

ANNOUNCEMENT
SUMMARY OF MINUTES OF ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk.

The Board of Directors of PT Bank Rakyat Indonesia (Persero) Tbk. (the "**Company**") hereby announces to the Shareholders that the Company has conducted the Annual General Meeting of Shareholders (the "**Meeting**") as follows:

A. Date/Date, Venue, Time, and Meeting Agenda

- Day/Date : Friday, March 1, 2024
- Venue : BRI Head Office
Jenderal Sudirman Street Kav. 44-46, Central Jakarta, 10210
- Time : 14.10 to 16.21 WIB
- Agenda :
 1. Approval of Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Board of Commissioners' Supervisory Report as well as Ratification of Financial Statements of Micro and Small Enterprise Funding Program for the Financial Year 2023, and Grant of Release and Discharge of Liability (volledig acquit et de charge) to the Board of Directors for the management of Company and the Board of Commissioners of the Company for the Supervisory Actions performed during the Financial Year of 2023.
 2. Determination of Appropriation of the Company's Net Profit for the Financial Year of 2023.
 3. Determination of the Remuneration (salary/honorarium, facilities and benefits) for the Financial Year of 2024, as well as Tantiem for the Financial Year of 2023, for the Board of Directors and the Board of Commissioners of the Company.
 4. Appointment of Public Accountant and/or Public Accountant Firm to Perform Audit on the Company's Consolidated Financial Statements for the Financial Year of 2024 as well as Micro and Small Enterprise Funding Program's Financial Statements and Implementation Report for the Financial Year of 2024.
 5. Report on the Realization of the Utilization of Proceeds from the Bank BRI Subordinated Bonds IV Year 2023 and Bank BRI Green Bonds I Phase II Year 2023.
 6. Approval of Amendments to the Company's Articles of Association.
 7. Changes in the Composition of the Company's Management.

B. All Members of Board of Commissioners and Board of Directors, as well as members of the Audit Committee Attended the Meeting**Board of Commissioners**

| | | |
|---|---|-------------------------------|
| President Commissioner | : | Mr. Kartika Wirjoatmodjo |
| Vice President Commissioner/ Independent Commissioner | : | Mrs.Rofikoh Rokhim |
| Commissioner | : | Mr. Hadiyanto |
| Commissioner | : | Mr. Rabin Indrajad Hattari |
| Independent Commissioner | : | Mr. Hendrikus Ivo |
| Independent Commissioner | : | Mrs.Dwi Ria Latifa |
| Independent Commissioner | : | Mr. Heri Sunaryadi |
| Independent Commissioner | : | Mr.Paripurna Poerwoko Sugarda |
| Independent Commissioner | : | Mrs.Nurmaria Sarosa |
| Independent Commissioner | : | Mr.Agus Riswanto |

Board of Directors

| | | |
|--|---|---------------------------------------|
| President Director | : | Mr. Sunarso |
| Vice President Director | : | Mr. Catur Budi Harto |
| Director of Consumer Business | : | Mrs.Handayani |
| Director of Micro Business | : | Mr. Supari |
| Director of Compliance | : | Mr. Ahmad Solichin Lutfiyanto |
| Director of Wholesale & Institutional Business | : | Mr. Agus Noorsanto |
| Director of Risk Management | : | Mr. Agus Sudiarto |
| Director of Human Capital | : | Mr. Agus Winardono |
| Director of Small and Medium Business | : | Mr. Amam Sukriyanto |
| Director of Finance | : | Mrs.Viviana Dyah Ayu Retno Kumalasari |
| Director of Digital and Information Technology | : | Mr. Arga Mahanana Nugraha |
| Director of Network & Services | : | Mr. Andrijanto |

C. Attendance of Shareholders

The shares who are present and/or represented in the Meeting are amounting to 136.220.701.161 shares or representing 90,337% of the total shares with valid voting rights issued by the Company.

D. Meeting Resolutions Mechanism

The resolution of the Meeting shall be adopted amicably. In case such amicable consensus is not reached, the resolution shall be made through voting.

