

**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 2026 Annual General Meeting of Shareholders Year 2026 (the "**Meeting**") as follows:

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

- Day/Date : Friday, April 10 2026  
Venue : BRILiaN Tower, Jl. Gatot Subroto, Nomor 177A, Jakarta Selatan  
Time : 14.17 – 15.53 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 the Micro and Small Enterprise Funding Program (PUMK) for the Financial Year 2025, and Grant of Release and Discharge of Liability (*volledig acquit et de charge*) to the Board of Directors for the Management Actions of Company and the Board of Commissioners for the Supervisory Actions performed during the Financial Year of 2025.
  2. Determination of Appropriation of the Company's Net Profit for the Financial Year of 2025.
  3. Determination of Salary/Honorarium Including Facilities and Allowances for the Financial Year 2026 and Remuneration for Performance for the Financial Year 2025 Determined for the Company's Board of Directors and Board of Commissioners.
  4. Appointment of the Public Accountants at the Public Accounting Firm to Audit the Company's Consolidated Financial Statements for the Financial Year 2026 and the Financial Statements of the PUMK Program for the Financial Year 2026.
  5. Delegation of authority to approve the Corporate Long-Term Plan (RJPP) for 2026–2030 and the Annual Work Plan and Budget (RKAP) for 2027, including any amendments thereto, from the General Meeting of Shareholders to the party appointed by the General Meeting of Shareholders.
  6. Report on the Realization of the Utilization of Proceeds from Bank BRI Social Bond I Phase I 2025 and Social Bond I Phase II 2026
  7. Amendments to the Company's Articles of Association.

**B. Chairman of the Meeting and Attendance of the Board of Commissioners and Board of Directors**

The meeting was chaired by Kartika Wirjoatmodjo (President Commissioner), in accordance with the Board of Commissioners' Letter No. R.38-KOM/03/2026 dated March 31, 2026, and was attended in person by members of the Board of Commissioners and the Board of Directors of the Company as follows:

**Board of Commissioners**

- |   |   |                      |
|---|---|----------------------|
| President Commissioner                                | : | Kartika Wirjoatmodjo |
| Vice President Commissioner/ Independent Commissioner | : | Parman Nataatmadja   |
| Commissioner  | : | Helvi Yuni Moraza    |
| Commissioner  | : | Awan Nurmawan Nuh    |
| Independent Commissioner                              | : | Edi Susianto         |
| Independent Commissioner                              | : | Lukmanul Khakim      |

### **Board of Directors**

President Director	:	Hery Gunardi
Vice President Director	:	Viviana Dyah Ayu Retno Kumalasari
Director of Legal & Compliance	:	Mahdi Yusuf
Director of Operations	:	Hakim Putratama
Director of Network & Retail Funding	:	Aquarius Rudianto
Director of Treasury & International Banking	:	Farida Thamrin
Director of Micro	:	Akhmad Purwakajaya
Director of Commercial Banking	:	Alexander Dippo Paris Y.S.
Director of Consumer Banking	:	Aris Hartanto
Director of Finance & Strategy	:	Achmad Royadi
Director of Risk Management	:	Ety Yuniarti
Director of Information Technology	:	Saladin Dharma Nugraha Effendi

### **C. Attendance of Shareholders**

The shares who are present and/or represented at the Meeting amount to 128,446,044,306 shares or representing 85.303% of the total shares with valid voting rights issued by the Company.

### **D. Meeting Resolutions Mechanism**

The resolution of the Meeting shall be adopted by consensus. In the absence of consensus, resolutions shall be made through voting.

### **E. Independent Vote Counting Party**

The counting of votes as the basis of Meeting's resolutions was conducted by PT Datindo Entrycom as the Share Registrar. Furthermore, the validation is executed by Fathiah Helmi, S.H., a Notary in Jakarta.

