ANNOUNCEMENT
EXTRAORDINARY 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 Extraordinary General Meeting of Shareholders **("EGMS")** of the Company will be held on **Thursday**, **17 December 2026**.

The Invitation for the EGMS will be issued by the Company in accordance with 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.

The Invitation of EGMS will be announced on the Indonesia Stock Exchange ("IDX") website via www.idx.co.id, eASY.KSEI via https://akses.ksei.co.id and the Company's website via www.jtrustbank.co.id on **Wednesday**, **25 November 2026.**

The Shareholders of the Company who are entitled to attend or be represented at the EGMS are the Shareholders of the Company whose names are registered in the Registry of Shareholders of the Company as of **24 November 2026** and or holders of the Company's stock in the sub-securities account at the Indonesian Central Securities Depository ("KSEI") on **24 November 2026** 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 19 paragraph (18) of the Company's Articles of Association, the Shareholders who can propose an agenda for the EGMS 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 EGMS must be submitted in writing to the Board of Directors of the Company at the latest 7 (seven) days prior to the date of Invitation of EGMS accompanied by the reasons and materials for the proposed agenda, by fulfiling the applicable requirements and the prevailing laws and regulations.

Additional Information

The Company encourages Shareholders to provide Power of Attorney through (i) the Electronic General Meeting System ("eASY.KSEI") facility provided and organized by KSEI at the link of https://easy.ksei.co.id/ as the mechanism for granting proxy electronically ("e-Proxy") in the process of EGMS or (ii) download the power of attorney form available on the website of the Company.

The e-proxy facility or power of attorney forms is available for the Shareholders who are entitled to attend the EGMS from the date of Invitation of EGMS, which is on **Wednesday**, **25 November 2026** until **Wednesday**, **16 Desember 2026** at 12.00 WIB.

This Meeting announcement is also available and can be accessed on the Company's website (www.jtrustbank.co.id), IDX's website (www.idx.co.id), and KSEI's website (www.ksei.co.id).

Thus this announcement is delivered, for the attention of the Shareholders of the Company.

Jakarta, 10 November 2026
PT Bank JTrust Indonesia Tbk
Board of Directors