

**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

In accordance with Clause 6 of Article 51 of the Law of the Republic of Kazakhstan "On Joint Stock Companies," the Board of Directors of JSC Halyk Bank announces the results of absentee voting at the Annual General Shareholders' Meeting of JSC Halyk Bank held on 22 April 2022 by absentee voting without holding the in-person general shareholders' meeting (hereinafter also referred to as the "General Shareholders' Meeting").

The items included in agenda of the General Shareholders' Meeting, and resolutions adopted by the General Shareholders' Meeting, and the absentee voting results:

1. The item on the agenda of the General Shareholders' Meeting: "On approval of the agenda of the Annual General Shareholders' Meeting of JSC Halyk Bank."

The resolution adopted by the General Shareholders' Meeting, and the absentee voting results:

To approve the agenda of the Annual General Shareholders' Meeting of JSC Halyk Bank as determined by the Board of Directors of JSC Halyk Bank (resolution of the Board of Directors of JSC Halyk Bank on the second item in the minutes to the meeting of the Board of Directors of JSC Halyk Bank by absentee voting No.10 dated 25 February 2022).

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of shareholders participating at the Annual General Shareholders' Meeting by absentee voting was 8,848,898,516. "For" – 8,848,898,516, "Against" – 0, "Abstain" – 0, "Take no part in the voting" – 0.

The resolution was passed by the majority of votes out of the total voting shares of JSC Halyk Bank presented at the meeting.

2. The item on the agenda of the General Shareholders' Meeting: "On approval of JSC Halyk Bank's annual financial statements for the year ended 31 December 2021".

The resolution adopted by the General Shareholders' Meeting, and the absentee voting results:

To approve the JSC Halyk Bank's annual financial statements for the year ended 2021 taking into account the independent auditor's report, which have been submitted for consideration of the Annual General Shareholders' Meeting of JSC Halyk Bank.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of the shareholders participating at the Annual General Shareholders' Meeting by absentee voting was 8,848,898,516. "For" – 8,848,898,516, "Against" – 0, "Abstain" – 0, "Take no part in the voting" – 0.

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

3. The item on the agenda of the General Shareholders' Meeting: "On selection of audit firm for the audit of participants of banking conglomerate during 2022-2024".

The resolution adopted by the General Shareholders' Meeting, and the absentee voting results:

To determine Deloitte LLP as the audit firm for the audit of the financial statements of JSC Halyk Bank for the years ended 31 December 2022-2024.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of shareholders participating at the Annual General Shareholders' Meeting by absentee voting was 8,848,898,516. “For” – 7,985,954,687, “Against” – 827,235,840, “Abstain” – 35,707,989, “Take no part in the voting” – 0.

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

4. The item on the agenda of the General Shareholders' Meeting: “On approval of the procedure of distribution of JSC Halyk Bank's net income for 2021. On adoption of a resolution on payment of dividends on JSC Halyk Bank's common shares. On approval of the amount of dividend per common share of JSC Halyk Bank”.

The resolution adopted by the General Shareholders' Meeting, and the absentee voting results:

To approve the following procedure of distribution of net income of JSC Halyk Bank received as a result of the 2021 financial and operating performance of JSC Halyk Bank:

the dividends on common shares of JSC Halyk Bank shall not be accrued or paid;

the net income of JSC Halyk Bank for 2021 shall not be distributed and shall be allocated to retained earnings.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of the shareholders participating at the Annual General Shareholders' Meeting by absentee voting was 8,848,898,516. “For” – 8,584,721,726, “Against” – 264,173,890, “Abstain” – 2,900, “Take no part in the voting” – 0.

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

5. The item on the agenda of General Shareholders' Meeting: “On consideration of the 2021 Performance Report of the Board of Directors of JSC Halyk Bank”.

The resolution adopted by the General Shareholders' Meeting, and the absentee voting results:

To take note of the 2021 Performance Report of the Board of Directors of JSC Halyk Bank presented for consideration of the Annual General Shareholders' Meeting of JSC Halyk Bank and acknowledge the activity of the Board of Directors and performance of functions by the members of the Board of Directors as positive.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of the shareholders participating at the Annual General Shareholders' Meeting by absentee voting was 8,848,898,516. “For” – 8,848,897,566, “Against” – 0, “Abstain” – 950, “Take no part in the voting” – 0.