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

Shareholders or their Proxies were given the opportunity to submit questions and/or opinions for each Meeting Agenda. The number of Shareholders or their proxies, both attending physically and/or electronically, that submitted questions and/or opinions during the Meeting, as well as the results of the voting, including votes submitted via e-Proxy through eASY.KSEI, are as follows:

<b>Agenda</b>	<b>Affirmative Votes</b>	<b>Dissenting Votes</b>	<b>Abstain</b>	<b>Total of Affirmative Votes*</b>	<b>Questions/ Opinions</b>
<b>First</b>	125,299,296,274 votes or representing 97.550% of total shares with valid voting rights present in the Meeting	1,995,681,102 votes or representing 1.553% of total shares with valid voting rights present in the Meeting	1,151,066,930 votes or representing 0.896% of total shares with valid voting rights present in the Meeting	126,450,363,204 votes or representing 98.446% of total shares with valid voting rights present in the Meeting	4 (four)
<b>Second</b>	127,605,198,985 votes or representing 99.345% of total shares with valid voting rights present in the Meeting	802,522 votes or representing 0.0006248% of total shares with valid voting rights present in the Meeting	840,042,799 votes or representing 0.654% of total shares with valid voting rights present in the Meeting	128,445,241,784 votes or representing 99.999% of total shares with valid voting rights present in the Meeting	- (none)
<b>Third</b>	126,460,739,929 votes or representing 98.454% of total shares with valid voting rights present in the Meeting	1,074,625,338 votes or representing 0.836% of total shares with valid voting rights present in the Meeting	910,679,039 votes or representing 0.708% of total shares with valid voting rights present in the Meeting	127,371,418,968 votes or representing 99.163% of total shares with valid voting rights present in the Meeting	- (none)

<b>Fourth</b>	124,300,688,911 votes or 96.772% of total shares with valid voting rights present in the Meeting	2,106,473,006 votes or 1.639% of total shares with valid voting rights present in the Meeting	2,038,882,389 votes or 1.587% of total shares with valid voting rights present in the Meeting	126,339,571,300 votes or 98.360% of total shares with valid voting rights present in the Meeting	- (none)
<b>Fifth</b>	117,107,643,417 votes or 91.172% of total shares with valid voting rights present in the Meeting	9,299,538,176 votes or 7.240% of total shares with valid voting rights present in the Meeting	2,038,862,713 votes or 1.587% of total shares with valid voting rights present in the Meeting	119,146,506,130 votes or 92.759% of total shares with valid voting rights present in the Meeting	- (none)
<b>Sixth</b>	This agenda is for reporting purpose only. Therefore, the Company did not conduct any voting for this Meeting resolution.				- (none)
<b>Seventh</b>	118,268,631,310 votes or 92.076% of total shares with valid voting rights present in the Meeting	9,321,883,471 votes or 7.257% of total shares with valid voting rights present in the Meeting	855,529,525 votes or 0.666% of total shares with valid voting rights present in the Meeting	119,124,160,835 votes or 92.742% 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 ('POJK') No.15/POJK.04/2020 concerning the Planning and Conducting of General Meeting of Shareholders of Public Companies, the votes of Abstain are deemed to cast the same vote as the majority vote of the Shareholders casting votes. Therefore, in accordance with the calculation system of PT Kustodian Sentral Efek Indonesia and the Share Registrar, the number of Abstain votes are added to the number of Affirmative votes.

