Notice to holders of (a) LPNs issued by EMIS Finance BV on the terms of an offering circular dated 12 November 2019 and (b) CLNs issued by Renaissance Financial Holdings Limited on the terms of a base prospectus dated 29 December 2016 to finance loans to ABH Ukraine Limited

15 September 2022

THIS NOTICE DOES NOT CONSTITUTE OF FORM PART OF, AND SHOULD NOT BE CONSTRUED AS, AN OFFER FOR SALE, EXCHANGE OR SUBSCRIPTION OF, OR A SOLICITATION OF ANY OFFER TO BUY EXCHANGE OR SUBSCRIBE FOR, ANY SECURITIES IN ANY JURISDICTION.

ABH Ukraine Limited ("**ABHU**") is the recipient of loans from EMIS Finance BV and Renaissance Financial Holdings Limited as issuers under:

(a)   The EMIS Finance programme series:

XS1905646144
XS1907535576
XS2078674467
XS2123287075
XS2228240367
XS2228241175
XS2291907256
XS2346584258
XS2388153558
XS2388153715

(b)   The Renaissance Financial Holdings programme series:

XS2237331314
XS2237331587
XS2237331660

At present the issuers under these programmes are unable to continue to perform their roles in accordance with the documents that established the programmes. ABHU is therefore seeking to establish a dialogue with noteholders to discuss how to overcome these and other related issues.

If you are a holder, or beneficial holder of notes under these programmes ABHU would invite you to register your interest by email to either ABHU (email: ir_office@abhukraine.com) or its legal advisers Pillsbury Winthrop Shaw Pittman LLP (email: abhu@pillsburylaw.com).

Your email should contain the following information:

(i)   The number of notes that you hold;
(ii)   The series of notes in which you are a holder;
(iii)   Evidence of your holdings.

ABHU will then provide you with access to a website for secure communications.

Furthermore, ABHU will aim to have conference calls with every identified noteholder, or group of noteholders, as soon as practical to discuss the present situation and potential solutions that recognise the complexity of the situation while simultaneously addressing noteholder concerns.