



IMPORTANT NOTICE

October 3, 2025

To: Holders of Halyk Bank of Kazakhstan - Reg. S

Re: Cash Dividend - **Final Rate**

Security Name: Halyk Bank of Kazakhstan - Reg. S

Country of Incorporation: KAZAKHSTAN

CUSIP: 46627J302

Ratio (Local Shares:DRs): 40:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Sep 23, 2025	Sep 23, 2025
Payable Date:	Sep 26, 2025	Oct 10, 2025
Exchange Rate:	547.1	
Interim Dividend: Tax exempt	<u>KZT21.0</u>	
Gross Dividend Total:	<u>KZT21.0</u>	USD1.535368
Dividend Fee:		USD0.02
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		<u>USD1.515368</u>

Foreign currency transaction was executed by the Issuer.

Addendum: - see below

LSE is the Primary Exchange.

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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