

**NOTICE**  
**of the holding (convening) of the general meeting of the joint-stock**  
**company**

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Full name	<b>Joint Stock Company «WEST FINANCE AND CREDIT BANK»</b>
Identification code of the legal entity	<b>345767</b>
Location	<b>Ukraine, 01054, Kyiv, Leontovycha str.4, letter «A, A1»</b>
Date and time of the start of the general meeting	
Method of conducting general meetings	<input type="checkbox"/> poll voting (remote)
Start and end time of registration of shareholders for participation in the general meeting	
The date of drawing up the list of shareholders who have the right to participate in the general meeting	
Draft agenda / agenda <sup>2</sup>	<p>1.. Consideration of the conclusions of the external (independent) audit regarding the annual report of the Bank for the year 2023 and approval of measures based on the results of their consideration.</p> <p>2. Approval of the annual report, the results of financial and economic activities for 2023 and the distribution of the Bank's profit based on the results of work in 2023.</p> <p>3. Consideration of the report of the Bank's Supervisory Board, decision-making based on the results of consideration of such a report</p> <p>4. On the approval of the Report on the remuneration of the members of the Supervisory Board of the Bank for 2023.</p> <p>5. Re-election of the Chairman and members of the Supervisory Board of the Bank.</p> <p>6. Approval of the terms of contracts with the Chairman and members of the Supervisory Board of the Bank, establishment of the amount of their remuneration, election of a person authorized to sign contracts with members of the Supervisory Board of the Bank.</p>

	<p>7. Termination of powers of the Chairman and members of the Supervisory Board of the Bank.</p> <p>8. On amendments to the Regulations on Remuneration of the Members of the Supervisory Board of JOINT STOCK COMPANY "WEST FINANCE AND CREDIT BANK" by setting it out in a new wording.</p> <p>9. Determination of the Bank's main directions of activity for the year 2024.</p>
Draft decisions (except for cumulative voting) on each issue included in the draft agenda	<p><b>Draft resolution on 1 issue of the agenda:</b>          “To approve the report and conclusions of the external independent auditor of the Bank named “Baker Tilly Ukraine LLC” submitted to the General Meeting based on the results of the audit of the Bank's financial statements for the year ended December 31, 2023, without comments or additional measures.”</p> <p><i>The possibility of counting votes and making a decision on this issue does not depend on the adoption or non-adoption of decisions on previous issues included in the draft agenda.</i></p> <p><b>Draft resolution on 2 issue of the agenda:</b>          "2.1. To approve the Bank's annual report for 2023, which includes the Bank's annual financial statements for 2023 in accordance with international financial reporting standards and the results of the Bank's financial and economic activities for 2023.</p> <p>2.2. To approve the financial result of the Bank for the 2023 year, namely profit amounting to 10,611,710.67 UAH. (ten million six hundred eleven thousand seven hundred ten hryvnia 67 kopecks).</p> <p>Profit of the Bank, obtained by the results of the Bank's activities for the 2023 year in the amount of 10,611,710.67 UAH. (ten million six hundred eleven thousand seven hundred ten hryvnia 67 kopecks), in accordance with the legislation of Ukraine and the Charter of the Bank to distribute as follows:</p> <ul style="list-style-type: none"> <li>- 5% profit of the Bank for 2023 in the amount of UAH 530 585.53 (five hundred and thirty thousand five hundred and eighty-five hryvnias 53 kopecks) shall be sent for deduction to the reserve fund of the Bank,</li> <li>- 95% of the Bank's profit for the 2023 year in the amount of 10,081,125.14 UAH (ten million eighty-one thousand one hundred twenty-five hryvnia 14 kopecks) shall be left unallocated.</li> </ul> <p>Dividends on the results of financial and economic activity for 2023 shall not be distributed and paid."</p> <p><i>The possibility of counting votes and making a decision on this issue depends on the adoption of decision on the first issues included in the draft agenda.</i></p> <p><b>Draft resolution on 3 issue of the agenda:</b></p>

