

DIVIDEND POLICY

The Dividend Distribution Policy of BRK Financial Group SA (hereinafter referred to as the "Policy") defines the principles, terms, conditions and method of payment of dividends. It may be revised in the future under the condition that the applicability of the new policy starts after the fulfilment of the disclosure obligations to stakeholders.

The determination of the method and proportion of distribution of net profit is subject to the approval of the General Meeting of Shareholders (GMS) and takes into account the sustainability of the measure, the economic context as well as current market yields. The proposal for the percentage of net profit allocated to dividend payments will take into account, but is not limited to, future expectations regarding capital requirements, the Bank's growth opportunities and the evolution of the regulatory framework.

If the General Meeting of Shareholders resolves on the distribution of dividends, all shareholders of the company listed in the consolidated register on the registration date set by the GMS shall be entitled to the dividends approved by the GMS, with payment of dividends being made in accordance with the legal requirements and the resolutions of the General Meeting. The proposal for the distribution of profits and the resolutions of the GMS in this regard, the terms and methods of payment of dividends shall be disclosed by the company in accordance with the relevant legal regulations, ensuring that shareholders are properly and comprehensively informed in order to enable them to make appropriate investment decisions and exercise their rights in a fair manner.

According to the current Tax Code and the rules of application of the Tax Code, the net amount of the dividend per share will result from the application and withholding at source of the legal taxation rate, appropriate for each group of shareholders (resident individuals, Romanian legal entities, foreign legal entities). BRK Financial Group will calculate, withhold and remit the tax due by each shareholder according to the provisions of the Tax Code in force. Dividends not paid are prescribed after 3 years from the date of their payment, according to legal provisions. The expenses incurred for the payment of dividends shall be incurred by BRK Financial Group SA.

The dividend distribution policy is published on BRK Financial Group's website (www.brk.ro).