

Dividend Policy Amendment

Dividend Policy (until 17 February 2026):

According to LHV Group's dividend policy, if the preconditions are met, LHV Group shall pay 25 per cent of the pre-tax profit attributable to LHV Group's shareholders as dividends, including the embedded income tax. Dividend per share is found by rounding up the calculated dividend per share to the nearest cent. The most important prerequisite for the payment of dividends is the sustainable fulfilment of both external and internal regulatory capital requirements. LHV Group may waive the payment of dividends in case of growth and/or investment plans.

Dividend Policy (from 18 February 2026):

According to LHV Group's dividend policy, if the preconditions are met, LHV Group shall pay 25 to 50 percent of the pre-tax profit attributable to LHV Group's shareholders as dividends, including the embedded income tax. The dividend per share is calculated by rounding the calculated dividend per share to the nearest cent. The most important prerequisite for dividend payment is the sustainable fulfilment of both external and internal regulatory capital requirements. LHV Group may waive dividend payments in the event of growth and/or investment plans.