

REPORT
on the remuneration of the members of the Supervisory Board
of “The State Export-Import Bank of Ukraine” JSC
for 2024

INTRODUCTION

The Supervisory Board of “The State Export-Import Bank of Ukraine” JSC (hereinafter – **the Bank**) is a collegial governing body of the Bank, which within its competence governs the Bank, controls and regulates the activities of the Management Board of the Bank (hereinafter – **the Management Board**) in order to implement the Bank's development strategy, and protects the rights of depositors, creditors and the state as shareholder of the Bank.

The Supervisory Board of the Bank (hereinafter – **the Supervisory Board**) consists of nine members, of which six are independent and three are representatives of the state. According to article 7 of the Law of Ukraine “On Banks and Banking Activity” No. 2121-III dated 07.12.2000 (hereinafter - **the Law on Banks**), the Supervisory Board has a quorum if at least 6 (six) members are present at the meeting. Therefore, minimum composition of 6 (six) members on the Supervisory Board is required for adoption of resolutions by the Supervisory Board and, thus, effective performance of the Supervisory Board's duties and functions in managing the Bank.

As of the end of 2024, the Supervisory Board consisted of 8 (eight) members, 5 (five) of whom were independent members of the Supervisory Board and 3 (three) were representatives of the state. During 2024, the position of the sixth independent member of the Supervisory Board remained vacant.

The composition of the Supervisory Board during 2024 was as follows:

- 1) Rostyslav Futalo – independent member;
- 2) Sylvia Yumi Gansser-Potts – independent member;
- 3) Robert S. Kossmann - independent member;
- 4) Dominique Menu - independent member;
- 5) Razvan Munteanu - independent member;
- 6) Victoriya Kostiantynivna Strakhova - representative of the state from the President of Ukraine;
- 7) Yuriy Bohdanovych Butsa - representative of the state from the Cabinet of Ministers of Ukraine;
- 8) Oleksandr Oleksandrovych Bezv - representative of the state from the Committee of the Verkhovna Rada of Ukraine on Finance, Tax and Customs Policy.

2024 was a year of significant changes and challenges for the Supervisory Board and the Bank as a whole.

The Supervisory Board in its new composition started its activities on January 12, 2024, after about seven months of the absence of quorum in the Supervisory Board (at least 6 authorized members of the Supervisory Board) and, accordingly, the lack of possibility for the Supervisory Board to perform its functions. In particular, in the period from May 31, 2023 (the date of termination of the powers of the members of the Supervisory Board of the previous composition) to January 12, 2024, the Supervisory Board was not authorized to hold meetings.

This situation was due Order of the Cabinet of Ministers of Ukraine No. 474-p dated May 30, 2023, which provided a clause that the term of office of the new composition of the Supervisory Board shall start from the date of taking office by all independent members of the Supervisory Board. At the same time, since the adoption of the said Order the sixth position of an independent member of the Supervisory Board remain vacant due to withdrawal of candidacies by two persons appointed to this position. The situation was resolved with the adoption by the Cabinet of Ministers of Ukraine of Order No. 19-p dated January 12, 2024,

which excluded the specified clause and instead provided that the term of office of the Supervisory Board shall be three years from the date of entry into force of this order. Thus, the term of office of the new composition of the Supervisory Board began only on January 12, 2024.

Given the above, during 2024, the Supervisory Board, in parallel with the consideration and resolution of current tasks and challenges, had to consider the issues that had accumulated during the period of inactivity of the Supervisory Board in the second half of 2023. Thus, during 2024, the Supervisory Board held 52 meetings of the Supervisory Board and more than 100 meetings of its committees.

