JOINT STOCK COMPANY
HALYK BANK OF KAZAKHSTAN
(40, Al-Farabi Avenue, Medeu district, A26M3K5, Almaty, Republic of Kazakhstan)

INFORMATION NOTE FOR JSC HALYK BANK SHAREHOLDERS

In accordance with Article 51-6 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", the Board of Directors of JSC Halyk Bank announces the results of absent voting at the Extraordinary General Shareholders' Meeting of JSC Halyk Bank held by absent voting without holding the General Shareholders' Meeting on 25 September 2026 (the "General Shareholders' Meeting").

The items included in the agenda of the General Shareholders' Meeting, and resolutions adopted by the General Shareholders' Meeting, and the absent voting results are as follows:

1. Item of the agenda of the General Shareholders' Meeting: "On approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To approve the Agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank formed by the resolution of the Board of Directors of JSC Halyk Bank (resolution of the Board of Directors of JSC Halyk Bank on item 19 in minutes to the meeting of the Board of Directors of JSC Halyk Bank by absent voting No.47 dated 21 August 2026).

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by majority of votes out of total number of the voting shares of JSC Halyk Bank represented at the meeting.

2. Item of the agenda of the General Shareholders' Meeting: "On obtaining the Islamic banking operation license".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To approve obtaining the Islamic banking operation license.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the Bank's voting shares participating in the voting.

3. Item of the agenda of the General Shareholders' Meeting: "On establishment of JSC Halyk Bank Islamic Financing Principles Council".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To establish JSC Halyk Bank Islamic Financing Principles Council.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the voting shares of JSC Halyk Bank participating in the voting.

4. Item of the agenda of the General Shareholders' Meeting: "On determination of the number of members of JSC Halyk Bank Islamic Financing Principles Council".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To determine the number of members of the Islamic Financing Principles Council of 3 (three) persons.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the voting shares of JSC Halyk Bank participating in the voting.

5. Item of the agenda of the General Shareholders' Meeting: "On determination of the term of powers of JSC Halyk Bank Islamic Financing Principles Council".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To determine the term of powers of JSC Halyk Bank Islamic Financing Principles Council for 1 (one) year.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,816,057,813, "Against" – 36,405,640, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the voting shares of JSC Halyk Bank participating in the voting.

6. Item of the agenda of the General Shareholders' Meeting: "On election of members of JSC Halyk Bank Islamic Financing Principles Council".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To elect the following persons as the members of JSC Halyk Bank Islamic Financing Principles Council: Aznan Hasan, Salim Al Ali, Aida Othman.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the voting shares of JSC Halyk Bank participating in the voting.

7. Item of the agenda of the General Shareholders' Meeting: "On approval of amendments to JSC Halyk Bank Charter".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To approve the amendments to JSC Halyk Bank Charter in the proposed wording and to grant authority to sign the amendments to the JSC Halyk Bank Charter to Umut Bolatkhanovna Shayakhmetova, CEO of JSC Halyk Bank and in case of her absence, to the Acting CEO of JSC Halyk Bank.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the voting shares of JSC Halyk Bank participating in the voting.

8. Item of the agenda of the General Shareholders' Meeting: "On selection of an audit firm for review of the consolidated financial statements of JSC Halyk Bank for nine months ended on 30 September 2026, for review of the quarterly consolidated financial statements of JSC Halyk Bank for 2027-2028 and for audit of the financial statements of JSC Halyk Bank for 2026-2028".

Resolution adopted by the General Shareholders' Meeting and absent voting results:

To appoint Ernst & Young LLP as the audit firm to conduct a review of the consolidated financial statements of JSC Halyk Bank for nine months ended on 30 September 2026, review of the quarterly consolidated financial statements of JSC Halyk Bank for 2027–2028 and audit of the financial statements of JSC Halyk Bank for 2026–2028.

Total voting shares of JSC Halyk Bank – 8,170,862,516. Total votes of the shareholders that attended the General Shareholders' Meeting by absent voting was 7,852,463,453. "For" – 7,852,463,453, "Against" – 0, "Abstain" – 0, "Took no part in the voting" – 0.

The resolution was adopted by simple majority of votes out of total number of the voting shares of JSC Halyk Bank participating in the voting.

Board of Directors
JSC Halyk Bank