

**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 : Monday, March 24, 2025

Venue : BRILiaN Tower

Gatot Subroto Street No. 177A, Menteng Dalam, South Jakarta

Time : 15.54 – 18.44 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 2024, and Grant of Release and Discharge of Liability (volledig acquit et de charge) to the Board of Directors for the Management Actions of the Company and the Board of Commissioners for the Supervisory Actions Performed during the Financial Year of 2024. .
  2. Determination of Appropriation of the Company's Net Profit for the Financial Year of 2024.
  3. Determination of the Salary/Honorarium, Facilities and Benefits for the Financial Year 2025, as well as Tantiem/Performance Incentives/Special Incentives of the Performance for the Financial Year 2024 and/or Long-Term Incentives for the 2025-2027, 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 2025 as well as Micro and Small Enterprise Funding Program's Financial Statements and Implementation Report for the Financial Year of 2025.
  5. Report on the Realization of the Utilization of Proceeds from Bank BRI Green Bonds I Phase III Year 2024.
  6. Approval of the Update to the BRI Recovery Action Plan.
  7. Determination of Credit Limit (Plafond) for the Cancellation of Bad Loan Receivables which have been Written-off.
  8. Approval of the Planning of Repurchase of the Company's Shares (Buyback) and the Transfer of the Repurchased Shares that is recorded as Treasury Stock.
  9. Amendments to the Company's Articles of Association..
  10. 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. 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	:	Mrs.Nurmaria Sarosa
Independent Commissioner	:	Mr. Agus Riswanto
Independent Commissioner	:	Mr. Haryo Baskoro Wicaksono

**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 128.007.413.602 shares or representing 84,966% 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:

<b>Agenda</b>	<b>Affirmative Votes</b>	<b>Non-Affirmative Votes</b>	<b>Abstain</b>	<b>Total of Affirmative Votes*</b>	<b>Questions / Opinions</b>
<b>First</b>	126.019.760.412 votes or representing 98,448 % of total shares with valid voting rights present in the Meeting	626.747.902 votes or representing 0,490% of total shares with valid voting rights present in the Meeting	1.360.905.288 votes or representing 1,063% of total shares with valid voting rights present in the Meeting	127.380.665.700 votes or representing 99,510% of total shares with valid voting rights present in the Meeting	1 (one)
<b>Second</b>	126.940.389.244 votes or representing 99,166% of total shares with valid voting rights present in the Meeting	637.086 votes or representing 0,0005% of total shares with valid voting rights present in the Meeting	1.066.387.272 votes or representing 0,833% of total shares with valid voting rights present in the Meeting	128.006.776.516 votes or representing 99,999% of total shares with valid voting rights present in the Meeting	- (none)
<b>Third</b>	116.373.646.740 votes or representing 90,912% of total shares with valid voting rights present in the Meeting	10.452.960.911 votes or representing 8,166% of total shares with valid voting rights present in the Meeting	1.180.805.951 votes or representing 0,922% of total shares with valid voting rights present in the Meeting	117.554.452.691 votes or representing 91,834% of total shares with valid voting rights present in the Meeting	- (none)
<b>Fourth</b>	126.770.833.418 votes or 99,034% of total shares with valid voting rights present in the Meeting	170.267.712 votes or 0,133% of total shares with valid voting rights present in the Meeting	1.066.312.472 votes or 0,833% of total shares with valid voting rights present in the Meeting	127.837.145.890 votes or 99,867% of total shares with valid voting rights present in the Meeting	1 (one)
<b>Fifth</b>	This agenda is for reporting purpose only. Therefore, no voting conducted for this Meeting resolution				- (none)
<b>Sixth</b>	126.181.457.441 votes or 98,573% of total shares with valid voting	720.853.186 votes or 0,563% of total shares with valid voting rights present in the Meeting	1.105.102.975 votes or representing 0,863% of total shares with valid voting	127.286.560.416 votes or representing 99,437% of total shares with valid voting rights present in the Meeting	- 1 (one)

