

AMENDMENTS
to the Charter of JSC “Halyk Bank”
approved by the resolution of the General Shareholders Meeting
of JSC “Halyk Bank”
(minutes No.22 dated 20 December 2006, as amended by the resolutions of the General
Shareholders Meeting of JSC “Halyk Bank” No.23 dated 23 April 2007, No.24 dated 21
February 2008, No.26 dated 19 December 2008, No.28 dated 23 April 2010, No.29 dated 21
April 2011, No.30 dated 19 April 2012, No.35 dated 5 December 2014)

Approved
by the resolution of the General Shareholders
Meeting
of JSC “Halyk Bank”
(minutes No. 36 dated 23 April 2015)

Almaty, 2015

In the Charter of JSC “Halyk Bank” approved by the specified resolution:

Clause 1 of Article 18:

In Sub-Clause 11), the character “.” shall be replaced with the character “;”;

Shall be added with Sub-Clause 12) as follows:

“12) participate in taking decision by the general shareholders meeting on change of the number of the Bank’s shares or change of their type in the manner as required by law.”;

Clause 2 of Article 26:

in part 1, the number and the character "1)" shall be replaced with the number and the character "2)";

in part 2, the wording "and (or) the present Charter" shall be deleted;

In Clause 4 of Article 29, the wording "seal of shareholder - legal entity" shall be followed by the wording "(if available)";

Article 33 shall be added with Clause 4 as follows:

“4. Based on the present Charter, Deputy Chairmen of the Management Board shall be entitled to issue power of attorney to represent the Bank in its relations with third parties.”;

The first sentence in the second part of Clause 3 of Article 38 shall be added with the wording "and communicated to shareholders and investors in the manner as required by law.”;

In the first sentence of Clause 1 of Article 40, the word "five" shall be replaced with the word “three.”

Authorized person _____