

DIVIDEND POLICY

Committed to creating value for stakeholders, the Bank must find a balance between maximizing shareholders' returns and pursuing sustainable business growth. The Bank will distribute dividend at a minimum 20% of the Bank's net income per year, unless the General Meeting of Shareholders (GMS) decides otherwise, with considerations on various factors, including soundness, financial conditions, capital requirements, future growth plans and compliance with regulatory provisions. The right to make the final decisions rests with the General Meeting of Shareholders.