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

6. The item on the agenda of the General Shareholders' Meeting: “On approval of the amendments to the Corporate Governance Code of JSC Halyk Bank”.

The resolution adopted by the General Shareholders' Meeting, and the absentee voting results:

To approve the amendments to the Corporate Governance Code JSC Halyk Bank as proposed for consideration by the Annual General Shareholders' Meeting of JSC Halyk Bank.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of the shareholders participating at the Annual General Shareholders' Meeting by absentee voting was

8,848,898,516. “For” – 8,848,897,166, “Against” – 0, “Abstain” – 1,350, “Take no part in the voting” – 201,676,199.

The resolution was passed by the qualified majority out of the total number of JSC Halyk Bank voting shares, in accordance with Article 36-2 of the Law of the Republic of Kazakhstan “On Joint Stock Companies” and Article 26-2 of JSC Halyk Bank Charter.

7. The item on the agenda of the General Shareholders’ Meeting: “On informing 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”.

The resolution adopted by the General Shareholders’ Meeting, and the absentee voting results:

To take note of information on the amount and structure of remuneration for the members of the Board of Directors and Management Board of JSC Halyk Bank, as proposed for consideration of the Annual General Shareholders’ Meeting of JSC Halyk Bank.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of the shareholders participating at the Annual General Shareholders’ Meeting by absentee voting was 8,848,898,516. “For” – 8,004,694,287, “Against” – 834,192,829, “Abstain” – 10,011,400, “Take no part in the voting” – 0.

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

8. Item on the agenda of General Shareholders’ Meeting: “On consideration of information on shareholders’ appeals on actions of JSC Halyk Bank and its officials, and on results of consideration thereof”.

The resolution adopted by the General Shareholders’ Meeting, and the absentee voting results:

To take note of the information on shareholders’ appeals on actions of JSC Halyk Bank and its officials, and on results of consideration thereof, as proposed for consideration of the Annual General Shareholders’ Meeting of JSC Halyk Bank.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of shareholders participating at the Annual General Shareholders’ Meeting by absentee voting was 8,848,898,516. “For” – 8,848,898,516, “Against” – 0, “Abstain” – 0, “Take no part in the voting” – 0.

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

9. The item on the agenda of the General Shareholders’ Meeting: “On determination of the number of members and the term of powers of the Ballot Committee of JSC Halyk Bank, election of its members”.

The resolution adopted by the General Shareholders’ Meeting, and the absentee voting results:

To approve the number of members of the Ballot Committee of JSC Halyk Bank – 6 (six) persons;

To determine the term of powers of the Ballot Committee of JSC Halyk Bank – 3 (three) years, which expires at the time of re-election of the members to the Ballot Committee of JSC Halyk Bank at the Annual General Shareholders’ Meeting;

To elect the members of the Ballot Committee of JSC Halyk Bank, as follows:

Ilmira Arslanovna
Razumova

Head of the Equity Capital Division of the Group Capital
Management Department (Chair of the Ballot Committee);

Members of the Ballot Committee:

Viktor Sergeyeovich Skryl	Chief Financial Officer;
Yelena Aleksandrovna	Chief Manager of the Group Capital Management
Khmyz	Department;
Gabbas Malgadzhievich	Senior Manager of the Group Capital Management
Ilyussinov	Department;
Gulziya Seidakhmetovna	Senior Manager of the Group Capital Management
Madazimova	Department;
Lazzat Altayevna	Senior Manager of the Group Capital Management
Undirbekova	Department.

The total number of voting shares of JSC Halyk Bank – 9,050,574,715. The total number of votes of the shareholders participating at the Annual General Shareholders’ Meeting by absentee voting was 8,848,898,516. “For” – 8,816,778,526, “Against” – 0, “Abstain” – 32,119,990, “Take no part in the voting” – 0.

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

**Board of Directors
JSC Halyk Bank**