

## INVITATION ANNUAL GENERAL MEETING OF SHAREHOLDERS PT Bank JTrust Indonesia Tbk

The Board of Directors of PT Bank JTrust Indonesia Tbk (“the Company”) having its domicile in Central Jakarta, hereby invites the Shareholders of the Company, to attend the Extraordinary General Meeting of Shareholders (hereinafter referred to as the “Meeting”) of the Company that will be held on:

Day/Date : Friday/ 31 May 2023  
Time : 14.00 WIB - finished  
Place : Candi Sukuh Meeting Room - 2<sup>nd</sup> Floor, Hotel Grand Sahid Jaya  
Jl. Jend. Sudirman No. 86 Jakarta 10220

With the following agendas and explanations as follow:

- 1. Approval of the Annual Report and the Financial Statements of the Company including the Supervisory Report of the Board of Commissioners for the financial year ending 31 December 2022.**

*Pursuant to the provisions of Article 17 paragraph (3) of the Company's Articles of Association juncto Article 66 and Article 69 of Law No. 40 of 2007 concerning Limited Liability Companies (“UUPT”) as well as in accordance with Article 6 POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, the Company will explain the main points of the Annual Report and Financial Statements and provide an explanation to the Shareholders regarding the conditions and operations of the Company for the financial year ending on 31 December 2022. The Company will propose to the Meeting to approve the Annual Report of the Company for the 2022 financial year, including the Board of Commissioners’ (“BOC”) Supervisory Duties Report and ratify the Financial Statements of the Company for the financial year ended on 31 December 2022. The company will also explain to the Meeting regarding the Realization of the 2022 Sustainable Finance Action Plan (“RAKB”) and the 2023 RAKB plan.*

- 2. Determination of salaries/honorarium, including allowances and benefits for Financial Year 2023 to members of the Board of Directors and the Board of Commissioners.**

*In accordance to Article 11 paragraph (6) and Article 14 paragraph (6) of the Articles of Association of the Company in conjunction with Article 96 and Article 113 of the Company Law, the Company will propose to the Meeting to approve and determine the amount of salaries or honorarium and other allowances for BOC and BOD in the financial year 2023 provided that the authority of the General Meeting of Shareholders (“GMS”) can be delegated to BOC by taking into account the recommendation of the Remuneration and Nomination Committee.*

- 3. Appointment of the Public Accounting Firm to audit the Company’s financial statements for the year ending 31 December 2023.**

*In accordance with the provisions of Article 18 paragraph (4) letter (d) of the Articles of Association of the Company in conjunction with Article 68 of the Company Law, Article 59 of OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Conduct of the General Meeting of Shareholders (“POJK 15/2020”) and Article 13 paragraph (1) POJK No. 13/POJK.03/2017 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities, the Company will propose for approval by the Meeting the appointment of a public accountant and/or Public Accountant Office and determine the amount of honorarium and other requirements regarding the appointment of the Public Accountant and Public Accounting Firm where the GMS may delegate the appointment of a public accountant and/or Public Accounting Firm to audit Financial Statements for the 2023 Fiscal Year of the Company to BOC.*

- 4. Reappointment of Nobiru Adachi as President Commissioner of the Company.**
- 5. Reappointment of Nobuiku Chiba as Commissioner of the Company.**
- 6. Reappointment of Iwan Nataliputra as Independent Commissioner of the Company.**
- 7. Reappointment of Benny Siswanto as Independent Commissioner of the Company.**

Explanation of Agenda 4 to Agenda 7:

*Pursuant to the provisions of: (a) Article 94 and Article 111 of the Law of the Republic of Indonesia No. 40 of 2007 concerning the Limited Liability Company (the “Company Law”), (b) Article 11 and Article 14 of the Articles of Association of the Company, (c) Article 3, Article 7, Article 23 and Article 26 of the Financial Services Authority (“OJK”) Regulation No. 33/ POJK.04/2014 concerning Board of Directors (“BOD”) and Board of Commissioners (“BOC”) of Issuers or Public Companies, (d) Article 6 and Article 27 of OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks, (e) Circular Letter of OJK (“SEOJK”) No. 13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, (f) OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for the Primary Parties of a Financial Services Institution in conjunction with SEOJK No. 39/SEOJK.03/2016 concerning Fit and Proper Test for Candidates for Controlling Shareholders, Candidates for Members of BOD and Candidates for Members of BOC of the Bank and in relation to the term of office of Nobiru Adachi as President Commissioner of the Company, Nobuiku Chiba as Commissioner of the Company, Iwan Nataliputra and Benny Siswanto as Independent Commissioners of the Company will end at the close of 2023 GMS, the Company will propose to the Meeting to obtain approval for the reappointment of members of the Board of Commissioners mentioned above, with the Term of Office effective since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time. Curriculum Vitae of members of the Board of Commissioners of the Company can be viewed and downloaded on the Company’s Website.*

