Annex No.1
to minutes to the meeting of the ALCO
of Halyk Bank JSC by absent voting
No. 144 dated 30.10.2026

Interest rates on deposits of individuals from 05.11.2026

"QORJIN" term deposit	**3 months**	**6 months**	**12 months**
KZT	16,45%	15,37%	14,50%
AEIR*	17,75%	16,50%	15,50%
USD	-	0,7%	0,98%
AEIR*	-	0,70%	0,98%

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	15,80%	14,93%	12,15%
AEIR*	17,00%	16,00%	12,85%
USD	0,7%	0,98%	**2,37%**
AEIR*	0,70%	0,98%	**2,40%**

"Universal" non-term deposit	**6 months**	**12 months**
KZT	14,32%	14,06%
AEIR*	15,30%	15,00%
USD		0,98%
AEIR*		0,98%
EUR		0,98%
AEIR*		0,98%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

Interest rates on deposits of individuals from 10.09.2026

"QORJIN" term deposit	**3 months**	**6 months**	**12 months**
KZT	**16,45%**	15,37%	14,50%
AEIR*	**17,75%**	16,50%	15,50%
USD	-	0,7%	0,98%
AEIR*	-	0,70%	0,98%

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	15,80%	14,93%	12,15%
AEIR*	17,00%	16,00%	12,85%
USD	0,7%	0,98%	0,98%
AEIR*	0,70%	0,98%	0,98%

"Universal" non-term deposit	**6 months**	**12 months**
KZT	14,32%	14,06%
AEIR*	15,30%	15,00%
USD		0,98%
AEIR*		0,98%
EUR		0,98%
AEIR*		0,98%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

Interest rates on deposits of individuals from 10.08.2026

"QORJIN" term deposit	3 months	6 months	12 months
KZT	**16,88%**	15,37%	14,50%
AEIR*	**18,25%**	16,50%	15,50%
USD	-	0,7%	0,98%
AEIR*	-	0,70%	0,98%

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,80%	14,93%	12,15%
AEIR*	17,00%	16,00%	12,85%
USD	0,7%	0,98%	0,98%
AEIR*	0,70%	0,98%	0,98%

"Universal" non-term deposit	6 months	12 months
KZT	14,32%	14,06%
AEIR*	15,30%	15,00%
USD		0,98%
AEIR*		0,98%
EUR		0,98%
AEIR*		0,98%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

Interest rates on deposits of individuals from 15.06.2026

"QORJIN" term deposit	3 months	6 months	12 months
KZT	**17,10%**	**15,37%**	**14,50%**
AEIR*	**18,51%**	**16,50%**	**15,50%**
USD	-	0,7%	0,98%
AEIR*	-	0,70%	0,98%

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	**16,67%**	**15,80%**	**14,93%**	**12,15%**
AEIR*	**18,00%**	**17,00%**	**16,00%**	**12,85%**
USD	**-**	**0,7%**	**0,98%**	**0,98%**
AEIR*	**-**	**0,70%**	**0,98%**	**0,98%**

"Universal" non-term deposit	6 months	12 months
KZT	**14,32%**	**14,06%**
AEIR*	**15,30%**	**15,00%**
USD		**0,98%**
AEIR*		**0,98%**
EUR		**0,98%**
AEIR*		**0,98%**

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

Interest rates on deposits of individuals from 14.05.2026

"QORJIN" term deposit	3 months	6 months	12 months
KZT	17,95%	15,8%	14,1%
AEIR*	19,50%	17,00%	15,05%

USD	-	0,7%	**0,98%**
AEIR*	-	0,70%	**0,98%**

"Maximum" savings deposit without prolongation	**3 months**	**6 months**	**12 months**	**24 months**
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,01%	17,48%	15,04%	12,87%
USD	-	0,7%	**0,98%**	**0,98%**
AEIR*	-	0,70%	**1,00%**	**1,00%**

"Universal" non-term deposit	**6 months**	**12 months**
KZT	14,1%	13,9%
AEIR*	15,27%	15,04%
USD		**0,98%**
AEIR*		**1,00%**
EUR		**0,98%**
AEIR*		**1,00%**

«AQYL» educational deposit	**36 months**	**60 months**
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

Interest rates on deposits of individuals from 15.01.2026

"QORJIN" term deposit	**3 months**	**6 months**	**12 months**
KZT	17,95%	15,8%	14,1%
AEIR*	**19,50%**	**17,00%**	**15,05%**
USD	-	0,7%	1,0%
AEIR*	-	**0,70%**	**1,00%**

"Maximum" savings deposit without prolongation	**3 months**	**6 months**	**12 months**	**24 months**
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	**18,01%**	**17,48%**	**15,04%**	**12,87%**
USD	-	0,7%	1,0%	1,0%
AEIR*	-	**0,70%**	**1,00%**	**1,00%**

"Universal" non-term deposit	**6 months**	**12 months**
KZT	14,1%	13,9%
AEIR*	**15,27%**	**15,04%**
USD		1,0%
AEIR*		**1,00%**
EUR		1,0%
AEIR*		**1,00%**

