

DIVIDEND POLICY

Our dividend policy commits to a minimum payout of 50% of the previous year's net earnings.

Dividend payment assumptions:

- Sustainable compliance with both external and internal capital and liquidity and other regulatory requirements.
- The level of capital, after the proposed dividend payment, remains sufficient to support investment, development plans, and other capital-consuming activities.

Under specific circumstances, some portion of the above-mentioned net earnings distribution could be executed in a form of share buybacks.

If the Bank intends to deviate from the minimum payout level stated in this policy, it will provide the shareholders with a rationale for such a proposal prior to the shareholders' final approval.

The Dividend Policy and changes to it are approved by the Supervisory Council. The decision on the payment of dividends and the amount of dividends shall be made by the General Meeting of Shareholders of the Bank.