



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

**Information Statement for Shareholders
of JSC Halyk Bank**

In accordance with provisions of Article 37-3-3)-2-1), Article 41 and Article 49-4 of the Law of the Republic of Kazakhstan "On Joint-Stock Companies (hereinafter – the "Law on Joint-Stock Companies"), the Board of Directors of JSC Halyk Bank informs that the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting will be held on 29 September 2016 .

The list of shareholders entitled to participate at the General Shareholders' Meeting will be determined based on the shareholder register of JSC Halyk Bank as at 10 August 2016.

Agenda of the General Shareholders' Meeting:

1. Approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting.
2. Approval of the amendment to the Charter of JSC Halyk Bank.

In accordance with part 3 of Article 43-4 of the Law on Joint-Stock Companies, when General Shareholders' Meeting is held by absent voting, the agenda of the General Shareholders' Meeting cannot be amended and (or) supplemented.

For getting more information and materials related to the items on the agenda and holding of the General Shareholders' Meeting, please call: 8 (727) 259 07 77, 8-8000 8000 59 or follow the links:
<https://halykbank.kz/ru/about/shareholders/materials-to-shareholders> (in Russian);
<https://halykbank.kz/kz/about/shareholders/materials-to-shareholders> (in Kazakh);
<https://halykbank.kz/en/investor-relations/information-for-shareholders> (in English).

The shareholders of JSC Halyk Bank are invited to participate at the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting.

The shareholders of JSC Halyk Bank are kindly requested to take note of the following procedures for the absent voting to be held.

Participation at the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting will be carried out by filling in the absentee ballot, which is enclosed hereto, in accordance with Article 49-4 of the Law on Joint-Stock Companies.

Herewith:

1) please follow the links: <https://halykbank.kz/ru/about/shareholders/materials-to-shareholders> (in Russian); <https://halykbank.kz/kz/about/shareholders/materials-to-shareholders> (in Kazakh); <https://halykbank.kz/en/investor-relations/information-for-shareholders> (in English) to receive the absentee ballots, and print the electronic absentee ballot forms therein or contact the employees of the head office of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu district, Almaty, Republic of Kazakhstan, or Personal Service Centers of Regional Branches of JSC Halyk Bank (hereinafter – the "PSC"), please click the following link to get the list of such PSC: <https://www.halykbank.kz/ru/about/shareholders> (in Russian); <https://halykbank.kz/kz/about/shareholders> (in Kazakh);

2) please be informed that it is necessary to fill in all of the fields in the absentee ballots with information about the shareholder and his personal data before voting on the items of the agenda of the General Shareholders' Meeting. In order to vote on the items of the agenda of the General Shareholders' Meeting, please tick or sign in the one of the tick boxes with voting options "for" or "against" or "abstain" in the absentee ballot on each item of the agenda of the General Shareholders' Meeting;

3) in accordance with Article 49-6 of the Law on Joint-Stock Companies, the absentee ballot must be signed by shareholder-individual. The absentee ballot of the shareholder-legal entity must be

signed by his chief executive officer and sealed by the legal entity (if any). The ballot without signature of the shareholder-individual or chief executive officer of the shareholder-legal entity, as well as not sealed by the legal entity (if any) is invalid.

The personal data of the shareholder-individual in the identity document, as well as details of the identity document of the shareholder-individual specified in the copy of the identity document of the shareholder-individual, in the list of shareholders entitled to participate in the General Shareholders' Meeting, drawn up on the basis of the shareholder register of JSC Halyk Bank, and in the absentee ballot filled in by the shareholder-individual must match.

The data about the shareholder-legal entity in its constituent documents, as well as details of its constituent documents specified in the copies of the constituent documents of the shareholder-legal entity, in the list of shareholders entitled to participate in the General Shareholders' Meeting, drawn up on the basis of the shareholder register of JSC Halyk Bank, and in the absentee ballot filled in by the shareholder-legal entity must match.

