

## NOTICE

# ANNUAL GENERAL MEETING OF SHAREHOLDERS PT Bank JTrust Indonesia Tbk

The Board of Directors of PT Bank JTrust Indonesia Tbk (“the Company”), headquartered in Central Jakarta, hereby invites the Company’s Shareholders to attend the Company’s Annual General Meeting of Shareholders (“the Meeting”) to be held on:

Day/Date : Tuesday, June 30, 2026  
Time : 9:00 AM WIB -until concluded  
Venue : JTrust Bank Main Hall, 35th Floor, Sahid Sudirman Center  
Jl. Jend. Sudirman Kav. 86, Central Jakarta

The agenda and explanations are as follows:

- 1. Approval of the Annual Report and Ratification of the Company’s Financial Statements as well as the Report on the Board of Commissioners’ Supervisory Duties for the fiscal year ending December 31, 2025.**

*Pursuant to the provisions of the Company’s Articles of Association, Law No. 40 of 2007 on Limited Liability Companies (“UUPT”), and POJK No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, the Company will present the highlights of the Annual Report and Financial Statements and provide an explanation to the Shareholders regarding the condition and operations of the Company for the fiscal year ending December 31, 2025. The Company proposes that the Meeting approve the Company’s Annual Report for the fiscal year 2025, including the Report on the Supervisory Duties of the Company’s Board of Commissioners, and ratify the Company’s Financial Statements for the fiscal year ending December 31, 2025. The Company will also explain to the Meeting the implementation of the 2025 Sustainable Finance Action Plan (“RAKB”) as well as the 2026 RAKB plan.*

- 2. Determination of salaries or honoraria, along with benefits and allowances for the 2026 fiscal year, for members of the Company’s Board of Directors and Board of Commissioners**

*In accordance with the provisions of the Company’s Articles of Association, UUPT, and OJK Regulation No. 45/POJK.03/2015 on the Application of Corporate Governance in the Granting of Remuneration to Commercial Banks, the Company will propose to the Meeting to approve and determine the amount of salaries or honoraria and other allowances for members of the Board of Commissioners and members of the Board of Directors for the fiscal year 2026, provided that the authority of the General Meeting of Shareholders (“GMS”) may be delegated to the Board of Commissioners, taking into account the recommendations of the Nomination and Remuneration Committee.*

**3. Approval of the Appointment of a Public Accountant and a Public Accounting Firm to audit the Company's Financial Statements for the Fiscal Year ending on December 31, 2026**

*Pursuant to the provisions of the Company's Articles of Association, UUPT, OJK Regulation No. 15/POJK.04/2020 on the Planning and Conduct of General Meetings of Shareholders of Public Companies, OJK Regulation No. 09 of 2023, and SEOJK Circular No. 18/SEOJK.03/2023 regarding Procedures for the Use of Public Accountants and Public Accounting Firms in Financial Services Activities, the Company will propose to the Meeting to delegate authority to the Board of Commissioners to appoint a public accountant and a Public Accounting Firm to audit the Company's Financial Statements for the 2026 Fiscal Year.*

**4. Approval of Amendments to the Articles of Association.**

In accordance with the provisions of the Company's Articles of Association, UUPT, OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, and OJK Regulation No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks regarding the term of the Board of Commissioners, the Company proposes to the Meeting to extend the term of office of the Board of Commissioners from 3 (three) years to 4 (four) years to provide sufficient time to carry out the supervisory function regarding the implementation of the Company's business strategy while adhering to applicable laws and regulations and conducting periodic performance evaluations.

**5. Changes to the Composition of the Company's Board of Directors and Board of Commissioners.**

*In accordance with the provisions of the Company's Articles of Association, UUPT, OJK Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, OJK Regulation No. 17 of 2023 on the Implementation of Corporate Governance for Commercial Banks, OJK Regulation No. 27/POJK.03/2016 on the Assessment of Competence and Suitability for Key Personnel of Financial Services Institutions, OJK Circular Letter No. 39/SEOJK.03/2016 on the Assessment of Competence and Suitability for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners of Banks,*

- A. *In connection with the expiration of the terms of office of Ritsuo Fukadai as President Director of the Company, Masayoshi Kobayashi as Vice President Director of the Company, as well as Felix I. Hartadi, Helmi A. Hidayat, Cho Won June, R. Djoko Prayitno, and Widjaja Hendra, each as Director of the Company, upon the conclusion of the 2026 Annual General Meeting of Shareholders, the Company will propose to the Meeting to seek approval for the reappointment of the following members of the Company's Board of Directors: Ritsuo Fukadai as President Director of the Company, Masayoshi Kobayashi as Vice President Director of the Company, as well as Felix I. Hartadi, Helmi A. Hidayat, Cho Won June, and Widjaja Hendra as Directors, with their terms of office effective from the closing of the Meeting until the closing of the 1st (first) Annual General Meeting of Shareholders, and the appointment of Raja Pardede as Director, whose term of office is effective after passing the fit and proper test from the OJK until the closing of the 1st (first) Annual General Meeting of Shareholders, without prejudice to the right of the General Meeting of Shareholders to remove them at any time.*