## G. Resolutions of the Meeting

### FIRST AGENDA

1. Approved the Company's Annual Report, including the Report on the Supervisory Duties of the Company's Board of Commissioners for the Financial Year of 2025, which ended on December 31, 2025.
2. Ratified:
  - a. The Company's Consolidated Financial Statements for the Financial Year of 2025 ended on December 31, 2025, which had been audited by Public Accounting Firm Purwanto Susanti & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report Number 00072/2.1505/AU.1/07/1865-1/1/II/2026 dated February 26, 2026 with a fair opinion in all material respects; and
  - b. The Financial Statements of the Micro and Small Enterprise Funding Program (PUMK) for the Financial Year 2025 ended on December 31, 2025 which has been audited by Public Accounting Firm Purwanto, Susanti & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report No.00290/2.1505/AU.2/10/1865-1/1/III/2026 dated March 27, 2026 with a fair opinion in all material respects.
3. Following the approval of the Company's Annual Report, including the Report on the Supervisory Duties of the Board of Commissioners', and the ratification of the Company's Consolidated Financial Statements as well as the Micro & Small Enterprises Funding Program (PUMK) Financial Statements, all for the Financial Year of 2025 ending on December 31, 2025, the GMS grants full release and discharge of responsibility (*volledig acquit et de charge*) to all members of the Board of Directors for their management actions and to all members of the Board of Commissioners for their supervision actions of the Company carried out during the Financial Year of 2025 ending on December 31, 2025 provided that such actions do not constitute as criminal offense and were reflected in the report mentioned above.

## **SECOND AGENDA**

Approved and determined the appropriation of the Company's Consolidated Net Profit attributable to owners of the parent entity for the Financial Year of 2025 in amount of IDR56.652.383.686.675,10 (fifty-six trillion six hundred fifty-two billion three hundred eighty-three million six hundred eighty-six thousand, six hundred seventy-five rupiah and ten cents) as follows:

1. An Amount of IDR52.102.414.608.484,00 (fifty-two trillion one hundred two billion four hundred fourteen million six hundred eight thousand four hundred eighty-four rupiah) or IDR346,00 (three hundred forty-six rupiah) per share determined as Cash Dividend. This amount included the interim dividend previously distributed to Shareholders on January 15, 2026, totaling IDR20.632.254.718.348,00 (twenty trillion six hundred thirty-two billion two hundred fifty-four million seven hundred eighteen thousand three hundred forty-eight rupiah) or IDR137,00 (one hundred thirty-seven rupiah) per share. Therefore, the remaining cash dividend to be distributed to Shareholders is IDR31.470.159.890.136,00 (thirty-one trillion four hundred seventy billion, one hundred fifty-nine million, eight hundred ninety thousand, one hundred thirty-six rupiah) or IDRp209,00 (two hundred nine rupiah) per share to be paid under the following terms:
  - a. Dividends for the Financial Year of 2025 shall be distributed proportionally to each Shareholders whose name were recorded in the Register of Shareholders as of the recording date.
  - b. The Board of Directors was granted the authority with the right of substitution, to:
    - i. Determine the schedule and procedures related to the payment of dividends in accordance with applicable regulations;
    - ii. Withhold dividend tax in accordance with applicable tax regulations; and
    - iii. Undertake other necessary technical matters in accordance with the applicable regulations.
2. An amount of IDR4.549.969.078.191,10 (four trillion five hundred forty-nine billion nine hundred sixty-nine million seventy-eight thousand one hundred ninety-one rupiah and ten cents) was allocated as retained earnings.

## **THIRD AGENDA**

Approving the granting of authority to:

1. The majority of Series B Shareholder or its proxy to determine the members of the Board of Commissioners'; and
2. The Board of Commissioners, subject to prior written approval from the majority Series B Shareholder or its proxy, to determine the members of the Board of Directors', the salaries/honorariums, along with facilities and allowances for the Financial Year of 2026, as well as performance-based remuneration for the Financial Year of 2025, in accordance with applicable regulations.

