

INVITATION

EXTRAORDINARY 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 : Monday/3 May 2021
Time : 14.00 WIB – finished
Venue : Sahid Sudirman Center, 35th Floor
PT Bank JTrust Indonesia Tbk
Jl. Jend. Sudirman No.86, Central Jakarta 10220

Agenda:

Change in the composition of Management of the Company.

Pursuant to the provisions of: (a) Article 94, Article 106, and Article 111 of the Limited Liability Company Law (“UUPT”), (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 Company, (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 Governance for Commercial Banks, (f) 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, therefore, the Company will convey the proposals to the Meeting to approve changes in the composition of Management of the Company by appointing the proposed candidate of members of BOD and candidate members of BOC, with effective term of office since the date specified in the Meeting which appoints him and upon obtaining OJK approval.

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 as an official invitation. The invitation is also available through the Company’s website <https://www.jtrustbank.co.id/>.
2. Shareholders who are entitled to attend or be represented and cast a vote in the Meeting are the Shareholders whose names are recorded in the Shareholders Register of the Company on Thursday, 8 April 2021, until 16:00 WIB (“Entitled Shareholders”) or their legal proxies.
3. In order to prevent the transmission of COVID-19, the Company hereby advises the Entitled Shareholders who have script shares, to authorize one of the representatives of the Company's Securities Administration Bureau, PT Sharestar Indonesia (“BAE”) as an independent party to represent the Shareholders to attend and vote in the Meeting. The original power of attorney which has been completed accompanied with a copy of ID Card or any other valid identification document

can be send to BAE whose office located in Berita Satu Plaza, 7th Floor, Jl. Jend. Gatot Subroto Kav. 35-36, Jakarta 12950, Indonesia, Tel +6221 5277966, Fax +6221 5277967 (“BAE Office”) no later than 3 (three) working days before the Meeting is held, on 24 August 2020 at the latest at 16.00 WIB.

4. The Company hereby advises the Entitled Shareholders with scriptless shares; namely those shares which have been included in collective custody of PT Kustodian Sentral Efek Indonesia (“KSEI”) to authorize BAE through the eASY.KSEI facility via <https://akses.ksei.co.id/> provided by KSEI as an electronic proxies mechanism (e-Proxies) in the process of convening the Meeting. E-Proxies can be made from the date of the Invitation until 30 April 2021 at 12.00 WIB.
5. If the Entitled Shareholders will attend the Meeting outside the eASY.KSEI mechanism, the Shareholders could download the Power of Attorney attached in the Company’s website <https://www.jtrustbank.co.id/> and may authorize one of the representatives of BAE to attend and casting vote at the Meeting. Please send the original Power of Attorney accompanied with a copy of ID Card or any other valid identification document to BAE Office in accordance with the timeframe and place as mentioned in point 3 above. Only a validated Power of Attorney as the Entitled Shareholders will be counted for both attendance quorum and decision quorum.
6. The Shareholders who are unable to attend, in addition to providing a Power of Attorney to one of the representatives of the BAE, can also provide a Power of Attorney to other parties. The authorized person is asked to bring the Power of Attorney together with a copy of the authorizer’s ID Card and the recipient of the Power of Attorney, provided that a member of BOD, BOC, and the employees of the Company may act as a proxy of the Shareholders of the Company in the Meeting, however, the votes they cast as proxies at the Meeting will not be counted in voting process with regard to Article 48 of POJK No. 15 / POJK.04 / 2020. The Shareholders of the Company are not entitled to give Power of Attorney to more than one attorney for a portion of the number of shares owned with different votes. The form of Power of Attorney can be downloaded on the Company’s website and will available since the Invitation is published.
7. 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. For the purpose of safety and health protocols, the Company requires that each Shareholder or his/her proxy submit the original result of the COVID-19 antigen swab test (“Antigen Test Letter”) taken 2 (two) days before the Meeting with negative results obtained from a doctor from a hospital, health center or clinic. The Shareholders or their proxies who cannot show the original Antigen Test Letters are requested to provide proxies through the Electronic General Meeting System (“eASY.KSEI”) facility of PT Kustodian Sentral Efek Indonesia (“KSEI”) without prejudice to the right of the Shareholders to ask questions, opinions and/or votes as well as casting votes in the Meeting and the votes cast by their proxies in the Meeting shall be counted.
 - b. Quota of physical attendance in the Meeting venue will be in accordance with the principle of first come first served with a maximum of 30 people, including representatives of the Company and the supporting parties in accordance with applicable regulations.
 - c. Must wear a mask while on the Meeting premises and during the Meeting.

- d. Body temperature detection and monitoring to ensure shareholders or their proxies do not have above normal body temperatures (above 37.3 °C).
 - e. 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 symptomatic (such as coughing, fever, and flu), they will be asked to leave the Meeting venue.
 - f. To follow the directions of the Meeting committee in implementing the physical distancing policy at the Meeting venue before the Meeting starts, at the time of the Meeting, and following the end of the Meeting.
 - g. To follow other procedures and protocols to prevent the spread and transmission of COVID-19 established by the Company.
 - h. The Company will evaluate whether the Shareholders or their proxies can enter the Meeting venue.
 - i. The Company will re-announce any update and/or additional information related to the procedure for conducting the Meeting with reference to the latest condition and development regarding integrated handling and control to prevent the spread or transmission of COVID-19.
 - j. For the purpose of health protocols and in order to control the prevention of the spread of COVID-19, the Company does not provide food, drinks and souvenirs/goodie bags.
8. If the Shareholders and/or their proxies meet the requirements as referred to in point 7 above, then before entering the Meeting venue, the Shareholders 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. A copy of the Articles of the Association of the Legal Entity which is valid on the day of the Meeting.
 - 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 28 April 2021.
 - 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.

9. The Company ensures the Shareholders who are unable to attend or choose not to attend the Meeting may exercise their rights by granting Power of Attorney (to attend and cast their votes on each agenda of the Meeting) to an independent party provided by the Company (BAE) by completing the Power of Attorney form which has been uploaded in the Company's website and can be downloaded at <https://www.jtrustbank.co.id/>. Please send to BAE office the Power of Attorney that has been accompanied by a copy of ID Card or other identification from the grant according to place and time as mentioned on point 3 above.
10. Materials to be discussed in the Meeting are available on the Company's website <https://www.jtrustbank.co.id/>. The Shareholders who are present and/or authorize BAE have the right to submit questions relevant to the agenda of the Meeting submitted through BAE via email to sharestar.indonesia@gmail.com or writing via letter to the BAE Office with subjects "Pertanyaan RUPSLB J Trust Bank 2021" and completed with the identity and number of votes, receive no later than 3 (three) working days before the Meeting, which is on 28 April 2021. As long as the relevant questions will be submitted and discussed at the Meeting and recorded in the Minutes of Meeting compiled by the Notary and announced in the Company's website and Indonesia Stock Exchange website.
11. To ease the arrangement and orderliness 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 April 2021
PT Bank JTrust Indonesia Tbk
Board of Directors