In case of any discrepancies, the absentee ballot is recognized invalid, unless the shareholder presents the documents confirming amendment of the specified data/details in the shareholder register of JSC Integrated Securities Registrar (original document or its notarized copy) together with the absentee ballot.

4) the shareholders must enclose to the absentee ballot:

shareholder-individual (residents of the Republic of Kazakhstan, including holders of Global Depository Receipts and non-residents of the Republic of Kazakhstan):

- a copy of the shareholder's identity document;

shareholder-legal entity (residents of the Republic of Kazakhstan, including holders of Global Depository Receipts):

- a copy of the incorporation statement or incorporation certificate (reincorporation);
- a copy of the charter of the shareholder-legal entity;
- a copy of the decision of the shareholder-legal entity's authorized body on the appointment/election of his chief executive officer;
- a copy of identity document of the chief executive officer of the shareholder-legal entity;
- a statement of compliance with the requirement of the first part of Article 17-5 of the Law of the Republic of Kazakhstan "On Banks and Banking Activity in the Republic of Kazakhstan" by their shareholders (participants) with respect to the registration country of their shareholders (participants).

For this application form please follow the link:
<https://halykbank.kz/ru/about/shareholders/materials-to-shareholders> (in Russian)
and <https://halykbank.kz/kz/about/shareholders/materials-to-shareholders> (in Kazakh),

Holders of the Global Depository Receipts, which underlying assets are common shares of the Bank (non-residents of the Republic of Kazakhstan) and shareholders-legal entities (non-residents of the Republic of Kazakhstan):

- apostilled/legalized, if necessary in accordance with legislation of the shareholder's country of residence, documents confirming the right to sign the absentee ballot, including the identity documents of the person signing the absentee ballot (copy);
- document confirming compliance with the requirement of the first part of Article 17-5 of the Law of the Republic of Kazakhstan "On Banks and Banking Activity in the Republic of Kazakhstan" by their shareholders (participants) with respect to the registration country of their shareholders (participants) (for shareholders-legal entities).

For getting the format of this document, please follow the link: <https://halykbank.kz/en/investor-relations/information-for-shareholders>;

5) acceptance of the absentee ballot and necessary documents indicated in this information statement will be carried out at the actual location of the executive body of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu district, 050059 (A26M3K5), Almaty, Republic of Kazakhstan, or in the PSC, the list of which is available on the website of JSC Halyk Bank: <https://www.halykbank.kz/ru/about/shareholders> (in Russian); <https://halykbank.kz/kz/about/shareholders> (in Kazakh), or by mail (including courier service) (through the offices of JSC Kazpost, DHL etc.), which allow to record the fact of dispatch of the absentee ballots and necessary documents indicated in this information statement.

The absentee ballots filled in on each item of the agenda must be submitted to JSC Halyk Bank before 06:00 pm (Almaty time) on 28 September 2016. The date of submission of the absentee ballot will be considered as the date of its registration in the system of document workflow of JSC Halyk Bank.

According to the Article 46-3 of the Law “On Joint-Stock Companies”, on 29 September 2016 the Ballot Committee: shall determine the validity of received absentee ballots and count the number of valid ballots and indicated in these ballots votes on each item of the agenda; determine the presence of the quorum for the General Shareholders’ Meeting; make the minutes on the voting results at the General Shareholders’ Meeting.

In accordance with Article 51-6 of the Law “On Joint-Stock Companies”, the results of absent voting shall be brought to the information of the shareholders by their publication in mass media.

According to the second part of the Article 45-4 of the Law “On Joint-Stock Companies”, in the absence of quorum for the General Shareholders’ Meeting by absent voting, reconvened General Shareholders’ Meeting shall not be held.