In 2024, the Supervisory Board was actively engaged in the implementation of planned changes in the Bank's activities, including formation of the new composition of the Management Board, revised the Bank's organizational structure and a number of critically important documents for the Bank's internal control and risk management systems (in particular, Recovery Plan of the Bank, Risk Management Strategy of the Bank, Problem Asset Workout Strategy of the Bank, Risk Appetite Statement of the Bank), monitored the functioning of the Bank's internal control and risk management systems, controlled the implementation of recommendations of the Bank's external and internal auditors, the National Bank of Ukraine based on the results of the Bank's inspections. Such measures contributed to further development of the Bank's corporate governing system in accordance with the requirements of current legislation and the best international practices.

At the same time, the Supervisory Board continued governing the Bank in the context of the full-scale military aggression of the Russian Federation against Ukraine and numerous challenges related to it. In order to address the Bank's capital shortage resulting from the full-scale military aggression of the Russian Federation against Ukraine and maintain the required levels of capital adequacy ratios, the Supervisory Board approved the Capitalization/Restructuring Program of the Bank and Detailed Action Plan under the Capitalization/Restructuring Program of "Ukreximbank" JSC for 2024-2026 and controlled the effectiveness of implementation of the specified documents by the Management Board. Together with the introduction of measures to improve the internal control system and problem asset workout system, including control over the effectiveness of the implementation of the problem asset workout strategy and the operational plan for the implementation of such strategy, such joint efforts of the Supervisory Board and the Management Board led to a significant improvement in a number of performance indicators in the Capitalization/Restructuring Program of the Bank and the Bank's receipt of operating profit for 2024 in the amount of UAH 9.2 bln. versus planned UAH 5.5 bln.

The Bank continued to adhere to the Main (Strategic) Areas of Activity of Public Sector Banks during the Period of Martial Law and Post-War Economic Recovery, approved by the Order of the Cabinet of Ministers of Ukraine No. 356-p dated May 7, 2022. The strategic areas during the period of martial law were implemented in the Business Plan of the Bank for 2024-2026 approved by the Supervisory Board, which contained planned indicators for 2024 and forecast indicators for 2025-2026, and also included the Bank's financial indicators, namely - balance sheet indicators, income/expenses for 2024 in the Bank's system and by business area of the Bank, as well as triggers (material conditions) for the revision of the Business Plan of the Bank for 2024.

Thus, given the current numerous challenges facing the Bank as a result of the full-scale military aggression of the Russian Federation against Ukraine and given the peculiarities of the Bank's activities as a systemically important bank for maintaining the stability of the entire banking system of Ukraine, and taking into account its ambitious vision to become a leader in the field of export-import financing and corporate lending, the Supervisory Board is confident that the Bank's success directly depends on the professionalism and competencies of its managers (non-executive and executive) and employees. This emphasizes the importance of attracting and retaining experienced and motivated leaders capable of implementing the strategic objectives of the Bank's development, as well as ensuring a fair and competitive level of remuneration for them.

Article 7 of the Law on Banks refers the issue of establishing the amount of remuneration of the members of the supervisory board of a state-owned bank to the exclusive competence of the highest body of the state-owned bank. The Cabinet of Ministers of Ukraine, as the highest body of the Bank, established the amount of remuneration of the members of the Supervisory Board, having approved the terms of civil law agreements with them in accordance with the Order of the Cabinet of Ministers of Ukraine No. 474-p dated May 30, 2023 (hereinafter - **the Order of the CMU No. 474-p**).

During 2024, the other issues of the system of remuneration of the members of the Supervisory Board, including its main principles, components and structure of remuneration of the members of the Supervisory Board, as well as the procedure for its payment, were regulated by the Charter of the Bank, approved by the Resolution of the Cabinet of Ministers of Ukraine No. 1250 dated August 10, 2000, as amended (hereinafter - **the Charter**), the Regulation on the Supervisory Board, approved by the Resolution of the Cabinet of Ministers of Ukraine No. 646 dated July 10, 2019, as amended (hereinafter - **the Regulation on the Supervisory Board**), the aforementioned terms of civil law agreements with the members of the Supervisory Board, approved by the Order of the CMU No. 474-p (hereinafter - **the Terms**), civil law agreements concluded by the Bank with the members of the Supervisory Board, and the applicable legislation of Ukraine.

