

to minutes to the meeting of the ALCO
Bank JSC by absent voting

Annex No.2
of Halyk
No 101 dated
05.08.2026

Proposed interest rates for retail deposits that are no longer resumed by the Bank

[illegible]

"Halyk-children's"*** meets maturity terms	12 - 37 months		48 - 120 months		132 - 192 months	
	effective	proposed	effective	proposed	effective	proposed
in KZT	5,9	5,9	5,9	5,9	4,5	4,5
annual effective rate of return	до 6,06	до 6,06	до 6,00	до 6,00	до 4,57	до 4,57
in USD	0,1	0,1	0,1	0,1	0,1	0,1
annual effective rate of return	0,10	0,10	0,10	0,10	0,10	0,10
in EUR	0,03	0,03	0,03	0,03	0,03	0,03
annual effective rate of return	0,03	0,03	0,03	0,03	0,03	0,03

"AQYL"*** a part of interest is subsidized by Government	37, 61 and 120 months	
	effective	proposed
in KZT	13.9	13.9
annual effective rate of return	15.04	15.04

"GONS-Bobek"*** a part of interest is subsidized by Government	37, 61 and 120 months	
	effective	proposed
in KZT	13,9	13,9
annual effective rate of return	15.04	15.04

"Akбота", "Special deposit for children"*** does not meet maturity terms	60 months - depositor's age: - 16		120 months - depositor's age: - 16	
	effective	proposed	effective	proposed
in KZT	2,5	2,5	2,5	2,5
annual effective rate of return	2,54	2,54	2,54	2,54

"Halyk-accumulative"*** deposit does not meet maturity terms	6 months		9 months		12 - 18 months		24 - 25 months		36 - 60 months	
	effective	proposed	effective	proposed	effective	proposed	effective	proposed	effective	proposed
in KZT	3.0	3.0	3.0	3.0	3.25	3.25	3.25	3.25	3.25	3.25
annual effective rate of return	3.06-3.08	3.06-3.08	3.06-3.08	3.06-3.08	3.27-3.35	3.27-3.35	3.24-3.35	3.24-3.35	3.10-3.35	3.10-3.35
in USD	0.1	0.1	-	-	0.1	0.1	0.1	0.1	0.1	0.1
annual effective rate of return	0.10	0.10	-	-	0.10	0.10	0.10	0.10	0.10	0.10
in EUR	0.03	0.03	-	-	0.03	0.03	0.03	0.03	0.03	0.03
annual effective rate of return	0.03	0.03	-	-	0.03	0.03	0.03	0.03	0.03	0.03

[illegible][illegible]

[illegible]

Multi-currency deposits (KKB) ** do not meet maturity terms	12 months		24 months		36 months	
equivalent number of days	360-719 days		720-1079 days		1080-1147 days and more	
	effective	proposed	effective	proposed	effective	proposed
in KZT	8,5	8,5	8,5	8,5	8,0	8,0
annual effective rate of return	8,84	8,84	8,84	8,84	8,30	8,30
in USD	0,5	0,5	0,5	0,5	0,5	0,5
annual effective rate of return	0,50	0,50	0,50	0,50	0,50	0,50
in EUR	0,03	0,03	0,03	0,03	0,03	0,03
annual effective rate of return	0,03	0,03	0,03	0,03	0,03	0,03

[illegible]

Single-currency deposits (BTA) ** do not meet maturity terms	up to 3 months		6-7 months		9 months		12 -12,5 months.		18 months		24 months		36-37 months		60 months and more	
equivalent number of days	1-179 days		180-269 days		270- 359 days		360-539 days		540-719 days		720-1079 days		1080-1799 days		1800-1860 days and more	
	effective	proposed	effective	proposed	effective	proposed	effective	proposed	effective	proposed	effective	proposed	effective	proposed	effective	proposed
in KZT	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
annual effective rate of return	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
in USD	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1
annual effective rate of return	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,10
in EUR	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01
annual effective rate of return	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01
in Russian rubles	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01
annual effective rate of return	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01

Deposits guarantees (BTA) do not meet maturity terms	up to 12 months		12 months and more	
equivalent number of days	1- 366 days		367 days and more	
	effective	proposed	effective	proposed
in KZT	1,00	1,00	1,00	1,00
annual effective rate of return	1,00	1,00	1,00	1,00
in USD	0,10	0,10	0,10	0,10
annual effective rate of return	0,10	0,10	0,10	0,10

Demand deposits and types of deposits equivalent thereto (special pension deposits to credit pensions and contributions, special compensatory payments, etc.), current accounts	0,00
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