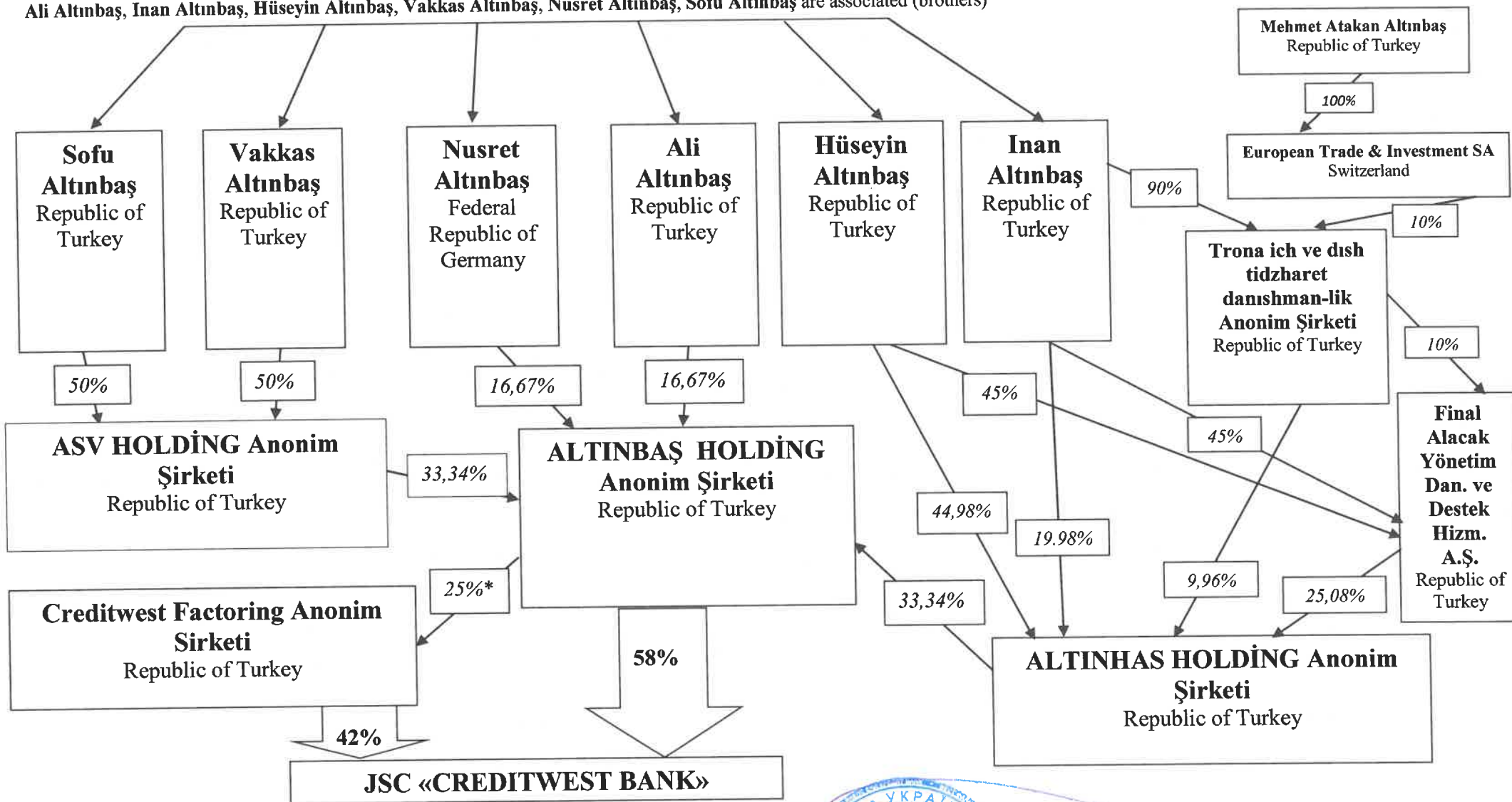


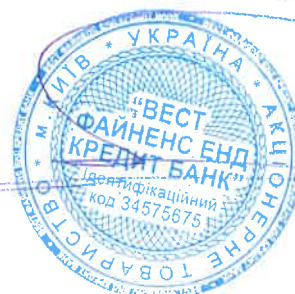
Ownership structure of Joint Stock Company “WEST FINANCE AND CREDIT BANK” as of 01.01.2025

Ali Altınbaş, Inan Altınbaş, Hüseyin Altınbaş, Vakkas Altınbaş, Nusret Altınbaş, Sofu Altınbaş are associated (brothers)



* other 75% of shares of Creditwest Factoring A.S. are in free float on the stock exchange

Chairman of the Management Board



Igor Tykhonov