It is also worth noting that on February 11, 2025, by Resolution No. 147, the Cabinet of Ministers of Ukraine approved the Regulation on the Remuneration of the Members of the Supervisory Board (hereinafter - **the Regulation on the Remuneration of the Members of the Supervisory Board**). The Regulation on the Remuneration of the Members of the Supervisory Board determines the base principles and procedure for the payment of remuneration to the members of the Supervisory Board, as well as the requirements for the preparation, approval and publication of the reports on the remuneration of the members of the Supervisory Board.

1. Remuneration and incentive programs for the members of the Supervisory Board

1.1. The amount, procedure and terms of payment of remuneration to the members of the Supervisory Board

Amount of remuneration and terms of agreements with the members of the Supervisory Board

The members of the Supervisory Board exercised their powers on a paid basis. The amount of remuneration of the members of the Supervisory Board was established by the Terms.

The amount of remuneration, as well as the procedure for its payment, are specified in the civil law agreements concluded by the Bank with each member of the Supervisory Board. Civil law agreements with the members of the Supervisory Board are valid until January 11, 2027 (the expiration date of the term of office of the Supervisory Board), unless the term of office of the Supervisory Board is continued in accordance with the provisions of Article 7 of the Law on Banks. At the same time, the termination of powers and of the civil law agreement does not entitle a member of the Supervisory Board to receive any additional remuneration, compensation and/or other payments from the Bank and/or its shareholder.

The remuneration of the members of the Supervisory Board should be competitive and set at the level that attracts, motivates and retains qualified employees in the interests of the Bank, its depositors, creditors and the state as a shareholder of the Bank. During 2024, the ratio of the average remuneration of the Bank's employees (excluding officials) to the average remuneration of a member of the Supervisory Board was 1/8. The amount of remuneration of the members of the Supervisory Board, established in accordance with the Order of the CMU No. 474-p, did not change during 2024.

The calculation of the amount of remuneration payable to the Supervisory Board member was done using the official exchange rate of Hryvnia to US Dollar as established by the National Bank of Ukraine on the date of respective transferring of funds to the Supervisory Board member (except in cases when remuneration was paid in the currency in which it was established in the Terms).

Based on the results of 2024 (for the period from January to December 2024 inclusive), the members of the Supervisory Board were paid a total of UAH 47 915 378,29 of fixed remuneration of which UAH 45 041 473,12 of base remuneration and UAH 2 873 905,17 of additional remuneration. The indicated amounts include the amounts of remuneration for the performance of the duties of members of the Supervisory Board in December 2024, which were paid in January 2025.

The table provides information on the total amount of fixed remuneration in the national and foreign currency for each member of the Supervisory Board, which was paid for the period from January to December 2024 inclusive for their performance of the duties of the members of the Supervisory Board.

Member of the Supervisory Board	Total amount of fixed remuneration		Form of payment (monetary / non-monetary)
	National currency	Foreign currency	
Member 1	UAH 6 736 942,93	USD 166 419,36	Monetary
Member 2	UAH 6 191 164,76	USD 153 209,76	Monetary
Member 3	UAH 6 198 864,41	USD 153 473,20	Monetary
Member 4	UAH 6 199 110,35	USD 153 209,76	Monetary
Member 5	UAH 5 651 068,96	USD 140 000,04	Monetary
Member 6	UAH 5 645 818,96	USD 140 000,04	Monetary
Member 7	UAH 5 645 818,96	USD 140 000,04	Monetary
Member 8	UAH 5 646 588,96	USD 140 000,04	Monetary

All fixed remuneration was paid to the members of the Supervisory Board exclusively in the monetary form; there were no payments in non-monetary instruments, shares, options, option certificates, stock warrants for shares and/or other financial instruments during the reporting period.