**The Board of Directors
JSC Halyk Bank**

**Absentee ballot for voting at the Extraordinary General Shareholders' Meeting of JSC
"Halyk Savings Bank of Kazakhstan"
(JSC Halyk Bank),
109V, Abay Ave., 050008, Almaty, Republic of Kazakhstan**

Information about shareholder of JSC Halyk Bank (the "shareholder") <i>(to be filled in by the shareholder- legal entity)</i>	
Name	
BIN	
Incorporation statement or incorporation certificate (reincorporation), number and date	
Location	
Contact phone number	
Chief executive officer title and name	
Chief executive officer IIN	
Chief executive officer ID type	
Chief executive officer ID number, date of issue and issuing authority	
Number of shares held by the shareholder,	
Information about the Extraordinary General Shareholders' Meeting of JSC Halyk Bank <i>(for information of the shareholder)</i>	
The initiator of convening the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting (the "General Shareholders' Meeting)	Board of Directors of JSC Halyk Bank
The agenda of the General Shareholders' Meeting	1. Approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting. 2. Approval of the amendment to the Charter of JSC Halyk Bank.
Final date for submission of absentee ballots	By 6:00 pm (Almaty time) 28 September 2016. The date of submission of the absentee ballot by the shareholder is the date of the ballot registration in the system of documents workflow of JSC Halyk Bank
Date of counting absentee votes	29 September 2016
Place of counting absentee votes	40, Al-Farabi Ave., Medeu district, Almaty, Republic of Kazakhstan
Ballot date and registration number in the system of documents workflow of JSC Halyk Bank	No. _____ dated _____ 2016

1. Item on the agenda

Approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting.

Item for voting

To approve the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting to be held on 29 September 2016 in the wording as determined by the Board of Directors of JSC Halyk Bank (minutes to the meeting of the Board of Directors by absent voting of JSC Halyk Bank No. 172 dated 1 August 2016).

Number of votes held by the shareholder _____

«FOR»	«AGAINST»	«ABSTAIN»

(TICK OR SIGN ONE OF THE POSSIBLE VOTING OPTIONS)

* Shareholder is eligible to tick or sign either Kazakh or Russian language ballot

2. Item on the agenda

Approval of the amendment to the Charter of JSC Halyk Bank.

Item for voting

To approve the amendment to the Charter of JSC Halyk Bank in the wording as proposed for consideration of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting.

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

Number of votes held by the shareholder _____

«FOR»	«AGAINST»	«ABSTAIN»

(TICK OR SIGN ONE OF THE POSSIBLE VOTING OPTIONS)

* Shareholder is eligible to tick or sign either Kazakh or Russian language ballot

Explanatory statement of voting procedure (ballot completion) on each item of the agenda:

- 1) the absentee ballot on each item of the agenda of the general meeting of shareholders must contain the number of votes held by the shareholder, the tick or signature must be put only in one of the tick boxes with the possible options of voting: "for", "against" or "abstain". The ballot must be filled with printed text or a pen with blue or purple ink. The information specified in the ballot shall be legible, corrections, typeovers and/or erasures are not acceptable. The violation of the ballot integrity is not acceptable. The violation of the above requirements will automatically void this ballot when counting the votes;
- 2) the absentee ballot of the shareholder-legal entity shall be signed by its chief executive officer and stamped by the legal entity (if any). The ballot which is not signed by

the Chief executive officer of the shareholder-legal entity and not sealed by the legal entity (if any) shall be void.

The data about the shareholder-legal entity in its constituent documents, as well as details of its constituent documents specified in the copies of the constituent documents of the shareholder-legal entity in the list of shareholders entitled to participate in the General Shareholders' Meeting, drawn up on the basis of the shareholder register of JSC Halyk Bank, and in the absentee ballot filled in by the shareholder-legal entity, must match.

In case of any discrepancies, the absentee ballot is recognized invalid, unless the shareholder presents the documents confirming amendment of the specified data/details in the shareholder register of JSC Integrated Securities Registrar (original document or its notarized copy) together with the absentee ballot;

3) acceptance of the absentee ballot and necessary documents included in the information statement of the General Shareholders' Meeting will be carried out at the actual location of the executive body of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu district, 050059 (A26M3K5), Almaty, Republic of Kazakhstan, or in the PSC, the list of which is available on the website of JSC Halyk Bank: <https://www.halykbank.kz/ru/about/shareholders> (in Russian); <https://halykbank.kz/kz/about/shareholders> (in Kazakh), or by mail (including courier service) (through the offices of JSC Kazpost, DHL etc.), which allow to record the fact of dispatch of the absentee ballots and necessary documents indicated in this information statement;

4) The absentee ballots filled in on each item of the agenda must be submitted to JSC Halyk Bank before 06:00 pm (Almaty time) on 28 September 2016. The date of submission of the absentee ballot will be considered as the date of its registration in the system of documents workflow of JSC Halyk Bank.

