

**ANNOUNCEMENT**  
**EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS**  
**PT BANK JTRUST INDONESIA TBK.**

The Board of Directors of PT Bank JTrust Indonesia Tbk. ("Company") hereby announces that the Extraordinary General Meeting of Shareholders ("EGMS") of the Company will be held on Monday, 11 February 2019.

In accordance with the Regulation of the Financial Service Authority Number 32/POJK.04/2014 concerning Plan and Implementation of a General Meeting of Shareholders of a Public Listed Company and with the provisions of Company's Article of Association, the Notice of the EGMS 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](http://www.jtrustbank.co.id), on January 20, 2019.

The Shareholders who are entitled to attend or be represented at the EGMS 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 January 18, 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 to the EGMS accompanied by the reasons and materials for the proposed agenda of the meeting, by fulfilling the applicable requirements and the prevailing regulations.

Jakarta, 5 January 2019  
**PT Bank JTrust Indonesia Tbk.**  
Board of Directors