

ANNOUNCEMENT SUMMARY OF MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS PT BANK JTRUST INDONESIA Tbk

In order to comply with the provisions of Article 51 of Financial Services Authority Regulation No. 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies, the Board of Directors of PT Bank JTrust Indonesia Tbk (the “Company”) hereby announces the Summary of Minutes of the Annual General Meeting of Shareholders of the Company (the “Meeting”) as follows:

Date, Time, and Venue of the Meeting

The Meeting was held on 30 June 2026 from 09.19 WIB to 10.16 WIB at Sahid Sudirman Center, 35th floor, Jalan Jend. Sudirman Number 86, Central Jakarta 10220.

Members of the Board of Commissioners and Board of Directors of the Company who were physically present at the Meeting.

Board of Commissioners			Board of Directors		
President Commissioner	:	Nobiru Adachi	President Director	:	Ritsuo Fukadai
Commissioner	:	Nobuiku Chiba	Deputy President Director	:	Masayoshi Kobayashi
Independent Commissioner	:	Benny Siswanto	Director	:	Felix I. Hartadi
Independent Commissioner	:	Abdullah Firman Wibowo	Director	:	Helmi A. Hidayat
			Director	:	Cho Won June
			Director	:	Widjaja Hendra

Independent Vote Counting Parties

In this regard, the Company has appointed Mr. Jose Dima Satria, S.H., M.Kn., as Public Notary, and PT Sinartama Gunita as the Securities Administration Bureau to conduct the calculation and validation of quorum and voting at the Meeting.

Code of Conduct of the Meeting

- a. The Master of Ceremonies first read out the Code of Conduct before the Meeting commenced.
- b. The Meeting was chaired by Mr. Abdullah Firman Wibowo as the Independent Commissioner appointed based on the Resolution of the Board of Commissioners dated 18 May 2026.
- c. Shareholders or their Proxies were given the opportunity to raise questions and/or express opinions before proceeding with decision-making.
- d. Resolutions for the first, second, third, and fifth Agenda Items of the Meeting are valid if approved by more than 1/2 (one half) of all shares with voting rights present at the Meeting.
- e. Resolutions for the fourth Agenda Item of the Meeting are valid if approved by at least 2/3 (two thirds) of all shares with voting rights present at the Meeting.
- f. Resolutions at the Meeting were adopted based on deliberation to reach consensus or through voting.
- g. Each share grants its holder the right to cast 1 (one) vote.
- h. Voting for the Meeting resolutions was carried out by submitting completed ballot cards to the Meeting Officers. The Notary then reported the vote counting results after voting for the Meeting Agenda Items.
- i. Invalid votes were deemed non-existent and were not counted in determining the number of votes cast at the Meeting.

Number of Shares with Valid Voting Rights Present at the Meeting

The Shareholders or their Proxies present represented 16,928,544,500 shares or equivalent to 93.476% of all shares with valid voting rights issued by the Company. Accordingly, the Meeting fulfilled the quorum and was able to adopt valid and binding resolutions.

Resolutions of the Meeting Agenda Items

First Agenda Item	Approval of the Annual Report and Ratification of the Financial Statements of the Company, as well as the Report on the Implementation of the Supervisory Duties of the Board of Commissioners, for the financial year ended 31 December 2025.		
Number of Shareholders or their Proxies Submitting Questions and/or Expressing Opinions	No questions or opinions;		
Voting Results	Agree	Abstain	Disagree
	16,925,248,900 shares or 99.981% of all shares with voting rights present at the Meeting	3,005,600 shares or 0.018% of all shares with voting rights present at the Meeting	290,000 shares or 0.002% of all shares with voting rights present at the Meeting
Meeting Resolution	Approved the Company's Annual Report for the financial year 2025, including the Report on the Supervisory Duties of the Company's Board of Commissioners, and ratified the Company's Financial Statements for the financial year ended 31 December 2025, which had been audited by the Public Accounting Firm of Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners with a fair opinion in all material respects as stated in its report dated 25 May 2026.		