Full name of the shareholder in accordance with the incorporation statement or incorporation certificate (reincorporation) _____

Chief executive officer title and surname, name, patronymic (patronymic, if any):

Signature of Chief executive officer of the shareholder-legal entity

Date: _____

Stamp (stamp, if any)

Consent to the personal data collection and processing

Hereby, in accordance with the Law of the Republic of Kazakhstan dated 21 May 2013 No. 94-V “On personal data and their protection”, a person signing this ballot (also the “Subject”) on behalf of the shareholder provides JSC Halyk Bank with his consent for the collection and processing of shareholder’s personal data by JSC Halyk Bank for the purpose of interaction with JSC Halyk Bank regarding participation in General Shareholders’ Meetings of JSC Halyk Bank and other issues, when personal data collecting and processing is required by the legislation of the Republic of Kazakhstan and (or) internal documents of JSC Halyk Bank. Collection and processing of Subject’s personal data shall be carried out by JSC Halyk Bank by means which do not contradict the legislation of the Republic of Kazakhstan.

Subject’s signature _____ (_____)
(full name (patronymic, if any) and signature of the Subject)

The present consent is accepted by JSC Halyk Bank, _____

(title, name, and signature of the Bank's employee accepting the present consent)

Filled in by JSC Halyk Bank employee:

Name, title and signature of the employee of JSC Halyk Bank accepting the ballot:

Date: _____

**Absentee ballot for voting at the Extraordinary General Shareholders' Meeting of JSC
"Halyk Savings Bank of Kazakhstan"
(JSC Halyk Bank),
109V, Abay Ave., 050008, Almaty, Republic of Kazakhstan**

Information about shareholder of JSC Halyk Bank (the "shareholder") <i>(to be filled in by the shareholder-individual)</i>	
Surname, name, patronymic <i>(patronymic, if any)</i>	
IIN	
ID type <i>(identity card, passport, etc.)</i>	
ID number, date of issue and issuing authority	
Residence address	
Contact phone number	
Number of shares held by the shareholder,	
Information about the Extraordinary General Shareholders' Meeting of JSC Halyk Bank <i>(for information of the shareholder)</i>	
The initiator of convening the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting (the "General Shareholders' Meeting)	Board of Directors of JSC Halyk Bank
The agenda of the General Shareholders' Meeting	1. Approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting. 2. Approval of the amendment to the Charter of JSC Halyk Bank.
Final date for submission of absentee ballots	By 6:00 pm (Almaty time) 28 September 2016. The date of submission of the absentee ballot by the shareholder is the date of the ballot registration in the system of document workflow of JSC Halyk Bank
Date of counting absentee votes	29 September 2016
Place of counting absentee votes	40, Al-Farabi Ave., Medeu district, Almaty, Republic of Kazakhstan
Ballot date and registration number in the system of document workflow of JSC Halyk Bank	No. _____ dated _____ _____ 2016

1. Item on the agenda

Approval of the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting.

Item for voting

To approve the agenda of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting to be held on 29 September 2016 in the wording as determined by the Board of Directors of JSC Halyk Bank (minutes to the meeting of the Board of Directors by absent voting of JSC Halyk Bank No. 172 dated 1 August 2016).

Number of votes held by the shareholder _____

«FOR»	«AGAINST»	«ABSTAIN»

(TICK OR SIGN ONE OF THE POSSIBLE VOTING OPTIONS)

* Shareholder is eligible to tick or sign either Kazakh or Russian language ballot

2. Item on the agenda

Approval of the amendment to the Charter of JSC Halyk Bank.