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	rights present in the Meeting		rights present in the Meeting		
<b>Seventh</b>	117.323.087.868 votes or 91,653% of total shares with valid voting rights present in the Meeting	9.475.856.128 votes or 7,402% of total shares with valid voting rights present in the Meeting	1.208.469.606 votes or 0,944% of total shares with valid voting rights present in the Meeting	118.531.557.474 votes or 92,598% of total shares with valid voting rights present in the Meeting	5 (five)
<b>Eighth</b>	124.692.885.393 votes or 97,410% of total shares with valid voting rights present in the Meeting	2.163.167.600 votes or 1,690% of total shares with valid voting rights present in the Meeting	1.151.360.609 votes or 0,890% of total shares with valid voting rights present in the Meeting	125.844.246.002 votes or 98,310% of total shares with valid voting rights present in the Meeting	- (none)
<b>Ninth</b>	114.856.517.283 votes or 89,726% of total shares with valid voting rights present in the Meeting	12.021.347.086 votes or 9,391% of total shares with valid voting rights present in the Meeting	1.129.549.233 votes or 0,882% of total shares with valid voting rights present in the Meeting	115.986.066.516 votes or 90,608% of total shares with valid voting rights present in the Meeting	- (none)
<b>Tenth</b>	90.577.135.682 votes or 70,760% of total shares with valid voting rights present in the Meeting	35.866.185.989 votes or 28,019% of total shares with valid voting rights present in the Meeting	1.564.091.931 votes or 1,221% of total shares with valid voting rights present in the Meeting	92.141.227.613 votes or 71,981% of total shares with valid voting rights present in the Meeting	1 (one)

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. Approving the Company's Annual Report including the Supervisory Duties Report of the Company's Board of Commissioners for the 2024 Financial Year which ends on December 31, 2024.
2. Approving:
  - a. The Company's Consolidated Financial Statements for the Financial Year 2024 ending on December 31, 2024, which has been audited by Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report 00045/2.1032/AU.1/07/1681-5/1/II/2025

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dated February 12, 2025 with a fair opinion in all material respects.

- b. Financial Report of the Micro and Small Enterprise Funding Program for the Financial Year 2024 ending on December 31, 2024 which was audited by Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report Number 00114/2.1032/AU.2/10/1681-5/1/III/2025 dated March 3, 2025 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 2024 which ends on 31 December 2024, 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 2024 which ends on 31 December 2024, as long as these actions are not constituted as criminal offense and reflected in the report mentioned above.

## **SECOND AGENDA**

Approving and determining the utilization of Consolidated Net Profit attributable to owners of the holding entity for the Financial Year 2024 amounting to Rp60.154.886.928.260,40 (sixty trillion one hundred fifty four billion eight hundred eighty six million nine hundred twenty eight thousand two hundred and sixty rupiah forty cents) as follows:

1. At the maximum Rp51.735.546.701.013,60 (fifty one trillion - seven hundred thirty five billion - five hundred forty six million - seven hundred one thousand - thirteen rupiah - sixty cents ) or amounting to Rp343,40 (three hundred forty-three rupiah-forty cents) per share is determined as a cash dividend. This amount includes interim dividends that have been distributed to Shareholders on January 15, 2025 amounting to Rp20.337.631.646.040 (twenty trillion three hundred thirty seven billion six hundred thirty one million six hundred forty six thousand and forty rupiah) or Rp135 (one hundred and thirty five rupiah) per share. Thus, the remaining amount of cash dividends to be paid to Shareholders at the maximum is Rp31.397.915.054.973,60 (thirty one trillion-three hundred ninety seven billion-nine hundred fifteen million-fifty four thousand-nine hundred seventy three rupiah sixty cents) or Rp. 208.40 (two hundred eight rupiah forty cents) per share. The payment is carried out under the following conditions:
  - a. Dividend share of the Republic of Indonesia on ownership Rp27.681.809.459.218,40 (twenty seven trillion-six hundred eighty one billion-eight hundred nine million-four hundred fifty nine thousand-two hundred eighteen rupiah-forty cents) including interim dividends that have been distributed to the Republic of Indonesia on January 15, 2025 amounting to Rp10.883.867.053.320,- (ten trillion eight hundred eighty three billion eight hundred sixty seven million fifty three thousand three hundred and twenty rupiah). Therefore, the remaining cash dividend which will be distributed is Rp16.797.942.405.898,40,- (sixteen trillion-seven hundred ninety-seven billion-nine hundred forty-two million – four hundred five thousand-eight hundred ninety-eight rupiah forty cents). The remaining amount of the cash dividend is paid to the account according to the instructions of the Minister of SOEs.
  - b. Dividends for the Financial Year 2024 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 relating to the payment of Dividends for the 2024 Financial Year in accordance