	<p>"To approve the report of the Supervisory Board of the Bank for 2023 submitted for consideration to the General Shareholders Meeting.</p> <p>To recognize the activity of the Bank's Supervisory Board for 2023 as effective and in line with the interests of shareholders, depositors, investors and contributing to the further development of the Bank."</p> <p><i>The possibility of counting votes and making a decision on this issue does not depend on the adoption or non-adoption of decisions on previous issues included in the draft agenda.</i></p> <p><b>Draft resolution on 4 issue of the agenda:</b></p> <p>"To approve the Report on the remuneration of the Members of the Supervisory Board of the Bank for the year 2023."</p> <p><i>The possibility of counting votes and making a decision on this issue does not depend on the adoption or non-adoption of decisions on previous issues included in the draft agenda.</i></p> <p><b>Draft resolution on 5 issue of the agenda:</b> <i>Not applicable</i></p> <p>The election of the Chairman and members of the Supervisory Board of the Bank will be carried out by cumulative voting.</p> <p><i>The possibility of counting votes and making a decision on this issue does not depend on the adoption or non-adoption of decisions on previous issues included in the draft agenda.</i></p> <p><b>Draft resolution on 6 issue of the agenda:</b></p> <p>"To approve the terms of the contracts to be concluded with the Chairman and members of the Supervisory Board of the Bank, attached.</p> <p>To authorize the Chairman of the Management Board or the person exercising the powers (duties) of the Chairman of the Management Board, within one month from the date of this decision, to sign contracts on behalf of the Bank with the Chairman and members of the Supervisory Board of the Bank, the terms of which have been approved by the General Meeting of Shareholders of the Bank."</p> <p><i>The possibility of counting votes and making a decision on this issue depends on the adoption of decision on the fifth issue included in the draft agenda.</i></p> <p><b>Draft resolution on 7 issue of the agenda:</b></p> <p>"In connection with re-election for a new term, do not terminate the powers of the acting members of the Supervisory Board of the Bank."</p> <p><i>The possibility of counting votes and making a decision on this issue depends on the adoption of decision on the fifth issue included in the draft agenda.</i></p>
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	<p><b>Draft resolution on 8 issue of the agenda:</b>          "To approve amendments to the Regulations on Remuneration of the Supervisory Board Members of JOINT STOCK COMPANY "WEST FINANCE AND CREDIT BANK" by setting it out in a new wording."</p> <p><i>The possibility of counting votes and making a decision on this issue does not depend on the adoption or non-adoption of decisions on previous issues included in the draft agenda.</i></p> <p><b>Draft resolution on 9 issue of the agenda:</b>          "To determine and approve the main directions of the Bank's activities for the year 2024, specified in the appendix to the Minutes."</p> <p><i>The possibility of counting votes and making a decision on this issue does not depend on the adoption or non-adoption of decisions on previous issues included in the draft agenda.</i></p>
URL address of the website, which contains the information specified in <u>the third part</u> of Article 47 of the Law on Joint-Stock Companies	<p><a href="https://www.creditwest.ua/uk/stakeholders/other-info/index.php">https://www.creditwest.ua/uk/stakeholders/other-info/index.php</a>.</p>
The procedure for acquainting shareholders with materials that they can familiarize themselves with during preparation for the general meeting <sup>3</sup> , and the official <sup>4</sup> of the joint-stock company, responsible for the procedure for acquainting shareholders with documents	<p>Each shareholder has the right to receive, and the Bank is obliged to provide at his request, in the form of electronic documents (copies of documents), free of charge, documents that shareholders can familiarize themselves with during the preparation for the Meeting. From the date of sending the notice of the Meeting to the date of the Meeting, the Bank provides shareholders with the opportunity to familiarize themselves with the documents necessary for making decisions on the agenda by sending the documents to the shareholder at his request by e-mail. A shareholder's request to review the documents necessary for shareholders to make decisions on the agenda should be signed by a qualified electronic signature of such shareholder (another means of electronic identification, corresponding to the requirements, set by the NSSMC) and sent to the e-mail address <a href="mailto:Oleksii.Lysenko@creditwest.ua">Oleksii.Lysenko@creditwest.ua</a>. Upon receipt of a duly completed request from a shareholder, the person responsible for familiarizing the shareholders with the relevant documents sends such documents to the e-mail address of the shareholder from which the request was sent with certification of the documents by a qualified electronic signature or another means of electronic identification, corresponding to the requirements, set by the NSSMC.</p> <p>Before the date of the Meeting, the Bank shall provide answers to shareholders' questions regarding issues included in the agenda of the Annual General Shareholders Meeting, received by the Bank not later than one working day before the General Meeting date. Relevant requests are to be sent by shareholders to the</p>