## **FOURTH AGENDA**

1. Approving the appointment of a Public Accountant from the Public Accounting Firm Purwanto Susanti & Surja (a member firm of the Ernst & Young Global network) to audit the Company's Consolidated Financial Statements, the Financial Statements of the Micro & Small Enterprises Funding Program (PUMK), and other reports for the Financial Year of 2026;
2. Approving the granting of authority to the Company's Board of Commissioners, subject to prior written approval from the majority Series B Shareholder, to:
  - a. Appoint a Public Accountant from a Public Accounting Firm to audit the Company's Consolidated Financial Statements for other periods within the Financial Year of 2026 for the purposes and interests of the Company; and
  - b. Determine the audit fees and other terms and conditions for such Public Accountant and/or Public Accounting Firm, as well as to appoint a substitute Public Accountant from a Substitute

Public Accounting Firm in the event that the Public Accounting Firm of Purwanto Susanti & Surja (a member firm of the Ernst & Young Global network), for any reason, is unable to complete the audit services for the Company's Consolidated Financial Statements for Financial Year of 2026 and/or other periods within Financial Year of 2026, as well as the Financial Statements of the PUMK Program for Financial Year of 2026, including determining the audit fees and other terms and conditions for such substitute Public Accountant.

#### **FIFTH AGENDA**

Approving the granting of authority to the Company's Board of Commissioners, subject to prior written approval from the majority Series B Shareholder or its proxy, to approve the Company's Long-Term Corporate Plan (RJPP) for 2026-2030 and the Company's Corporate Work Plan and Budget (RKAP) for 2027, including any amendments thereto. The approval of the Company's 2026-2030 RJPP and 2027 RKAP, including any amendments, shall be carried out in accordance with good corporate governance and prevailing regulations, with due regard to fairness and transparency, and shall have been coordinated with the Series A Dwiwarna Shareholder or its proxy to ensure alignment with Government policies.

#### **SIXTH AGENDA**

The Meeting accepts the Report on the Realization of the Use of Proceeds from the BRI Social Bonds I Phase I Year 2025 and the BRI Social Bonds I Phase II Year 2026.

#### **SEVENTH AGENDA**

1. Approving the amendment to the Company's Articles of Association in connection with the reclassification of the Company's shares, namely the conversion of 806,109,768 (eight hundred six million, one hundred nine thousand, seven hundred sixty-eight) Series B shares owned by the Republic of Indonesia through the State-Owned Enterprise Regulatory Body into Series A Dwiwarna Shares, in order to comply with Law No.16 of 2025 concerning the Fourth Amendment to Law No.19 of 2003 concerning State-Owned Enterprises.
2. Approving the amendment to the relevant provisions of the Company's Articles of Association related to the resolution under item 1 above.
3. Granting power and authority to the Board of Directors with the right of substitution to carry out all necessary actions in connection with the resolution of the Seventh Agenda of this Meeting, including to compose and restate the entire Articles of Association of the Company in a Notarial Deed, as well as amending the Company's data, and to submitting the same to the competent authorities to obtain approval and/or receipt of notification of the amendment to the Company's Articles of Association and amendment in the Company's data, as well as to undertake all necessary and appropriate actions for such purposes without exception, including making any additions and/or amendments to the said amendment of the Articles of Association if required by the competent authorities.

#### **H. Schedule and Procedure for the Distribution of Cash Dividend for the Financial Year 2025**

In accordance with the resolutions of the Meeting on the Second Agenda, the Company hereby announces that the Company will distribute Cash Dividend for the Financial Year of 2025 to Shareholders amounting IDR52,102,414,608,484.00 or Rp 346.00 per share. This amount includes the Interim Dividend previously distributed to Shareholders on January 15, 2026 amounting IDR20,632,254,718,348.00 or IDR137.00 per share. Therefore, the remaining cash dividend which will be distributed to the Shareholders is in the total amount of IDR31,470,159,890,136.00 or **IDR209.00** 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 20, 2026 April 22, 2026
2	First date of the Trading Period without Dividend Rights ( <i>ex Dividend</i> ): - Regular and Negotiation Market - Cash Market	April 21, 2026 April 23, 2026
3	Record date of Shareholders entitled to Dividend ( <i>Recording Date</i> )	April 22, 2026
4	Payment Date	May 8, 2026

