IMPORTANT NOTICE

September 22, 2026

To: Holders of Halyk Bank of Kazakhstan

Re: Depositary Service Fee

Please be advised that a Depositary Service Fee will be charged to the holders based on the below mentioned record date for the security(ies) listed below in accordance with the terms of the respective Deposit Agreement(s).

Security Name:	Halyk Bank of Kazakhstan - 144A
CUSIP:	46627J203
Security Type:	DR
Fee:	$0.02
Record Date:	Nov 06, 2026
Billing Period:	November

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

240 Greenwich Street, 8th Floor West, New York, NY 10286

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