

**THE MAJOR SHAREHOLDERS AND BENEFICIARY OWNERS
of JSC «BANK AVANGARD» (MORE THAN 10%)
ON 01.01.2026**

Name of Shareholder	Location	Relation to Bank
WESTAL HOLDINGS LTD	Evagora Papachristoforou, 18, PETOUSSIS BUILDING, office 101b, 3030, Limassol, Cyprus; Identification code: HE 244019	Direct shareholder of the Bank - 100 % In accordance with the Decision of the Committee of the National Bank of Ukraine on Banking Supervision and Regulation, Payment Infrastructure Oversight dated 14.07.2025 No. 24/756-pk, Oleksandr Zhyvotovskiy has been appointed as the proxy to whom the voting rights to vote for the shares of Bank, as well as the right to participate in the management of Bank, have been transferred.
ICU HOLDINGS LIMITED	Trident Chambers, PO Box 146, Road Town, Tortola, British Virgin Islands Identification code: 1612865	Owner of 100% of WESTAL HOLDINGS LTD, that has 100 % shares of the Bank. In accordance with the Decision of the Committee of the National Bank of Ukraine on Banking Supervision and Regulation, Payment Infrastructure Oversight dated 14.07.2025 No. 24/756-pk, the voting rights for the shares of the Bank, representing 100% of the authorized capital of the Bank, which are indirectly owned by ICU HOLDINGS LIMITED through its ownership of 100% in the authorized capital of WESTAL HOLDINGS LTD, which owns 100% of the Bank's shares, as well as the right to participate in the management of the Bank, have been temporarily transferred to the proxy until the violation is eliminated.
NAREMIUS HOLDINGS LTD	Trident Chambers, PO Box 146, Road Town, Tortola, British Virgin Islands Identification code: 1923455	Owner of 50% of ICU HOLDINGS LIMITED, that has 100% of WESTAL HOLDINGS LTD, that has 100 % shares of the Bank. In accordance with the Decision of the Committee of the National Bank of Ukraine on Banking Supervision and Regulation, Payment Infrastructure Oversight dated 14.07.2025 No. 24/756-pk, the voting rights for the shares of the Bank, representing 50% of the authorized capital of the Bank, which are indirectly owned by NAREMIUS HOLDINGS LTD through its 50% ownership in the authorised capital of ICU HOLDINGS LIMITED, which owns 100% in the authorized capital of WESTAL HOLDINGS LTD, which owns 100% of the Bank's shares, as well as the right to participate in the management of the Bank, have been temporarily transferred to the proxy until the violation is eliminated.
FILTESA HOLDINGS LTD	Trident Chambers, PO Box 146, Road Town, Tortola, British Virgin Islands Identification code: 1923417	Owner of 50% of ICU HOLDINGS LIMITED, that has 100% of WESTAL HOLDINGS LTD, that has 100 % shares of the Bank. In accordance with the Decision of the Committee of the National Bank of Ukraine on Banking Supervision and Regulation, Payment Infrastructure Oversight dated 14.07.2025 No. 24/756-pk, the voting rights for the shares of the Bank, representing 50% of the authorized capital of the Bank, which are indirectly owned by FILTESA HOLDINGS LTD through its 50% ownership in the authorised capital of ICU HOLDINGS LIMITED, which owns 100% in the authorized capital of WESTAL HOLDINGS LTD, which owns 100% of the Bank's shares, as well as the right to participate in the management of the Bank, have been temporarily transferred to the proxy until the violation is eliminated.
STETSENKO Kostyantyn Viktorovich	Citizen of Ukraine; United Kingdom of Great Britain and Northern Ireland Dubai, UAE	Owner of 100% of NAREMIUS HOLDINGS LTD, that has 50% of ICU HOLDINGS LIMITED. Beneficiary owner of the Bank – has 50% of Bank's shares. In accordance with the Decision of the Committee of the National Bank of Ukraine on Banking Supervision and Regulation, Payment Infrastructure Oversight dated 14.07.2025 No. 24/756-pk, the voting rights for the shares of the Bank, representing 50% of the authorized capital of the Bank, which are indirectly owned by Kostyantyn STETSENKO through its 100% ownership in the authorised capital of NAREMIUS HOLDINGS LTD which owns 50% ownership in the authorised capital of ICU HOLDINGS LIMITED, which owns

		100% in the authorized capital of WESTAL HOLDINGS LTD, which owns 100% of the Bank's shares, as well as the right to participate in the management of the Bank, have been temporarily transferred to the proxy until the violation is eliminated.
PASENIUK Makar Yuriyovich	Citizen of Ukraine; United Kingdom of Great Britain and Northern Ireland Walchwil, Shwitzerland	Owner of 100% of FILTESA HOLDINGS LTD (100%), that has 50% of ICU HOLDINGS LIMITED. Beneficiary owner of the Bank – has 50% of Bank's shares. In accordance with the Decision of the Committee of the National Bank of Ukraine on Banking Supervision and Regulation, Payment Infrastructure Oversight dated 14.07.2025 No. 24/756-pk, the voting rights for the shares of the Bank, representing 50% of the authorized capital of the Bank, which are indirectly owned by Makar PASENIUK through its 100% ownership in the authorised capital of FILTESA HOLDINGS LTD which owns 50% ownership in the authorised capital of ICU HOLDINGS LIMITED, which owns 100% in the authorized capital of WESTAL HOLDINGS LTD, which owns 100% of the Bank's shares, as well as the right to participate in the management of the Bank, have been temporarily transferred to the proxy until the violation is eliminated.