	<p>e-mail address: <a href="mailto:Oleksii.Lysenko@creditwest.ua">Oleksii.Lysenko@creditwest.ua</a>, certified with a qualified electronic signature (another means of electronic identification, corresponding to the requirements, set by the NSSMC).</p> <p>The Bank can provide one general answer to all questions of the same content. Responses to shareholders' requests are sent to the shareholder's e-mail address, from which the duly completed request was received, with a certified electronic signature of the responsible person or another means of electronic identification, corresponding to the requirements, set by the NSSMC.</p> <p>The person responsible for familiarizing shareholders with the materials (documents) necessary for making decisions on issues of the agenda of the Meeting during the preparation for the Meeting is the Member of the Management Board, Head of Legal Department of the Bank Oleksiy Petrovych</p>
Information on the rights granted to shareholders in accordance with the requirements of <a href="#">Articles 27</a> and <a href="#">28</a> of the Law on Joint-Stock Companies, which they can use after receiving a notice of holding a general meeting, as well as the period during which such rights can be used	<p>Each shareholder has the right to submit proposals regarding issues included in the draft agenda of the Meeting, as well as regarding new candidates for the Supervisory Board, the number of which cannot exceed its quantitative composition. Proposals for the inclusion of new issues in the draft agenda are submitted no later than 20 days before the date of the Meeting and must contain relevant draft decisions on these issues. Proposals regarding candidates for members of the Supervisory Board are to be submitted not later than 7 days before the date of the Meeting and must contain information about whether the proposed candidate is a representative of the shareholder(s) or whether the candidate is proposed for the position of independent director (member) of the Supervisory Board of JSC «CREDITWEST BANK».</p> <p>A proposal for the agenda of the General Meeting shall be sent indicating the requisites of the proposing shareholder, the number, type and/or class of shares owned by him, the content of the proposal that can include new issues for the agenda and/or new projects of decisions as well as the number, type and/or class of shares owned by the candidate proposed by such a shareholder to the composition of managing bodies of the stock company. The proposal for the agenda of the General Meeting can be sent by a shareholder in the form of an electronic document certified by his qualified electronic signature of the shareholder (another means that ensures identification, determined by NSSMC) to the e-mail address: <a href="mailto:Oleksii.Lysenko@creditwest.ua">Oleksii.Lysenko@creditwest.ua</a>.</p>
The procedure for submission of proposals by shareholders to the draft agenda of the extraordinary general meeting	-Not applicable

<sup>1</sup> Full address of the location of the relevant premises, indicating the number of the room, office or hall where the

shareholders should arrive.

<sup>2</sup>In the case of convening an extraordinary general meeting of shareholders according to a shortened procedure.

<sup>3</sup>Including a designated place for familiarization (room number, office, etc.).

<sup>4</sup>In the case of convening a general meeting by shareholders - a person designated by such shareholders.

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<p>The procedure for participation and voting at the general meeting by power of attorney</p>	<p>Each shareholder - the owner of voting shares has the right to exercise his right to manage the Bank by participating in the Meetings and voting by submitting ballots to the depository institution that maintains the securities account of such a shareholder, on which the Bank shares belonging to the shareholder are recorded as of the date of drawing up the list of shareholders that have the right to participate in the Meeting.</p> <p><b>Ballots for voting at the Meeting are accepted only until 18:00 of the ballot completion date (April 25, 2024).</b></p> <p>Voting at the Meeting on issues of the agenda is carried out exclusively using a voting ballot (regarding other issues of the agenda, except for the election of the Bank's management bodies) and cumulative voting ballot. If the shareholder has securities accounts in several depository institutions where the Bank's shares are registered, each of the depository institutions accepts ballots for voting at the Meeting only for amount of shares, the rights to which are registered on the account maintained by such depository institution.</p> <p>In the case of submitting the ballot signed by a shareholder's representative, documents, which confirm the authority of such shareholder's representative or their proper certified copies, should be attached to the ballot.</p> <p>A shareholder's representative at the Meeting can be an individual or an authorized person of a legal entity, as well as an authorized person of the state or the territorial community.</p> <p>Officials of the joint-stock company's bodies and their affiliates may not be representatives of other shareholders of the joint-stock company at the General Meeting.</p> <p>The representative of a shareholder - an individual or legal entity at Meeting can be another individual or an authorized person of a legal entity, and the representative of a shareholder - a state or territorial community - an authorized person of a body that manages state or communal property.</p> <p>The shareholder has the right to appoint his representative permanently or for a certain period.</p>

