

PT BANK CENTRAL ASIA Tbk
ANNOUNCEMENT OF SCHEDULE AND PROCEDURE FOR
DISTRIBUTION OF INTERIM CASH DIVIDENDS FOR FINANCIAL YEAR 2025

In accordance with the resolution of the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk (the “**Company**”) dated March 12, 2025 and the decision of the Company’s Board of Directors which has been approved by the Company’s Board of Commissioners, it is hereby notified to all shareholders of the Company that the Company is going to pay out interim cash dividends of Rp 55.00 (fifty-five rupiah) per share for the financial year 2025 (for the period of January 1, 2025 to September 30, 2025).

The schedule and procedure for the distribution of interim cash dividends for the financial year 2025 are as follows:

A. SCHEDULE

No.	ACTIVITY	DATE
1	Announcement on the Indonesia Stock Exchange and the Company’s website	November 24, 2025
2	End of Trading Period for Shares with Dividend Rights (<i>Cum Dividends</i>) <ul style="list-style-type: none">• Regular Markets and Negotiated Markets• Cash Markets	December 2, 2025 December 4, 2025
3	Start of Trading Period for Shares without Dividend Rights (<i>Ex Dividends</i>) <ul style="list-style-type: none">• Regular Markets and Negotiated Markets• Cash Markets	December 3, 2025 December 5, 2025
4	Record Date to determine the Shareholders’ Eligibility for Dividends	December 4, 2025
5	Date of Payment of Interim Cash Dividends	December 22, 2025

B. PROCEDURE FOR DISTRIBUTION OF INTERIM CASH DIVIDENDS

- Interim cash dividends will be paid out to the shareholders of record as listed on the Company’s Register of Shareholders as at December 4, 2025, 16:00 Western Indonesia Time (Record Date).
- For a shareholder whose shares are placed in the collective custody of PT Kustodian Sentral Efek Indonesia (“**KSEI**”), the interim cash dividends will be distributed by KSEI on December 22, 2025 through the Securities Company and/or the Custodian Bank with which the shareholder has opened a securities account. A confirmation of the proceeds from the interim cash dividend payment will be provided by KSEI to the Securities Company and/or the Custodian Bank with which the shareholder has opened a securities account. Subsequently, the shareholder will obtain information on the interim cash dividends distribution from the Securities Company and/or the Custodian Bank with which the shareholder has opened a securities account.
However, for a shareholder whose shares are not placed in the collective custody of KSEI (holder of shares with physical certificates), the interim cash dividends will be directly transferred to the bank account of the relevant shareholder.
- The interim cash dividends to be paid to a shareholder with status as a Resident Taxpayer (Wajib Pajak Dalam Negeri) will not be subject to Income Tax withholding, whereas the interim cash dividends to be paid to a shareholder with Non-Resident Taxpayer status will be subject to Income Tax withholding in accordance with the tax law prevailing as of the Record Date.

The Income Tax obligation arising in connection with the dividends received by the shareholder with Resident Taxpayer status constitutes the responsibility of the relevant shareholder and must be fulfilled by the relevant shareholder on their own.

4. If the shareholder is a juristic person with Resident Taxpayer status and has not provided its Taxpayer Identification Number (*Nomor Pokok Wajib Pajak*, or NPWP) to the Securities Company and/or the Custodian Bank with which the shareholder has opened a securities account, such shareholder is required to provide its NPWP to KSEI through the Securities Company and/or the Custodian Bank with which the shareholder has opened a securities account, no later than December 4, 2025, 16:00 Western Indonesia Time.
5. A shareholder with Non-Resident Taxpayer status from a country with which the Republic of Indonesia has entered into a Double Taxation Agreement (DTA) or Tax Treaty 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 Regulation of the Directorate General of Taxes 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 laid down by 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 soft copy of the Receipt for the 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 interim cash dividends payable to such Non-Resident Taxpayer will be subject 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 tax laws and regulations currently in force, the dividends received by a Resident Individual Taxpayer (*Wajib Pajak Orang Pribadi Dalam Negeri*) are no longer subject to Income Tax withholding and can be treated as income that is not included as an income tax object as long as they are invested in the territory of the Unitary State of the Republic of Indonesia as regulated in Government Regulation number 9 of 2021 (PP9) and its amendments, Regulation of the Minister of Finance number 18 of 2021 (PMK18) and its amendments, as well as 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 the Law of the Republic of Indonesia Number 7 of 1983 concerning Income Tax as amended several times, last amended by Law of the Republic of Indonesia Number 7 of 2021 (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 dividends 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 dividends will, notwithstanding the above, 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 the dividends 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 Record Date.*

7. The Income Tax (PPh) withholding will be made in accordance with the tax laws and regulations prevailing as of the Record Date. If a new tax law or regulation is later issued after the Income Tax withholding is made and the new tax law or regulation is retroactively applied to the Record Date, resulting in overwithholding, then the refund of the overwithheld 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 Regulation of the Minister of Finance Number 81 of 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 the interim cash dividends 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 with physical certificates, the withholding tax certificate in respect of the Income Tax withholding for the interim cash dividends can be collected at the Company's Securities Administration Bureau, namely, PT RAYA SAHAM REGISTRAR, Gedung Plaza Sentral, Lt.2, Jl. Jendral Sudirman Kav. 47-48, Jakarta 12930, Telp. (021) 252 5666.
9. The Securities Company and/or the Custodian Bank that retains 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) exchange day after the Record Date or as otherwise stipulated by KSEI.
10. In the event of any tax issues hereafter arising or any claims in relation to the interim cash dividends 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 relevant 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 announcement serves as an official notification from the Company. The Company does not issue any other specific notification to the shareholders.

Jakarta, 24 November 2025

PT BANK CENTRAL ASIA Tbk
Board of Directors

