

**Information for shareholders' consideration
at the Extraordinary General Shareholders' Meeting of JSC Halyk Bank
by absentee voting to be held on 21 October 2022**

Item 1 on the agenda: "On approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absentee voting"

**Agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank
proposed for approval and published in the mass media on 19 September 2022:**

1. On approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absentee voting.
2. 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.

Item No.2 on the Agenda: “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”

Dear Shareholders,

Due to the escalation of the geopolitical situation and the uncertainty of its further development, the unprecedented anti-Russian sanctions, the acceleration of inflation worldwide and in Kazakhstan, the expected tightening of monetary policy by the central banks of developed countries, at the Annual General Shareholders’ Meeting of JSC Halyk Bank on 22 April 2022, with the recommendation of the Board of Directors of JSC Halyk Bank, it was decided not to pay dividends on common shares of JSC Halyk Bank for 2021.

Preservation of capital in the face of uncertainty made it possible to go through any possible stressful scenarios with more confidence.

At the same time, it was announced that the payment of dividends from the Bank's retained earnings of previous years may be considered in this year, wherein the Bank's financial performance for 2021 will serve as a guideline for determining the amount of the distribution. The preconditions for such a decision will be the reduction of uncertainty in the global economy.

Currently, the geopolitical crisis continues to be one of the key factors influencing the formation of inflationary processes and economic activity in the world. At the same time, the deterioration of the overall situation worldwide has not yet had a significant impact on economic activity in Kazakhstan. Commodity-based economy of Kazakhstan in the context of geopolitical tensions, which triggers an increase in commodity prices, appears as a competitive advantage that stimulates economic growth due to external demand.

Given the positive financial performance of JSC Halyk Bank for 1H & 2Q 2022, and in order to meet the interests of the shareholders of JSC Halyk Bank, in accordance with the Articles 23, 36, 37, 44 and 49 of the Law of the Republic of Kazakhstan “On Joint Stock Companies”, Articles 23, 25, 26 and 27 of the Charter of JSC Halyk Bank, the Board of Directors of JSC Halyk Bank submits for consideration of the Extraordinary General Shareholders’ Meeting of JSC Halyk Bank by absentee voting the following proposal on the agenda item:

To pay dividends on common shares of JSC Halyk Bank (ISIN KZ000A0LE0S4) from retained earnings of previous years:

Name: JSC Halyk Bank;

Location of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu District, A26M3K5, Almaty, Republic of Kazakhstan;

bank and other details of JSC Halyk Bank: National Bank of Kazakhstan; BIC – NBRKKZKX, correspondent account – KZ87125KZT1001300313, BIN – 940140000385, Bencode – 14;

the dividend payment period: 2021;

the dividend amount per common share: KZT 12.71;
the dividend payment start date: 27 October 2022;
the timing and form of dividend payments:
the record date of the list of shareholders eligible to receive dividends, as of
00:00 a.m. 25 October 2022 (Almaty time);
the dividend payment form – bank transfer.