- with the provisions of laws and regulations.
- ii. Withhold tax dividend in accordance with applicable tax regulations
  - iii. Other technical matters in accordance with the provisions of laws and regulations.
2. At least Rp8.419.340.227.246,80 (eight trillion-four hundred nineteen billion-three hundred and forty million-two hundred and twenty seven thousand-two hundred and forty six rupiah and eighty 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 u 2024 and/or Long-Term Incentives for the 2025-2027 Financial Year, in accordance with applicable regulations; and
  - b. Honorarium including Benefits and Facilities for the Financial Year 2025.
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 2024 and/or Long-Term Incentives for the 2025-2027 Financial Year, in accordance with applicable regulations; dan
  - b. Salary including Benefits and Facilities for the Financial Year 2025.

### **FOURTH AGENDA**

1. Approving the appointment of Public Accountant in the Public Accounting Firm Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) which will audit the Company's Consolidated Financial Statements, and the Financial Statements of Micro and Small Enterprise Funding Program (PUMK) and other Statements for the Financial Year 2025;
2. Approving the granting of authority and power to the Company's Board of Commissioners to:
  - a. Appointment of Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements for other periods in the Financial Year 2025 for the purposes and interests of the Company; and
  - b. Determination of fees for audit services and other requirements for Public Accountant and/or Public Accounting Firm, and appointing the substitute Public Accountant and/or Public Accounting Firm in the case of Public Accounting Firm 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

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Financial Year 2025, as well as the Financial Statements of Micro and Small Enterprise Funding Program for Financial Year 2025, 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 the Update to the BRI Recovery Action Plan according to Financial Services Authority Regulation Number 5 Year 2024 concerning Determination of the Status of Supervision and Handling of Commercial Bank Issues as delivered by the Company to Financial Services Authority;
2. In relation with the decision point 1 above, the Board of Commissioners and the Board of Directors to execute each and any necessary matters in relation with the Recovery Plan according to their authority.

**SEVENTH AGENDA**

Approving the credit limit (plafond) of for the Cancellation of Bad Loan Receivables amount of Rp15.500.000.000.000,- (fifteen trillion five hundred billion Rupiah) with the provisions:

1. The said bad loan receivables, either before or after the decision of this Meeting.
2. Such amount of credit limit (plafond) will remain applicable until the decision of new credit limit (plafond) by General Meeting of Shareholders.
3. The bad loan receivables is executed under Company's Article of Association which its implementation is in accordance with the valid Policy and Procedure in the Company with due observance to the applicable laws and regulations.

**EIGHT AGENDA**

1. Approving the buyback of the Company's shares (buyback) which has been issued and listed on the Indonesia Stock Exchange (IDX) with the total nominal value of a maximum of Rp 3.000.000.000.000,- (three trillion Rupiah) excluding any expenses related to the shares buyback by considering the permit and applicable laws.
2. Approving the transfer of shares from the buyback which are recorded as treasury stock for the implementation of the Employee and/or the Board of Directors and Board of Commissioners Share Ownership Program which are qualified to own Company's shares and/or related to other transfers of shares in accordance with Financial Services Authority's approval as well as referring to the applicable laws and regulations.

3. Granting the power and authority for the implementation of the buyback, including its termination, to the Board of Directors of the Company, with due observance to the applicable laws and regulations.
4. Granting power and authority to carry out the transfer of buyback shares that are kept as treasury shares to:
  - a. The Board of Directors of the Company for the Employee Share Ownership Program and/or other transfers of shares in accordance with Financial Services Authority's approval;
  - b. The Board of Directors of the Company by considering the approval of the Series A Dwiwarna Shareholder for the Share Ownership Program of the Board of Directors and the Board of Commissioners;with due observance to the applicable laws and regulations.

#### **NINTH AGENDA**

1. Approving changes to the Company's Articles of Association, in order to adapt to Financial Services Authority Regulations Number 17 Year 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Bank.
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.

#### **TENTH AGENDA**

1. a. To honorably dismiss the names below as members of the Company's Board of Commissioners:
  - 1) President Commissioner : Mr. Kartika Wirjoatmodjo
  - 2) Commissioner : Mr. Rabin Indrajad Hattari
  - 3) Independent Commissioner : Mrs. Dwi Ria Latifa



who were appointed based on the Resolution of the Annual GMS for the 2019 Financial Year dated February 18, 2020, with gratitude for the contribution of energy and ideas given during their tenure as Board of Commissioners of the Company.