In accordance with the Bank's internal documents regulating the activities of the Supervisory Board, on the basis of the documents confirming their expenses in connection with the exercise of their powers and performance of the duties of the member of the Supervisory Board, the Bank compensated some members of the Supervisory Board the expenses of their travel from their place of residence/stay to the location of the Bank and back, expenses related to renting residential premises, in particular, expenses for accommodation and meals, during the time required to participate in the meetings of the Supervisory Board and/or its committees. The amount of compensation of expenses of the members of the Supervisory Board in 2024 in total amounted to UAH 996.6 thousand.

Terms of payment of remuneration to the members of the Supervisory Board

The remuneration to the members of the Supervisory Board was paid monthly from the date of their assumption of office. Based on the results of each calendar month of the provision of services of the fulfilment of the obligations stipulated by the civil law agreement, each member of the Supervisory Board and the Bank signed the acceptance certificate. The remuneration to each member of the Supervisory Board was paid on the next business day from the date of signing the acceptance certificate by the member of the Supervisory Board and the Bank. The remuneration to the members of the Supervisory Board was paid on time in accordance with the terms of the civil law agreements concluded with them.

1.2. The structure of the components of remuneration of the members of the Supervisory Board and compensation payments

In accordance with the terms of the civil law agreements concluded with the members of the Supervisory Board, the amount of remuneration accrued to the member of the Supervisory Board in a calendar month is determined as the amount consisting of 1/12 of the base remuneration of the member of the Supervisory Board for the year and the amount of additional remuneration accrued on the base monthly remuneration (in case of additional remuneration accrual).

The monthly remuneration was paid to the member of the Supervisory Board provided that he/she participated in the meetings of the Supervisory Board and/or committees of the Supervisory Board during the reporting month.

The amount of additional remuneration of the members of the Supervisory Board was:

- 20% of the accrued base remuneration for the performance of the functions of the Chairperson of the Supervisory Board by the member of the Supervisory Board in the period from the date of election of the member of the Supervisory Board as the Chairperson of the Supervisory Board to the date of termination of his/her functions of the Chairperson of the Supervisory Board;
- 10% of the accrued base remuneration for the performance of the functions of the Chairperson of the committee of the Supervisory Board by the member of the Supervisory Board (regardless of the number of committees) in the period from the date of appointment of the member of the Supervisory Board as Chairperson of the Supervisory Board committee to the date of termination of his/her functions of the Chairperson of the Supervisory Board committee.

Members of the Supervisory Board were also entitled to reimbursement of expenses incurred by them in connection with the performance of duties of the member of the Supervisory Board. The member of the Supervisory Board was reimbursed, on the basis of the relevant supporting documents, (1) travel expenses from the place of his/her accommodation to the location of the Bank and back; (2) expenses associated with renting accommodation (expenses for staying in the hotel for the time required to attend meetings of the Supervisory Board and/or its committees); (3) other reasonable expenses that were related to and directly arising from the performance by the member of the Supervisory Board of his/her functions.

At the same time, in order to save the Bank's resources and comply with the limited budget of the Supervisory Board, the Supervisory Board approved the policy and principles for reimbursement of the expenses of the members of the Supervisory Board of the Bank (the updated version was approved in February 2025). The document specifies (1) the list of expenses that are related to the implementation by the members of the Supervisory Board of their powers and performance of their official duties and, accordingly, are subject to reimbursement by the Bank, as well as (2) limits on such expenses (amount of expenses) that may be compensated by the Bank to the member of the Supervisory Board.

In accordance with the terms of civil law agreements approved by Order of the CMU No. 474-p and civil law agreements concluded by the Bank with the members of the Supervisory Board, the remuneration of the members of the Supervisory Board has a predetermined amount (is fixed) and does not provide for (does not include) a variable component.

1.3. Participants in the introduction of the remuneration system

The remuneration system operating in the Bank is designed to contribute to achieving by the Bank of its strategic goals and sustainable development of the Bank.