- 8. Reappointment of Ritsuo Fukadai as President Director of the Company.**
- 9. Reappointment of Felix I. Hartadi as Director of the Company.**
- 10. Reappointment of Helmi A. Hidayat as Director of the Company.**
- 11. Reappointment of Cho Won June as Director of the Company.**
- 12. Reappointment of R. Djoko Prayitno as Director of the Company.**

### 13. Reappointment of Widjaja Hendra as Director of the Company.

#### Explanation of Agenda 8 to Agenda 13:

*Pursuant to the same provisions as stated in the explanation of the 4th until 7th agenda of Meeting above and in relation to the Term of Office of Ritsuo Fukadai as President Director of the Company and Felix I. Hartadi, Helmi A. Hidayat, Cho Won June, R. Djoko Prayitno and Widjaja Hendra each as Director of the Company will end at the closing of 2023 GMS, the Company will propose to the Meeting to obtain approval for the reappointment of members of the Board of Directors mentioned above, with Term of Office effective since closing of the Meeting until the closing of the 1st (first) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time. Curriculum Vitae of members of the Board of Directors of the Company can be viewed and downloaded on the Company's Website.*

### 14. Change in the Composition of the Management.

*Pursuant to the same provisions as stated in the explanation of the 4th until 7th agenda of Meeting above, therefore the Company will propose to the Meeting to approve changes in the composition of Management of the Company.*

*Provide release and discharge of responsibilities to the Board of Commissioners for the supervisory actions that have been implemented as well as the Board of Directors for the management actions that have been carried out to the extent that these actions are reflected in the Annual Report and Financial Statements of the Company which will be approved and ratified at the Meeting and is not a criminal act that is detrimental to the Company and the fulfillment of the following conditions:*

- a. Has managed the Company as a member of the Board of Directors in good faith and prudence for the benefit of and in accordance with the aims and objectives of the Company, or has carried out supervisory and advisory duties as a member of the Board of Commissioners to the Board of Directors for the benefit of the Company in good faith, prudence and in accordance with the aims and objectives of the Company;*
- b. There was no violation of SOP of the Company or the applicable laws and regulations;*
- c. The losses of the Company are not due to their mistakes or negligences (if there is a loss to the Company).*

### 15. Report on Realization of Use of Proceeds from Limited Public Offering II - 2022 (“PUT II - 2022”) in the context of Capital Increase by Providing Pre-emptive Rights (“PMHMETD”).

*In accordance with Article 6 paragraph (1) and paragraph (2) of POJK No. 30/POJK.04/2015 dated 22 December 2015 concerning Realization Report on the Use of Funds from Public Offering, the Company will be convey a report on the realization of the use of the proceeds from the PUT II - 2022 at the Annual GMS.*

**Notes:**

1. The Company does not send separate invitation letters to the Shareholders of the Company (the “Shareholders”), and this Meeting Invitation (the “Invitation”) shall constitute an official invitation. This invitation is also available through the Indonesia Stock Exchange website: namely, [www.idx.co.id](http://www.idx.co.id), eASY.KSEI via <https://akses.ksei.co.id> and the Company's website [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 the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on **8 May 2023** and or shareholders in securities sub account balance at PT Indonesian Central Securities Depository (“KSEI”) on **8 May 2023** until the closing of stock trading on the Indonesia Stock Exchange.
3. The Company provides conventional and electronic power of attorney facility (“e-proxy”) provided by PT Kustodian Sentral Efek Indonesia (“KSEI”).