- b. All actions of the members of the Board of Commissioners as referred to in number 1 letter a, in their position as such from the date of the end of their term of office until the date of the closing of this GMS are declared valid as long as such actions are reflected in the Annual Report and annual calculations by observing the applicable provisions.
2. To honorably dismiss the names below as the Company's Management:
  - 1) President Director : Mr. Sunarso
  - 2) Vice President Director : Mr. Catur Budi Harto
  - 3) Director of Consumer Business : Mrs. Handayani
  - 4) Director of Micro Business : Mr. Supari
  - 5) Director of Commercial, Small and Medium Business : Mr. Amam Sukriyanto
  - 6) Director of Digital and Information Technology : Mr. Arga Mahanana Nugraha
  - 7) Director of Human Capital : Mr. Agus Winardono
  - 8) Director of Risk Management : Mr. Agus Sudiarto
  - 9) Director of Retail Funding and Distribution : Mr. Andrijanto
  - 10) Director of Finance : Mrs. Viviana Dyah Ayu Retno Kumalasari
  - 11) Vice President Commissioner/ Independent : Mrs. Rofikoh Rokhim
  - 12) Independent Commissioner : Mr. Paripurna Poerwoko Sugarda
  - 13) Independent Commissioner : Mrs. Nurmaria Sarosa
  - 14) Independent Commissioner : Mr. Haryo Baskoro Wicaksono
  - 15) Independent Commissioner : Mr. Agus Riswanto
  - 16) Independent Commissioner : Mr. Heri Sunaryadi

appointed respectively based on the Resolution of the Annual GMS for the 2022 Financial Year dated March 13, 2023, Resolution of the Annual GMS for the 2023 Financial Year dated March 1, 2024, Resolution of the Annual GMS for the 2021 Financial Year dated March 1, 2022, Resolution of the Annual GMS for the 2022 Financial Year, Resolution of the Annual GMS for the 2022 Financial Year dated March 13, 2023, Resolution of the Extraordinary GMS for the 2021 Financial Year dated January 21, 2021, Resolution of the Extraordinary GMS for the 2021 Financial Year dated January 21, 2021, Resolution of the Extraordinary GMS for the 2021 Financial Year dated January 21, 2021, Resolution of the Annual GMS for the 2023 Financial Year dated March 1, 2024, Resolution of the Annual GMS for the 2023 Financial Year dated March 1, 2024, Resolution of the Annual GMS for the 2021 Financial Year dated March 1, 2022, Resolution of the Annual GMS for the 2021 Financial Year dated March 1, 2022, Resolution of the Annual GMS for the

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the 2021 Financial Year dated March 1, 2022, Resolution of the Annual GMS for the 2021 Financial Year dated March 1, 2022, Resolution of the Annual GMS for the 2023 Financial Year dated March 1, 2024, Resolution of the Annual GMS for the 2021 Financial Year dated March 1, 2022, Resolution of the Extraordinary GMS for the 2021 Financial Year dated October 7, 2021, effective as of the closing of this GMS, with gratitude for the contribution of energy and thoughts given during their tenure as the Company's Management.

3. Change the nomenclature of positions of the members of the Company's Board of Directors as follows:

No.	Before	After
1)	Director of Compliance	Director of Human Capital & Compliance
2)	Director of Human Capital	
3)	Director of Consumer Business	Director of Consumer Banking
4)	Director of Wholesale & Institutional Business	Director of Corporate Banking
5)	Director of Micro Business	Director of Micro
6)	Director of Finance	Director of Finance & Strategy
7)	Director of Digital and Information Technology	Director of Information Technology
8)	Director of Commercial, Small and Medium Business	Director of Commercial Banking
9)	Director of Retail Funding and Distribution	Director of Network dan Retail Funding
10)	-	Director of Treasury dan International Banking
11)	-	Director of Operations

4. To assign the names below as members of the Company's Board of Directors as follows:

No.	Name	Before	After
1)	Mr. Agus Noorsanto	Director of Wholesale & Institutional Business	Vice President Director
2)	Mr. Ahmad Solichin Lutfiyanto	Director of Compliance	Director of Human Capital & Compliance

