IMPORTANT NOTICE

August 20, 2026
To: Holders of Halyk Bank of Kazakhstan - 144A
Re: Cash Dividend - **Approximate Rate**

Security Name: Halyk Bank of Kazakhstan - 144A
Country of Incorporation: KAZAKHSTAN
CUSIP: 46627J203
Ratio (Local Shares:DRs): 40:1

	Local Shares	**DRs**
Record Date:	Aug 26, 2026	Aug 26, 2026
Payable Date:	TBD	TBD
Approximate Exchange Rate:	461.2546	
Interim Dividend: Tax exempt	KZT28.09	
Gross Dividend Total:	KZT28.09	USD2.435964
Dividend Fee:		USD0.05
Withholding Rate: 0.00%		USD0.0
Net Dividend Rate:		USD2.385964

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.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

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