

QUESTIONS & ANSWERS SESSION

THE 2019 ANNUAL GENERAL MEETING OF THE SHAREHOLDERS

Jakarta, 15 May 2019

AGENDA 1 :

Approval of the Company Annual Report and the Ratification of the Company Consolidated Financial Statements, the Board of Commissioners Supervisory Actions Report and Ratification of the Financial Report of Partnership and Community Development Program for the Financial Year of 2018 and Discharge (*volledig acquit et decharge*) to the Board of Directors and Board of Commissioners from the Management and Supervisory Actions Carried Out for the Financial Year of 2018.

No	Name	Questions	Answers
1	Hendra Untung <i>Share ownership: -</i>	BBRI already implement Big Data. What is the result so far? Usually the benefit of Big Data implementation will reveal surprising and unpredictable findings.	Big Data usage provide many advantages for BRI such as Merchant Assessment, Credit Scoring, Early Warning System, and Fraud Detection.
		Threat from fintech, even with the bank strategy could not compete with other fintech platforms for an instance Sakuku and Gojek with their food delivery platforms.	Recently, BRI has BRI Ventures (subsidiary) to collaborate with fintech and startups. BRI also has launched digital-consumer loan products called Pinang.
2	R.P Sianturi <i>Share ownership: 3000 shares</i>	Suggestion: AGM should be started on time.	We will do our best to keep on-time, however, there are several circumstances that we can not avoid.
		Direct question instead of written questions to be more efficient.	It is stipulated in the Code of Conduct.
		LDR bank only is 89.34% for consolidation is 90.4%. Please elaborate more?	Funding allocation is not only for parent company but also for subsidiaries such as BRI Syariah and BRI Agro.
3	Rendi B Latuputty <i>Share ownership: 600 shares</i>	It has been commonly discussed that company with two other SOE loan agreement with China Development Bank for the amount of USD 3 billion. Why its not properly disclosed yet in the annual report, mainly for the loan proceed usage and the payment mechanism?	This loan has been disbursed since 2015, and already disclosed in BRI Annual Report 2018 on page 269 related with fund borrowings.

AGENDA 2 :
Approval of the Use of the Company's Net Profit for the Financial Year of 2018.

No	Name	Questions	Answers
1	Hadi <i>Share ownership: 2900 shares</i>	Net profit of Rp 32 trillion, how much for the EPS would be allocated?	Earning per share is Rp 263 per share and dividend per share minimum of Rp 131.14 per share.
		How much the dividend per share will be allocated?	Dividen per share is minimum of Rp 131.14 and maximum of Rp 132 per share.
2	Ni Luh Mari <i>Share ownership: -</i>	How much the dividend per share will be allocated?	
3	Rendy B Latuputty <i>Share ownership: 600 shares</i>	How much for the proposed dividend per share allocation?	Dividen per share is minimum of Rp 131.14 and maximum of Rp 132 per share.
		Is there any plans in the near future for company to release treasury stocks that will make the dividen divider will be higher (less dividend per share).	Treasury stock released depends on MSOP execution.

AGENDA 3 :
Approval of the Remuneration/Income of the Board of Directors and Board Commissioners for the Financial Year of 2019 and Tantiem of the Board of Directors and Board Commissioners for the Financial Year of 2018.

No	Name	Questions	Answers
1		None	

AGENDA 4 :
The Appointment of Public Accountant Firm to Audit the Company's Financial Report and The Financial Report of the Partnership and Community Development Program for the Financial Year of 2019.

No	Name	Questions	Answers
1	Rendy B Latuputty <i>Share ownership: 600 shares</i>	For the transparency, How much the audit services fees for the year of 2018?	Public Accountant Fee information is available in the Annual Report 2018 page.133.
		What parameters and indicators used by audit committee for the board of commissioners to recommend public accountant?	Recommendation to board of commissioners is considering based on the experience, scope of works, competencies, and independencies which will be evaluated during the procurement process.

AGENDA 5 :
Change of the Composition of the Company's Board of Directors and/or Board of Commissioners.

No	Name	Questions	Answers
1	Rendy Latuputty <i>Share ownership: 600 shares</i>	<p>Is there any new board of commissioners hold the concurrent position? while most of them are still holding vital positions on the government as well as companies.</p> <p>Whether those condition will not disturb company's performance. Moreover, there are several board of commissioners members hold concurrent position as a general secretary on one of the government ministry.</p>	Written answer will be send to the questioner.