

**THE MAJOR SHAREHOLDERS AND BENEFICIARY OWNERS
of JSC «BANK AVANGARD» (MORE THAN 10%)
ON 01.01.2022**

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 %
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.
NAREMIUS HOLDINGS LTD	Vanterpool Plaza, 2nd Floor, Wickhams Cay I, 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.
FILTESA HOLDINGS LTD	Vanterpool Plaza, 2nd Floor, Wickhams Cay I, 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.
STETSENKO Kostyantyn Viktorovych	Citizen of Ukraine; London	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.
PASENIUK Makar Yuriyovych	Citizen of Ukraine; London	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.