

## NEO FINANCE, AB DIVIDEND POLICY

### 1. General Provisions

1.1. The NEO Finance, AB dividend policy (hereinafter – the Policy) is approved considering the development strategy and goals of NEO Finance, AB (hereinafter – the Company) to define the principles of dividend allocation and payment that must be ensured by the Company's management bodies when making proposals regarding the Company's dividends.

### 2. Procedure for Allocating and Paying Dividends

2.1. The Company may decide to allocate dividends for the financial year or a period shorter than the financial year.

2.2. The Company's board proposes to allocate **at least 10** (ten) percent of the consolidated net profit of the Company for the previous financial year as dividends.

2.3. The Company's board makes a decision on the recommended profit (loss) distribution project for the financial year and submits feedback and proposals to the Company's general shareholders' meeting.

2.4. The decision on the amount and payment of dividends is made by the Company's general shareholders' meeting.

2.5. Dividends allocated by the decision of the general shareholders' meeting are the Company's obligation to the shareholders. A shareholder has the right to claim dividends from the Company as its creditor.

2.6. Persons who were shareholders of the Company or had the right to dividends on another legal basis at the end of the rights accounting day of the general shareholders' meeting that declared the dividends are entitled to receive dividends.

2.7. If a share is not fully paid and its payment term has not expired, the shareholder's dividends are reduced proportionally to the unpaid part of the share price. In case the share is not fully paid and the payment term has expired – dividends are not paid.

2.8. Dividends cannot be allocated if, after paying the dividends, the ratio of the Company's own capital and the capital adequacy requirement would become less than 1.25; and in other cases provided by the Law on Companies of the Republic of Lithuania.

2.9. The Company must pay the allocated dividends no later than one month from the day the decision to allocate dividends is made, unless the shareholders decide otherwise.

2.10. It is prohibited to pay dividends in advance.

2.11. The Company pays dividends in cash through intermediaries – securities account managers.

2.12. The taxation of paid dividends, tax withholding, and payment are carried out in accordance with the procedure provided by the laws of the Republic of Lithuania.

2.13. Other cases not defined in this policy are implemented according to the procedure provided by the Law on Companies of the Republic of Lithuania.

### **3. Final Provisions**

3.1. The Policy is approved and amended by the decision of the Company's board.

3.2. The Policy comes into force from the day of its approval by the board and remains valid until amended or repealed (revoked).

3.3. The head of the Administration is responsible for the preparation, amendment, and implementation of the Policy.

3.4. The Policy is publicly announced on the Company's website and in the securities exchange information system.

3.5. The Policy is prepared in Lithuanian and English. In case of discrepancies between the Lithuanian and English texts, the Lithuanian text shall prevail.