E. Independent Party for Votes Counting

The counting of votes as the basis of Meeting resolution is conducted by PT Datindo Entrycom as the Share Registrar. Further, the validation is executed by Fathiah Helmi, S.H., Notary in Jakarta.

F. Question and/or Opinions Session, and Result of Voting in the Meeting

The Shareholders or their Proxies have been provided with an opportunity to submit questions and/or opinions in each Meeting Agenda. The number of Shareholders or their Proxies, which attended either physically and/or electronically, that submitted question and/or opinion in the Meeting, and the result of decision making through voting, which included e-Proxy via eASY.KSEI, are as follows:

| Agenda | Affirmative Votes | Non-Affirmative Votes | Abstain | Total of Affirmative Votes* | Questions/ Opinions |
|---------------|---|---|--|--|----------------------------|
| First | 135.227.759.694 votes or representing 99,271% of total shares with valid voting rights present in the Meeting | 1.832.504 votes or representing 0,001% of total shares with valid voting rights present in the Meeting | 991.108.963 votes or representing 0,727% of total shares with valid voting rights present in the Meeting | 136.218.868.657 votes or representing 99,998% of total shares with valid voting rights present in the Meeting | 1 (one) |
| Second | 135.798.149.713 votes or representing 99,689% of total shares with valid voting rights present in the Meeting | 0 votes or representing 0% of total shares with valid voting rights present in the Meeting | 422.551.448 votes or representing 0,310% of total shares with valid voting rights present in the Meeting | 136.220.701.161 votes or representing 100,000% of total shares with valid voting rights present in the Meeting | 1 (one) |
| Third | 123.387.944.660 votes or representing 90,579% of total shares with valid voting rights present in the Meeting | 12.410.143.153 votes or representing 9,110% of total shares with valid voting rights present in the Meeting | 422.613.348 votes or representing 0,310% of total shares with valid voting rights present in the Meeting | 123.810.558.008 votes or representing 90,889% of total shares with valid voting rights present in the Meeting | - (none) |
| Fourth | 135.721.156.176 votes or representing 99,633% of total shares with valid voting rights present in the Meeting | 36.993.538 votes or representing 0,027% of total shares with valid voting rights present in the Meeting | 462.551.447 votes or representing 0,339% of total shares with valid voting rights present in the Meeting | 136.183.707.623 votes or representing 99,972% of total shares with valid voting rights present in the Meeting | - (none) |
| Fifth | This agenda is for reporting purpose only. Therefore, no voting conducted for this Meeting resolution | | | | - (none) |
| Sixth | 122.235.809.794 votes or representing 89,733% of total shares with valid | 13.356.134.934 votes or representing 9,804% of total shares with valid voting | 628.756.433 votes or representing 0,461% of total shares with valid voting | 122.864.566.227 votes or representing 90,195% of | - (none) |

Amanah, Kompeten, Harmonis, Loyal, Adaptif, Kolaboratif

| | voting rights present in the Meeting | rights present in the Meeting | rights present in the Meeting | total shares with valid voting rights present in the Meeting | |
|----------------|--|--|--|--|-------------|
| Seventh | 92.633.975.975 votes or representing 67,268% of total shares with valid voting rights present in the Meeting | 43.279.680.626 votes or representing 31,771% of total shares with valid voting rights present in the Meeting | 1.307.044.560 votes or representing 0,959% of total shares with valid voting rights present in the Meeting | 92.941.020.535 votes or representing 68,228% of total shares with valid voting rights present in the Meeting | - (none) |

Remarks:

*) In accordance with the Company's Articles of Association and Financial Services Authority Regulation ('OJK Regulation') Number 15/POJK.04/2020 concerning the Planning and Holding of General Meeting of Shareholders of Public Companies, the votes of Abstain are considered to cast the same vote as the majority vote of the Shareholders who cast the votes.

