

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

INVITATION

ANNUAL GENERAL MEETING OF SHAREHOLDERS

PT Bank Rakyat Indonesia (Persero) Tbk (the "**Company**"), having its domicile in Central Jakarta, hereby invites the Shareholders to attend the Annual General Meeting of Shareholders (the "**Meeting**"), which will be held on:

Day/Date	: Friday, April 10, 2026
Time	: 14.00 Western Indonesia Time (WIB) – onward
Venue	: South Jakarta
Procedure	: The Meeting will be held electronically through Electronic General Meeting System Facility of KSEI (" eASY.KSEI ")

Agendas of the Meeting:

- 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.**

Rationale:

- a. Pursuant to Article 66 paragraph (1) of Law No. 40 of 2007 concerning Limited Liability Company as modified by Law No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation to Become Law ("**Company Law**"), the Board of Directors presents the Annual Report to the General Meeting of Shareholders ("**GMS**") after the examination of such report by the Board of Commissioners.*
- b. Pursuant to Article 19 paragraph (9) of the Company's Articles of Association, the approval of the Annual Report, including the ratification of the Annual Financial Statements, as well as the Supervisory Duties Report of the Board of Commissioners, is determined by the Annual GMS.*
- c. The Ratification of Financial Statements of Micro and Small Enterprise Funding Program is a part of this Agenda pursuant to Article 33 paragraph (3) of Regulation of Minister of State-Owned Enterprises of Indonesia (MSOE) No. PER-1/MBU/03/2023 dated March 3, 2023 concerning Special Assignments and Environmental Social Responsibility Programs of State-Owned Enterprises ("**MSOE Regulation 1/2023**"), the annual financial statements of micro and small enterprise funding program which has been audited by public accountant separately, must obtain a ratification from the GMS/Minister.*

- d. *The Company shall request full repayment and release of responsibility to members of the Board of Directors and Board of Commissioners for the management and supervision that has been carried out during the Financial Year 2025, as stipulated in the Annual Report and Financial Statements.*
- e. *The Company's Annual Report, which includes the Company's Consolidated Annual Financial Statements, the Report on the Supervisory Duties of the Board of Commissioners, and the 2025 Sustainability Report, is available on the Company's website at the following link <https://bri.co.id/report>.*

2. Determination of Appropriation of the Company's Net Profit for the Financial Year of 2025.

Rationale:

- a. *Pursuant to Article 27 paragraph (12) of the Company's Articles of Association jo. Article 72 Company Law, on January 17, 2026, the Company disbursed the interim dividend for the Financial Year of 2025 which is calculated in the cash dividend derived from the Company's net profit for the Financial Year of 2025.*
- b. *Pursuant to Article 22 of Regulation of the Minister of Finance of the Republic of Indonesia Number 179/PMK.02/2022 concerning Management of Non-Tax State Revenue (PNBP) from State Assets Separated by the State General Treasurer, in essence regulates the decision to provide additional dividend deposits and/or interim dividends as PNBP deposits which are further recorded in the GMS or similar with the GMS.*
- c. *Pursuant to Article 70, Article 71 Company Law, also Article 27 paragraph (1) Company's Articles of Association, the GMS decides the appropriation utilization of net profit and disbursement of dividend.*

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.

Rationale:

- a. *Pursuant to Article 5 paragraph (4) letter c number (1) point (e), Article 11 paragraph (16), and Article 14 paragraph (25) of the Company's Articles of Association; Articles 96 and 113 of the Company Law and Article 76 of Regulation of the Minister of State-Owned Enterprises No. PER-3/MBU/03/2023 concerning the Organs and Human Resources of State-Owned Enterprises ("**PER-3/2023**"), it is stipulated that the holder of the Series A Dwiwarna Share or its proxy is entitled to approve the remuneration of members of the Board of Directors and the Board of Commissioners. The determination of the salary of members of the Board of Directors of a State-Owned Enterprise and the honorarium of members of the Board of Commissioners shall be resolved by the General Meeting of Shareholders (GMS) annually for a term of one year commencing from January of the relevant fiscal year. An SOE may grant Performance Awards/Performance Bonuses and/or other forms of remuneration to members of the Board of Directors and the Board of Commissioners pursuant to a GMS*

resolution, provided that such grants comply with the criteria stipulated under the prevailing laws and regulations.

- b. Pursuant to Article 5 paragraph (4) letter c of Company's Articles of Association, the Series A Dwiwarna Shareholder is entitled to approve the remuneration of the Board of Directors and the 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.

