



Joint Stock Company 'Halyk Savings Bank of Kazakhstan'
(109V, Abay Ave., 050008, Almaty, Republic of Kazakhstan)

Announcement of Annual General Shareholders' Meeting of JSC Halyk Bank

The Board of Directors of JSC Halyk Bank hereby announces its Annual General Shareholders' Meeting to be held on 22 April 2016 at 11.00 a.m. Almaty time at the following address: Conference Hall, 109"V", Abay Ave., Almaty, Republic of Kazakhstan.

Agenda:

1. Approval of the agenda of the Annual General Shareholders' Meeting of JSC Halyk Bank.
2. Approval of JSC Halyk Bank's annual financial statements for the year ended 31 December 2015.
3. Determination of audit firm to conduct audit of JSC Halyk Bank during 2016-2018.
4. Approval of distribution of JSC Halyk Bank's net income for the year 2015. Adoption of a resolution on payment of dividends on JSC Halyk Bank's common shares. Approval of the amount of dividend per common share of JSC Halyk Bank.
5. Consideration of 2015 Performance Report of the Board of Directors of JSC Halyk Bank.
6. Early termination of powers of a member of the Board of Directors of JSC Halyk Bank.
7. Election of a member to the Board of Directors of JSC Halyk Bank and determination of the term of his/her powers.
8. Exchange of outstanding preferred shares of JSC Halyk Bank and preferred shares convertible into common shares of JSC Halyk Bank for the common shares of JSC Halyk Bank, determination of conditions and procedures for such exchange.
9. Increase in the number of authorized common shares of JSC Halyk Bank and change of the type of unallocated authorized preferred shares of JSC Halyk Bank.
10. Approval of amendments to the Charter of JSC Halyk Bank.
11. Approval of amendments to the Corporate Governance Code of JSC Halyk Bank.
12. Approval of amendments to the Regulations on the Board of Directors of JSC Halyk Bank.
13. Approval of amendments to the Methodology of determining the value of shares to be repurchased by JSC Halyk Bank on over-the-counter securities market.
14. Informing shareholders of JSC Halyk Bank on the amount and structure of remuneration of the members of the Board of Directors and the Management Board of JSC Halyk Bank.
15. Consideration of information on shareholders' appeals on actions of JSC Halyk Bank and its officials, and on results of consideration thereof.
16. Determination of the number and the term of powers of members of the Ballot Committee of JSC Halyk Bank, election of the Ballot Committee members.

Guided by the requirements of Article 13.4 of the Law of the Republic of Kazakhstan "On Joint Stock Companies" (hereinafter the "Joint Stock Companies Law") determining the cases

where a preferred share gives the shareholder a right to participate in the management of the company, we hereby advise that the shareholders - owners of preferred shares of JSC Halyk Bank and preferred shares convertible into common shares of JSC Halyk Bank do have the right to vote at the upcoming Annual General Shareholders' Meeting of JSC Halyk Bank on the eighth, tenth, and thirteenth items of the agenda of the Annual General Shareholders' Meeting of JSC Halyk Bank.

The list of shareholders entitled to participate at the General Shareholders' Meeting of JSC Halyk Bank will be determined based on the shareholder register of JSC Halyk Bank as at 22 March 2016.

In accordance with provisions of Article 43.1 of the Joint Stock Companies Law, the above agenda may be supplemented with items proposed for voting by a major shareholder (a shareholder or a group of shareholders, acting on the basis of the agreement between them, which individually (or jointly) hold ten percent or more of the Bank's voting shares) or by the Board of Directors subject to prior notification to the shareholders of such supplements no later than fifteen days prior to the date of the general shareholders' meeting, or, alternatively, as it is provided for by Article 43.4 of the Joint Stock Companies Law.

Shareholders of JSC Halyk Bank are invited to participate at the Annual General Shareholders' Meeting. For any further information and materials related to the agenda and other details of the General Shareholders' Meeting, please call: 8 (727) 259 07 77, 8-8000 8000 59.

Registration of participants at the Annual General Shareholders' Meeting will proceed from 10.00 a.m. to 10.45 a.m. (Almaty time) at the venue of the Annual General Shareholders' Meeting.

Participants are requested to present a valid identification document. Representatives of shareholders should present a relevant power of attorney in accordance with the legislation of the Republic of Kazakhstan.

Shareholders - legal entities are requested to present an application on compliance with the requirements of Article 17.5 Part I of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan" by their shareholders (participants) with respect to the country of incorporation of their shareholders (participants). Application form is available at JSC Halyk Bank corporate website: <http://www.halykbank.kz>.

In the absence of a quorum, the Annual General Shareholders' Meeting shall reconvene on 25 April 2016 at 11.00 a.m. (Almaty time) at: Conference Hall, 109"V", Abay Ave., Almaty, Republic of Kazakhstan.

**Board of Directors
JSC Halyk Bank**