### DIVIDEND PAYMENT PROCEDURES

1. Cash Dividend will be distributed to Shareholders whose names are recorded in the Company's Register of Shareholders and/or Company's Shareholders recorded in the Securities Sub-Account at PT Kustodian Sentral Efek Indonesia (**'KSEI'**) as of the close of trading on April 22, 2026 (Recording Date).
2. For Shareholders whose shares are held in KSEI's collective custody, cash dividend payments will be made through KSEI and be distributed to the Customer Fund Account ('RDN') at Securities Company and/or Custodian Bank on May 8, 2026. The payment receipt of the cash dividend will be provided by KSEI to shareholders through their respective Securities Companies and/or Custodian Banks. For Shareholders whose shares are not held in KSEI's Collective Custody (**'Script Shareholders'**), the cash dividend will be transferred directly to the respective Shareholders' bank accounts.
3. The Cash Dividend will be subject to taxation in accordance with the prevailing tax laws and regulations, with the following explanation below:
  - a. The Cash Dividends will be excluded from taxable income if received by shareholder of the domestic corporate taxpayer (**'WP Badan DN'**) and the Company will not withhold Income Tax (**'PPH'**) on the Cash Dividend paid to the WP Badan DN.
  - b. In accordance with the Government Regulation No.9 of 2021 concerning Tax Treatment to Support the Ease of Doing Business, Minister of Finance Regulation No.18 of 2021 and its amendments (PMK 18/2021), and the relevant tax regulation, the Cash Dividend received by Shareholders of Domestic Individual Taxpayers (**'WPOP DN'**) shall be excluded from taxable income provided that such dividend are reinvested within the territory of the Republic of Indonesia. For WPOP DN who do not satisfy the reinvestment requirements, the relevant the dividend shall be subject to PPH in accordance with the provisions of the prevailing laws and regulations, and such PPH must be self-assessed and paid by the respective WPOP DN.
  - c. For Shareholders who are Foreign Taxpayers, whose tax withholding will be based on the applicable Double Taxation Avoidance Agreement (**'P3B'**), must comply with the requirements of the Director General of Taxes Regulation No.PER-25/PJ/2018 concerning Procedures for the Implementation of Double Taxation Avoidance Agreement, and must submit the required DGT Form/Certificate of Domicile ('SKD') that has been uploaded to the Directorate General of Taxes system to KSEI or Securities Administration Bureau, in accordance with the applicable submission deadlines set by KSEI. In the absence of this document, the Cash Dividend payment shall be subject to Article 26 of Income Tax at a rate of 20%.

4. The Company's Shareholders may obtain confirmation of Cash Dividend payments through their respective securities company and/or custodian bank where the Company's shareholders open a securities account, then the Company's Shareholders are responsible for reporting the receipt of such dividends in their tax filings in the relevant tax year in accordance with applicable tax laws and regulations.
5. In the event there are tax-related issues or claims later for Cash Dividends that have been paid to and received by Shareholders whose shares are held in the collective custody of KSEI, such matters should be resolved through the respective securities company and/or custodian bank where the Shareholders open securities accounts based on to the applicable tax provisions.