G. Resolutions of the Meeting

FIRST AGENDA

1. Approve the Company's Annual Report including the Supervisory Duties Report of the Company's Board of Commissioners for the 2023 Financial Year which ends on December 31, 2023.
2. Approving:
 - a. The Company's Consolidated Financial Statements for the Financial Year 2023 ending on December 31, 2023, which has been audited by Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report 00035/2.1032/AU.1/07/1681-4/1/I/2024 dated January 31, 2024 with a fair opinion in all material respects.
 - b. Financial Report of the Micro and Small Enterprise Funding Program for the Financial Year 2023 ending on December 31, 2023 which was audited by Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report Number 00042/2.1032/AU.2/10/1681-4/1/II/2024 dated February 6, 2024, with a fair opinion in all material respects.
3. With the approval of the Company's Annual Report including the Board of Commissioners' Supervisory Duties Report, and the approval of the Company's Financial Report and the Micro and Small Business Funding Program (PUMK) Financial Report, all for the Financial Year 2023 which ends on 31 December 2023, the GMS provides full repayment and release of responsibility (volledig acquit et de charge) to all members of the Board of Directors for their management actions of the Company and to all members of the Board of Commissioners for their supervisory actions of the Company which have been carried out during the Financial Year 2023 which ends on 31 December 2023, as long as these actions are not constituted as criminal offense and reflected in the report mentioned above.

SECOND AGENDA

Approving the utilization of consolidated net profit attributable to owners of the parent entity for the Financial Year 2023 amounting to IDR60.099.862.976.229,60 (sixty trillion – ninety nine billion – eight hundred sixty two million – nine hundred seventy six thousand – two hundred twenty nine Rupiah – sixty cents) as follows:

1. At least IDR48.102.283.288.576 (forty-eight trillion – one hundred and two billion – two hundred eighty three million – two hundred eighty eight thousand– five hundred seventy six Rupiah) is determined as Cash Dividend. This amount includes the Interim Dividend which was distributed to Shareholders on January 18, 2024 amounting to IDR12.666.431.963.136 (twelve trillion – six hundred sixty six billion – four hundred thirty one million – nine hundred sixty three thousand – one hundred thirty six Rupiah) or IDR 84 (eighty four) per share. Thus, the remaining amount of cash dividends that will be paid to Shareholders is at least equal to IDR35.435.851.325.440 (thirty-five trillion – four hundred thirty-five billion – eight hundred fifty one million – three hundred twenty five thousand – four hundred forty Rupiah) or IDR235 (two hundred thirty five Rupiah) per share. The payment is carried out under the following conditions:
 - a. Dividend share of the Republic of Indonesia on ownership IDR25.714.901.623.444 (twenty five trillion – seven hundred fourteen billion – nine hundred and one million – six hundred twenty three thousand – four hundred forty four Rupiah) including the Interim Dividend which was distributed to the Shareholders on January 18, 2024 amounting to IDR6.771.322.057.584 (six trillion – seven hundred seventy one billion – three hundred twenty two million –fifty seven thousand – five hundred eighty four Rupiah). Therefore, the remaining cash dividend which will be distributed is at least equal to IDR18.943.579.565.860 (eighteen trillion – nine hundred forty three billion – five hundred seventy nine million – five hundred sixty five thousand – eighty Rupiah) shall be transferred into the State General Treasury Account.
 - b. Dividends for the Financial Year 2023 are distributed proportionally to each Shareholder whose names are recorded in the Register of Shareholders on the recording date.
 - c. The Board of Directors is given power and authority with substitution rights for:
 - i. Determination of the schedule and procedures for distribution related to the payment of Dividends for the Financial Year 2023 in accordance with applicable regulations.
 - ii. Withhold tax dividend in accordance with applicable tax regulations.
 - iii. Other technical related matters in accordance with applicable regulations.
2. At the maximum IDR11.997.579.687.653,60 (eleven trillion – nine hundred ninety seven billion – five hundred seventy nine million – six hundred fifty three thousand – six hundred fifty three Rupiah – sixty cents) is used as retained earnings.