«AQYL» educational deposit	**36 months**	**60 months**
KZT	14,3%	13,9%
AEIR*	**15,50%**	**15,04%**

Interest rates on deposits of individuals from 09.12.2025

"QORJIN" term deposit	**3 months**	**6 months**	**12 months**
KZT	**18,4%**	15,8%	14,1%
AEIR*	**20,0%**	17,0%	15,0%
USD	-	0,7%	1,0%

AEIR*	-	0,7%	1,0%

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

Interest rates on deposits of individuals from 27.11.2025

"QORJIN" term deposit	3 months	6 months	12 months
KZT	**16,65%**	**15,8%**	**14,1%**
AEIR*	**18,0%**	**17,0%**	**15,0%**
USD	**-**	**0,7%**	**1,0%**
AEIR*	**-**	**0,7%**	**1,0%**

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

Interest rates on deposits of individuals from 03.11.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	**14,3%**	**13,9%**
AEIR*	**15,5%**	**15,0%**

Interest rates on deposits of individuals from 06.08.2025

"Maximum” savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	**14,1%**	13,9%
AEIR*	**15,3%**	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 30.04.2025

"Maximum” savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	**16,45%**	**16,0%**	13,9%	12,0%
AEIR*	**18,0%**	**17,5%**	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	**14,3%**	**13,9%**
AEIR*	**15,5%**	**15,0%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 04.04.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	**14,0%**	**13,7%**
AEIR*	**15,2%**	**14,8%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 14.03.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	**13,0%**	**12,6%**
AEIR*	**14,0%**	**13,6%**

Interest rates on deposits of individuals from 01.03.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	**15,85%**	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 10.02.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,8%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	**13,5%**	**13,2%**
AEIR*	**14,6%**	**14,2%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 03.02.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	**15,8%**	15,55%	13,9%	12,0%
AEIR*	**17,3%**	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 05.01.2025

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,55%	**13,9%**	**12,0%**
AEIR*	17,0%	**15,0%**	**12,9%**
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%

USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 15.10.2024

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	15,55%	**13,9%**	**12,0%**
AEIR*	17,0%	**15,0%**	**12,9%**
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**6 months**	**12 months**
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 06.06.2024

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**6 months**	**12 months**
KZT	**13,0%**	**12,8%**
AEIR*	**14,0%**	**13,8%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 01.05.2024

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%

AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	**6 months**	**12 months**
KZT	13,25%	**13,0%**
AEIR*	14,3%	**14,0%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 25.04.2024

"Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	**6 months**	**12 months**
KZT	**13,25%**	13,2%
AEIR*	**14,3%**	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%
«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 02.03.2024

"Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	**15,55%**	14,3%	13,0%
AEIR*	**17,0%**	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	**6 months**	**12 months**
KZT	**13,7%**	**13,2%**
AEIR*	**14,8%**	**14,2%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 06.02.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	13,0%
AEIR*	17,5%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	**13,9%**	13,45%
AEIR*	**15,0%**	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 01.01.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	13,0%
AEIR*	17,5%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,15%	13,45%
AEIR*	15,3%	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 08.12.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	**14,15%**	13,45%
AEIR*	**15,3%**	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months

KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 01.11.2023

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**6 months**	**12 months**
KZT	**14,3%**	**13,45%**
AEIR*	**15,5%**	**14,5%**
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	**36 months**	**60 months**
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 22.08.2023

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**6 months**	**12 months**
KZT	**14,7%**	14,05%
AEIR*	**16,0%**	15,2%
USD		1,0%
AEIR*		1,0%
EUR		**1,0%**
AEIR*		**1,0%**

«AQYL» educational deposit	**60 months**
KZT	9,5%
AEIR*	10,1%

Interest rates on deposits of individuals from 01.08.2023

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	**16,0%**	**14,3%**	10,6%
AEIR*	**17,5%**	**15,5%**	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**12 months**
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,5%

AEIR*	10,1%

Interest rates on deposits of individuals from 23.05.2023

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	**15,6%**	13,55%	10,6%
AEIR*	**17,0%**	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**12 months**
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,5%
AEIR*	10,1%

Interest rates on deposits of individuals from 27.04.2023

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	**12 months**
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 19.01.2023

"Maximum" savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	**12 months**	**24 months**
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

"Universal" non-term deposit	**12 months**
KZT	**14,05%**
AEIR*	**15,2%**
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 03.11.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	**14,7%**	13,55%	10,6%
AEIR*	**16,0%**	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	**13,9%**
AEIR*	**15,0%**
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.08.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	**14,3%**	13,55%	10,6%
AEIR*	**15,5%**	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	**13,0%**
AEIR*	**14,0%**
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.07.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	12,1%	**13,55%**	10,6%

AEIR*	13,0%	**14,6%**	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.06.2022

"Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	12,1%	**13,9%**	10,6%
AEIR*	13,0%	**15,0%**	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.05.2022

"Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	12,1%	13,8%	10,6%
AEIR*	13,0%	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	**12,55%**
AEIR*	**13,5%**
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.03.2022

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	**12,1%**	13,8%	10,6%
AEIR*	**13,0%**	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	**12,1%**
AEIR*	**13,0%**
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 12.02.2022

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	**13,8%**	10,6%
AEIR*	10,5%	**14,9%**	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	**9,3%**
AEIR*	**9,8%**
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%

AEIR*	9,0%

Interest rates on deposits of individuals from 01.09.2021

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	**7,6%**	5,9%
AEIR*	**8,0%**	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.07.2021

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	**12,1%**	10,6%
AEIR*	10,5%	**13,0%**	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	8,6%	**5,9%**
AEIR*	9,1%	**6,1%**
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.06.2021

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	**12,4%**	10,6%
AEIR*	10,5%	**13,3%**	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	**8,6%**	**6,9%**
AEIR*	**9,1%**	**7,2%**
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.04.2021

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,7%	7,2%
AEIR*	10,3%	7.5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.03.2021

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,1%	10,9%
AEIR*	10,5%	13,0%	11,6%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,7%	7,2%
AEIR*	10,3%	7.5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%

AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.01.2021

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,1%	10,9%
AEIR*	10,5%	13,0%	11,6%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,7%	8,0%
AEIR*	10,3%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.11.2020

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,1%	12,3%
AEIR*	10,5%	13,0%	13,2%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,7%	8%
AEIR*	10,3%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.10.2020

“Maximum” savings deposit without prolongation	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,5%	12,5%
AEIR*	10,5%	13,4%	13,4%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,8%	8%
AEIR*	10,4%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 04.08.2020

“Maximum” savings deposit	**6 months**	**12 months**	**24 months**
KZT	9,9%	12,5%	12,8%
AEIR*	10,5%	13,4%	13,8%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,8%	8%
AEIR*	10,4%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.07.2020

“Maximum” savings deposit	**6 months**	**12 months**	**24 months**
KZT	10,8%	12,5%	13,0%
AEIR*	11,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**

KZT	9,8%	9%
AEIR*	10,4%	9,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	9,4%
AEIR*	10%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 01.06.2020

“Maximum” savings deposit	**6 months**	**12 months**	**24 months**
KZT	11,7%	12,5%	13,0%
AEIR*	12,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,8%	9,7%
AEIR*	10,4%	10,3%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	10,3%
AEIR*	11%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 01.05.2020

“Maximum” savings deposit	**6 months**	**12 months**	**24 months**
KZT	12,55%	12,5%	13,0%
AEIR*	13,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,8%	10,0%
AEIR*	10,4%	10,6%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	11%
AEIR*	11,7%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,3%

AEIR*	9,8%

Interest rates on deposits of individuals from 26.03.2020

“Maximum” savings deposit	**6 months**	**12 months**	**24 months**
KZT	13,0%	12,5%	13,0%
AEIR*	14,0%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**
KZT	9,8%	10,0%
AEIR*	10,4%	10,6%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	**12 months**
KZT	11,4%
AEIR*	12,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 20.03.2020

“Maximum” savings deposit	**6 months**	**12 months**	**24 months**	**36 months**
KZT	13,0%	12,5%	13,0%	-
AEIR*	14,0%	13,4%	14,0%	-
USD	0,7%	1,7%	1,7%	2,0%
AEIR*	0,7%	1,7%	1,7%	2,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**	**36 months**	**60 months**
KZT	9,8%	10,0%	-	-
AEIR*	10,4%	10,6%	-	-
USD	1,0%	1,3%	1,7%	1,7%
AEIR*	1,0%	1,3%	1,7%	1,7%

“Universal” non-term deposit	**12 months**	**24 months**	**36 months**
KZT	11,4%	-	-
AEIR*	12,2%	-	-
USD	1,0%	1,0%	1,0%
AEIR*	1,0%	1,0%	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 03.12.2019

“Maximum” savings deposit	**12 months**	**24 months**	**36 months**
KZT	12,5%	13,0%	-
AEIR*	13,4%	14,0%	-
USD	1,7%	1,7%	2,0%
AEIR*	1,7%	1,7%	2,0%

“Optimal” term deposit with the right to replenish	**12 months**	**24 months**	**36 months**	**60 months**
KZT	9,8%	10,0%	-	-
AEIR*	10,4%	10,6%	-	-
USD	1,0%	1,3%	1,7%	1,7%
AEIR*	1,0%	1,3%	1,7%	1,7%

“Universal” non-term deposit	**12 months**	**24 months**	**36 months**
KZT	9,3%	9,3%	-
AEIR*	9,8%	9,8%	-
USD	1,0%	1,0%	1,0%
AEIR*	1,0%	1,0%	1,0%

«AQYL» educational deposit	**60 months**
KZT	9,3%
AEIR*	9,8%

* AEIR - annual effective interest rate, it may change depending on the selected terms of the deposit