The issue of establishment of the amount of remuneration of the members of the Supervisory Board falls within the exclusive competence of the highest body of the Bank, the functions of which are performed by the Cabinet of Ministers of Ukraine. On May 30, 2023, the highest body of the Bank approved the Terms, which, in particular, established the amount and structure of remuneration for performing the duties of the members of the Supervisory Board.

The exclusive competence of the Supervisory Board includes the establishment of the amount of remuneration of the members of the Management Board, the Head and employees of the internal audit unit, Chief Risk Officer (CRO), Chief Compliance Officer (CCO), the Corporate Secretary and the employee responsible for financial monitoring at the Bank.

In order to increase the efficiency of implementation of its powers in the field of implementation of competitive and motivational remuneration policy, the Supervisory Board established the Nomination and Remuneration Committee as its auxiliary, advisory and preparatory body in 2019, which was delegated tasks for preliminary study of the issues related to the control over the effectiveness of nomination and remuneration management in the Bank, ensuring effective organization of corporate governing and providing the Supervisory Board with the relevant recommendations on these issues.

The Nomination and Remuneration Committee also cooperates with the Risk Committee of the Supervisory Board in order to form and ensure compliance of the remuneration with the risk management culture, Bank's strategy, approved risk appetite of the Bank, financial results and internal control system of the Bank, as well as the requirements of the Ukrainian legislation. Such cooperation allows the Supervisory Board to

take into account both the interests of the remuneration recipients and the long-term interests of the state as a shareholder of the Bank, investors and other persons concerned, when forming the remuneration system.

Although Article 7 of the Law on Banks reserves the exclusive right to determine remuneration of the members of the Supervisory Board for the Bank's highest body, the Nomination and Remuneration Committee may, to the extent permitted by law, make proposals to the Bank's highest body on the remuneration of the members of the Supervisory Board in a manner provided in part one of Article 78 of the Law of Ukraine "On Joint Stock Companies" No. 2465-IX dated 27.07.2022 (as amended) (hereinafter – **the Law on Joint Stock Companies**) and the Regulation on the Nomination and Remuneration Committee of the Supervisory Board. Granting the Nomination and Remuneration Committee the right to submit proposals to the Bank's highest body on the remuneration of the members of the Supervisory Board implements good corporate governing practice in the Bank's activities, which requires the supervisory board to independently determine the amount of remuneration for the company's heads.

The table below contains information on the composition of the Nomination and Remuneration Committee of the Supervisory Board and the functional powers of this committee regarding remuneration.

Chairperson of the committee	Sylvia Yumi Gansser-Potts
Members of the committee	Oleksandr Bezv, Yuriy Butsa, Robert S. Kossmann, Dominique Menu, Razvan Munteanu, Victoriya Strakhova, Rostyslav Futalo
Functional powers of the Nomination and Remuneration Committee on the matters of remuneration	<ul style="list-style-type: none"> ▪ determining the remuneration policy in the Bank in accordance with the requirements established by the National Bank of Ukraine, as well as monitoring its implementation;
	<ul style="list-style-type: none"> ▪ developing and submitting for approval of the Supervisory Board and regular revision of the Bank's remuneration policy (internal regulations) and the report on remuneration of Management Board members in order to ensure a market standard compensation at all levels of the Bank's staff;
	<ul style="list-style-type: none"> ▪ to the extent provided by the law, proposing remuneration of Supervisory Board members for consideration by the highest management body of the Bank;
	<ul style="list-style-type: none"> ▪ making proposals to the Supervisory Board on remuneration of Management Board members. Such proposals may involve any form of remuneration, including fixed remuneration and performance linked remuneration, pension schemes and severance etc. Proposals on performance-based remuneration must be supplemented with recommendations on relevant objectives and evaluation criteria;
	<ul style="list-style-type: none"> ▪ submitting proposals to the Supervisory Board regarding individual remuneration provided to a Management Board member, while guaranteeing consistency with the Bank's remuneration policy and performance evaluation;
	<ul style="list-style-type: none"> ▪ proposing drafts (forms and essential conditions) of agreements and contracts of the Management Board member(s), chief risk officer, chief compliance officer, chief internal audit officer for consideration by the Supervisory Board;