5. Appoint the names below as the Company's Management:

- |  |  |
|--|--|
| 1) President Director  | : Mr. Hery Gunardi                       |
| 2) Director of <i>Operations</i>                             | : Mr. Hakim Putratama                    |
| 3) Director of <i>Corporate Banking</i>                      | : Mr. Riko Tasmaya                       |
| 4) Director of <i>Network dan Retail Funding</i>             | : Mr. Aquarius Rudianto                  |
| 5) Director of <i>Treasury dan International Banking</i>     | : Mr. Farida Thamrin                     |
| 6) Director of <i>Micro</i>                                  | : Mr. Akhmad Purwakajaya                 |
| 7) Director of <i>Commercial Banking</i>                     | : Mr. Alexander Dippo Paris Y. S.        |
| 8) Director of <i>Consumer Banking</i>                       | : Mrs. Nancy Adistyasari                 |
| 9) Director of <i>Finance &amp; Strategy</i>                 | : Mrs. Viviana Dyah Ayu Retno Kumalasari |
| 10) Director of Manajemen Risiko                             | : Mr. Mucharom                           |
| 11) Director of <i>Information Technology</i>                | : Mr. Saladin Dharma Nugraha Effendi     |
| 12) President Commissioner                                   | : Mr. Kartika Wirjoatmodjo               |
| 13) Vice President Commissioner/ Independent<br>Commissioner | : Mr. Parman Nataatmadja                 |
| 14) Commissioner   | : Mr. Helvi Yuni Moraza                  |
| 15) Independent Commissioner                                 | : Mr. Edi Susianto                       |
| 16) Independent Commissioner                                 | : Mr. Lukmanul Khakim                    |

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

7. With the dismissal, change in job nomenclature, transfer of duties, and appointment of the Company's Management as referred to in number 1, number 2, number 3, number 4, and number 5, the composition of the Company's Management is as follows:

**Board of Directors**

- |   |  |
|---|--|
| 1) President Director                             | : Mr. Hery Gunardi*                      |
| 2) Vice President Director                        | : Mr. Agus Noorsanto*                    |
| 3) Director of Human Capital & Compliance         | : Mr. Ahmad Solichin Lutfiyanto          |
| 4) Director of Operations                         | : Mr. Hakim Putratama*                   |
| 5) Director of Corporate Banking                  | : Mr. Riko Tasmaya*                      |
| 6) Director of Network dan Retail Funding         | : Mr. Aquarius Rudianto*                 |
| 7) Director of Treasury dan International Banking | : Mrs. Farida Thamrin*                   |
| 8) Director of Micro                              | : Mr. Akhmad Purwakajaya*                |
| 9) Director of Commercial Banking                 | : Mr. Alexander Dippo Paris Y S*         |
| 10) Director of Consumer Banking                  | : Mrs. Nancy Adistyasari*                |
| 11) Director of Finance & Strategy                | : Mrs. Viviana Dyah Ayu Retno Kumalasari |
| 12) Director of Manajemen Risiko                  | : Mr. Mucharom*                          |
| 13) Director of Information Technology            | : Mr. Saladin Dharma Nugraha Effendi*    |

**Board of Commissioners**

- |  |                            |
|--|----------------------------|
| 1) President Commissioner                                | : Mr. Kartika Wirjoatmodjo |
| 2) Vice President Commissioner/ Independent Commissioner | : Mr. Parman Nataatmadja*  |
| 3) Commissioner  | : Mr. Awan Nurmawan Nuh    |
| 4) Commissioner  | : Mr. Helvi Yuni Moraza*   |
| 5) Independent Commissioner                              | : Mr. Edi Susianto*        |
| 6) Independent Commissioner                              | : Mr. Lukmanul Khakim*     |

Remark:

\* The members of the Board of Directors and 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.

8. Request the Board of Directors to submit a written application to the Financial Services Authority for the implementation of a Fit & Proper Test for members of the Board of Directors and Board of Commissioners appointed as referred to in point 5 by observing the applicable provisions.
9. Members of the Board of Directors and Board of Commissioners appointed as referred to in point 5 who are still holding other positions which are prohibited by laws and regulations from being held concurrently with the positions of Directors and Board of Commissioners of State-Owned Enterprises, then the person concerned must resign or be dismissed from said position.
10. Granting power of attorney with the right of substitution to the Company's Board of Directors to state the decisions of this GMS in the form of a Notarial Deed and to appear before a Notary or authorized official, and to make adjustments or improvements as necessary if required by the authorized party for the purposes of implementing the contents of the meeting's decisions.

