



**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 21 April 2017.

The following resolutions on items of the agenda have been adopted:

1. To approve the agenda for the Annual General Shareholders' Meeting of JSC Halyk Bank dated 21 April 2017 in addition, determined by the Board of Directors of JSC Halyk Bank (minutes to meeting of the Board of Directors of JSC Halyk Bank by absent voting dated 22 February 2017 No.9).

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank presented at the meeting – 8 196 859 934. "For" – 8 196 859 934, "Against" – 0, "Abstained" – 0, "Take no part in the voting" – 0.

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

2. To approve the JSC Halyk Bank's annual financial statements for the year ended 31 December 2016 with the independent auditor's report.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. "For" – 8 192 112 494, "Against" – 0, "Abstained" – 4 747 440, "Take no part in the voting" – 0.

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

3. To approve the following procedure of distribution of net income of JSC Halyk Bank received by the results of the financial and operating performance of JSC Halyk Bank for 2016:

1) the dividends on common shares of JSC Halyk Bank shall not be accrued and not be paid;

2) the net income of JSC Halyk Bank for the year ended 31 December 2016 shall not be distributed and shall be allocated to retained earnings.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. "For" – 8 196 720 014, "Against" – 59 760, "Abstained" – 80 160, "Take no part in the voting" – 0.

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

4. To take note of the 2016 Performance Report of the Board of Directors of JSC Halyk Bank presented to the Annual General Shareholders' Meeting for review and acknowledge the activity of the Board of Directors and performance of functions by the members of the Board of Directors as positive.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 192 070 734, “Against” - 0, “Abstained” - 4 789 200, “Take no part in the voting” – 0.

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

5. To determine the composition of the Board of Directors of JSC Halyk Bank in the number of 7 (seven) persons.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 196 859 934, “Against” - 0, “Abstained” - 0, “Take no part in the voting” – 0.

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

6. To determine the term of powers of the Board of Directors of JSC Halyk Bank at 3 (three) years, which expires at the time of the Annual General Shareholders’ Meeting, at which the new Board of Directors of JSC Halyk Bank is elected.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 196 859 934, “Against” - 0, “Abstained” - 0, “Take no part in the voting” – 0.

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

7. To elect to the Board of Directors of JSC Halyk Bank the following persons: Alexander Sergeevich Pavlov, Anvar Galimullayevich Saidenov, Arman Galiaskarovich Dunayev, Christof Ruehl and Frank Kuijlaars as Independent Directors, Mazhit Tuleubekovich Yessenbayev as a representative of JSC Holding Group "ALMEX", Umut Bolatkhanovna Shayakhmetova.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total amount of shareholders votes, who have registered to participate in this General Shareholders’ Meeting of JSC Halyk Bank, – 8 196 859 934. Total amount of shareholders votes for cumulative voting, who have registered to participate in this Annual General Shareholders’ Meeting of JSC Halyk Bank, – 57 378 019 538.

The cumulative voting results: Arman Galiaskarovich Dunaev – 8 229 119 285 cumulative votes, Mazhit Tuleubekovich Yessenbayev – 8 148 204 115 cumulative votes, Christof Ruehl – 8 196 601 153 cumulative votes, Alexander Sergeevich Pavlov – 8 229 479 925 cumulative votes, Anvar Galimullayevich Saidenov – 8 229 145 655 cumulative votes, Franciscus Cornelis Wilhelmus (Frank) Kuijlaars – 8 196 599 953 cumulative votes, Umut Bolatkhanovna Shayakhmetova – 8 148 645 775 cumulative votes.

8. 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 for consideration.

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 182 870 305, “Against” - 13 929 869, “Abstained” - 59 760, “Take no part in the voting” – 0.

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

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

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

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 196 857 534, “Against” - 0, “Abstained” - 2 400, “Take no part in the voting” – 0.

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

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

Total number of voting shares of JSC Halyk Bank – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 196 859 934, “Against” - 0, “Abstained” - 0, “Take no part in the voting out of total number of voting shares of JSC Halyk Bank” – 1 056 011 828.

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

11. To approve the amendments to the Regulations 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 – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 196 859 934, “Against” - 0, “Abstained” - 0, “Take no part in the voting” – 0.

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

12. 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 – 9 252 871 762. Total number of voting shares of JSC Halyk Bank participating in the voting – 8 196 859 934. “For” – 8 196 852 774, “Against” - 7 160, “Abstained” - 0, “Take no part in the voting” – 0.

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

**Board of Directors
JSC Halyk Bank**