	<p>A power of attorney for the right to participate and vote at the Meeting, issued by an individual, should be certified by a notary or other officials who perform notarial actions, and may also be certified by a depository institution in accordance with the procedure established by the National Securities and Stock Market Commission.</p> <p>Power of attorney for the right to participate and vote at the Meeting on behalf of a legal entity should be issued by its managing body or another person authorized to do so by its constituent documents.</p> <p>The power of attorney for the right to participate and vote at the Meeting may contain voting tasks, i.e. a list of issues, the agenda of the Meeting, indicating how and for which (against) decision to vote. If the power of attorney does not include a voting task, the representative decides all voting matters at the Meeting at his/her discretion.</p> <p>A shareholder has the right to issue a power of attorney for the right to participate and vote at the Meeting to several representatives.</p> <p>If several representatives of the shareholder, to whom the power of attorney was issued at the same time, participated in the Meeting by sending ballots for voting, the representative who submitted the ballot first is allowed to participate in the Meeting.</p> <p>The granting of a power of attorney for the right to participate and vote at the Meeting does not exclude the right of the shareholder who issued the power of attorney to participate in this Meeting instead of his/her representative.</p> <p>The shareholder has the right at any time before the end of the period set for voting at the Meeting to recall or replace his representative in the Meeting by notifying the Bank and the depository institution that maintains the securities account of such shareholder, or to participate in the General Meeting by his own. The notification by the shareholder about the replacement or recall of his representative can be sent using electronic communication in accordance with the legislation on electronic document circulation.</p> <p>The date of the start of voting by the shareholders on the relevant issues of the agenda is the date of posting of the relevant ballot for voting in free access for shareholders (voting starts from the moment of posting of the relevant ballot for voting on the Bank's website).</p> <p>The date of the end of shareholder voting is the date of the Meeting.</p>
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	<p>During the voting period, a shareholder may provide only one ballot for voting on the same issues on the agenda to the depository institution that maintains the securities account of such a shareholder, where the Bank's shares, which belongs to the shareholder, are recorded. If the voting ballot consists of several sheets, each sheet should be signed by the shareholder (shareholder's representative) (these requirements do not apply if the ballot is certified by a qualified electronic signature of the shareholder (his representative)). The number of votes of the shareholder in the voting ballot is indicated by the shareholder on the basis of the data received by the shareholder from the depository institution that maintains the securities account of such shareholder, on which the Bank shares, which belongs to the shareholder, are recorded.</p> <p>The ballot for voting at the Meeting should be certified in one of the following ways at the shareholder's choice:</p> <ol style="list-style-type: none"> <li>1) using qualified electronic signature of the shareholder (his representative);</li> <li>2) notarially, provided the ballot is signed in the presence of a notary or an official who performs notarial acts;</li> </ol> <p>by the depository institution that maintains the securities account of such a shareholder, on which the shares of the Bank , which belongs to the shareholder, are recorded, on the condition that the ballot is signed in the presence of an authorized person of the depository institution.</p>
The date and time of the start and end of voting using the authorized electronic system <sup>5</sup>	
Date and time of start and end of sending ballots to the depository institution for voting <sup>6</sup>	<p>Start date: from 11- 00 o'clock 15.04.2024 year</p> <p>Completion date: by 18- 00 o'clock 25.04.2024 year</p>
Data on the purpose of reducing the size of the authorized capital and the manner in which such procedure will be carried out <sup>7</sup>	
Other information provided by law <sup>8</sup>	The Bank informs that persons who have a securities account opened by a depository institution based on a contract with the issuer, must conclude an agreement with the depository institutions to ensure the right to participate at the remote Meeting.
Number and date of the decision of the board (executive body, if the creation of the board is not foreseen) of the joint-stock company on approval of the notification	# 6 dd. 21/03/2024



The date of the notice	25/03/2024
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<sup>5</sup>In case of electronic general meetings.

<sup>6</sup>In case of remote general meetings.

<sup>7</sup>If the issue of reducing the size of the authorized capital of the joint-stock company is included in the agenda.

<sup>8</sup>In the event that the legislation provides for other information that must be disclosed in the notice of holding (convening) the general meeting of the joint-stock company.