

19th April 2023

Dear Shareholder

Shareholder Communications

The purpose of this letter is to give you the opportunity to confirm how you wish to receive shareholder communications, such as the Annual Report, Notice of Meeting, and shareholder circulars, from TBC Bank Group PLC.

We prefer to use our website (www.tbcbankgroup.com) for general communications with shareholders wherever possible. This provides many advantages to you and TBC Bank Group PLC, including:

- saving paper, helping us to minimise our environmental impact;
- easier and quicker access to documents; and
- reducing the cost of printing and delivery of documents.

We therefore take this opportunity to ask shareholders of the Company to consider how you want us to provide you with shareholder information in the future. The following options are available to you:

Option 1 – email communication

Receive email notifications telling you when shareholder communications are available on our website. This is the quickest and most environmentally friendly way to receive communications from TBC Bank Group PLC by electing to be notified by email.

To choose this option, please visit www.shareview.co.uk before 22 May 2023 to register your email address and select to receive paperless communications from the Company. In order to register, you will need your Shareholder Reference Number which can be found in the option 3 form below.

Option 2 – written communication

Receive paper notifications telling you when shareholder communications are available on our website.

To choose this option, no further action is required. We will notify you by post when new shareholder information has been published on our website.

Option 3 – paper communication

Receive paper copies of shareholder communications by post. To receive all shareholder information by post, please complete the election form below and return it to our Registrar, Equiniti, FREEPOST RTHJ-CLLL-KBKU, Aspect House, Spencer Road, Lancing, West Sussex, BN99 8LU by no later than 22 May 2023. Shareholders from outside of the United Kingdom will need to attach the appropriate postage to the response envelope in order to ensure the election form is received in time.

Please note that if you do not register at www.shareview.co.uk or return your response election form by 22 May 2023 you will be deemed to have elected to receive hard copy notification whenever documentation is available on the Company's website, as in option 2 above.

You can of course change your mind at any time by contacting Equiniti. If you have any questions concerning these options or would like additional information, please contact Equiniti by telephone on +44 (0)371 384 2030. If calling from outside of the UK, please ensure the country code is used.

Yours Faithfully



Arne Berggren
Board Chairman

TBC Bank Group PLC, Registered in England, Company Number 10029943.

Registered Office: 100 Bishopsgate, C/O Law Debenture, London, EC2N 4AG, United Kingdom.

Please note that notwithstanding any election made, there may be legal or regulatory circumstances which mean that TBC Bank Group PLC is required to send you a communication in paper form. TBC Bank Group PLC therefore retains the right, at its sole discretion, to send any shareholder communications in paper form.



Shareholder reference number

Election form to receive paper copies of Shareholder Communications

To receive all shareholder documents in paper form, please tick the box below and return this election form in an envelope using the Freepost address referred to in option 3 above, by 22 May 2023. You do not need to return this election form if you wish to view and download documentation from the Company's website (option 1 or option 2).

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