

**POWER OF ATTORNEY
TO ATTEND AND CAST VOTES AT
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF PT BANK JTRUST INDONESIA Tbk
TO BE HELD ON 23 MAY 2025**

I/We, the undersigned:

Name :

Address :

As a registered shareholder of PT Bank JTrust Indonesia Tbk ("the Company"), hereby appoint:

Name :

Address :

ID/Passport No. :

As our Attorney-in-Fact ("Attorney-in-Fact") to attend and cast votes in accordance with the number of shares listed below at the Annual General Meeting of Shareholders of the Company ("Meeting"), which will be held on **23 May 2025, at 2:00 PM** Western Indonesia Time.

We request the Attorney-in-Fact to vote as follows:

NO	AGENDA OF THE MEETING	AGREE	ABSTAIN	DISAGREE
1	Approval of the Annual Report and Ratification of the Company's Financial Statements as well as the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the fiscal year ending on December 31, 2024.			
2	Determination of salaries or honoraria, along with facilities and allowances, for the Board of Directors and Board of Commissioners of the Company for the fiscal year 2025.			
3	Approval of the Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the fiscal year ending on December 31, 2025.			
4	Approval of the Company's Recovery Plan			
5	Changes to the Composition of the Board of Directors and Board of Commissioners of the Company.			

This Power of Attorney remains valid and grants the Attorney-in-Fact the right to attend and cast votes at any further postponement of the Company's Meeting to be held in relation to the above agenda, as long as we are registered shareholders of the Company. This Power of Attorney is granted with the right of substitution.

I/We hereby declare that I/we have honestly read the Announcement and Notice of the Meeting announced on the Indonesia Stock Exchange website and the Company's website on 15 April 2025 and 30 April 2025.

Number of Shares: _____ shares

Signed on _____ 2025

Shareholder,

Attorney-in-Fact,

Guidelines:

1. Write in capital letters in the provided columns for name and address if you are registered in the Company's Shareholder Register ("DPS") as of **29 April 2025 at 16:00** Western Indonesia Time.
2. Write in capital letters in the provided columns for the name and address of the appointed Attorney-in-Fact. Members of the Board of Directors, members of the Board of Commissioners, and employees of the Company may act as Attorney-in-Fact at the Meeting, but their votes will not be counted in the voting.
3. Mark (X) in the box provided if you wish to vote. If the Shareholder does not mark (X) in the box, the Attorney-in-Fact will be deemed to have been granted the power and authority to choose the proposed agenda to be submitted at the Meeting and at any postponements. Each vote will be considered valid, binding, and enforceable for the Shareholder/Attorney-in-Fact.
4. Write the number of shares associated with this Power of Attorney in the provided column, according to the number of shares registered in the Company's Shareholder Register (DPS). If there is a discrepancy between the number of shares stated in the Power of Attorney and the DPS, the number of votes will be calculated based on the number of shares registered in the DPS.

Remarks:

1. For the Company's Shareholders, this Power of Attorney must be made and signed by an authorized person to represent the Legal Entity in accordance with the provisions of the Articles of Association of the Legal Entity.
2. The Power of Attorney signed on a stamp duty of Rp 10,000.- and together with the documents that serve as the basis for signing this Power of Attorney, must be sent and received by the Company's Securities Administration Bureau, PT Sharestar Indonesia ("BAE"), whose office is located at SOPO Del Office Towers & Lifestyle, Tower B, 18th Floor, Jl. Mega Kuningan Barat III Lot 10.1-6, Jakarta 12920, Indonesia, Tel. +6221 50815211 ("BAE Office"), no later than 1 (one) business day before the Meeting, on or before **Thursday, 22 May 2025**.
3. The submission and return of this Power of Attorney will not restrict you as a Shareholder of the Company from attending and voting at the Meeting, if desired, provided **that the Shareholder must sign the attendance list provided for the Meeting and that the valid vote will be the Shareholder's vote, not the Granted Attorney.**
4.
 - a. Shareholders in the collective custody of PT Kustodian Sentral Efek Indonesia ("KSEI") who wish to attend the Meeting must submit their registration to the Stock Exchange Member/Bank Custodian of the Shareholder in KSEI to obtain a Written Confirmation for the General Meeting of Shareholders ("KTUR").
 - b. Shareholders or their Attorneys-in-Fact attending this Meeting are required to show their ID card or other identification and provide a photocopy of the identification to the registration officer before entering the Meeting room. In particular, Shareholders in collective custody are required to present their KTUR.