- B. *In connection with the expiration of the term of office of Nobiru Adachi as President Commissioner, Nobuiku Chiba as Commissioner, Benny Siswanto as Independent Commissioner, The Company proposes to the Meeting to seek approval for the reappointment of the Board of Commissioners, effective from the closing of this Meeting until the closing of the 4th (fourth) Annual General Meeting of Shareholders, with a special provision that the terms of office for Nobiru Adachi and Benny Siswanto shall remain in effect until the closing of the 2027 Annual General Meeting of Shareholders.*
- C. *In connection with the adjustment to the term of office of the Board of Commissioners, the Company proposes to adjust the term of office of Abdullah Firman Wibowo as Independent Commissioner, which was previously set to end at the close of the 3rd (third) Annual General Meeting of Shareholders, to the 4th (fourth) Annual General Meeting of Shareholders without reappointment, such that his term of office will expire in accordance with the adjusted term.*

**Note:**

1. The Company is not sending separate invitations to the Company's Shareholders ("Shareholders"), and this Notice of Meeting ("Notice") serves as the official invitation. This Notice is also available on the Indonesia Stock Exchange website at [www.idx.co.id](http://www.idx.co.id), eASY.KSEI at <https://akses.ksei.co.id>, and the Company's website at [www.jtrustbank.co.id](http://www.jtrustbank.co.id).
2. Shareholders of the Company who are entitled to attend or be represented at the Meeting are those whose names are recorded in the Company's Shareholder Register as of **June 5, 2026**, and/or shareholders holding shares in a securities sub-account at PT Kustodian Sentral Efek Indonesia ("KSEI") as of **June 5, 2026**, until the close of trading on the Indonesia Stock Exchange.
3. Meeting materials are available and can be accessed and downloaded from the Company's website as of the date of the Meeting Notice.
4. The Company provides facilities for granting proxies both conventionally and electronically ("e-proxy") provided by PT Kustodian Sentral Efek Indonesia ("KSEI").

Shareholders may grant a proxy to a BAE representative or to any other party of their choice, provided that such party is not a member of the Board of Directors, a member of the Board of Commissioners, or an employee of the Company. Shareholders are not permitted to grant proxies to more than one proxy holder for a portion of the shares they hold with separate votes. Proxies may be granted through:

- a. Conventional power of attorney; a conventional power of attorney form covering the voting instructions for each agenda item of the Meeting may be downloaded from the Company's website ([www.jtrustbank.co.id](http://www.jtrustbank.co.id)). Once completed and duly signed, along with a photocopy of an ID card or other form of identification, a scanned copy may be sent via email to [helpdesk1@sinartama.co.id](mailto:helpdesk1@sinartama.co.id). The original power of attorney must be sent by registered mail to the Company's Securities Administration Office, namely PT. Sinartama Gunita, no later than 3 (three) business days before the Meeting is held, namely Thursday, **June 25, 2026**, at 4:00 PM WIB, at the address: **Menara Tekno, 7th Floor, Jl. H. Facrudin No. 19 RT 01/RW 07, Kampung Bali, Tanah Abang Subdistrict, Central Jakarta 10250, tel. +6221 3922332** ("BAE Office"). Only Power of Attorney documents validated as belonging to Eligible Shareholders will be counted toward both the attendance quorum and the quorum required for decisions made.

- b. Electronic proxy (e-Proxy) via eASY.KSEI: This is an electronic proxy system provided by KSEI to facilitate the granting of proxies by shareholders holding dematerialized shares in KSEI's collective custody to their proxies via electronic means. The Proxy Recipient available on eASY.KSEI is the Company's Securities Administration Bureau. e-Proxy can be submitted via the eASY.KSEI website at the following links:<https://akses.ksei.co.id> no later than **Monday, June 29, 2026**, at 12:00 PM WIB.
5. Shareholders or their proxies must follow the following procedures before entering the meeting room:
  - a. Individual Shareholders must submit a photocopy of their ID card or other proof of identity;
  - b. Proxies for Individual Shareholders must submit:
    - (i) A Power of Attorney as specified by the Company
    - (ii) A photocopy of their ID card or other proof of identity;
  - c. Corporate Shareholders or Corporate Shareholder Proxies must submit:
    - (i) A Power of Attorney as prescribed by the Company;
    - (ii) A photocopy of the company's latest Articles of Association;
    - (iii) A copy of the latest deed of appointment of the Company's management;
    - (iv) Special Power of Attorney (if required by the Articles of Association of the said Legal Entity)  
must be sent to the Company's BAE at the address listed in item 3 above, no later than 3 (three) business days prior to the Meeting, namely **Thursday, June 25, 2026**.
  - d. Shareholders whose shares are held in KSEI collective custody are requested to present a Written Confirmation for the Meeting ("KTUR"), which can be obtained from the securities firm or custodian bank where the Shareholder has opened their securities account.
6. To ensure the smooth and orderly conduct of the Meeting, Shareholders or their Proxies are respectfully requested to be present at the venue 30 (thirty) minutes before the Meeting begins.

**Jakarta, June 8, 2026**  
**PT Bank JTrust Indonesia Tbk**  
**BOARD of DIRECTORS**