

NOTICE

On changes to the draft decision on the third issue of the agenda and notice on holding the Annual General Meeting of Shareholders of JSC «CREDITWEST BANK»

Considering the changes due to the error correction to the project decision of the third issue of the Agenda and to the notice about the holding of the Annual Remote General Meeting of Shareholders of Joint Stock Company «WEST FINANCE AND CREDIT BANK»

(Identification code 3457675, address: Ukraine, 01054, Kyiv, Leontovycha str.4, letter A, A1») (hereinafter – “Bank”) the Bank informs on the following changes:

1. The third issue of the Draft Agenda of Annual General Shareholders Meeting

“3. Approval of the results of financial and economic activity for the year 2022 and approval of the procedure for covering losses of the Bank based on the results of work in 2022.”

Project of the decision on the third issue of the agenda:

"3.1. To approve the results of the Bank's financial and economic activities for 2022 and the Bank's annual report for the year 2022, which includes the Bank's annual financial statements for 2022 in accordance with international financial reporting standards.

3.2. To approve the Bank's financial result for the year 2022, namely the losses in amount of UAH 7 759 472,09 (Seven million seven hundred fifty nine thousand four hundred seventy two UAH. 09 kopecks) and cover it as follows:

To direct part of the undistributed profit of the Bank for the year 2021 in amount of UAH 7 759 472,09 (Seven million seven hundred fifty nine thousand four hundred seventy two UAH. 09 kopecks to cover the Bank's losses for the year 2022.

Dividends for the year 2022 will not be paid."

The possibility of counting votes and making a decision on this issue depends on the adoption or non-adoption of decision on the second issue included in the draft agenda.

2. The Table “Main indicators of financial and economic activity of JSC «CREDITWEST BANK»

Main indicators of financial and economic activity of JSC «CREDITWEST BANK» (thousand UAH)

Characteristic	Period	
	Report 2022	Previous 2021
Total assets	2 227 246	2 291 374
Fixed assets (at residual value)	3 831	4 751
Reserves	78	3
Total accounts receivable	6 466	579
Money and its equivalents	334 560	232 528
Retained earnings (uncovered loss)	33 336	41 662
Equity	450 837	458 597
Registered (share/authorized) capital	364 410	364 410
Net financial result: profit (loss)	(7 759)	11 321
Average annual number of shares (pcs.)	149 962 764	149 962 764
Net profit (loss) per common share (UAH)	(0,05)	0,08

This notice is placed on the Bank's own website: <https://www.creditwest.ua/> and is sent through the depository system in accordance with the acting legislation of Ukraine.

According to Part 6 of Article 48 of the Law of Ukraine "On Joint Stock Companies", Item 43 of the Procedure for Convening and Remote Holding of General Shareholders Meetings, approved by the Decision of the National Securities and Stock Market Commission dated 03.06.2023 No. 236:

After sending the notice of the general meeting to the shareholders, the joint-stock company does not have the right to make changes to the documents sent to the shareholders or with which they had the opportunity to familiarize themselves, except for making changes to the specified documents in connection with changes in the agenda or in connection with the correction errors. In this case, changes are made no later than 10 days before the date of the general meeting, and in the case of candidates for membership of the company's bodies - no later than four days before the date of the general meeting.