Item for voting

To approve the amendment to the Charter of JSC Halyk Bank in the wording as proposed for consideration of the Extraordinary General Shareholders' Meeting of JSC Halyk Bank by absent voting.

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

Number of votes held by the shareholder _____

«FOR»	«AGAINST»	«ABSTAIN»

(TICK OR SIGN ONE OF THE POSSIBLE VOTING OPTIONS)

* Shareholder is eligible to tick or sign either Kazakh or Russian language ballot

Explanatory statement of voting procedure (ballot completion) on each item of the agenda:

1) the absentee ballot on each item of the agenda of the general meeting of shareholders must contain the number of votes held by the shareholder, the tick or signature must be put only in one of the tick boxes with the possible options of voting: "for", "against" or "abstain". The ballot must be filled with printed text or a pen with blue or purple ink. The information specified in the ballot shall be legible, corrections, typeovers and/or erasures are not acceptable. The violation of the ballot integrity is not acceptable. The violation of the above requirements will automatically void this ballot when counting the votes;

2) the absentee ballot must be signed by the shareholder-individual. The ballot not signed by the shareholder-individual shall be considered invalid.

The personal data of the shareholder-individual in the identity document, as well as details of the identity document of the shareholder-individual specified in the copy of the identity document of the shareholder-individual in the list of shareholders entitled to participate in the General Shareholders' Meeting, drawn up on the basis of the shareholder register of JSC Halyk Bank, and in the absentee ballot filled in by the shareholder-individual must match.

3) In case of any discrepancies, the absentee ballot is recognized invalid, unless the shareholder presents the documents confirming amendment of the specified data/details in the shareholder register of JSC Integrated Securities Registrar (original document or its notarized copy) together with the absentee ballot. Acceptance of the absentee ballot and necessary documents included in the information statement of the General Shareholders' Meeting will be carried out at the actual location of the executive body of JSC Halyk Bank: 40, Al-Farabi Ave., Medeu district, 050059 (A26M3K5), Almaty, Republic of Kazakhstan, or in the PSC, the list of which is available on the website of JSC Halyk Bank: <https://www.halykbank.kz/ru/about/shareholders> (in Russian); <https://halykbank.kz/kz/about/shareholders> (in Kazakh), or by mail (including courier service) (through the offices of JSC Kazpost, DHL etc.), which allow to record the fact of dispatch of the absentee ballots and necessary documents indicated in this information statement;

4) The absentee ballots filled in on each item of the agenda must be submitted to JSC Halyk Bank before 06:00 pm (Almaty time) on 28 September 2016. The date of submission of the absentee ballot will be considered as the date of its registration in the system of document workflow of JSC Halyk Bank.

Surname, name, patronymic (patronymic, if any) of the shareholder in accordance with ID:

Shareholder's signature: _____

Date: _____

Consent to the personal data collection and processing

Hereby, in accordance with the Law of the Republic of Kazakhstan dated 21 May 2013 No. 94-V “On personal data and their protection”, the shareholder provides JSC Halyk Bank with his consent for the collection and processing of shareholder’s personal data by JSC Halyk Bank for the purpose of interaction with JSC Halyk Bank regarding participation in General Shareholders’ Meetings of JSC Halyk Bank and other issues, when personal data collecting and processing is required by the legislation of the Republic of Kazakhstan and (or) internal documents of JSC Halyk Bank.

Collection and processing of shareholder’s personal data shall be carried out by JSC Halyk Bank by means which do not contradict the legislation of the Republic of Kazakhstan.

Shareholder’s signature

_____ (_____)
(full name (patronymic, if any) and signature of the shareholder)

Date: _____

The present consent is accepted by JSC Halyk Bank, _____

(title, name, and signature of the Bank's employee accepting the present consent)

Filled in by JSC Halyk Bank employee:

Name, title and signature of the employee of JSC Halyk Bank accepting the ballot:

Date: _____