

NATIONAL BANK OF THE REPUBLIC OF KAZAKHSTAN
LICENSE

of conduct banking and other operations and activities on the securities market

License No. 1.2.44/42

Date of issue: August 18th, 2016

"Housing Construction Savings Bank of Kazakhstan" Joint stock company

This license gives the right to conduct:

1. Banking transactions in the national currency:

acceptance of deposits (deposits) in housing construction savings, opening and maintenance of accounts of depositors.

providing depositors housing, intermediate housing and preliminary housing loans for activities to improve living conditions;

banking operations in national and foreign currency:

cash operations: reception and delivery of cash, including their exchange, exchange, counting, sorting, packing and storage;

transfer operations: execution of individuals orders for payments and money transfers:

the organization of exchange operations with foreign currency;

opening and maintaining bank accounts of legal entities;

other operations in national and foreign currency:

issue of own securities (except for shares);

2. The activities in the securities market:

dealer activities in the securities market without the right to manage client accounts.

License data obtained for the first time:

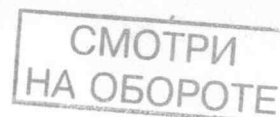
to conduct banking and other transactions carried out by banks in national and foreign currency:
No. 254/1 from August 20th, 2007, issued by the Agency of the Republic of Kazakhstan on Regulation and Supervision of Financial Market and Financial Organizations.

for activity in the securities market of foam without the right to manage client accounts:
No.0402100283 from November 26, 2005, issued by the Agency of the Republic of Kazakhstan on Regulation and Supervision of Financial Rink and financial organizations.

Deputy Chairman / signature is applied/ /seal is applied/ O. Smolyakov

Almaty city

No. 0000343



Республика Казахстан, город Алматы,

07 СЕН 2016 две тысячи шестнадцатого года,

Текст настоящего документа переведен с русского языка на английский язык переводчиком гр. Тохтаевой Назимой Абдыкахаровной.

Подпись *Тохтаева Назима Абдыкахаровна*

Республика Казахстан, город Алматы,

07 СЕН 2016 две тысячи шестнадцатого года,

Я, нотариус города Алматы, Сатыбалдина Салтанат Несіпқұлқызы, действующая на основании государственной лицензии № 0001145 от 07 марта 2008 года, выданной Комитетом по организации правовой помощи и оказанию юридических услуг населению Министерства юстиции Республики Казахстан свидетельствую подлинность подписи, сделанной переводчиком гр. Тохтаевой Назимой Абдыкахаровной. Личность подписавшего документ установлена, дееспособность и полномочия проверены.

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07 СЕН 2016 two thousand and sixteen

The text of translation of the present document from Russian into English was made by translator Nazima Tokhtayeva.

Signature *Тохтаева Назима Абдыкахаровна*

Republic of Kazakhstan, Almaty city,
07 СЕН 2016 two thousand and sixteen

I, Salytbaldina, the Notary of Almaty city, acting on the state license No. 0001145 from March 07, 2008, issued by the Committee for the Legal Aid and Legal Services of the Ministry of Justice of the Republic of Kazakhstan certify the truth of signature made by the translator Nazima Tokhtayeva. The personality signed the document is established, legal capacity and her powers are checked.

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