



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

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

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

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

In accordance with Articles 35, 37-2(1), 37-3(3), and 41 of the Law of the Republic of Kazakhstan “On Joint Stock Companies”, the Board of Directors of Halyk Bank JSC, as the initiator of convening the meeting, announces that the Extraordinary General Shareholders' Meeting of Halyk Bank JSC will be held on **25 September 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 Halyk Bank JSC as of **25 August 2026**.

Agenda of the General Shareholders' Meeting:

1. On approval of the agenda of the Extraordinary General Shareholders' Meeting of Halyk Bank JSC.
2. On obtaining the Islamic banking operation license.
3. On establishment of Halyk Bank JSC Islamic Financing Principles Council.
4. On determination of the number of members of Halyk Bank JSC Islamic Financing Principles Council.
5. On determination of the term of powers of Halyk Bank JSC Islamic Financing Principles Council.
6. On election of members of Halyk Bank JSC Islamic Financing Principles Council.
7. On approval of amendments to Halyk Bank JSC Charter.
8. On determination of an audit firm for review of the consolidated financial statements of Halyk Bank JSC for nine months ended on 30 September 2026, for review of the quarterly consolidated financial statements of Halyk Bank JSC for 2027-2028 and for audit of the financial statements of Halyk Bank JSC for 2026-2028.

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 the location of the Management Board of Halyk Bank JSC, and on the corporate Internet resource of Halyk Bank JSC 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 Halyk Bank JSC, 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 Halyk Bank JSC to read and acknowledge the following absent voting order and procedure.

Participation at the Extraordinary General Shareholders' Meeting of Halyk Bank JSC 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 Halyk Bank JSC: <http://www.halykbank.kz> and on the Internet resource of the Financial Reporting Depository.

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 Halyk Bank JSC Head Office at 40, Al-Farabi Ave., Medeu district, Almaty, Republic of Kazakhstan, or the Personal Service Centers of oblast/regional/city branches of Halyk Bank JSC (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 at the General Shareholders' Meeting drawn up based on the shareholder register system of Halyk Bank JSC, 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 at the General Shareholders' Meeting drawn up based on the shareholder register system of Halyk Bank JSC, 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 Prospectus is available on the Internet resource of Halyk Bank JSC (<https://halykbank.com/storage/187/IPO-2006.pdf>).

Materials on the items of the above agenda of the General Shareholders' Meeting proposed for voting and voting instructions will be provided through The Bank of New York (the "Depository") in due course.

For further information, GDR holders may contact the Depository:

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

The Bank of New York, 240, Greenwich Street, 8th Floor, New York, NY 10286, U.S.A.

5) the absent voting ballot and the necessary documents specified herein will be accepted at the actual location of the executive body of Halyk Bank JSC: 40, Al-Farabi Ave., Medeu district, A26M3K5, Almaty, Republic of Kazakhstan, or at the PSCs, which are listed on the corporate Internet resource of Halyk Bank JSC 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), 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 Halyk Bank JSC from 9:00 a.m. (Astana time) 26 August 2026 to 6:00 p.m. (Astana time) 24 September 2026. The submission date of an absent voting ballot shall be deemed the date of registration thereof with the electronic document management system of Halyk Bank JSC.

Pursuant to Article 46-3 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", on **25 September 2026**, the Ballot Committee: shall determine the validity of the received absent voting ballots and calculate 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 and 28 of the Charter of Halyk Bank JSC.

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

**Board of Directors
Halyk Bank JSC**