THIRD AGENDA

1. Approving the granting of authority and power of attorney to the Series A Dwiwarna Shareholder to determine for Members of the Board of Commissioners:
 - a. Tantiem/Performance Incentives/Special Incentives for the Financial Year 2023 and/or Long-Term Incentives for the 2024-2026 Financial Year Period, in accordance with applicable regulations; And
 - b. Salary, Benefits and Facilities for the Financial Year 2024.
2. Approving the granting of authority and power to the Board of Commissioners by obtaining prior written approval from the Series A Dwiwarna Shareholder to determine for Members of the Board of Directors:
 - a. Tantiem/Performance Incentives/Special Incentives for the Financial Year 2023 and/or Long-Term Incentives for the 2024-2026 Financial Year Period, in accordance with applicable regulations; And
 - b. Salary, Benefits and Facilities for Financial Year 2024.

FOURTH AGENDA

1. Approving the appointment of Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) as a Public Accounting Firm that will audit the Company's Consolidated Financial Statements for the Financial Year 2024, as well as the Financial Statements and Implementation of Micro and Small Enterprise Funding Program for the Financial Year 2024.
2. Approving the granting of authority and power to the Company's Board of Commissioners to:
 - a. Appoint a Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements for other periods in the Financial Year 2024 for the purposes and interests of the Company; and
 - b. Determine fees for audit services and other requirements for such Public Accountant and/or Public Accounting Firm, as well as appointing the substitute Public Accountant and/or Public Accounting Firm in the case of PAF Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited), for whatever reason, is unable to complete the audit of the Company's Consolidated Financial Statements for the Financial Year 2024, as well as the Financial Statements and Implementation of Micro and Small Enterprise Funding Program for Financial Year 2024, including determining the fees for audit services and other requirements for the substitute Public Accountant and/or Public Accountant Firm.

FIFTH AGENDA

This agenda is for reporting purposes only. Therefore, no voting is conducted for this Meeting resolution.

SIXTH AGENDA

1. Approving changes to the Company's Articles of Association, among others, in order to adapt to statutory regulations: (a) Law Number 4 of 2023 dated 12 January 2023 concerning Development and Strengthening of the Financial Sector; (b) OJK Regulation Number 17 of 2023 dated 14 September 2023 concerning Implementation of Governance for Commercial Banks; (c) Regulation of the Minister of BUMN Number PER-2/MBU/03/2023 dated 24 March 2023 concerning Guidelines for Governance and Significant Corporate Activities of BUMN; (d) Regulation of the Minister of BUMN Number PER-3/MBU/03/2023 dated 24 March 2023 concerning Organs and Human Resources of BUMN; and (e) other related regulations.
2. Approving to re-arrange all provisions in the Company's Articles of Association in connection with the changes as referred to in point 1 (one) above which is attached to the entire articles of association as attached to the minutes of the notarial deed.
3. Granting authority and power to the Board of Directors with the right of substitution to take all necessary actions related to the Meeting's decisions, including but not limited to drafting and restating the entire Company's Articles of Association in a Notarial Deed, adjusting changes to the Company's Articles of Association if this is required by authorized agency and submits it to the authorized agency to obtain approval and receipt of notification of changes to the Company's Articles of Association, as well as doing everything deemed necessary and useful for these purposes with nothing being excluded.

SEVENTH AGENDA

1. Honorably dismissing the following names as members of the Company's Board of Commissioners and Board of Directors:
 - 1). Mr. Catur Budi Harto as Vice President Director
 - 2). Mr. Agus Noorsanto as Director of Wholesale & Institutional Business
 - 3). Mr. Agus Sudiarto as Director of Risk Management
 - 4). Mr. Hendrikus Ivo as Independent Commissioner

Each member was appointed based on the 2019 Extraordinary GMS Decision dated 02 September 2019, the 2019 Extraordinary GMS Decision dated 02 September 2019 jo. 2021 Extraordinary GMS on 07 October 2021, 2019 Extraordinary GMS Resolutions on 02 September 2019 and 2018 Annual GMS Resolutions on 15 May 2019, starting from the closing of the Meeting with thanks for the contribution of energy and thoughts given during his tenure as Company Manager.