Rationale:

a. Pursuant to Article 3 of Financial Services Authority Regulation No. 9 year 2023 dated July 11, 2023 concerning the Use of Public Accountant and Auditing Firm in Financial Services Activities and Article 59 of Financial Services Authority Regulation No.15/POJK.04/2020 dated April 20, 2020 concerning The Planning and Holding of General Meetings of Shareholders of Public Limited Companies ("POJK GMS"), appointment and dismissal of public accountant and/or public accountant firm which will perform audit of historical annual financial information must be decided in a GMS, by considering the opinion from the Board of Commissioners and with regard to the recommendation from audit committee.

b. Pursuant to Article 33 paragraph 3 of MSOE Regulation 1/2023 principally regulates that the Micro and Small Enterprise Funding Program's Financial Statements shall be audited by Public Accountant Firm which is separated from the SOE Financial Statements audit which is organized under the financial accounting standard to be ratified by GMS/the Minister.

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.

Rationale:

a. Pursuant to Article 12 paragraph (2) letter b number 2, Article 17 paragraphs (1) and (3), and Article 22 paragraph (2) letter d of the Company's Articles of Association, as well as Article 15G paragraphs (2), (5), and (6) of the SOE Law, the Board of Directors of the Company is required to prepare a Long-Term Corporate Plan (Rencana Kerja Jangka Panjang – RJPP) containing a five-year strategic plan, which shall be jointly reviewed with and signed by the Board of Commissioners, and subsequently submitted to the General Meeting of Shareholders (GMS) for approval.

b. Pursuant to Article 12 paragraph (2) letter b number 2, Article 18 paragraph (1), and Article 22 paragraph (2) letter d of the Company's Articles of Association, as well as Article 15G paragraph (5) of the SOE Law, the Board of Directors is required to prepare an annual work plan prior to the commencement of the forthcoming financial year, which shall be reviewed and approved by the Board of Commissioners and submitted to the GMS for approval.

- c. Pursuant to Article 95 paragraph (4) of Regulation of the Minister of State-Owned Enterprises No. PER2/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises, in respect of SOEs that have been declared financially sound for two (2) consecutive years, the authority of the GMS/BP BUMN to ratify the annual work plan may be delegated to the Board of Commissioners.
- d. Pursuant to Article 17 paragraph (4) and Article 18 paragraph (3) of the Company's Articles of Association, the GMS may delegate its authority to approve the Company's Long-Term Corporate Plan and Annual Business Plan (RKAP) to the Board of Commissioners, subject to prior written approval from the majority holders of Series B and Series C Shares, including approval of the Company's Long-Term Corporate Plan (RJPP) 2026–2030 and the Annual Business Plan (RKAP) for Financial Year 2027, as well as any amendments thereto.

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

Rationale:

Pursuant to POJK No. 30/POJK.04/2015 dated December 22, 2015 concerning Report on the Realization of Use of Public Offering Proceeds ("**POJK 30/2015**"), that:

- a. Article 7 paragraph (1) POJK 30/2015, principally regulates that accountability for the realization of the use of funds from the first Public Offering must be carried out at the nearest annual GMS which will be held even though the realization of the use of funds has not yet covered 1 (one) year after the date of delivery of the Securities or after the allotment date.
- b. This Agenda is merely a report, thus an approval of GMS is not required.

7. Amendments to the Company's Articles of Association.

Rationale:

- a. Pursuant to Article 19 paragraph (1) Company Law, principally regulates that the amendment of Company's Article of Associations is determined by GMS;
- b. Pursuant to Article 29 paragraph (1) and (2) of the Company's Articles of Association, amendments of the Company's Articles of Association is ratified by the GMS with regard to Company Law and/or Capital Market regulation.
- c. Pursuant to Article 16 paragraph (2) POJK GMS, that 1 (one) or more shareholders representing 1/20 (one twentieth) or more of the total number of shares with voting rights may propose agenda items for the Meeting.
- d. Pursuant to Article 2 paragraph (3) of the SOE Law, the Republic of Indonesia holds 1% (one percent) of the shares in a State-Owned Enterprise in the form of Series A Dwiwarna Shares through the BP BUMN, and 99% of the shares in the form of Series B Shares through the Daya Anagata Nusantara Investment Management Agency.
- e. Through the Letter of the Head of BP BUMN No. S-18/BPU/01/2026 dated 6 January 2026 regarding the Notification of the Execution of the Share Transfer Agreement of PT Bank Negara Indonesia (Persero) Tbk and the Letter of PT Danantara Asset

Management (Persero) No. SR.005/DI-DAM/DO/2026 dated 6 January 2026 regarding the Notification of the Execution of the Share Transfer Agreement of PT Bank Negara Indonesia (Persero) Tbk, BP BUMN and DAM, in their capacity as shareholders of the Company, approved the transfer of a portion of DAM's Series B Shares in the Company to BP BUMN. Subsequently, the transferred Series B Shares will be reclassified as Series A Dwiwarna Shares.

