

ANNOUNCEMENT
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK JTRUST INDONESIA TBK.

The Board of Directors of PT Bank JTrust Indonesia Tbk. ("**Company**") hereby announces that the Annual General Meeting of Shareholders ("**AGMS**") of the Company will be held on Thursday, **27 June 2019**.

In accordance with the Regulation of the Financial Service Authority Number Article 13 paragraph 3 of Financial Services Authority Regulation No. 32/POJK.04/2014, dated 8 December 2014, as amended by Financial Services Authority Regulation No. 10/POJK.04/2017 dated 14 March 2017 concerning Planning and Holding General Meetings of Shareholders of Public Limited Companies ("**POJK No. 32**") and with the provisions of Company's Article of Association, the Invitation of the AGMS will be announced through 1 (one) Indonesian language newspaper/daily newspaper with wide circulation within the territory of the Republic of Indonesia, the Indonesia Stock Exchange website and the Company's website www.jtrustbank.co.id, on Wednesday, **29 May 2019**.

The Shareholders who are entitled to attend or be represented at the AGMS are Shareholders whose names are recorded in the Registry of the Company Shareholders and / or the owner of the Company's stock on the sub-securities account in the Collective Deposit of the Indonesian Central Securities Depository ("KSEI") at the closing of stock trading on the Indonesia Stock Exchange on Tuesday, **28 May 2019**.

In accordance with article 12 POJK No. 32, 1 (one) shareholder or more representing 1/20 (one per twenty) or more than the total number of shares with voting rights has the right to propose a meeting agenda which must be submitted in writing to the Company's Board of Directors no later than 7 (seven) days before the date of the Invitation of the AGMS accompanied by the reasons and materials for the proposed agenda of the meeting, by fulfilling the applicable requirements and the prevailing regulations.

Jakarta, 14 May 2019
PT Bank JTrust Indonesia Tbk.
Board of Directors