In addition to being able to grant the Power of Attorney to one of the representative of the Securities Administration Bureau, the Shareholders can also grant the power of attorneys to other parties so chosen as long as they are not members of the Board of Directors, Board of Commissioners and employees of the Company. Shareholders are not entitled to give power of attorney to more than one proxy for a portion of the number of shares owned with different votes. Authorization can be done through:

- a. Conventional Power of Attorney: Conventional Power of Attorney Form for the votes to be given for each agenda item of the Meeting, can be downloaded through the Company's website ([www.jtrustbank.co.id](http://www.jtrustbank.co.id)), the scanned copy of the power of attorney duly completed and signed as well as its supporting documents such as a photocopy of ID card or other identification, can be submitted by e-mail to [sharestar.indonesia@gmail.com](mailto:sharestar.indonesia@gmail.com). The original Power of Attorney should be submitted to the Company's Securities Administration Bureau; namely, PT Sharestar Indonesia (“Company Registrar”) no later than 3 (three) working days before the Meeting is held, on **Friday, 26 May 2023** at 16.00 WIB at the address at Berita Satu Plaza , 7th Floor, Jl. Gen. Gatot Subroto Kav. 35-36, Jakarta 12950, Indonesia, Tel. +6221 5277966, Fax. +6221 527 7967 (“BAE Office”). Only Power of Attorney validated as Eligible Shareholders will be counted for both attendance quorum and decision quorum.
  - b. The E-Proxy through eASY.KSEI: is a system to grant Power of Attorney provided by KSEI to facilitate electronic script less power of attorney from the scrip less Shareholders whose shares are in the collective custody of KSEI to their proxies. The Proxy available in eASY.KSEI is the represented by the Company Registrar. The e-proxy Power of Attorney of can be submitted to the eASY.KSEI’s website through the following link <https://akses.ksei.co.id> at the latest by **Tuesday, 30 May 2023** at 12.00 WIB.
4. Shareholders or their Proxies before entering the Meeting room must follow the following procedures:
    - a. Individual Shareholders submits a copy of ID Card (KTP) or any other valid identification document.
    - b. Proxies for Individual Shareholders submit:
      - (i) Power of Attorney determined by the Company

- (ii) a copy of Card or any other valid identification document.
  - c. Legal Entity Shareholders and their proxies are requested to provide:
    - i. Power of Attorney determined by the Company.
    - ii. Latest copy of the Articles of the Association of the Legal Entity.
    - iii. A copy of the latest deed of appointment for the management of the company.
    - iv. A special Power of Attorney (if required by the Legal Entity's Articles of Association) is sent to BAE at the address listed in point 3 above no later than 3 (three) working days before the Meeting which is on **Friday, 26 May 2023**.
  - d. Shareholders whose shares are in KSEI's collective custody are required to show written confirmation for Meeting ("KTUR") which can be obtained at a securities company or custodian bank where the shareholders open their securities accounts.
5. Entitled Shareholders or their proxies who will physically attend the Meeting, must follow and pass the safety and health protocols determined by the Company, including the limitation of meeting participants, as follows:
- a. The Shareholders or their proxies must wear proper 3-ply medical mask and at the minimum covers the nose and mouth properly and must implement physical distancing measure in accordance with direction from the Company and building management where the Meeting is convened.
  - b. Body temperature detection and monitoring to ensure shareholders or their proxies do not have above normal body temperatures (above 37.3 °C).
  - c. The Shareholders or their proxies who are sick even though their body temperatures are still within the normal temperature range, are not allowed to enter the Meeting venue. If at the Meeting venue, there are shareholders or their proxies who have or are seen as having symptoms (such as coughing, fever, and flu), they will be asked to leave the Meeting venue.
  - d. To follow the directions of the Meeting committee in implementing physical distancing policy at the Meeting venue before the Meeting starts, at the time of the Meeting, and following the end of the Meeting.
  - e. The Company will evaluate whether the Shareholders or their proxies can enter the Meeting venue.
6. For the convenient and good order of the Meeting, the Shareholders or their proxies are respectfully requested to be at the Meeting venue 30 (thirty) minutes before the Meeting starts.

Jakarta, 9 May 2023  
**PT Bank JTrust Indonesia Tbk**  
Board of Directors