

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 Annual General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”) of the Company that will be held on:

Day/Date : Friday/ 23 May 2025
Time : 14.00 WIB - finished
Place : Candi Mendut Meeting Room - 2nd 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 2024.**

Pursuant to the provisions of Article 17 paragraph (3) of the Articles of Association of the Company (“the Company’s AoA”) in conjunction with Article 66 and Article 69 of Law no. 40 of 2007 concerning Limited Liability Companies (“UUPT”), as well as in accordance with Article 6 OJK Regulation 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 Report as well as provide an explanation to Shareholders regarding the conditions and operations of the Company for the financial year ending on 31 December 2024. The Company will propose to the Meeting to approve the Annual Report of the Company for the 2024 financial year including the Board of Commissioners’ Supervisory Duties Report and ratify the Financial Statements of the Company for the financial year ended on 31 December 2024. The Company will also explain to the Meeting regarding the Realization of the 2024 Sustainable Finance Action Plan (“RAKB”) and the 2025 RAKB plan.

2. **Determination of salaries/honorarium, including allowances and benefits for Financial Year 2025 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 Company’s AoA in conjunction with Article 96 and Article 113 of UUPT and OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, the Company will propose to the Meeting to approve and determine the amount of salaries or honorarium and other allowances for members of the Board of Commissioners (“BOC”) and members of the Board of Directors (“BOD”) in the 2025 financial year provided that the authority of the General Meeting of Shareholders (“GMS”) can be delegated to the BOC by taking into account the recommendations of the Nomination and Remuneration Committee.

3. Approval of the Appointment of Public Accountant and Public Accounting Firm to audit the Company's financial statements for the year ending 31 December 2025.

In accordance with the provisions of Article 18 paragraph (4) letter d of the Company's AoA in conjunction with Article 68 paragraph (1) UUPT and also Article 59 of the OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Conduct of the GMS in conjunction with OJK Regulation No. 09 Year 2023 and SEOJK No.18/SEOJK.03/2023 concerning Procedures for Using Public Accounting Services and Public Accounting Firms in Financial Services Activities, the Company will propose to the Meeting to delegate authority to the BOC to appoint a public accountant and Public Accounting Firm to audit the Financial Statements of the Company for the 2025 Fiscal Year.

4. Approval of Recovery Plan of the Company.

In accordance with POJK No. 5 of 2024 concerning Determination of Supervision Status and Handling of Commercial Bank Issues, the Company is required to prepare and submit a Recovery Plan to OJK. The Recovery Plan as referred to shall obtain the approval of the shareholders in the GMS.

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

Pursuant to the provisions of: (a) Article 94 and Article 111 of UUPT, (b) Article 11 and Article 14 of the Company's AoA, (c) Article 3, Article 7-8, Article 23 and Article 26-27 of the OJK Regulation No. 33/POJK.04/2014 concerning BOD and BOC of Issuers or Public Companies, (d) OJK Regulation No.17 of 2023 concerning Implementation of Governance for Commercial Banks, (e) 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 Ritsuo Fukadai as President Director of the Company, Masayoshi Kobayashi as Vice 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 close of 2025 GMS, the Company will propose to the Meeting to obtain approval for the reappointment of members of the BOD mentioned above, with terms of office effective since closing of the Meeting until the closing of the 1st (first) Annual GMS and the appointment of Mr. Abdullah Firman Wibowo as Independent Commissioner, with term of office effective after obtaining a fit and proper test from the OJK until the closing of 3rd (third) Annual GMS without reducing the right of the GMS to dismiss at any time. The Company will also accept the resignation of Mr. Iwan Nataliputra as Independent Commissioner of the Company.

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, eASY.KSEI via <https://akses.ksei.co.id> and the Company's website 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 **29 April 2025** and or shareholders in securities sub account balance at PT Indonesian Central Securities Depository ("KSEI") on **29 April 2025** until the closing of stock trading on the Indonesia Stock Exchange.
3. All explanations of the agenda and materials for the Meeting are available and can be accessed and downloaded on the Company's website from the date of the Invitation of the Meeting (www.jtrustbank.co.id).
4. 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 representatives 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), 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. 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 **Tuesday, 20 May 2025** 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 **Thursday, 22 May 2025** at 12.00 WIB.

5. 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 **Tuesday, 20 May 2025**.
 - 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.
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, 30 April 2025
PT Bank JTrust Indonesia Tbk
Board of Directors