

**ANNOUNCEMENT TO SHAREHOLDERS ON
CASH DIVIDEND DISTRIBUTION
FOR 2024 FINANCIAL YEAR
PT BANK OCBC NISP Tbk**

In accordance with the Annual General Meeting of Shareholders (“AGMS”) resolution of PT Bank OCBC NSIP Tbk (the “Company”) dated 20 March 2025, it is hereby notified that the Company will be distributing cash dividend (“Dividend”) for 2024 Financial Year to the Company’s shareholders of Rp106 (gross) per share or amounted Rp2,432,201,479,032 (gross) or 49.98% of the Company’s Net Income for 2024 Financial Year, with schedule and procedure as follows:

A. DIVIDEND PAYMENT SCHEDULE

No.	Activities	Date
1	AGMS	20 March 2025
2	Announcement on the Stock Exchange, KSEI, and Company website	21 March 2025
3	End of Trading Period for Shares with Dividend Rights (Cum Dividend): - Regular and Negotiated Markets - Cash Market	8 April 2025 10 April 2025
4	Start of Trading Period for Shares without Dividend Rights (Ex Dividend): - Regular and Negotiated Markets - Cash Market	9 April 2025 11 April 2025
5	Record Date to determine the Shareholders’ Eligibility for Dividend (Recording Date)	10 April 2025
6	Dividend Payment Date	17 April 2025

B. DIVIDEND DISTRIBUTION PROCEDURE

1. This announcement is an official notice, and the Company does not issue any specific notification to respective Shareholder.
2. The Dividend will be paid to Shareholders whose names are registered on the Company’s Shareholders Register on 10 April 2025 at 16.00 Western Indonesian Time (Recording Date).
3. Dividend Distribution
 - a. For a shareholder whose shares are recorded scripless in the Collective Custody of Indonesia Central Securities Depository (PT Kustodian Sentral Efek Indonesia/KSEI), Dividend will be paid by KSEI on 17 April 2025 through the Securities Company and/or the Custodian Banks with which eligible shareholders opened account.
 - b. For a shareholder whose shares are recorded in the form of script at the Securities Administration Bureau PT Raya Saham Registra (“BAE”), Dividend will be paid through bank transfer to eligible shareholders’ Bank Account on 17 April 2025. Dividend Mandate Form can be obtained from and submitted to BAE at the latest on Recording date, 10 April 2025, with the following address:

PT Raya Saham Registra
Gedung Plaza Sentral, Lt. 2
Jl. Jend. Sudirman Kav. 47-48
Jakarta 12930
Ph.: (021) 252 5666
E-mail: rsbae@registra.co.id

4. The Dividend distributed will be taxed in accordance with the applicable tax regulations in Indonesia.
5. A shareholder with Non-Resident Taxpayer status from a country which has entered into a Double Taxation Agreement (DTA) or Tax Treaty with the Republic of Indonesia may benefit from a lower rate of withholding tax (at the rate as agreed in the DTA), being less than the normal rate of 20% provided that such shareholder meets the requirements stipulated in Directorate General of Taxes Regulation No. PER-25/PJ/2018 dated 21 November 2018 on the Procedure for the Implementation of DTAs, i.e., filing with KSEI the Non-Resident Taxpayer’s Certificate of Domicile (CoD) in the form of the original DGT Form, which has been duly and accurately completed and signed and certified by the competent officer in the country of the counterparty (if not available, such document may be substituted with the Certificate of

Residence (CoR) in the English language) in accordance with the provisions of KSEI. However, if during the current year, the Non-Resident Taxpayer has conducted a transaction and has provided a Taxpayer in Indonesia with the original DGT Form accompanied by the CoR, the CoD in the form of the DGT Form may be substituted with a softcopy of the Receipt for CoD that has been registered on the e-CoD official website. If the shareholder fails to provide such document within the time frame stipulated by KSEI, then the Dividend payable to such Non-Resident Taxpayer will be subjected to income tax withholding under Article 26 of the Tax Law (*PPh Pasal 26*) at the maximum rate imposed by law, i.e., 20%.

6. Under the current tax laws and regulations, Dividend received by a Resident Individual Taxpayer is no longer subject to income tax withholding and can be treated as income that is not included as an income tax object provided they are invested in the territory of the Unitary State of the Republic of Indonesia as regulated in Government Regulation No. 9 Year 2021 (PP9) as lastly amended by Government Regulation No. 55 Year 2022 (PP55), the Minister of Finance Regulation No. 18 Year 2021 (PMK18) as lastly amended by Minister of Finance Regulation No. 17 Year 2025 (PMK17) and the implementing tax regulations; otherwise, the Resident Individual Taxpayer may also choose to be subjected to final income tax of 10% according to Article 17 paragraph (2c)* of Income Tax Law without the obligation to invest the same in the territory of the Unitary State of the Republic of Indonesia.

If the Resident Individual Taxpayer chooses to treat the Dividend as income that is not included as an income tax object but fails to comply with the investment requirement under the provisions and procedures stipulated in PP9 and PMK18, the relevant Dividend, notwithstanding the above, will be subjected to final income tax of 10% according to Article 17 paragraph (2c)* of the Income Tax Law.

** Payment of the final income tax (PPh) on Dividend as described above must be made by the relevant Resident Individual Taxpayer no later than the 15th (fifteenth) day of the month subsequent to the month of the Recording Date.*

7. The Income Tax (PPh) withholding will be made in accordance with the tax laws and regulations prevailing as of the Recording Date. If a new tax law or regulation is later issued after the income tax (PPh) withholding is made and the new tax law or regulation is retroactively applied to the Recording Date, resulting in over withholding, then the refund of the over withheld tax will be claimed by the relevant shareholders affected by the new tax law or regulation through the tax refund mechanism under the prevailing tax laws or regulations (as of the date of this announcement, being the Minister of Finance Regulation No. 81 Year 2024).
8. For a Shareholder whose shares are placed in the Collective Custody of KSEI, the withholding tax certificate in respect of the income tax withholding for Dividend can be collected at the Securities Company and/or the Custodian Bank with which the shareholder has opened a securities account. For any holder of shares in the form of script, the withholding tax certificate in respect of the income tax withholding for the Dividend can be collected at the Company's Securities Administration Bureau, i.e., PT Raya Saham Registra.
9. The Securities Company and/or Custodian Bank that retain the electronic records of the Company's shares that are placed in the Collective Custody of KSEI are kindly requested to provide the shareholders' data and any documents showing their tax status to KSEI within 1 (one) day after the Recording Date or as otherwise stipulated by KSEI.
10. In the event of any tax issues hereafter arising or any claims in relation to the Dividend already paid out to and received by the shareholders whose shares are placed in the Collective Custody of KSEI, other than the circumstances described above, the shareholders are kindly requested to settle the issues or claims with the Securities Company and/or the Custodian Bank with which the shareholders have opened a security account in accordance with the prevailing tax laws and regulations.

This information announcement is also available at the Company's website: www.ocbc.id

Jakarta, 21 March 2025
PT Bank OCBC NISP Tbk
Board of Directors