2. Changing the nomenclature of positions for members of the Company's Board of Directors as follows:
 - 1) Before : Director of Small and Medium Business
After : Director of Commercial, Small and Medium Business
 - 2) Before : Director of Network & Services
After : Director of Retail Funding and Distribution

3. Changing the assignment of the names below as members of the Company's Board of Directors as follows:

1) Mr. Amam Sukriyanto;

Before : Director of Small and Medium Business

After : Director of Commercial, Small and Medium Business

2) Mr. Andrijanto;

Before : Director of Network & Services

After : Director of Retail Funding and Distribution

Each member was appointed based on the 2021 Extraordinary GMS Decision dated January 21 2021 and the 2021 Annual GMS Decision dated March 1 2022, with the remaining term of office continuing in accordance with the relevant GMS Appointment Decision.

4. Appointing the following names as members of the Company's Board of Commissioners and Directors :

1). Mr. Catur Budi Harto as Vice President Director

2). Mr. Agus Noorsanto as Director of Wholesale & Institutional Business

3). Mr. Agus Sudiarto as Director of Risk Management

4). Mr. Haryo Baskoro Wicaksono as Independent Commissioner

5. The term of office of the appointed members of the Board of Directors and Board of Commissioners as referred to in number 4, is in accordance with the provisions of the Company's Articles of Association, taking into account the laws and regulations in the Capital Market sector and without reducing the GMS's right to dismiss them at any time.

6. With the dismissal, change in position nomenclature, transfer of duties and appointment of members of the Company's Board of Directors and Board of Commissioners as referred to in poin 1, poin 2, poin 3 and poin 4, the composition of the members of the Company's Board of Directors and Board of Commissioners will be as follows:

Board of Directors

| | |
|--|---------------------------------|
| President Director | : Mr. Sunarso |
| Vice President Director | : Mr. Catur Budi Harto |
| Director of Consumer Business | : Mrs.Handayani |
| Director of Micro Business | : Mr. Supari |
| Director of Compliance | : Mr. Ahmad Solichin Lutfiyanto |
| Director of Wholesale & Institutional Business | : Mr. Agus Noorsanto |
| Director of Risk Management | : Mr. Agus Sudiarto |

| | |
|---|--|
| Director of Human Capital | : Mr. Agus Winardono |
| Director of Commercial, Small and Medium Business | : Mr. Amam Sukriyanto |
| Director of Finance | : Mrs. Viviana Dyah Ayu Retno Kumalasari |
| Director of Digital and Information Technology | : Mr. Arga Mahanana Nugraha |
| Director of Retail Funding and Distribution | : Mr. Andrijanto |

Board of Commissioners

| | |
|---|----------------------------------|
| President Commissioner | : Mr. Kartika Wirjoatmodjo |
| Vice President Commissioner/ Independent Commissioner | : Mrs. Rofikoh Rokhim |
| Commissioner | : Mr. Awan Nurmawan Nuh |
| Commissioner | : Mr. Rabin Indrajad Hattari |
| Independent Commissioner | : Mrs. Dwi Ria Latifa |
| Independent Commissioner | : Mr. Heri Sunaryadi |
| Independent Commissioner | : Mr. Paripurna Poerwoko Sugarda |
| Independent Commissioner | : Mr. Agus Riswanto |
| Independent Commissioner | : Mrs. Nurmaria Sarosa |
| Independent Commissioner | : Mr. Haryo Baskoro Wicaksono* |

Remarks:

*) The members of the Board of Commissioners may only carry out their duties and functions in their positions if they have obtained the approval of the Fit and Proper Test from the Financial Services Authority.

- The newly appointed members of the Board of Commissioners in point 4 can only perform their duties and functions in their positions after obtaining approval from OJK for the Fit & Proper Test ('Fit & Proper Test') and fulfill the requirements of applicable laws and regulations. In the event that a member of the Board of Commissioners of the Company fails to obtain approval as a member of the Board of Commissioners and Board of Directors in the Fit & Proper Test by OJK, then such member is respectfully dismissed from the date of the decision on the result of the OJK Fit & Proper Test.
- Request the Board of Directors to submit a written request to the OJK to carry out a Fit & Proper Test for the appointed members of the Board of Commissioners as referred to in number 4.

