

TO THE ATTENTION OF SHAREHOLDERS OF ATFBANK JOINT-STOCK COMPANY!

Full name: ATFBank Joint-Stock Company

Location of the executive body of the Company: 36, Al-Farabi ave., Medeu district, Almaty, A25D5F7, Republic of Kazakhstan.

In accordance with p. 1 art.35, p. 2 art. 37 and art.41 of the Law of the Republic of Kazakhstan "On Joint Stock Companies" the Board of Directors of ATFBank Joint Stock Company (hereinafter - ATFBank JSC), as the initiator of convening the meeting, kindly informs that an extraordinary general shareholders' meeting of ATFBank JSC (the general shareholders' meeting) will be held on February 23, 2021 at 11:00 (Almaty time) at 36, Al-Farabi ave., Medeu district, Almaty, A25D5F7, Republic of Kazakhstan.

Registration of the participants of the general shareholders' meeting will start at 10:00 a.m. (Almaty time) on February 23, 2021.

Registration of the participants of the general shareholders' meeting will end at 10:45 a.m. (Almaty time) on February 23, 2021.

If the meeting is inquorate, the adjourned general shareholders' meeting will be held on February 23, 2021 at 11:00 (Almaty time) at 36, Al-Farabi ave., Medeu district, Almaty, A25D5F7, Republic of Kazakhstan.

Registration of the participants of the adjourned general shareholders' meeting will start at 10:00 a.m. (Almaty time) on February 23, 2021.

Registration of the participants of the adjourned general shareholders' meeting will end at 10:45 a.m. (Almaty time) on February 23, 2021.

The list of shareholders eligible to participate in the general meeting of shareholders of ATFBank JSC will be formed on the basis of the data from the register system of shareholders of ATFBank JSC as of 00:00 February 19, 2021.

Agenda of the general shareholders' meeting:

1) on approval of the agenda of the extraordinary General shareholders' meeting of ATFBank JSC;

2) on approval of New Charter of ATFBank JSC and on invalidation of the Charter of ATFBank JSC approved by the extraordinary General Meeting of Shareholders of ATFBank JSC (Minutes No. 2 (62) dated December 26, 2014).

In accordance with paragraph 4 of Article 43 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", the agenda of the general meeting of shareholders held in person may be supplemented by the shareholders holding, independently or in aggregate with other shareholders, five or more percent of the voting shares of the company, or by the board of directors provided that the shareholders of the company are notified of such supplements no later than fifteen days before the date of the general meeting. The agenda of the general meeting of shareholders held in person may be amended and/or supplemented if the majority of shareholders (or their representatives) participating in the general meeting of shareholders and holding in aggregate at least ninety-five percent of the voting shares of the company.

According to paragraph 4 of Article 44 of the Law "On Joint Stock Companies", the materials on the agenda of the general meeting of shareholders will be ready and available for review by shareholders no later than 10 (ten) days before the date of the general meeting of shareholders, at: office 16, 6th floor, BC "AFD B", 36, Al-Farabi ave., A25D5F7, Almaty, Republic of Kazakhstan. If you need any reference information please call +7 (727) 2583000, ext.: 1922.

The shareholders of ATFBank JSC are hereby offered to review the following procedure for holding the general meeting of shareholders.

Before the opening of the general meeting of shareholders, the registration of shareholders who arrived at the meeting (their representatives) is held. An identity document must be presented. The shareholder's representative must present a power of attorney certifying his/her authority to participate and vote at the general meeting of shareholders, or a document confirming the right to act without a power of attorney on behalf of the shareholder or to represent his/her interests.

Shareholders that are legal entities must submit a statement of compliance with the requirements of part one of paragraph 5 of Article 17 of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan" by their shareholders (participants) regarding the country of registration of their shareholders (participants). The form of the statement is posted on the website of ATFBank JSC <https://www.atfbank.kz>.

A shareholder (representative of a shareholder) who has not passed registration is not taken into account when determining the quorum and is not eligible to vote.

The General Meeting of Shareholders is opened at the announced time provided that it is quorate.

The general meeting of shareholders elects the chairman and secretary of the general meeting of shareholders, determines the form of voting - either open or secret (by ballots).

In accordance with paragraph 1 of Article 50 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", voting at the general meeting of shareholders is carried out on the basis "one share - one vote" principle, except for cases of cumulative voting when electing members of the Board of Directors and giving each person entitled to vote at general meeting of shareholders, one vote on procedural issues of holding a general meeting of shareholders.

During the general meeting of shareholders, its chairman has the right to put to a vote a proposal to close the debate on the issue under consideration, as well as to change the method of voting on it.

The Chairman shall not have the right to interfere with the speeches of persons entitled to participate in the discussion of an item on the agenda, except for cases when such speeches lead to a violation of the rules of the general meeting of shareholders or when the debate on this issue is terminated.

The general meeting of shareholders has the right to decide on a break in its work and on the extension of the term of work, including the postponement of consideration of certain issues on the agenda of the general meeting of shareholders to the next day.

The general meeting of shareholders can be declared closed only after consideration of all issues on the agenda and making decisions on them.

In accordance with paragraph 1 of Article 52 of the Law "On Joint Stock Companies" the minutes of the general meeting of shareholders shall be drawn up and signed within 3 (three) business days after closing of the general meeting of shareholders.

The general meeting of shareholders is held in accordance with Articles 35-37, 39-48 and 50-52 of the Law of the Republic of Kazakhstan "On Joint Stock Companies", paragraphs 5 and 5-1 of Article 17 of the Law "On Banks and Banking Activities in the Republic of Kazakhstan" and Chapter 10 of the Charter of ATFBank JSC.

Board of Directors of ATFBank JSC