	<ul style="list-style-type: none"> proposing for consideration by the Supervisory Board the key performance indicators and arranging for a regular assessment of performance of the Management Board members;
	<ul style="list-style-type: none"> providing general advice to the Management Board on the size and structure of remuneration of persons performing executive functions;
	<ul style="list-style-type: none"> controlling the size and structure of remuneration of persons performing managerial (executive) functions based on the accurate information provided by the Management Board. The list of the persons performing managerial functions shall be established in the internal regulation of the Bank;
	<ul style="list-style-type: none"> providing recommendations in cooperation with the Risk Committee of the Supervisory Board to the Supervisory Board on issues of development of the system of remuneration and compliance of the remuneration with the culture of risks management, strategy of the Bank, approved exposure of the Bank to risks, financial results and system of internal control, as well as requirements of the legislation of Ukraine, so that the Supervisory Board consider, when formulating the system of remuneration, interests of both recipients of the remuneration and long-term interests of the participants of the Bank, investors and other interested persons;
	<ul style="list-style-type: none"> at least once a year, assessing the implementation of a remuneration policy in the Bank, which includes the issues of taking into account risks, size of capital, liquidity when determining the size of the variable remuneration of persons whose professional activities have a significant impact on the risk profile of the Bank, and ensuring notification of the results estimates to the National Bank of Ukraine;
	<ul style="list-style-type: none"> ensuring communication and coordination with the Risk Committee of the Supervisory Board (with respect to determination of remuneration, provided for by the system of remuneration);
	<ul style="list-style-type: none"> assessment of the remuneration system in view of potential earnings, the likelihood and timing of which are indefinite, and adaptation of the remuneration system to the financial position of the Bank and perspectives.

The Regulation on the Remuneration of the Members of the Supervisory Board of the Bank and the Regulation on the Remuneration of the Members of the Management Board, in accordance with Resolution of the Board of the National Bank of Ukraine No. 153 dated 30.11.2020 (as amended) play a special and significant role in the Bank's remuneration system. The Regulation on the Remuneration of the Members of the Management Board was approved by the Supervisory Board on 30 November 2020 (with further amendments in 2021-2024 in order to bring it in line with current legislation). As mentioned earlier in the report, the Regulation on the Remuneration of the Members of the Supervisory Board was approved by the Resolution of the Cabinet of Ministers of Ukraine No. 147 dated February 11, 2025.

The State Authorities Interaction and Foreign Relations Division of the Secretariat Department supports the process of payment of remuneration to the members of the Supervisory Board. The Internal Banking and Tax Accounting Support Division directly pays remuneration.

The Supervisory Board did not involve external advisors for development of the remuneration system in the Bank.

For the purposes of drafting the Regulations, the Supervisory Board employed the services of external legal advisers of the Supervisory Board.

1.4. Liability insurance for members of the Supervisory Board

During 2024, the liability of members of the Supervisory Board for losses that may be caused to the Bank by the actions or omission of members of the Supervisory Board during the performance of their official duties was insured on the basis of:

- Contract of voluntary liability insurance of directors and senior officials No. LBT0068554 dated 02.04.2024, effective from 05.04.2024 to 04.04.2025..
- The total amount of payments made by the Bank for liability insurance jointly of members of the Supervisory Board and members of the Management Board amounted to UAH 7,564,900.64.

As of the date of this report, no statements or information have been received regarding any member of the Supervisory Board on the Bank's losses in connection with his / her actions or omission in the capacity of a member of the Supervisory Board.

2. Attendance of members of the Supervisory Board at the meetings of the Supervisory Board and its committees, which include such member of the Supervisory Board

For the period of 2024, the members of the Supervisory Board held 52 meetings, receiving and analysing more than two thousand two hundred documents in preparation for these meetings. The members of the Supervisory Board attended the meetings of the Supervisory Board in a disciplined manner and actively participated in them. The Supervisory Board members attended 93,99% of the Supervisory Board meetings.

