

The shareholders of Series A Dwiwarna and Series B shares have equal rights aside from the privileges reserved for the shareholders of Series A Dwiwarna shares, except otherwise specified by the Articles of Association, among others:

1. Attend, express opinion, and cast a vote in the GMS, based on the principles of 1 (one) share, 1 (one) vote;
2. Receive corporate information in timely, proper, and regular manner, unless concerning confidential matters, allowing shareholders to make investment decisions based on accurate information;
3. Receive share of the Bank's profits appropriated for shareholders in the form of dividends and other profit sharing, correspondent to the number of shares owned;
4. Request to convene a GMS by one or more shareholders, who either alone or jointly represent 1/10 (one-tenth) or more of the total shares issued by the Company with valid voting rights, as long as carried out in good faith, for the Company's interests and not in conflict with laws and regulations and the Articles of Association of the Company;
5. Receive comprehensive and accurate information concerning the procedures of the GMS, so that shareholders can participate in decision-making, including decisions on matters that affect the Company's on-going performance and rights of shareholders;
6. In the event that there is more than one type and class of shares in the Company, then each shareholder has the right to be treated equally and to vote according to the type, classification and the number of shares owned.

Shareholders' Responsibilities and Obligations

1. All shareholders shall:
 - a. Separate the ownership of Company assets from personal assets;
 - b. Separate their function as shareholders and as members of the Board of Commissioners or Board of Directors in the event the shareholder holds a position in either of the Bank's organs;
2. The controlling shareholders shall:
 - a. Take into account the interest of minority shareholders and stakeholders pursuant to the prevailing laws and regulations;

- b. Disclose the ultimate shareholders of the Bank to the law enforcement agency, where suspicion of legal breach arises or is requested by a competent authority.
 - c. Exert accountability and a transparent relationship between companies, where the shareholders are also the controlling shareholders of several other companies.
3. The minority shareholders are responsible to exercise their rights pursuant to the Bank's Articles of Association and prevailing laws and regulations.

INFORMATION ACCESS FOR SHAREHOLDERS

BRI provides the following information access and channels to enable the shareholders to exercise their rights and responsibilities:

1. GMS, as the medium for the Bank to communicate with shareholders, to present the corporate information and the possibility of shareholders' participation in decision making that requires the shareholder approval;
2. Electronic media, such as:
 - a. Stock Exchange website
 - b. Corporate website, which is accessible in both Indonesian and English with the availability of various reports and publications that are easily downloaded by the shareholders and the public;
3. Corporate email and official telephone number as a channel to disseminate and stay updated with the latest corporate information;

Other communication media for shareholders to access the latest information among others conference call, investor/analyst meeting, non deal roadshow, conference, public expose and investor/analyst gathering.