

DISCLOSURE OF INFORMATION TO SHAREHOLDERS OF PT BANK JTRUST INDONESIA TBK IN THE FRAMEWORK OF A LIMITED PUBLIC OFFERING II FOR INCREASING CAPITAL BY GIVING PRE-EMPTIVE RIGHTS

The Board of Commissioners and the Board of Directors of the Company, either individually or jointly, are fully responsible for the completeness and correctness of all material information or facts contained in this Information Disclosure and confirms that the information presented in this Information Disclosure is true and contains no facts undisclosed material that may cause material information in this Information Disclosure is incorrect and/or misleading.



PT BANK JTRUST INDONESIA TBK

Domiciled in Jakarta, Indonesia
("Company")

Business activities:
General activities in banking

Headquarters:
Sahid Sudirman Center 33rd Floor- Jl. Jend. Sudirman No. 86 Jakarta 10220
Tel. (021) 29261111; Fax. (021) 5224670
Website: www.jtrustbank.co.id
Email: corsec@jtrustbank.co.id

LIMITED PUBLIC OFFERING II (PUT II) TO SHAREHOLDERS IN THE ORDER PRE-EMPTIVE RIGHTS (HMETD)

Information Disclosure in the context of the Company's plan to increase Capital by Granting Pre-emptive Rights ("PMHMETD") through Limited Public Offering II (PUT II) in compliance with Financial Services Authority Regulation ("POJK") No. 14/POJK.04/2019 concerning Amendments to POJK No. 32/POJK.04/2015 concerning PMHMETD ("POJK 32/2015")

All information contained in This Disclosure of Information is only a proposal, subject to the approval of the GMS (as defined below) as well as a Prospectus to be issued in the context of increasing capital by providing PMHMETD.

This Disclosure of Information is only information and does not constitute an offer or an opportunity to sell, or an offer or solicitation to acquire or take part in the Company's shares in any jurisdiction where such offer or solicitation is unlawful.

**GENERAL MEETING OF SHAREHOLDERS ("GMS") TO APPROVE THIS PMHMETD PLAN
PLANNING TO BE HELD IN JAKARTA ON 17 DECEMBER 2021**

This Disclosure of Information is published in Jakarta on November 10, 2021

DESCRIPTION OF PMHMETD PLAN THROUGH PUT II

A. REASON AND PURPOSE OF PMHMETD

In order to support business activities, the Company feels the need to strengthen the Company's capital structure. The capital structure is one of the main factors to support the implementation of the Company's business plan. In terms of compliance with POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks where the Company is required to meet a minimum core capital of Rp.2,000,000,000,- on December 31, 2021, therefore, in connection with this, the Company is implementing the PMHMETD plan through this PUT II.

B. MAXIMUM NUMBER OF PLANNED PUT II SHARES ISSUANCE

The number of shares planned to be issued is a maximum of 9,050,000,000 (nine billion and fifty million) Series C Shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share which will be offered through PMHMETD at a price to be determined and announced later in the PMHMETD Prospectus with due observance of the applicable rules and regulations.

Series C shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share in PMHMETD has the same and equal rights in all respects including dividend rights with other fully paid shares.

C. ESTIMATED PERIOD OF IMPLEMENTATION OF LPO II

In accordance with Article 8 paragraph (3) of POJK 32/2015, the period between the date of approval of the General Meeting of Shareholders ("GMS") in connection with the PMHMETD Plan to the effective date of the registration statement is not more than 12 (twelve) months.

D. AN OUTLINE ESTIMATE OF THE USE OF FUNDS

The company plans to use the proceeds from the PMHMETD after deducting the issuance costs to confirm compliance with the provisions regarding the minimum core capital for banks. If there is an exercise of Rights from other Shareholders after deducting the issuance costs, it will be used to strengthen the capital structure that will support the Company's business activities through the provision of credit.

E. ANALYSIS OF THE EFFECT OF ADDITIONAL CAPITAL ON FINANCIAL CONDITION AND SHAREHOLDERS

Funds obtained from additional capital through PUT II to strengthen compliance with the provisions concerning minimum core capital for banks. With the implementation of this PMHMETD, the Company's capital will increase according to the number of shares that can be issued by the Company in this PUT II.

EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS ("EGMS")

The Company has announced the notification of the EGMS through the Indonesia Stock Exchange website (www.idx.co.id), eASY.KSEI (<https://akses.ksei.co.id>) and the Company's website (www.jtrustbank.co.id) on November 10, 2021. List of Shareholders who are entitled to attend the EGMS are Shareholders who are registered in the Register of Shareholders of the Company and or holders of sub securities accounts at the close of share trading on the Indonesia Stock Exchange on November 24, 2021 or their representatives with a power of attorney. The EGMS will be held on December 17, 2021.

If the PMHMETD does not obtain approval from the GMS, the plan can only be resubmitted 12 (twelve) months after the GMS is held.

ADDITIONAL INFORMATION

Shareholders who require additional information can contact the Company during business hours at the following address:

Corporate Secretary
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