

# INVITATION

## ANNUAL GENERAL MEETING OF SHAREHOLDERS

### PT Bank JTrust Indonesia Tbk.

The Board of Directors of PT Bank JTrust Indonesia Tbk. ("**Company**") having its domiciled in Jakarta, hereby invites the Shareholders of the Company, to attend the Annual General Meeting of Shareholders (may hereinafter be referred to as the "**Meeting**") of the Company that will be held on:

Day/Date : Thursday/27 June 2019  
Time : 14.00 WIB – finished  
Place : Sakura Function Hall – PT Bank JTrust Indonesia Tbk.  
Sahid Sudirman Center, 35<sup>th</sup> Floor  
Jl. Jend. Sudirman No.86, Central Jakarta 10220.

With the following agenda and explanation as follows:

1. Approval of the Annual Report of the Company for Financial Year 2018 including the Report of the Supervisory Board of Commissioners for the Financial Year 2018 and Approval of the Financial Statements for the Financial Year 2018.

*Based on the provisions of Article 17 paragraph (3) and Article 19 paragraph (2) letters (a) and (b) of the Articles of Association of the Company in conjunction with Article 69 and Article 78 of Law No. 40 of 2007 on Limited Liability Company ("**Company Law**"), Annual Report and Supervisory Task Implementation Report of the Board of Commissioners must be approved by the General Meeting of Shareholders ("**GMS**") and the Financial Report of the Company must be approved by the GMS. Therefore the Company submitted such agenda in the Meeting.*

*In the agenda of this Meeting, the Company will provide an explanation to the shareholders regarding the condition and the course of the Company for the financial year ended 31 December 2018 and the financial condition as stated in the Company's Financial Report for the financial year ended 31 December 2018.*

2. Determination of salaries/honorarium, including allowances and benefits for Financial Year 2019 to members of the Board of Directors and Board of Commissioners.

*Based on the provisions of Article 11 paragraph (6) and Article 14 paragraph (6) the Articles of Association of the Company in conjunction with Article 96 and Article 113 of the Company Law, the amount of salary or honorarium and other benefits for members of the Board of Directors and members of the Board of Commissioners is stipulated by the GMS provided that delegated to the Board of Commissioners. Therefore the Company submitted such agenda in the Meeting.*

3. Approval of the appointment of the Public Accountant Office to audit the Company's Financial Statements for Financial Year 2019.

*Based on the provisions of Article 19 paragraph (2) letter d of the Articles of Association of the Company in conjunction with Article 68 paragraph (1) of the Company Law in conjunction with Article 36A paragraph (1) of the Financial Services Authority Regulation ("**POJK**") No. 32/POJK.04/2014 as amended by POJK No. 10/POJK.04/2017 on Planning and Holding GMS of Public Limited Companies in conjunction with Article 13 paragraph (1) POJK No. 13/POJK.03/2017 on The*

*Use of Public Accountant and Auditing Firm in Financial Services Activities, the appointment of public accountants is decided by the GMS. In this agenda the Company requests that the shareholders in the Meeting determine the appointment of the Public Accountant Office to audit the Company's Financial Statements for Financial Year 2019 based on the recommendations of the Board of Commissioners with regard to the recommendations of the Audit Committee.*

4. Changes in the Management Structure of the Company.

*Based on the provisions of Article 11 and Article 14 of the Articles of Association of the Company in conjunction with Article 94 and Article 111 of the Company Law in conjunction with Article 3, Article 7, and Article 23 POJK No. 33/POJK.04/2014 of 2014 on the Board of Directors and the Board of Commissioners of Issuers of Public Companies, members of the Board of Directors and Board of Commissioners are appointed and dismissed by the GMS. Therefore the Company submitted such agenda in the Meeting.*

5. Changes in the Articles of Association of the Company.

*Based on the provisions of Article 26 of the Articles of Association of the Company in conjunction with Article 19 of the Company Law, amendments to the articles of association are determined by the GMS. In the agenda of this Meeting, the Company will seek approval for amendments to the articles of association regarding the amendment of (Article 11 Paragraph (4), Article 12 Paragraph (11) letter d and Article 14 Paragraph (4)) of the Articles of Association of the Company in the Meeting.*

**Notes:**

1. This invitation is an official invitation for the Shareholders of the Company and the Company does not send separate invitations to the Shareholders of the Company.
2. The Shareholders of the Company or their Proxies who will attend the Meeting are kindly requested to submit to the registration officer, namely a photocopy of the share collective letter, photocopy of the Identity Card ("ID") or other identifications before entering the Meeting room. Specifically for the Company's Shareholders registered in the Collective Depository of the PT Kustodian Sentral Efek Indonesia ("KSEI"), they are requested to display a Written Confirmation for the Meeting ("KTUR").
3. As for the right to attend or be represented at the Meeting is the Shareholders of the Company whose names are registered in the Register of Shareholders of the Company on Tuesday, 28 May 2019, until 16:00 WIB. The Shareholders of the Company who are registered in KSEI's Collective Custody which are intended to attend the Meeting must register themselves through the Exchange Member/Custodian Bank to be given to KSEI to obtain KTUR.
4. The Shareholders of the Company who cannot attend the Meeting may appoint a Proxy to represent them with a valid Power of Attorney which can be obtained on every working day at the Company's Bureau of Securities Administration ("BAE") - PT Sharestar Indonesia, Berita Satu Plaza (d/h Citra Graha Building ) 7<sup>th</sup> Floor, Jl. Jend. Gatot Subroto Kav. 35-36, South Jakarta. Members of the Board of Directors, members of the Board of Commissioners and Employees of the Company are permitted to act as the Proxy at the Meeting, but the votes they issued as the Proxy in the Meeting were not counted in the voting.

5. The Power of Attorney must be received by the Company no later than 3 (three) working days prior to the date of the Meeting.
6. The Shareholders of the Company in the form of Legal Entity are requested to bring a photocopy of the latest Articles of Association and documents which prove the latest Management Composition (Board of Directors and Board of Commissioners), as well as photocopies of ID/other Identification for those who are given the power to represent and photocopies of ID/other Identification from the Principal.
7. The materials to be discussed at the Meeting are available in the form of copies of electronic documents that can be accessed or downloaded through the Company's website ([www.jtrustbank.co.id](http://www.jtrustbank.co.id)) or at each working hour at the Company's Head Office with the address of PT Bank JTrust Indonesia Tbk., Sahid Sudirman Center, 33<sup>rd</sup> Floor, Jl. Jend. Sudirman No. 86, Jakarta 10220 if requested in writing by the Company's Shareholders.
8. To facilitate the arrangement and order of the Meeting, the Shareholders of the Company/Proxies are required to be at the venue of the Meeting is held no later than 30 (thirty) minutes before the Meeting begins.

Jakarta, 29 May 2019  
**PT Bank JTrust Indonesia Tbk.**  
Board of Directors