

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 Thursday, **27 August 2020**.

In accordance with Article 23 paragraph (2) of the Financial Services Authority Regulation No. 15/POJK.04/2020 regarding Plans and Organizing 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 AGMS will be announced in 1 (one) Indonesian language newspaper/daily newspaper with national circulation, the Indonesia Stock Exchange website and the Company's website www.jtrustbank.co.id, on Wednesday, **5 August 2020**.

The Shareholders who are entitled to attend or be represented at the AGMS are Shareholders whose names are registered in the Registry of Shareholders of the Company and/or holders of the Company's stock in the sub-securities account in the Collective Deposit of the Indonesian Central Securities Depository at the closing of the stock trading on the Indonesia Stock Exchange on Tuesday, **4 August 2020**, at **16:00 WIB** and the Company's Shareholders in the sub-securities account of PT Kustodian Sentral Efek Indonesia ("KSEI") at the close of stock trading on the Indonesia Stock Exchange (IDX) **Tuesday, 4 August 2020** .

In accordance with the provisions of Article 16 paragraph (1) and (2) POJK No. 15 and Article 21 paragraph (6) of the Company's Articles of Association, the Shareholders who can propose agenda for the AGMS are 1 (one) Shareholder or more representing 1/20 (one per twenty) of the total number of shares issued by the Company 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 regulations.

Additional Information

In connection with the corona virus pandemic ("Covid-19") which is currently affecting Indonesia and the world, and by considering compliance with (i) Regulation of the Minister of Health of the Republic of Indonesia No. 9 year 2020 concerning Guidelines for Large-Scale Social Restrictions in the Framework of Accelerating Handling of Covid-19; (ii) provisions of Article 27 POJK No. 15; and (iii) Governor Regulation of DKI Jakarta No. 60 year 2020, concerning Control of Traveling Activities in the Province of DKI Jakarta in Preventing the Spread of Covid-19; 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 **26 August 2020** at **16.00 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 protocol, conducted in accordance with the health protocol established by the Company, including the limitations on the number of participants of the AGMS in accordance with applicable regulations. However, if there are Government decisions (both Central and DKI Jakarta) that cancel the restrictions on socialization/traveling activities, the Company will adjust them at the time of the AGMS.

Jakarta, 21 July 2020
PT Bank JTrust Indonesia Tbk.
Board of Directors