**Jakarta, April 13, 2026**  
**PT Bank Rakyat Indonesia (Persero) Tbk**

**BOARD OF DIRECTORS**

**Attachment**

Agenda	Share Holder/Number of Share(s)	Statement/Opinion
1	The State-Owned Enterprises Regulatory Body of the Republic of Indonesia as Series A Dwiwarna Shareholder	<p>In order to optimize the Company’s performance and improve the effectiveness of supervision over PT Bank Rakyat Indonesia (Persero) Tbk/“BRI”, we hereby convey the following:</p> <ol style="list-style-type: none"> <li>1. The performance achievements of BRI in 2025 reflect the collective efforts of the Board of Directors, the Board of Commissioners, and all employees of BRI. We note a number of positive achievements during 2025, including loan growth, CASA growth, and well-maintained Cost of Funds, accompanied by efforts to strengthen loan quality throughout the year. However, we also note the increase in expenses, particularly operating expense and provisioning costs, which have significantly pressured profit achievement in 2025. In this regard, Management is expected to strengthen credit risk management, improve asset quality, and optimize cost efficiency, so that BRI performance in the coming periods can improve further.</li> <li>2. Considering the evolving global dynamics, including issues related to security, trade, investment, and other factors closely linked to BRI’s business, we request the Board of Directors and the Board of Commissioners to:               <ol style="list-style-type: none"> <li>a. Conduct optimal identification and mitigation of risks affecting BRI’s business and performance;</li> <li>b. Assess and anticipate both direct and indirect impacts of such global developments in the short term, as well as potential longer-term implications that may influence global economic policies and conditions, which in turn may affect BRI’s business and performance;</li> <li>c. In executing business plan, ensure that priority is given to maintaining BRI’s financial soundness, applying prudent credit risk management, and upholding Good Corporate Governance practices.</li> </ol> </li> <li>3. The Board of Directors, under the supervision of the Board of Commissioners, is requested to follow up on</li> </ol>

		<p>all findings and recommendations from both internal and external auditors to prevent recurrence in future periods, and to ensure continuous improvement in internal control systems and Corporate Governance practices.</p> <p>Thank you for your attention and cooperation.</p>
1	PT Danantara Asset Management as the Majority Series B Shareholder	<p>As part of the implementation of PT Danantara Asset Management's role as the SOE Operational Holding, in order to enhance the performance of PT Bank Rakyat Indonesia (Persero) Tbk/"BRI", we hereby convey the following:</p> <ol style="list-style-type: none"> <li>1. Performance Appreciation: We would like to express our appreciation to the Board of Commissioners, the Board of Directors, and all employees of BRI for their solid performance during the Financial Year of 2025. Amid domestic liquidity pressures and global geopolitical dynamics, the Company (Bank Only) recorded loan growth of 10,43%, CASA ratio growth of 5,0%, and improvement in Cost of Funds to 3,27%.</li> <li>2. Key Areas for Performance Improvement: The following areas require the attention of the Board of Directors and the Board of Commissioners:             <ol style="list-style-type: none"> <li>a. Loan Growth: The Company is expected to maintain healthy loan growth and profitability, while further exploring credit opportunities in non-micro segments.</li> <li>b. Funding structure: Strengthen the funding base and continuously increase low-cost retail funding to ensure liquidity stability and market confidence.</li> <li>c. Operational Efficiency: Enhance cost efficiency strategies and optimize other operating income (such as fee-based income and loan recovery income) to mitigate pressure on interest margin.</li> <li>d. Asset Quality: Maintain asset quality through more selective loan disbursement and prudent risk management.</li> <li>e. Risk Management: Strengthen capabilities in managing non-performing loans and ensure adequate provisioning levels.</li> </ol> </li> </ol>

		<p>f. Digital Services: Enhance reliable, user-friendly, and secure digital banking services, including cybersecurity aspects.</p> <p>g. Strategic Initiatives: Accelerate the implementation of streamlining initiatives while upholding Good Corporate Governance (GCG) principle.</p> <p>h. Sustainable Financing: Maintain commitment to ESG initiatives, both in loan disbursement and debt issuance, in line with green financing principles.</p> <p>We appreciate your attention and cooperation.</p>
1	Hengky F	<p>Question: As presented in the data, Indonesians are already living on debt, savings, and pawning goods. Coupled with the current geopolitical situation, please reduce lending interest rates</p> <p>Remarks: Not relevant.</p>
1	Andre	<p>Question: What are the main factors behind the increase in loan provisions? Is this still related to COVID-19 legacy accounts. Or is it driven by a broader increase in NPL within the MSME portfolio? Or is the Company facing challenges in acquiring low-cost deposits?</p> <p>Answer: The increase in operating expenses was primarily driven by higher provisioning costs (CKPN), especially loan provision that was from the loan disbursed and affected by the COVID-19 pandemic.</p>