In accordance with the Meeting, the Company hereby conveys the following matters:

1. This invitation constitutes an official invitation to the Meeting. Therefore, the Company shall not send separate invitations to the Shareholders.
2. Pursuant to Article 23 paragraph (2) of POJK GMS, Shareholders who are entitled to attend and vote in the Meeting are those whose names are recorded in the Shareholders Register of the Company or in the securities account at The Indonesian Central Securities Depository ("KSEI") on **Thursday, March 12, 2026**.
3. Pursuant to Financial Services Regulation Regulation No. 16/POJK.04/2020 dated April 20, 2020 concerning the Electronic General Meeting of Shareholders ("POJK e-RUPS") and Regulation of KSEI No. XI-B concerning the Procedure for the Convening of Electronic General Meeting of Shareholders Supplemented by the Casting of Votes through Electronic General Meeting System of KSEI (eASY.KSEI):
 - a. The Meeting shall be convened **electronically through eASY.KSEI** at the designated Meeting venue. Pursuant to Article 24 paragraph (5) of the OJK Regulation on Electronic General Meetings of Shareholders (POJK e-RUPS), and taking into account the limited capacity of the venue, the Company hereby stipulates that the maximum number of Shareholders and Proxy Holders permitted to attend the Meeting in person is 25 (twenty-five) individuals, on a first-come, first-served basis. In connection with the limited room capacity, Shareholders who cannot be accommodated for physical attendance are respectfully requested to participate in the General Meeting of Shareholders electronically through eASY.KSEI.
 - b. The Company hereby urges Shareholders to **attend the Meeting electronically or to grant their proxy through the eASY.KSEI Facility** by adhering to the procedures set forth below:
 - 1) The Shareholders shall be registered in the Facility of Securities Ownership Reference of KSEI ("AKSes KSEI"). If the Shareholders are not registered, the Shareholders are kindly required to register on the website **<https://akses.ksei.co.id>**.
 - 2) For registered Shareholders, the proxy is provided at eASY.KSEI in the website **<https://easy.ksei.co.id>** ("e-Proxy").
 - 3) The Shareholders may declare their proxy and votes, modify the appointment of the Attorney and/or the votes for the agenda of the Meeting, or revoke the proxy since the date of the Invitation of the Meeting until 1 (one) business day prior to the date of the Meeting, which is **Thursday, April 9, 2026 at 12.00 WIB**

- c. The following matters should be noticed on the registration process for Shareholders who will attend the Meeting electronically to give an e-voting through eASY.KSEI are:
- 1) The Shareholders mentioned below must register their attendance electronically in eASY.KSEI on the date of the Meeting starting from 11.00 to 13.30 WIB:
 - a) Local individual Shareholders who have not declared their attendance or proxy in eASY.KSEI until the specified time limit and intend to attend the Meeting electronically.
 - b) Local individual Shareholders who have declared their attendance, yet have not submitted their vote in eASY.KSEI until the specified time limit and intend to attend the Meeting electronically.
 - c) Proxy from the Shareholders who have granted power of attorney to the Independent Representative or Individual Representative, yet have not submitted their vote in eASY.KSEI until the specified time limit.
 - d) Proxy from the Shareholders who have granted power of attorney to participant/intermediary (Custodian Bank or Securities Company) and have submitted their vote in eASY.KSEI until the specified allocated time.
 - 2) For Shareholders who have granted an attendance declaration or proxy to the Independent Representative or Individual Representative and have submitted their vote for the Meeting agenda in eASY.KSEI until the specified time limit, such Shareholder/the Proxy is not required to register attendance electronically in eASY.KSEI.
 - 3) Any delay or failure in the electronic registration process for any reason will cause the Shareholders or their Proxy are unable to attend the Meeting electronically, and their share ownership will not be calculated as the attendance quorum.
 - 4) Guidelines for registration, use and explanation concerning eASY.KSEI and AKSes KSEI are available on <https://easy.ksei.co.id> and/or <https://akses.ksei.co.id>.
- d. Exempted from previous provision, Shareholders with the **scripted shares** may attend the Meeting physically.
- e. The Chair of the Meeting, the Board of Directors and the Board of Commissioners, as well as the capital market supporting professionals assisting in the implementation of the Meeting, shall attend the Meeting at the Company's Head Office.
- f. The Company does not provide food, beverages, or souvenirs during the Meeting.
- g. Further explanation regarding to the agendas of the Meeting is available in the Materials of Meeting from the date of this Invitation to the day of the Meeting which may be downloaded on the Company's website pursuant to Article 18 paragraph (1) and paragraph (4) of POJK RUPS.

Jakarta, March 13, 2026
PT Bank Rakyat Indonesia (Persero) Tbk
Board of Directors