Second Agenda Item	Determination of salaries or honorarium, together with facilities and allowances for the financial year 2026, for members of the Board of Directors and Board of Commissioners of the Company		
Number of Shareholders or their Proxies Submitting Questions and/or Expressing Opinions	No questions or opinions;		
Voting Results	Agree	Abstain	Disagree
	16,925,248,900 shares or 99.981% of all shares with voting rights present at the Meeting	3,005,600 shares or 0.018% of all shares with voting rights present at the Meeting	290,000 shares or 0.002% of all shares with voting rights present at the Meeting

Meeting Resolution	Approved the determination of the total salaries or honorarium, together with facilities and allowances, for members of the Board of Commissioners and Board of Directors of the Company for the Financial Year 2026 with an estimated maximum value of Rp40,000,000,000 (forty billion Rupiah), taking into account the evaluation results and recommendations of the Company's Nomination and Remuneration Committee
--------------------	--

Third Agenda Item	Appointment of a Public Accountant and Public Accounting Firm to audit the Bank's Financial Statements for the Financial Year ending on 31 December 2026		
Number of Shareholders or their Proxies Submitting Questions and/or Expressing Opinions	No questions or opinions;		
Voting Results	Agree	Abstain	Disagree
	16,925,248,900 shares or 99.981% of all shares with voting rights present at the Meeting	3,005,600 shares or 0.018% of all shares with voting rights present at the Meeting	290,000 shares or 0.002% of all shares with voting rights present at the Meeting
Meeting Resolution	<ol style="list-style-type: none"> 1. Approved the delegation of authority to the Board of Commissioners of the Company to determine the Public Accountant and Public Accounting Firm to audit the Company's financial statements for the financial year ending on 31 December 2026 based on the recommendation of the Audit Committee, and to appoint a replacement Public Accountant and Public Accounting Firm in the event that the appointed and determined Public Accountant and Public Accounting Firm, for any reason, are unable to complete the audit of the Company's financial statements for the financial year ending on 31 December 2026. 2. Granted full authority to the Board of Commissioners and Board of Directors of the Company to determine the honorarium and other terms and conditions for the appointment of the Public Accountant and Public Accounting Firm. 		

Fourth Agenda Item	Amendment to the Articles of Association of the Company		
Number of Shareholders or their Proxies Submitting Questions and/or Expressing Opinions	No questions or opinions;		
Voting Results	Agree	Abstain	Disagree
	16,925,248,900 shares or 99.981% of all shares with voting	3,005,600 shares or 0.018% of all shares with voting rights	290,000 shares or 0.002% of all shares with voting rights

	rights present at the Meeting	present at the Meeting	present at the Meeting
Meeting Resolution	<p>1. Approved the amendment to Article 14 Paragraph 4 of the Articles of Association of the Company, whereby the term of office of members of the Board of Commissioners shall be set at 4 (four) years, so that Article 14 paragraph 4 of the Articles of Association of the Company shall read as follows: The 4th (fourth) Annual General Meeting of Shareholders after the appointment of the relevant member of the Board of Commissioners, without prejudice to the right of such General Meeting of Shareholders to dismiss such member of the Board of Commissioners at any time before the end of his/her term of office, taking into account paragraph 8 concerning the dismissal of members of the Board of Commissioners. Such dismissal shall be effective as of the closing of the General Meeting of Shareholders that resolves such dismissal, unless another date is determined by the General Meeting of Shareholders. The term of office of members of the Board of Commissioners appointed before and/or after the Annual General Meeting of Shareholders as referred to in the preceding paragraph shall follow the term of office of the majority of the other members of the Board of Commissioners.</p> <p>2. Granted power of attorney with the right of substitution, either partially or entirely, to the Board of Directors of the Company to state the results of this resolution as required by the applicable laws and regulations, to make or cause to be made and sign deeds before a Notary and any necessary letters and documents, subsequently to submit notification of the resolution of this Agenda Item and/or changes to the Company's data in the resolution of this Agenda Item to the authorized authorities, including but not limited to the Minister of Law of the Republic of Indonesia, and to perform all and any necessary actions and, in short, to take any actions deemed necessary and useful for the aforementioned purposes, with nothing excluded</p>		
Fifth Agenda Item	Composition of Members of the Board of Directors and Board of Commissioners of the Company		
Number of Shareholders or their Proxies Submitting Questions and/or Expressing Opinions	No questions or opinions;		