#### H. The Distribution Schedule and Procedure for Payment of Cash Dividend for the Financial Year of 2024

In accordance with the resolutions of the Meeting, the Company hereby announces that the Company will distribute cash dividend for the Financial Year of 2024 to the Shareholders in the total amount of IDR Rp51.735.546.701.013,60 or Rp 343,40 per share including Interim Dividend which was distributed to the Shareholders on January 15, 2025 in the total amount of Rp20.337.631.646.040 or amount of IDR Rp135 per share. Therefore, the remaining cash dividend which will be distributed to the Shareholders is in the total amount of RpRp31.397.915.054.973,60 or **Rp208,40** 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	April 10, 2025 April 14, 2025
2	First date of the Trading Period without Dividend Rights ( <i>ex Dividend</i> ) - Regular and Negotiation Market - Cash Market	April 11, 2025 April 15,2025
3	Recording Date	April 14, 2025
4	Payment Date	April 23, 2025

## **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 April 14, 2025 (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 23, 2025 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. The portion of shares owned by the Republic of Indonesia will be announced to an account that will be designated by the Minister of State-Owned Enterprises.
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 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 25, 2025**

**PT Bank Rakyat Indonesia (Persero) Tbk**

**BOARD OF DIRECTORS**

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**Amanah, Kompeten, Harmonis, Loyal, Adaptif, Kolaboratif**

**Attachment**

Agenda	Share Holder/Number of Share(s)	Statement/Opinion
1	Series A Dwi Warna/ 1 share	<p>To exercise development of PT Bank Rakyat Indonesia (Persero) Tbk, to improve the Company's performance, below are the following matters that require the attention from the Company's Board of Commissioners and Board of Directors to improve future performance:</p> <ul style="list-style-type: none"> <li>a. Anticipating global economic conditions and pressure from inflations, enhancing selective credit distribution strategy, implementing sustainable credit risk management, and optimizing liquidity management.</li> <li>b. Improving performance by expanding proportion of non-micro segments, as well as optimizing micro and ultra-micro ecosystems by strengthening its strategy, business innovation, and market expansion.</li> <li>c. Improving credit quality by enhancing credit assessment process, monitoring credit portfolios, exercising active monitoring on high-risk debtors and improving risk management.</li> <li>d. Improving the ability to handle Loan-at-Risk and ensuring the adequacy of the Company's provision.</li> <li>e. Developing innovative and attractive low-cost funding products to reach a wider market and customer segment.</li> <li>f. Determining strategic initiatives to improve BBRI stock price trends to increase investor confidence and maintain stock price stability in the market.</li> <li>g. Sharpening the role of PT Pegadaian to construct gold ecosystem in Indonesia by undertaking bullion business activities, so that it can bring positive contribution to BRI Group's revenue.</li> <li>h. Optimizing supervision of subsidiaries, especially PT Permodalan Nasional Madani (PNM) through refinement of performance monitoring, implementation of good corporate governance, and ecosystem integration.</li> </ul>

		<ul style="list-style-type: none"> <li>i. Strengthening the Company's cyber security from the aspects of policy, infrastructure, operating systems, and risk mitigation.</li> <li>j. The Company must maintain its commitment to developing ESG initiatives, including through EGS programs credit distribution and also issuance of debt securities with green financing principles.</li> </ul>
<b>Agenda</b>	<b>Share Holder/Number of Share(s)</b>	<b>Statement/Opinion</b>
4	Gregor Periatna	<p>What is BRI's mechanism to appoint AP/KAP (Public Accountant/Public Accountant Firm)?</p> <p>Answer:</p> <p>Some of the aspects that will be considered before appointing AP/KAP, including:</p> <ul style="list-style-type: none"> <li>a. Audit methodology</li> <li>b. Effectivity and audit activity schedule</li> <li>c. Experiences of the AP and/or KAP, including the team brought by them</li> <li>d. Capability</li> <li>e. Commitment to time allocation to the Company;</li> <li>f. Recommendation by the audit committee</li> </ul>
6	Gregor Periatna	<p>How does the trigger level change at BRI?</p> <p>Answer:</p> <p>The company's trigger level became more conservative, referring to the Financial Services Authority (FSA) Regulation No. 5/2024 concerning Determination of Supervision Status and Handling of Commercial Bank Problems. Changes to the trigger level include Capital aspect, Rentability aspect and Liquidity aspect.</p>



