**Meeting on November 20, 2015**

The Company’s Board of Directors made the following decisions on November 20,2015 in compliance with the Company’s Charter, Regulations on the Company’s Board of Directors, the Republic of Kazakhstan Law “On-joint stock companies”: on approval of the Company’s development plan for 2016-2020 with adjustments based on rate; on approval of the Company’s Development plan for 9 months of 2015; on approval of interim financial statement of the Company for 9 months of 2015; on approval of key parameters of the Company’s treasury portfolio for 2016-2018; on setting limits on balance sheet and off-balance sheet obligations of the Company for “Bank Astana” JSC, “ATF Bank” JSC, “Tsesna bank” JSC, “RBK Bank” JSC; on the approval of the Action plan on implementation of expectations of the Company’s Sole Shareholder for 2015; on making changes to the Resolution No.05/15 of the Company’s Board of Directors dated August 28, 2015; on consideration of the report on utilization of investments as regards the Company’s investment projects for 9 months of 2015; on the approval of Regulations on the Company’s Ombudsman in the new edition; on approval of the Company’s risk-appetite for 2016; on approval of the consolidated Risk register, consolidated risk map, Action plan for key risks management with setting the tolerance levels for each key risk, Passports of key risk indicators of the Company for 2016; on approval of adjusted annual audit plan of Internal Audit Service for 2015 ; on approval of the annual audit plan of the Company’s Internal Audit Service for 2016; on approval of budget of the Company’s Internal Audit Service for 2016; on appointments and setting wages of the Internal Audit Service employees of the Company.

The Board of Directors considered the Report on implementation of anti fraud and corruption policy of the Company; the Report On Company’s transparency and efficiency of information disclosure processes; the report on reputation audit for 2015; the report on current implementation status of the Company’s business transformation program.

**The following BOD members attend the meeting:**

**Bektemirov K.A., Spitsyn A.T., Satkaliyev A.M., Luca Sutera.**

**BOD members unanimously voted “FOR” on all agenda items.**