

**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 you on the vote returns and decisions taken on the agenda items of the Extraordinary General Meeting of Shareholders of ATFBank JSC held on June 01, 2020.

Time of the Extraordinary General Meeting of Shareholders:

start time – 11 a.m. (Almaty time);

end time – 12 a.m. (Almaty time).

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

1) Vote returns on item 1 of 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 approve the following agenda of the Meeting:

- 1) on the approval of the agenda of the Extraordinary General Meeting of Shareholders of ATFBank JSC;
- 2) on the approval of the revised Corporate Governance Code of ATFBank JSC and on the cancellation of the Corporate Governance Code of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of ATFBank JSC (Minutes No.2 (62) dated December 25, 2014);
- 3) on the approval of the revised Regulation on the Supervisory Board of ATFBank JSC and on the cancellation of the Regulation on the Supervisory Board of ATFBank JSC approved by the General Meeting of Shareholders of ATFBank JSC (Minutes No.1 (66) dated August 24, 2017);
- 4) on the approval of the revised Procedure for incurring expenses by ATFBank JSC related to the activities of members of the Supervisory Board of ATFBank JSC and on the cancellation of the Procedure for reimbursing expenses and paying per diem to members of the Supervisory Board of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of ATFBank JSC (extract from the Minutes No.2 (62) dated December 25, 2014);
- 5) 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 2 of the Agenda:

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

The decision on item 2 of the agenda was taken unanimously.

Decision:

1. To approve the revised Corporate Governance Code of ATFBank JSC according to the materials on this item.
2. To cancel the Corporate Governance Code of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of ATFBank JSC (Minutes No.2 (62) dated December 25, 2014).

- 3) *Vote returns on item 3 of the Agenda:*
For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item 3 of the agenda was taken unanimously.

Decision:

1. To approve the revised Regulation on the Supervisory Board of ATFBank JSC according to the materials on this item. P. 24, 30, Art. 8, p. 76 of the Regulation on the Supervisory Board of ATFBank JSC shall come into force from the date of making entry in the registration data of ATFBank JSC on the approval by the General Meeting of Shareholders of the Company of changes and additions to the Charter of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of the Company (Minutes No.2 (62) dated December 26, 2014).
2. To cancel the Regulation on the Supervisory Board of ATFBank JSC approved by the General Meeting of Shareholders of ATFBank JSC (Minutes No.1 (66) dated August 24, 2017).

- 4) *Vote returns on item 4 of the Agenda:*
For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item 4 of the agenda was taken unanimously.

Decision:

1. To approve the revised Procedure for incurring expenses by ATFBank JSC related to the activities of members of the Supervisory Board of ATFBank JSC according to the materials on this item.
2. To cancel the Procedure for reimbursing expenses and paying per diem to members of the Supervisory Board of ATFBank JSC approved by the Extraordinary General Meeting of Shareholders of ATFBank JSC (extract from the Minutes No.2 (62) dated December 25, 2014).

- 5) *Vote returns on item 5 of the Agenda:*
For _45,159,274_ shares Against _0_ shares Abstain _0_ shares
The decision on item 5 of the agenda was taken unanimously.

Decision:

1. To terminate the powers of Adriano Arietti, Independent director, member of the Supervisory Board of ATFBank JSC, from June 01, 2020.
2. To elect Saule Kakimova as an Independent director, member of the Supervisory Board of ATFBank JSC.

3. To determine the term of powers of Saule Kakimova, 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.
4. To determine the amount and terms of remuneration and reimbursement of expenses to Saule Kakimova, Independent director, member of the Supervisory Board of ATFBank JSC, for the performance of her duties according to the materials on this item.