9. Members of the Board of Directors and Board of Commissioners appointed as referred to in number 4 who are still serving in other positions which are prohibited by statutory regulations from holding concurrent positions as Members of the Board of Directors and Board of Commissioners of State-Owned Enterprises, then the person concerned must resign or dismissed from his position.

Granting power and authority to the Board of Directors of the Company with substitution rights to declare all decisions of this Meeting in the form of a Notary Deed, as well as to appear before a Notary or authorized official and make necessary adjustments and improvements if required by the competent authorities, for the purposes of implementing the contents of the Meeting's resolutions.

H. The Distribution Schedule and Procedure for Payment of Cash Dividend for the Financial Year of 2023

In accordance with the resolutions of the Meeting, the Company hereby announces that the Company will distribute cash dividend for the Financial Year of 2023 to the Shareholders in the total amount of IDR 48.102.283.288.576 or Rp319 per share including Interim Dividend which was distributed to the Shareholders on January 18, 2024 in the total amount of IDR 12.666.431.963.136 or amount of IDR 84 per share. Therefore, the remaining cash dividend which will be distributed to the Shareholders is in the total amount of Rp35.435.851.325.440 atau sebesar **Rp235** per share

DIVIDEND DISTRIBUTION SCHEDULE

| No | Description | Date |
|----|--|----------------------------------|
| 1 | Last date of the Trading Period with Dividend Rights (<i>cum Dividend</i>): - Regular and Negotiated Market - Cash Market | March 13, 2024 March 15, 2024 |
| 2 | First date of the Trading Period without Dividend Rights (<i>ex Dividend</i>) - Regular and Negotiation Market - Cash Market | March 14, 2024 March 18, 2024 |
| 3 | Recording Date | March 15, 2024 |
| 4 | Payment Date | March 28, 2024 |

DIVIDEND PAYMENT PROCEDURES

1. Cash dividend shall be paid to the Shareholders whose names are registered in the Company's Register of Shareholders and/or Company's Shareholders in the Sub-Securities Account of PT Kustodian Sentral Efek Indonesia ('**KSEI**') by the market closing time on March 15, 2024 (Recording Date).
2. For Shareholders whose shares are deposited in KSEI's collective custody, the cash dividend shall be paid through KSEI and be distributed to the Customer Fund Account (RDN) of Securities Company and/or Custodian Bank on April 12, 2023. The payment receipt of the cash dividend shall be provided by KSEI to the Securities Companies or the Custodian Banks in which the Shareholders have opened their account. For Shareholders whose shares are not deposited in KSEI's Collective Custody ('**Scripted Shareholders**'), the cash dividend shall be transferred directly to Company's Shareholders accounts.
3. The cash dividend will be subject to tax in accordance with the prevailing tax laws and regulations, with the following explanation:
 - a. The cash dividends will be excluded from the tax object if it is received by the shareholder of the domestic corporate taxpayer ('**WP Badan DN**') and the Company will not deduct Income Tax on the cash dividend paid to the WP Badan DN.
 - b. The cash dividends received by shareholders of domestic individual taxpayers ('**WPOP DN**') will be excluded from the tax object to the extent the dividends are invested in the territory of the Republic of Indonesia. For WPOP DN that does not meet the investment provisions as mentioned above, the dividends received by such person will be subject to income tax ('**PPh**') in accordance with the applicable laws and regulations, and the *PPh* must be paid by such *WPOP DN* in accordance with the provisions of Government Regulation no. 9 of 2021 concerning Tax Treatment to Support the Ease of Doing Business, also its implementing tax regulations.
 - c. For Shareholders who are Foreign Taxpayers whose withholding tax use the rate based on the Double Taxation Avoidance Agreement, must comply with the requirements of the Director General of Taxes Regulation No. PER-25/PJ/2018 concerning Procedures for the Application of Double Taxation Avoidance Agreement, as well as submitting a document of proof of record or receipt of DGT/SKD that has been uploaded to the website of the Directorate General of Taxes to KSEI or BAE in accordance with the provisions and regulations of KSEI regarding the deadline for submitting DGT/SKD. Without this document, the cash dividend payment will be subject to Article 26 of Income Tax which is 20%.
4. The Company's Shareholders may obtain confirmation of dividend payments through a securities company and/or custodian bank where the Company's shareholders open a securities account, then the Company's Shareholders are required to be responsible for reporting the receipt of dividends referred to in tax reporting in the relevant tax year in accordance with applicable tax laws and regulations.
5. In the event there are tax issues or claims later for cash dividends that have been paid to and received by Shareholders whose shares are kept in KSEI's collective custody, they are requested to resolve them with the securities company and/or custodian bank where the Shareholders open securities accounts based on to the applicable tax provisions.

