

Proxy Form

To: The Company Secretary
Credit Bank PLC
P O Box 61064 – 00200
Nairobi

Details

I/We:

ID No.:

Address:

Being a member/members of **Credit Bank PLC** (the Company) hereby appoint:

Name:

ID No.:

Proxy's Mobile No.:

Proxy's Email Address:

Failing Him/Her:

As my/our proxy to vote for me/us on my/our behalf at the Annual General Meeting of the Company to be held on 29th June 2022 and at any adjournment thereof.

I/We authorize my/our Proxy to cast the votes as they wish/according to my/our intentions as follows*:

- To receive and adopt the audited Balance Sheet and Financial Statements for the year ended 31 December 2021 together with the Directors' and Auditors' Reports thereon.
 For Against Abstain
- To note that the Directors do not recommend the payment of a dividend in respect of the financial year ended 31 December 2021.
 For Against Abstain
- To re-elect Directors in accordance with the Articles of Association:-
 - To approve the re-election of Dr. Ketan Devram Morjaria who retires from office by rotation and is eligible in accordance with the Company's Articles of Association
 For Against Abstain
 - To approve the re-election of Mr. Robinson Njagi Gachogu who retires from office by rotation and is eligible in accordance with the Company's Articles of Association
 For Against Abstain
 - To approve the re-election of Mr. Leon Nyandusi Nyachae who retires from office by rotation and is eligible in accordance with the Company's Articles of Association
 For Against Abstain
- To approve the Directors' remuneration for the financial year 2022.
 For Against Abstain

5. To authorize the directors to fix the Auditors' remuneration.

For

Against

Abstain

6. To re-appoint the Auditors, PricewaterhouseCoopers, who have indicated their willingness to continue in office in accordance with Section 719 (2) of the Companies Act, 2015 and subject to approval by Central Bank of Kenya.

For

Against

Abstain

Dated this day of

Signature:

*Unless specifically indicated, the proxy will vote as they wish.

Notes:

1. In accordance with Section 298(1) of the Companies Act, shareholders entitled to attend and vote at the AGM are entitled to appoint a proxy to attend and vote on their behalf. A proxy must be signed by the appointer or his attorney duly authorized in writing. If the appointer is a body corporate, the instrument appointing the proxy shall be given under its common seal or under the hand of an officer or duly authorized attorney of such body corporate. A completed form of proxy should be emailed to proxy@candrgroup.co.ke in pdf format or delivered to Custody and Registrars Services Ltd, the Company's Registrars, at IKM Place, Tower B, 1st Floor, 5th Ngong Avenue, so as to be received not later than Monday, 27th June 2022 at 10.00 am. When nominating a proxy the ID/Passport No, details for email and/or mobile number of the proxy must be submitted to facilitate registration. Any proxy registration that is rejected will be communicated to the shareholder concerned no later than Tuesday, 28th June 2022 to allow time to address any issues.

2. Registration for the AGM opens on Wednesday 15th June, 2022 at 8:00 a.m. and will close on Tuesday 28th, June 2022 at 12:00 noon. Shareholders will not be able to register after 28th June 2022 12:00 noon.

3. A full copy of the Audited Accounts and Financial Statements for the year ended 31 December 2021 may be viewed on the Bank website www.creditbank.co.ke. A printed copy may be requested from the Bank's head office, 14th Floor, One Africa Building, Waiyaki Way, Westlands, Nairobi or our Company's Share Registrar, Custody and Registrars Services, IKM Place, Tower B, 1st Floor, 5th Ngong Avenue between 9.00AM to 3.00PM from Monday to Thursday and Friday 8.30AM to 12.30PM.

NB: Shareholders and proxies who wish to register and participate in the AGM can do so by visiting <https://digital.candrgroup.co.ke> or dialing *384*043# on their mobile phones.