Name of a member of the Supervisory Board	Number of Supervisory Board meetings attended by such Supervisory Board member
Rostyslav Futalo	50
Sylvia Yumi Gansser-Potts	51
Robert S. Kossmann	51
Dominique Menu	51
Razvan Munteanu	48
Viktoriya Konstiantynivna Strakhova	52
Butsa Yuriy Bohdanovych	45
Bevz Oleksandr Oleksandrovych	45

In 2019, the Supervisory Board established 6 (six) committees, which were engaged in the preliminary review of the issues, delegated to them within the competence of the Supervisory Board, and their preparation for consideration by the Supervisory Board at its meetings. In particular, the following were formed:

- the Audit Committee;
- the Nomination and Remuneration Committee;
- the Risk Committee;
- the Operations & Digital Committee (earlier – the IT and Operations Committee);

- the Governance and Compliance Committee; and
- the Non-Performing Loans Committee.

In 2024, the Supervisory Board decided to liquidate the Operations and Digital Committee, the Governance and Compliance Committee, and the Non-Performing Loans Committee. Thus, in 2024, 3 (three) standing committees of the Supervisory Board, the formation of which is provided for by law, continued their activities, namely:

- the Audit Committee;
- the Nomination and Remuneration Committee; and
- the Risk Committee.

Audit Committee

Chairperson of the committee	Robert S. Kossmann
Members of the committee	Dominique Menu, Razvan Munteanu, Rostyslav Futalo
Number of meetings held with the attendance of each member at such meetings	In 2024, the committee held 31 meetings according to the attendance records. Members of the Committee participate in almost all meetings held after their appointment as members of the Committee. Razvan Munteanu was present at 29 out of 31 meetings of the Committee, Rostyslav Futalo was present at 30 out of 31 meetings of the Committee, Dominique Menu and Robert S. Kossmann were present at all 31 out of 31 meetings of the Committee. In general, the members of the Committee devoted sufficient time to the effective performance of their duties as the members of the Committee. In cases of absence from the meeting, members of the Committee informed the chairperson of the Committee and a corporate secretary in advance with substantiation of validity of reasons for such absence.

Risk Committee

Chairperson of the committee	Dominique Menu
Members of the committee	Sylvia Yumi Gansser-Potts, Robert S. Kossmann
Number of meetings held with the attendance of each member at such meetings	In 2024, the committee held 37 meetings according to the attendance records. Members of the Committee participate in almost all meetings held after their appointment as members of the Committee. Dominique Menu was present at 36 out of 37 meetings of the Committee, Sylvia Yumi Gansser-Potts was present at 35 out of 37 meetings of the Committee. Robert S. Kossmann was present at all 37 out of 37 meetings of the Committee. In general, the members of the Committee devoted sufficient time to the effective performance of their duties as the members of the Committee. In cases of absence from the meeting, members of the Committee informed the chairperson of the Committee and a corporate secretary in advance with substantiation of validity of reasons for such absence.

Nomination and Remuneration Committee

Chairperson of the committee	Sylvia Yumi Gansser-Potts
Members of the committee	Oleksandr Bezv, Yuriy Butsa, Robert S. Kossmann, Dominique Menu, Razvan Munteanu, Victoriya Strakhova, Rostyslav Futalo
Number of meetings held with the attendance of each member at such meetings	In 2024, the committee held 42 meetings according to the attendance records. Members of the Committee participate in almost all meetings held after their appointment as members of the Committee. Sylvia Yumi Gansser-Potts and Victoria Strakhova were present at all 42 meetings of the Committee. Oleksandr Bezv and Razvan Munteanu were present at 38 out of 42 meetings. Yuriy Butsa was present at 36 out of 42 meetings of the Committee. Robert S. Kossmann and Dominique Menu were present at 41 out of 42 meetings of the Committee. Rostyslav Futalo was present at 40 out of 42 meetings. In general, the members of the Committee devoted sufficient time to the effective performance of their duties as the members of the Committee. In cases of absence from the meeting, members of the Committee informed the chairperson of the Committee and a corporate secretary in advance with substantiation of validity of reasons for such absence.

