

ANNOUNCEMENT

ANNUAL GENERAL MEETING OF SHAREHOLDERS

PT Bank JTrust Indonesia Tbk

The Board of Directors of PT Bank JTrust Indonesia Tbk ("**The Company**") hereby announces that the Annual General Meeting of Shareholders ("**AGMS**") of the Company will be held on Friday, **23 July 2021**.

The Invitation of AGMS will be issued by the Company in accordance with Article 52 paragraph (1) of the Financial Services Authority Regulation No. 15/POJK.04/2020 regarding Plans and the Conduct of General Meeting of Shareholders of a Public Company ("**POJK No. 15**") and the provisions of the Company's Articles of Association and will be announced on the Indonesia Stock Exchange ("IDX") website via www.idx.co.id, eASY.KSEI via <https://access.ksei.co.id> and the Company's website via www.jtrustbank.co.id on Thursday, **1 July 2021**

The Shareholders of the Company who are entitled to attend or be represented at the AGMS are the Shareholders of the Company whose names are registered in the Registry of Shareholders of the Company as of **30 June 2021** and or holders of the Company's stock in the sub-securities account in the Collective Deposit of the Indonesian Central Securities Depository ("KSEI") on 30 June 2021 until the close of stock trading at IDX.

In accordance with the provisions of Article 16 paragraph (1) and (2) POJK No. 15 and Article 18 paragraph (6) of the Company's Articles of Association, the Shareholders who can propose an agenda for the AGMS are 1 (one) Shareholder or more representing 1/20 (one per twenty) or more of the total number of shares with valid voting rights. The proposed agenda of AGMS which must be submitted in writing to the Board of Directors of the Company no later than 7 (seven) days prior to the date of Invitation of AGMS accompanied by the reasons and materials for the proposed agenda, by fulfilling the applicable requirements and the prevailing laws and regulations.

Additional Information

In connection with the corona virus pandemic ("Covid-19") which is currently affecting Indonesia and the world, and considering compliance with (i) Government Regulation of the Republic of Indonesia No. 21 Year 2020 concerning Large-Scale Social Restrictions in the Context of Accelerating the Handling of Covid-19; (ii) Regulation of the Minister of Health of the Republic of Indonesia No. 9 Year 2020 concerning Guidelines for Large-Scale Social Restrictions in the Context of Accelerating the Handling of Covid-19; (iii) Regulation of the Governor of the Special Capital Region of Jakarta No. 3 Year 2021 concerning Implementation Regulations of Regional Regulations No. 2 Year 2020 concerning the Covid-19 Countermeasures; and (iv) the provisions of Article 27 POJK No. 15; the Company appeals to the Shareholders to provide power of attorney through the Electronic General Meeting System (eASY.KSEI) facility provided and organized by KSEI as the mechanism for granting authorization electronically ("**e-Proxy**") in the process of AGMS.

This e-proxy facility is available for the Shareholders who are entitled to attend the AGMS from the date of Invitation of AGMS until the day before the AGMS, which is on Thursday, **22 July 2021** at 12.00 WIB.

Taking into account health and safety reasons, the Company does not provide food/drinks, or goodie bag/gifts during the AGMS.

Before and during AGMS, the Company will carry out the Covid-19 health and virus prevention protocols, in accordance with the health protocols established by the Company, including the limitations on the number of participants of the AGMS in accordance with applicable regulations. However, if there are new or updated Government decisions (both Central and DKI Jakarta) on the restrictions of public activities, the Company will adjust them accordingly at the time of the AGMS.

Jakarta, 16 June 2021
PT Bank JTrust Indonesia Tbk
Board of Directors