual General Shareholders' Meeting of JSC Halyk Bank by absent voting without holding the in-person General Shareholders' Meeting will be carried out by filling out absent voting ballots, which will be available on the corporate Internet resource of JSC Halyk Bank: <http://www.halykbank.kz> and on the website of the Financial Reporting Depository at least thirty calendar days before the date of the General Shareholders' Meeting – **by 23 March 2026**.

It being understood that:

1) to receive absent voting ballots, please follow the links: <https://halykbank.kz/about-bank/akcioneram> (in Russian); <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh); <https://halykbank.kz/en/about-bank/akcioneram> (in English), and print out the absent voting ballot electronic forms placed thereon or contact the employees of JSC Halyk Bank Head Office at 40, Al-Farabi Ave., Medeu district, Almaty, Republic of Kazakhstan, or the Personal Service Centers of oblast/regional/city branches of JSC Halyk Bank (the "PSC"), the list of which can be found by clicking on the link: <https://halykbank.kz/about-bank/akcioneram> (in Russian); <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh); <https://halykbank.kz/en/about-bank/akcioneram> (in English);

2) before voting on the agenda items of the General Shareholders' Meeting, it is necessary to fill in all the fields of the absent voting ballot concerning the information about the shareholder and the shareholder's personal data. To vote on the agenda items of the General Shareholders' Meeting, one of the cells with possible voting options: "for" or "against" or "abstain" in the ballot for absent voting on each item on the agenda of the General Shareholders' Meeting shall be marked or signed in;

3) in accordance with Article 49-6 of the Law on Joint Stock Companies, an absent voting ballot shall be signed by a shareholder – individual (or representative thereof). The absent voting ballot of a shareholder – legal entity shall be signed by the head (or representative) thereof. A ballot, which does not bear the signature of a shareholder – individual (or representative thereof) or the head of a shareholder – legal entity (or representative thereof), shall be deemed invalid.

Personal data of a shareholder – individual, which is contained in the identity document thereof (surname, name, and patronymic (if any), IIN) specified in the copy of an identity document of a shareholder – individual, the list of shareholders eligible to participate in the General Shareholders' Meeting drawn up based on the shareholder register system of JSC Halyk Bank, and the absent voting ballot filled in by a shareholder – individual (or representative thereof), shall be identical.

The information about a shareholder – legal entity, which is contained in its constituent documents (name, BIN), the list of shareholders eligible to participate in the General Shareholders' Meeting drawn up based on the shareholder register system of JSC Halyk Bank, and the absent voting ballot filled in by shareholder – legal entity, shall be identical.

In case of any discrepancies, the absent voting ballot shall be invalidated, unless the shareholder (or representative thereof) provides its absent voting ballot jointly with documents proving the change of the indicated data/details in the shareholder register system of Central Securities Depository JSC (original document or notarized copy thereof);

4) the absent voting ballot shall be accompanied with:

for shareholder – individuals:

a copy of the shareholder's identity document; **if the ballot is signed by the representative thereof:** a copy of the identity document of a shareholder and representative thereof, and a copy of the document confirming the representative's signing authority;

for shareholders – legal entities:

a copy of the identity document of the head of a shareholder – legal entity or a copy of the identity document of the shareholder's representative, and the document confirming the representative's signing authority.

Special note to the holders of Global Depositary Receipts (GDRs), with the underlying asset being common shares of the Bank, intending to vote at the General Shareholders' Meeting:

The procedure for voting of shares represented by GDRs at the General Shareholders' Meeting is detailed in Article 12 of the Terms and Conditions of the GDRs contained in the Prospectus. A copy of the Terms and Conditions of the GDRs is available on the Internet resource of JSC Halyk Bank (<https://halykbank.com/storage/187/IPO-2006.pdf>), and may be also obtained from The Bank of New York Mellon, 240 Greenwich Street, 8th Floor, New York NY, 10286 U.S.A. (the "Depositary").

Materials on the items of the above agenda of the General Shareholders' Meeting proposed for voting and voting instructions will be provided through the Depositary in due course.

For further information, GDR holders may contact the Depositary:

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

5) the absent voting ballot and the necessary documents specified herein will be accepted at the actual location of the executive body of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu district, A26M3K5, Almaty, Republic of Kazakhstan, or at the PSCs, which are listed at: <https://halykbank.kz/about-bank/akcioneram> (in Russian); <https://halykbank.kz/kz/about-bank/akcioneram> (in Kazakh); <https://halykbank.kz/en/about-bank/akcioneram> (in English), or using postal (including courier) communication (through the offices of Kazpost JSC, DHL, and others), allowing to record sending of absent voting ballots and the necessary documents specified herein.

Absent voting ballots filled in on each agenda item shall be submitted to JSC Halyk Bank from 9:00 a.m. (Astana time) 26 March 2026 to 6:00 p.m. (Astana time) 22 April 2026. The submission date of an absent voting ballot shall be deemed the date of registration thereof with the electronic document management system of JSC Halyk Bank.

Pursuant to Article 46-3 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", on **23 April 2026**, the Ballot Committee shall: determine the validity of the received absent voting ballots and count the number of valid ballots and the votes indicated therein on each agenda item; determine the quorum of the General Shareholders' Meeting; prepare the minutes on the voting results at the General Shareholders' Meeting.

Pursuant to Article 51-6 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", the absent voting results shall be communicated to shareholders by publication in the media.

Pursuant to Part 2 of Article 45-4 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", if there is no quorum at the General Shareholders' Meeting by absent voting, no adjourned General Shareholders' Meeting shall be held.

The General Shareholders' Meeting shall be held in accordance with Articles 35, 36, 37, 39, 41, 43, 44, 45, 46, 47, 49, 50, 51, and 52 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", Articles 24, 25, 26, 27, 28, and 29 of the Charter of JSC Halyk Bank.

The Shareholders of JSC Halyk Bank are invited to participate in the Annual General Shareholders' Meeting of JSC Halyk Bank by absent voting without holding the in-person General Shareholders' Meeting.

**Board of Directors
JSC Halyk Bank**