3. Facts of unacceptable behaviour of members of the Supervisory Board (including those reported in confidence) and measures taken as a result of the investigation if such facts/measures have an impact on the remuneration of a member of the Supervisory Board

There were no established facts of unacceptable behaviour of the members of the Supervisory Board.

4. Facts of receipt by members of the Supervisory Board of remuneration from legal entities related to the Bank by controlling relations or affiliated persons

There were no established facts of receipt by members of the Supervisory Board of remuneration from legal entities related to the Bank by controlling relations or affiliated persons in 2024.

5. The absence of information in the report

This report does not contain specific information required by law for the following reasons:

No.	Information provided for by law	Reasons for its absence in the report
1.	Facts of the Bank's use of the right to postpone/ reduce / cancel / return previously paid variable part of the remuneration to members of the Supervisory Board, as well as justification of the said actions	In accordance with the Terms and the civil law contracts concluded by the Bank with the members of the Supervisory Board, the remuneration of the Supervisory Board members has a predetermined amount (is fixed) and does not include a variable component. Accordingly, the report does not contain information on the variable part of the remuneration of the Supervisory Board members.
2.	Presence / absence of reasonable grounds for payment / postponement / reduction / return of variable remuneration of a member of the Supervisory Board	
3.	Information on cases where the Bank used the right to return previously paid variable components of the remuneration and the reasons for which the Bank used its right	

4.	Performance evaluation criteria (indicating how they were achieved) used to calculate remuneration (in case of payment of a variable component of remuneration)	
5.	The ratio of variable remuneration to fixed remuneration of the Supervisory Board members that were paid and/or are to be paid to the Supervisory Board members (for each member of the Supervisory Board separately), the payment of which was approved during the reporting period.	
6.	Remuneration received by each member of the Supervisory Board in the form of participation in profits and/or bonuses, as well as additional remuneration paid to members of the Supervisory Board for special services outside the scope of normal functions	During the reporting period, members of the Supervisory Board did not receive remuneration in the form of participation in profits and/or bonuses. Additional remuneration for special services outside the scope of normal functions was not paid to members of the Supervisory Board.
7.	Amounts of payments to members of the Supervisory Board related to the hiring (acquisition of powers) / dismissal (termination of powers)	During the reporting period, no payments related to the hiring (acquisition of powers) / dismissal (termination of powers) were made to members of the Supervisory Board.
8.	The market value of remunerations paid to members of the Supervisory Board by means of financial incentives	Members of the Supervisory Board were not remunerated by financial incentives during the reporting period.
9.	Remuneration to members of the Supervisory Board in the form of their participation in the program of additional pension payments (if such a program exists)	The Bank has not paid remuneration to the members of the Supervisory Board in the form of their participation in the program of additional pension payments.
10.	Provision by the Bank during the reporting financial year of loans, credits or guarantees to members of the Supervisory Board (indicating amounts and interest rates), as well as payment of advance payments to members of the Supervisory Board	During the reporting period, the Bank did not provide loans, credits or guarantees to members of the Supervisory Board, and did not pay them advance payments.
11.	The decisions the Bank's Supervisory Board member refused from to participate in decision-making on, as the conflict of interests did not allow to fully perform his/her obligations without prejudice to the interests of the Bank, its depositors, and participants	None of the Bank's Supervisory Board members has refused to participate in decision-making due to the conflict of interests, as no such conflicts arose during the reporting period.
12.	Cases of deviations, violations of the terms of the Regulation on the Remuneration of the Members of the Supervisory Board detected by the Bank and measures or decisions taken as a result of such violations	During the reporting period, the Bank had no Regulation on remuneration of the Supervisory Board members.

