

[Official Translation]

## Summary of Dividend Policy of PT Bank BTPN Syariah Tbk

PT Bank BTPN Syariah Tbk ("Bank") is committed to implement Good Corporate Governance principles, particularly in ensuring the presence of equal treatment for the entire shareholders and in ensuring the fulfillment of the rights of the shareholders, as set out in the Bank dividend policy No: K.001 – February 2024

The Bank will ensure the rights of the shareholders in the implementation of distribution of dividend is in line with the Good Governance principles and the prevailing laws and regulations by continue having due regards towards the interest of the Bank.

The Bank will regularly review the dividend policy by referring to the prevailing internal regulation, or promptly in the event of new policy and/or regulations.

Dividend Distribution Plan needs to be reviewed at the Board of Directors level at least once a year, and must be stated in the Bank's Business Plan submitted to the Financial Services Authority ("OJK").

The Bank may only distribute dividend if the Bank has positive profit balance, after taking into account the mandatory reserves as required by the Company Law ("UUPT").

The Bank may also distribute dividend at the most 40% of the annual net profit of the current year, however, the Bank may also distribute dividend more than 40%, by considering the following factors, however, not limited to:

### **Internal Factors:**

- Realization of financial performance,
- Business Growth Plan,
- Prospect of upcoming profitability,
- Bank's soundness rating,
- Capital adequacy level;
- Potential internal risk which can influence the business continuity of the Bank, and
- Bank capital needs in the future

### **External Factor:**

- Interests of the shareholders,
- Conditions and prospects of macro economy (market wide),
- Potential external risk which could influence the business continuity of the Bank, and
- Compliance to the prevailing regulations

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Dividend distribution proposal which has been approved by the Board of Directors, will then be submitted to seek the Board of Commissioners' recommendation for submission to the Annual General Meeting of Shareholders ("AGMS") of the Bank for approval

In the event that AGMS approves the cash dividend distribution, the Bank is required to pay cash dividend to the entitled shareholders at the latest 30 (thirty) days after being approved by the Shareholders in the AGMS and to ensure the equal treatment towards the entire entitled Shareholders with the procedures in accordance with those stipulated by the Board of Directors based on the prevailing regulation.

In the event of share dividend and bonus shares distribution, the Bank is required to disclose the information and fulfill the regulations related to the bonus shares which are the share dividend following the regulations stipulated in the OJK Regulation regarding Bonus Shares.

The Bank can distribute interim dividend before the end of the financial year

The Bank final dividend distribution must be carried out in accordance with the prevailing laws and regulations.

While respecting the rights of shareholders, the Bank may propose to the General Meeting of Shareholders regarding the postponement of dividend payments, termination of approved dividend payments by the General Meeting of Shareholders, or the withdrawal of dividend payments to shareholders in the event of financial condition issues faced by the Bank

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Isma Afifah Romani, S.H., M.Kn., Sworn Translator (pursuant to the Decree of the Governor of DKI Jakarta No. 2238/2004), hereby affirm that today, Tuesday, dated March 19, 2024, has translated this document into English language corresponding to the original document in Indonesian language.