

**TO THE ATTENTION OF THE SHAREHOLDERS
OF ATFBANK JOINT STOCK COMPANY**

ATFBank joint stock company, with an address at: Republic of Kazakhstan, postal code A25D5F7, Almaty, Medeu district, 36 Al-Farabi Ave., in accordance with p. 6 of Art. 51 of the Law of the Republic of Kazakhstan “On joint stock companies” and s-p. 1) of p. 5 of Art. 102 of the Law of the Republic of Kazakhstan “On securities market” hereby informs on the vote returns and decisions taken on the agenda items of the Annual General Meeting of Shareholders of ATFBank JSC held on August 24, 2020.

Time of the Annual General Meeting of Shareholders:

start time – 11 a.m. (Almaty time);

end time – 12 a.m. (Almaty time).

Venue of the Annual General Meeting of Shareholders: Republic of Kazakhstan, postal code A25D5F7, Almaty, Medeu district, 36 Al-Farabi Ave.

1-1) Vote returns on supplementing the Agenda:

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares

The decision on item one of the agenda was taken unanimously.

Decision:

“To supplement the agenda of the Meeting:

On the early termination of powers of a member of the Supervisory Board of ATFBank JSC, election of a new member of the Supervisory Board of ATFBank JSC, determination of the term of his/her powers, as well as determination of the amount and terms of remuneration and reimbursement of expenses to the newly-elected member of the Supervisory Board of ATFBank JSC for the performance of his/her duties”.

1-2) Vote returns on item one of the Agenda:

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares

The decision on item two of the agenda was taken unanimously.

Decision:

“To approve the following agenda of the Meeting with the following item:

- 1) on the approval of the agenda of the Annual General Meeting of Shareholders of ATFBank JSC;**
- 2) on the approval of the audited (annual) financial reporting of ATFBank JSC and the audited (annual) consolidated financial reporting of ATFBank JSC for 2019;**
- 3) on the approval of the procedure for distributing net income of ATFBank JSC for 2019;**
- 4) on taking a decision to pay dividends on ordinary shares of ATFBank JSC and the approval of the amount of dividend per one ordinary share of ATFBank JSC;**
- 5) on the consideration of the issue on the appeals of shareholders regarding the activities of ATFBank JSC and its officials and on the results of their consideration in 2019;**
- 6) on informing the shareholders on the amount and composition of remuneration of the members of the Supervisory Board and the Management Board of ATFBank JSC in 2019;**
- 7) on the approval of the progress report of the Supervisory Board of ATFBank JSC for 2019.**

- 8) on the approval of changes and additions No.5 to the Charter of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of ATFBank JSC (Minutes No.2 (62) dated December 26, 2014);
- 9) on the early termination of powers of a member of the Supervisory Board of ATFBank JSC, election of a new member of the Supervisory Board of ATFBank JSC, determination of the term of his/her powers, as well as determination of the amount and terms of remuneration and reimbursement of expenses to the newly-elected member of the Supervisory Board of ATFBank JSC for the performance of his/her duties.”

2) *Vote returns on item two of the Agenda:*

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item two of the agenda was taken unanimously.

Decision:

“1. To approve the audited (annual) financial reporting of ATFBank JSC and the audited (annual) consolidated financial reporting of ATFBank JSC for 2019 in accordance with the materials on this item.”

3) *Vote returns on item three of the Agenda:*

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item three of the agenda was taken unanimously.

Decision:

“1. To use the net income of ATFBank JSC received in 2019 to reduce the retained loss of the past years.”

4) *Vote returns on item four of the Agenda:*

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item four of the agenda was taken unanimously.

Decision:

“1. Not to pay dividends on common shares of ATFBank JSC for the fiscal year 2019.”

5) *Vote returns on item five of the Agenda:*

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item five of the agenda was taken unanimously.

Decision:

“1. To acknowledge the information on the absence of appeals from the shareholders regarding the activities of ATFBank JSC and its officials in 2019.”

6) *Vote returns on item six of the Agenda:*

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares

The decision on item six of the agenda was taken unanimously.

Decision:

“1. To acknowledge the information on the amount and composition of remuneration of the members of the Supervisory Board and the Management Board of ATFBank JSC in 2019.”

7) *Vote returns on item seven of the Agenda:*

For 45,159,274 shares Against 0 shares Abstain 0 shares
The decision on item seven of the agenda was taken unanimously.

Decision:

“1. To approve the Progress report of the Supervisory Board of ATFBank JSC for 2019 according to the materials on this item.

2. To consider the performance of the Supervisory Board of ATFBank JSC in 2019, as well as the performance of functions by the members of the Supervisory Board of ATFBank JSC as positive.”

8) *Vote returns on item eight of the Agenda:*

For 45,159,274 shares Against 0 shares Abstain 0 shares
The decision was taken unanimously.

Decision:

“1. To approve the changes and additions No.5 to the Charter of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of ATFBank JSC (Minutes No.2 (62) dated December 26, 2014) as revised according to the materials on this item.”

9) *Vote returns on item **nine** of the Agenda:*

Vote returns on the item “On the early termination of powers of a member of the Supervisory Board of ATFBank JSC”:

For 45,159,274 shares Against 0 shares Abstain 0 shares
The decision was taken unanimously.

Decision:

“To early terminate the powers of Saule Kakimova, member of the Supervisory Board, Independent director of ATFBank JSC, from August 12, 2020.”

Vote returns on the item “On the election of a new member of the Supervisory Board of ATFBank JSC”:

Based on the vote counting, the cumulative vote returns on the election of a candidate member of the Supervisory Board of ATFBank JSC are as follows:

Candidate	Number of cumulative votes
Botagoz Sultanova	45,159,274

The total number of cumulative votes on this agenda item is 45,159,274.

Decision:

“To elect Botagoz Sultanova as a member of the Supervisory Board, Independent director of ATFBank JSC, from August 24, 2020.”

Vote returns on the item “On the determination of the term of powers of the newly-elected member of the Supervisory Board of ATFBank JSC”:

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares

The decision was taken unanimously.

Decision:

“1. To determine the term of powers of Botagoz Sultanova, Independent director, member of the Supervisory Board of ATFBank JSC, until the expiration of the term of powers of the Supervisory Board of ATFBank JSC, which is until the Annual Meeting of Shareholders of ATFBank JSC in 2022.”

Vote returns on the item “On the determination of the amount and terms of remuneration and reimbursement of expenses to the newly-elected member of the Supervisory Board of ATFBank JSC for the performance of his/her duties”:

For _45,159,274_ shares Against _0_ shares Abstain _0_ shares

The decision was taken unanimously.

Decision:

“1. To determine the amount and terms of remuneration and reimbursement of expenses to Botagoz Sultanova, Independent director, member of the Supervisory Board of ATFBank JSC, for the performance of her duties in accordance with the materials on this item.”