Jakarta, March 1, 2024
PT Bank Rakyat Indonesia (Persero) Tbk

BOARD OF DIRECTORS

Amanah, Kompeten, Harmonis, Loyal, Adaptif, Kolaboratif

Attachment

| Agenda | Shareholders | Question / Opinion |
|---------------|---|---|
| 1 | The Series A Dwiwarna Shareholders Number of Shares: 80,610,976,876 | <p>To improve the performance of the Company and the effectiveness of PT Bank Rakyat Indonesia (Persero) Tbk/"BRI" development, we hereby state the following matters that need to be considered by the Company's Board of Commissioners and Board of Directors to improve Company's performance in the future are as follows:</p> <ol style="list-style-type: none"> a. Global anticipation, selective credit, implementing sustainable credit risk management, and optimal liquidity management; b. Strengthening strategies to continuously provide added value to shareholders; c. Striving to improve NPLs through effective recovery strategies; d. Transforming liability to achieve optimal cost of funds; e. Consistently maintaining efficiency, one of which is through digitalization and utilization of banking agents; f. Collaboration with subsidiaries as a source of fee based income (other operational income); g. Taking advantage of opportunities in the banking industry and becoming a one stop digital solution for customers; h. Balancing micro and ultra-micro businesses, as well as ensuring business sustainability through achieving UMi Holding targets; i. Increasing the reliability of the reconciliation process, especially data on subsidies and benefits for KUR guarantee services; j. Strengthening cyber security in terms of policy, infrastructure, operational systems and risk mitigation; k. Maintaining commitment to developing ESG initiatives, as well as aligning ESG implementation according to the focus of government programs in the context of national economic development and selection; l. Improving the implementation of anti-fraud strategies and providing zero tolerance for any form of fraud (internal and external); m. Implementing the Internal Control over Financial Reporting (ICoFR) format consistently to achieve financial reporting reliability; n. Accelerating the implementation of all management information systems that support the Financial Reporting process; o. Following up on audit results (internal and external), optimizing the implementation of the three lines of defense. Paying attention to money laundering, preventing anti-terrorism funding, preventing funding for the proliferation of weapons of mass destruction. |

| Agenda | Shareholders | Question / Opinion |
|--------|--|--|
| 2 | Andre Yosua Cornelius Number of Shares: 2,900 | <p>Question: How will retained earnings be used for the 2023 financial year and forth? Because it is said that in the future the company will carry out transformation and diversification of sources of growth. Will BRI be more aggressive in disburse credit to the corporate segment in the form of Supply Chain Financing (SCF)?</p> <p>Answer:</p> <ol style="list-style-type: none"> a. In 2024, the Company will remain focus on growing in the MSME segment selectively, so that loan quality and profitability can be maintained. b. On a consolidated basis, the Company expects credit growth in 2024 of around 11-12% yoy. The main driver of this growth comes from the Ultra Micro Segment and Micro Segment. With economic conditions that we hope will continue to improve, we expect this segment will continue to grow well. Continuous government support, a positive political and business climate are catalysts for the continued growth of this business segment. c. We project that the Corporate Segment will grow in the single digit range. The Corporate Segment will remain an important segment for BRI in the context of the close loop ecosystem that we have (both in terms of CASA turnover, increasing Fee-based income, and the value chain for the segments below). |