	Agree	Abstain	Disagree
Voting Results	16,925,248,900 shares or 99.981% of all shares with voting rights present at the Meeting	3,005,600 shares or 0.018% of all shares with voting rights present at the Meeting	290,000 shares or 0.002% of all shares with voting rights present at the Meeting
Meeting Resolution	<ol style="list-style-type: none"> 1. Approved the reappointment of Mr. Nobiru Adachi as President Commissioner of the Company by waiving the provisions of Article 14 paragraph 4 of the Company's Articles of Association, such that his effective term of office shall commence as of the closing of this Meeting until the closing of the General Meeting of Shareholders in 2027, which shall be held no later than June 2027. 2. Approved the reappointment of Mr. Nobuiku Chiba as Commissioner of the Company for an effective term of office from the closing of this Meeting until the closing of the General Meeting of Shareholders in 2030, which shall be held no later than June 2030. 3. Approved the reappointment of Mr. Benny Siswanto as Independent Commissioner of the Company by waiving the provisions of Article 14 paragraph 4 of the Company's Articles of Association, such that his effective term of office shall commence as of the closing of this Meeting until the closing of the General Meeting of Shareholders in 2027, which shall be held no later than June 2027. 4. Approved the adjustment of the term of office of Mr. Abdullah Firman Wibowo as Independent Commissioner, which was previously effective from the closing of the General Meeting of Shareholders in 2025 until the closing of the General Meeting of Shareholders in 2028, to become effective from the closing of the General Meeting of Shareholders in 2025 until the closing of the General Meeting of Shareholders in 2029, which shall be held no later than June 2029. 5. Approved the reappointment of Mr. Ritsuo Fukadai as President Director of the Company, Mr. Masayoshi Kobayashi as Deputy President Director of the Company, and Mr. Felix I. Hartadi, Mr. Helmi A. Hidayat, Mr. Cho Won June, and Mr. Widjaja Hendra respectively as Directors of the Company, for an effective term of office from the closing of this Meeting until the closing of the General Meeting of Shareholders in 2027, which shall be held no later than June 2027. 6. Approved the end of the term of office of R. Djoko Prayitno as Director of the Company as of the closing of this Meeting, with gratitude for the contributions provided during his tenure as Director of the Company. Granted full release and discharge of responsibility to R. Djoko Prayitno for the management actions that have been carried out, to the extent that such actions are reflected in the Company's Annual Report and Financial Statements to be approved and ratified at the Annual General Meeting of Shareholders of the Company and do not 		

	<p>constitute criminal acts detrimental to the Company, and provided that the following conditions are fulfilled:</p> <ol style="list-style-type: none"> A. Has carried out the management of the Company as a member of the Board of Directors in good faith and with prudence for the interests of and in accordance with the purposes and objectives of the Company. B. There has been no violation of the Company’s SOP or the applicable laws and regulations. C. Any losses of the Company were not due to his fault or negligence (if there are any losses of the Company). <p>7. Approved the appointment of Raja Pardede as Director of the Company, subject to passing the fit and proper test of the Financial Services Authority, for a term of office from the closing of this Meeting until the closing of the General Meeting of Shareholders in 2027, which shall be held no later than June 2027.</p> <p>Accordingly, the composition of members of the Board of Commissioners and Board of Directors of the Company is as follows:</p> <p>BOARD OF COMMISSIONERS</p> <p>President Commissioner : Mr. NOBIRU ADACHI; Commissioner : Mr. NOBUIKU CHIBA; Independent Commissioner : Mr. BENNY SISWANTO; Independent Commissioner : Mr. ABDULLAH FIRMAN WIBOWO;</p> <p>BOARD OF DIRECTORS</p> <p>President Director : Mr. RITSUO FUKADAI; Vice President Director : Mr. MASAYOSHI KOBAYASHI; Director : Mr. FELIX ISTYONO HARTADI TIONO; Director : Mr. HELMI ARIEF HIDAYAT; Director : Mr. CHO WON JUNE; Director : Mr. WIDJAJA HENDRA; Director : Mr. RAJA PARDEDE*;</p> <p>with the terms of office as stated above, without prejudice to the right of the General Meeting of Shareholders to dismiss them at any time.</p> <p>*The appointment of Mr. RAJA PARDEDE as Director of the Company shall be effective after passing the fit and proper test of the Financial Services Authority and fulfilling the applicable laws and regulations.</p> <p>8. Granted power of attorney with the right of substitution, either partially or entirely, to the Board of Directors of the Company to state the results of this resolution as required by the applicable laws and regulations, to make or cause to be made and sign deeds before a Notary and any necessary letters and documents, subsequently to submit notification of the resolution of this Agenda Item and/or changes to the Company’s data in the resolution of this Agenda Item to the authorized authorities, including but not limited to the Minister of Law of the Republic of Indonesia, and to perform all and any necessary actions and, in short, to take any actions</p>
--	--

	deemed necessary and useful for the aforementioned purposes, with nothing excluded.
--	---

Jakarta, 2 July 2026
PT BANK JTRUST INDONESIA TBK
BOARD OF DIRECTORS