



**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 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 voting at the Annual General Shareholders' Meeting of JSC Halyk Bank held on 18 April 2019, 11:00 am - 12:50 pm (Almaty time) at the address: conference hall, 40, Al-Farabi Ave., Medeu District, A26M3K5, Almaty, Republic of Kazakhstan (General Shareholders' Meeting).

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

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

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

To approve the Agenda of the Annual General Shareholders' Meeting of JSC Halyk Bank dated 18 April 2018 as stated by the Board of Directors of JSC Halyk Bank (minutes to meeting of the Board of Directors of JSC Halyk Bank by absent voting No.12 dated 28 February 2019).

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in this General Shareholders' Meeting, is 10 331 206 918. "For" – 10,331,206,918, "Against" - 0, "Abstain" - 0, "Take no part in the voting" – 0.

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

2. Item on the agenda of General Shareholders' Meeting: "On approval of JSC Halyk Bank's annual financial statements for the year ended 31 December 2018."

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

To approve the annual financial statements of JSC Halyk Bank for the year ended 31 December 2018 and the independent auditor's report.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in this General Shareholders' Meeting, is 10,331,206,918. "For" – 10,326,935,478, "Against" - 0, "Abstain" – 4,271,440, "Take no part in the voting" – 0.

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

3. Item on the agenda of General Shareholders' Meeting: "On approval of the procedure of distribution of JSC Halyk Bank's net income for 2018. 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."

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

To approve the following procedure of distribution of net income of JSC Halyk Bank received by the results of the 2018 financial and operating performance of JSC Halyk Bank:

part of net income to be allocated for payment of dividends on common shares of JSC Halyk Bank (NIN KZ1C33870011/ISIN KZ000A0LE0S4):

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, Beneficiary Code – 14;

the dividend payment period: 2018;

the dividend amount per common share: 10.78 tenge;

the dividend payment start date: 3 June 2019;

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. 22 April 2019;

the dividend payment form – non-cash.

Part of net income of JSC Halyk Bank for 2018, which is remained after payment of dividends on common shares of JSC Halyk Bank, shall not be distributed and shall be allocated to retained earnings.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in this General Shareholders' Meeting, is 10,331,206,918. "For" – 10,331,206,118, "Against" - 0, "Abstain" – 800, "Take no part in the voting" – 0.

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

4. Item on the agenda of General Shareholders' Meeting: "On selection of audit firm for the audit of participants of banking conglomerate during 2019-2021."

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

To determine the audit firm Deloitte LLP as the audit firm for the audit of the financial statements of JSC Halyk Bank for the years ended 31 December 2019- 2021.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in this General Shareholders' Meeting, is 10,331,206,918. "For" – 10,294,552,007, "Against" – 4,272,240, "Abstain" – 32,382,671, "Take no part in the voting" – 0.

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

5. Item on the agenda of General Shareholders' Meeting: "On approval of amendments to the Methodology of determining the value of shares at their redemption by JSC Halyk Bank on the over-the-counter securities market."

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

To approve the amendments to the Methodology of determining the value of shares at their redemption by JSC Halyk Bank on the over-the-counter securities market, as proposed to the Annual General Shareholders' Meeting of JSC Halyk Bank for consideration.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting – 10,331,206,918. "For" – 10,197,671,598, "Against" – 90,144,080, "Abstain" – 43,391,240, "Take no part in the voting" – 385,931,722.

The resolution was adopted by supermajority of votes out of total voting shares of JSC Halyk Bank.

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

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

To approve the amendments to the Charter of JSC Halyk Bank, as proposed to the Annual General Shareholders' Meeting of JSC Halyk Bank for consideration

To authorize the Corporate Secretary Igor Mikhailovich Lyashenko to sign the amendments to the Charter of JSC Halyk Bank.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting – 10,331,206,918. “For” – 10,197,605,998, “Against” – 133,600,920, “Abstain” – 0, “Take no part in the voting” – 0.

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

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

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

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

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. “For” – 10,256,830,638, “Against” – 74,375,480, “Abstain” – 800, “Take no part in the voting” – 385,931,722.

