



INFORMATION AND MATERIAL FACTS AFTER ACCOUNTANT REPORT'S DATE

As of the preparation of this annual report, there are no material information or facts occurring after the date of the accountant's report, other than those disclosed in the Financial Statements and this annual report, that could affect the Bank's financial or operational condition.

DIVIDEND POLICY

BCAS has established a dividend policy as outlined in the Board of Directors Decree No. 062/SK/DIR2024 regarding BCA Syariah Dividend Provisions. This policy stipulates dividend distribution provisions, the submission mechanism, considerations for distribution, the nature of dividends granted, unclaimed shareholder dividends, tax obligations, and the policy review period.

Key provisions of BCAS's dividend policy include:

- Dividend distribution must not interfere with the Company's business operations. Therefore, dividends may only be distributed if the Company has a positive retained earnings balance.
- The General Meeting of Shareholders (GMS) may decide not to distribute dividends in a financial year for specific reasons, such as allocating net profit for business expansion.
- If the Company's net assets during the financial year have not fully offset accumulated losses from previous financial years, dividends cannot be distributed.
- The dividend distribution plan is prepared with due consideration for shareholder rights while prioritizing the Bank's interests and must be incorporated into the Bank's Business Plan.

- The dividend distribution plan is included in the Business Plan prepared by the Board of Directors and approved by the Board of Commissioners annually.
- In determining dividend distribution for the current year, the Bank must consider both external and internal factors.

BCAS distributed dividends to shareholders in 2024, while no dividend distribution in 2023. The 2024 dividend distribution was approved during the General Meeting of Shareholders (GMS). Based on the Extraordinary General Meeting of Shareholders (EGMS) held on December 3, 2024, the shareholders approved the distribution of cash dividends amounting to Rp75.9 billion. This amount was sourced from the Company's retained earnings as of December 31, 2023, and was paid to the shareholders in 2024. The remaining retained earnings after the dividend distribution continue to be recorded as retained earnings.

The EGMS resolution was executed through dividend payments to shareholders on December 10, 2024. The dividend distribution equated to a dividend payout ratio of 49.3% of the recorded net profit for 2023, which amounted to Rp153.8 billion.