

The Depository Trust Company

IMPORTANT

B#: 1783-07

DATE: June 29, 2007

TO: All Participants

CATEGORY: Dividends

FROM: International Services

ATTENTION: Operations, Reorg & Dividend Managers, Partners & Cashiers

SUBJECT: Holders of Regulation S and 144A Global Depository Receipts (GDRs) issued in respect of equity shares of JSC Halyk Savings Bank of Kazakhstan 144A & Reg S
CUSIPs: 46627J203 & 46627J302

The Depository Trust Company has received from Deutsche Bank Trust Company Americas, the attached information regarding depository fees.

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Deutsche Bank Trust Company Americas

Trust & Securities Services
Global Equity Services

DEPOSITARY RECEIPTS

June 28, 2007

To: Holders of Regulation S and 144A Global Depositary Receipts (GDRs)
Issued in respect of equity shares of JSC Halyk Savings Bank of Kazakhstan

144A Cusip:46627J203

Reg S Cusip: 46627J302

144A ISIN: US46627J2033

Reg S ISIN: US46627J3023

Please be advised that pursuant to Condition 16 of the Terms and Conditions of the Deposit Agreement, dated as of December 20, 2006, between Deutsche Bank Trust Company Americas, as Depositary (the "Depositary") and JSC Halyk Savings Bank of Kazakhstan (the "Company"), the Depositary hereby announces that it has established July 30, 2007 as the record date for determining the persons and/or entities liable to the Depositary for the annual fee of U.S.\$0.01 per GDR for the operation and maintenance costs associated with the administration of the GDRs.

In connection therewith, Deutsche Bank Trust Company Americas will instruct Euroclear and Clearstream to debit the accounts of each of their respective participants holding Regulations S GDRs and 144A GDRs for the amounts so owing. Euroclear and Clearstream participants should debit the accounts of their respective beneficial owner clients as of the **July 30, 2007** record date for the amounts owing in connection herewith.

Deutsche Bank Trust Company Americas
As Depositary
June 28, 2007