The resolution was adopted by supermajority of votes out of total voting shares of JSC Halyk Bank.

8. Item on the agenda of General Shareholders' Meeting: “On approval of amendments to the Regulation on the Board of Directors of JSC Halyk Bank.”

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

To approve the amendments to the Regulation on the Board of Directors of JSC Halyk Bank as proposed to the Annual General Shareholders' Meeting for consideration.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. “For” – 10,284,680,078, “Against” – 46,526,040, “Abstain” – 800, “Take no part in the voting” – 0.

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

9. Item on the agenda of General Shareholders' Meeting: “On early termination of powers of the member of the Board of Directors of JSC Halyk Bank.”

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

To early terminate powers of Anvar Galimullaevich Saidenov as a member of the Board of Directors, independent director of JSC Halyk Bank, on his own initiative, from 18 April 2019, based on his letter of notice.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. “For” – 10,331,206,918, “Against” – 0, “Abstain” – 0, “Take no part in the voting” – 0.

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

10. Item on the agenda of General Shareholders' Meeting: “On additional election of the member of the Board of Directors of JSC Halyk Bank and determination of his term of powers.”

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

To elect additionally Anton Germanovich Musin as the member of the Board of Directors of JSC Halyk Bank, independent director.

To determine the term of powers of Anton Germanovich Musin, the member of the Board of Directors of JSC Halyk Bank - from the election date till expiration of the term of powers of current Board of Directors of JSC Halyk Bank, approved at the Annual General Shareholders' Meeting of JSC Halyk Bank on 21 April 2017.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. "For" – 9,811,002,409, "Against" – 520,204,509, "Abstain" – 0, "Take no part in the voting" – 0.

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

11. Item on the agenda of General Shareholders' Meeting: "On consideration of the 2018 Performance Report of the Board of Directors of JSC Halyk Bank."

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

To take note of the 2018 Performance Report of the Board of Directors of JSC Halyk Bank, submitted for consideration at this Annual General Shareholders' Meeting of JSC Halyk Bank, and acknowledge the activity of the Board of Directors of JSC Halyk Bank and performance of functions by the members of the Board of Directors of JSC Halyk Bank as positive.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. "For" – 10,326,934,678, "Against" – 0, "Abstain" – 4,272,240, "Take no part in the voting" – 0.

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

12. Item on the agenda of 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."

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

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

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. "For" – 10,331,206,918, "Against" – 0, "Abstain" – 0, "Take no part in the voting" – 0.

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

13. 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."

Resolution adopted by the General Shareholders' Meeting, and 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, presented for consideration of this Annual General Shareholders' Meeting.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. "For" – 10,331,206,918, "Against" – 0, "Abstain" – 0, "Take no part in the voting" – 0.

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

14. Item on the agenda of General Shareholders' Meeting: "On determination of the number of members and the term of powers of the Ballot Committee of JSC Halyk Bank."

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

To determine number of members of the Ballot Committee of JSC Halyk Bank - 7 (seven) persons;

To determine the term of powers of members of the Ballot Committee of JSC Halyk Bank — 3 (three) years, which expires at the time of re-election of the members of 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 Shareholders' Equity Division, Group Capital Management Department (Chair of the Ballot Committee);
Members of the Ballot Committee:	
Anna Vassilyevna Borodovitsyna	Director of Group Capital Management Department;
Viktor Sergeyevich Skryl	Head of Strategy Office;
Yelena Aleksandrovna Khmyz	Chief Manager of Group Capital Management Department;
Gabbas Malgajiyevich Ilussinov	Senior Manager of Group Capital Management Department;
Gulziya Seidakhmetovna Madazimova	Senior Manager of Group Capital Management Department;
Lyazzat Altayevna Undirbekova	Senior Manager of Group Capital Management Department.

Total number of voting shares of JSC Halyk Bank – 10,717,138,640. Total amount of votes of shareholders, who have been registered to participate in the General Shareholders' Meeting, is 10,331,206,918. "For" – 10,284,680,878, "Against" – 46,526,040, "Abstain" – 0, "Take no part in the voting" – 0.

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

**Board of Directors
JSC Halyk Bank**