7	Andrie Yosua Cornelius	<p>Looking at the Notes to the Financial Statements 11d regarding changes in the recorded value and expected loss reserves, there is an increase in the total amount of write-off from 2022 to 2024. The latest increase in the total number of write-offs in 2023 is 34,743,029 million to 43,362,343 million in 2024. Please explain why the write-off figures is increasing. Even though in those 3 years, Indonesia's economic condition has recovered after COVID-19. Hence, what factors does management look at in increasing the write-off limit ceiling apart from PP 47/2024?</p> <p>Answer:</p> <ol style="list-style-type: none"> <li>COVID-19 has indeed passed, but the economic conditions as we see them are still very challenging, especially the conditions of the lower middle segment.</li> <li>There is a difference between loan forgiveness and write-off.</li> <li>Write-off is policy of cancelling credit that has no potential to improve to performing loan, has 100% provision and has collateral or way out to pay the loan. Write-off does not immediately eliminate the customer's obligation to pay their debts.</li> <li>Loan forgiveness is where it is no longer possible to collect the loan.</li> <li>The increase in write-offs is an impact of COVID-19 which is related to the relaxation provided by the OJK which the restructuring status has been eliminated.</li> <li>The Company conduct a bad debts clean up post-pandemic in 2023 and 2024. As for the initiative, the Company has made a very adequate loan provision to mitigate the deterioration of asset quality in the future.</li> </ol>
7	Gregor Periatna	<p>What is meant by the loan forgiveness in the Company?</p> <p>Answer:</p> <p>There are several criteria, namely:</p> <ol style="list-style-type: none"> <li>Principal value of loan is ≤ Rp. 500,000,000, - (five hundred million rupiah) per debtor</li> <li>Has been written off for at least 5 (five) years at the time this PP is deemed effective.</li> <li>Loan is not guaranteed by insurance company or loan or financing guarantors.</li> </ol>

		<p>d. There is no loan collateral or there is credit collateral, but it is not possible to sell it or is inadequate to pay off the loan.</p> <p>e. The loan forgiveness program will be carried out in accordance with PP 47/2024, thereby safeguarding the risk related to moral hazard for customers.</p>
7	Muh Ameer Noor	<p>In relation to loan forgiveness, is there a risk of moral hazard becoming a precedent for other debtors not to pay their debts? What are the provisions for the risk mitigation?</p> <p>Answer:</p> <ul style="list-style-type: none"> <li>a. To prevent moral hazard, criteria have been set for loan forgiveness. The regulation states that credits that have been written off for at least 5 years upon the time the PP is effective, therefor debtors who intentionally do not pay is not eligible for this program.</li> <li>b. Loan forgiveness cannot be carried out for loan facilities suspected of fraud.</li> <li>c. Effective communication is also one of our preventive strategies.</li> <li>d. Increase of collateral requirement</li> </ul>
7	Shareholder	<p>Approximately how many debtors? and the percentage?</p> <p>Answer:</p> <p>Based on the criteria of debtors according to PP 47/2024, there are 67 thousand debtors or worth of Rp2.5 trillion loans that will be included in the loan forgiveness program. This loan forgiveness program is only 2% of the total write-offs that have been carried out since BRI was established.</p>
8	Andrie Yosua Cornelius	<p>Will the company carry out a share buyback outside of the results of today's AGMS decision in the future because the OJK has approved companies to do a share buyback without GMS approval?</p> <p>Answer:</p> <p>If the buyback FSA Regulation No. 29/2023 has been approved, the company will focus on FSA Regulation No. 29/2023 until the budget allocation runs out. In addition, according to the regulation</p>

		of buybacks in fluctuating (special) conditions cannot be carried out simultaneously with buybacks in normal conditions (Art. 15 FSA Regulation No. 29/2023).
8	Gregor Periatna	<p>Will buyback increase BBRI stock price?</p> <p>Answer:</p> <ul style="list-style-type: none"> <li>a. Based on the applicable provisions, company can only purchase shares based on the current highest market price, so that buybacks cannot be aimed to increase share prices, however it can restrain share price volatility.</li> <li>b. Buyback is a strategy carried out by a company when it sees that the share price is below fair value.</li> <li>c. BRI focuses on factors that we can control; Share buybacks in this period are only intended for Employee and Management Stock Ownership Program (ESOP/MSOP)</li> </ul>
10	Fardhan Roiza	<p>In each elected Board of Directors, how can the Company guarantee that each Director can carry out their duties according to expectations?</p> <p>Answer:</p> <p>We have measurable KPIs to ensure that the Board of Directors has carried out its performance in accordance with it.</p>