

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

In order to fulfill the stipulations of Article 51 of Financial Services Authority Regulation (POJK) No. 15/POJK.04/2020 regarding the Plan and Conduct of the General Meeting of Shareholders of Public Companies, the Board of Directors of PT Bank JTrust Indonesia Tbk (“the Company”) herewith announced the Summary Minutes of the Annual General Meeting of Shareholders (“Meeting”) with the following details:

**Date, Time, and Venue of the Meeting:**

Meeting was held on 23 May 2025 at 14.20 WIB until 15.05 WIB at the Candi Mendut Meeting Room - 2<sup>nd</sup> Floor, Hotel Grand Sahid Jaya, Jl. Jend. Sudirman No. 86, Jakarta 10220.

**Members of Board of Commissioners and Board of Directors of the Company attended the Meeting physically:**

Board of Commissioners			Board of Directors		
President Commissioner	:	<b>Nobiru Adachi</b>	President Director	:	<b>Ritsuo Fukadai</b>
Commissioner	:	<b>Nobuiku Chiba</b>	Vice President Director	:	<b>Masayoshi Kobayashi</b>
Independent Commissioners	:	<b>Iwan Nataliputra Benny Siswanto</b>	Director	:	<b>Felix I. Hartadi</b>
			Director	:	<b>Helmi A. Hidayat</b>
			Director	:	<b>Cho Won June</b>
			Director	:	<b>R. Djoko Prayitno</b>
			Director	:	<b>Widjaja Hendra</b>

The meeting was attended by the Chair of Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee of the Company.

**Independent Parties as Independent Vote Counter:**

The Company appointed Mr. Jose Dima Satria, S.H., M.Kn, as Notary in Jakarta, and PT Sharestar Indonesia as the Share Administration Bureau to count and validate the quorum and the vote’s tabulation in the Meeting.

**Code of Conduct of the Meeting:**

- a. The Presenter read the Meeting’s Code of Conduct before the Meeting began.
- b. The Meeting was chaired by Mr. Iwan Nataliputra, as Independent Commissioner who was appointed based on the Board of Commissioners Meeting on 7 May 2025.
- c. The Shareholders or their Proxies were provided with opportunities to raise questions and/or opinions before proceeding with the voting.
- d. Resolution on the First to Fifth Agenda of the Meeting are valid if approved by more than 1/2 (one half) of the total shares with voting rights present at the Meeting.
- e. The resolutions made during the Meeting were based on consensus or through voting.
- f. One share gives the right to the Shareholder to cast 1 (one) vote.
- g. Voting for the resolution of the Meeting had been carried out by submitting a completed ballot card to the Meeting Officer. The Notary then reported the results of the vote counts after voting for each Meeting Agenda.
- h. Invalid votes were considered non-existent and were not counted in determining the number of votes made during the Meeting.

### Number of Shares with Valid Voting Rights Attending the Meeting:

The Shareholders or their Proxies who attended represent a total of 17.888.122.232 shares or equivalent to 98,775% of the total shares with valid voting rights issued by the Company. Therefore, the Meeting has fulfilled the quorum so that valid and binding resolutions can be made.

### Details of Meeting Agenda Resolution

Meeting Agenda 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.		
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised		
Voting Result	Agree	Abstain	Disagree
	17.888.033.424 shares or 99.9995% of total shares with valid voting rights present at the Meeting	88.808 shares or 0,0005% of total shares with valid voting rights present at the Meeting	None
Resolution of the Meeting	Approved and accepted the Annual Report of the Company for the 2024 Financial Year, including the report on the supervisory duties of the Board of Commissioners of the Company, and ratified the financial statements of the Company ended 31 December 2024 as audited by the Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner with the opinion of Unmodified Audit as stated in the report dated 14 February 2025.		

Meeting Agenda 2	Determination of salaries or honorarium, including allowances and benefits for the 2025 Financial Year to the members of the Board of Directors and the Board of Commissioners.		
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised		
Voting Result	Agree	Abstain	Disagree
	17.888.033.424 shares or 99.9995% of total shares with valid voting rights present at the Meeting	88.808 shares or 0,0005% of total shares with valid voting rights present at the Meeting	None
Resolution of the Meeting	Approved the determination of the total salaries or honorarium, allowances and other benefits for members of the Board of Commissioners and the Board of Directors for the 2025 financial year with an estimation up to IDR 40,000,000,000,- (forty billion Rupiah) which will take into account recommendations from the Remuneration and Nomination Committee.		

Meeting Agenda 3	Appointment of the Public Accountant and the Public Accountant Firm to audit financial statements of the Company for the year ending 31 December 2025.		
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised		
Voting Result	Agree	Abstain	Disagree
	17,888,033.424 shares or 99.9995% of total shares with valid voting rights present at the Meeting	88,808 shares or 0,0005% of total shares with valid voting rights present at the Meeting	None
Resolution of the Meeting	<ol style="list-style-type: none"> <li>1. Approved to delegate authority to the Board of Commissioners to appoint a Public Accountant and Public Accounting Firm to audit the Company's financial statements for the financial year ending 31 December 2025 based on the recommendation of the Audit Committee and to determine a substitute Public Accountant and Public Accounting Firm in the case the appointed and designated Public Accountant and Public Accounting Firm, for any reason, cannot complete the audit of the Company's financial statements for the financial year ending 31 December 2025.</li> <li>2. Granted full authority to the Board of Commissioners of the Company to determine the honorarium and other requirements for the appointment of the Public Accountant and Public Accounting Firm.</li> </ol>		

Meeting Agenda 4	Approval of the Recovery Plan of the Company.		
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised		
Voting Result	Agree	Abstain	Disagree
	17,888,033.424 shares or 99.9995% of total shares with valid voting rights present at the Meeting	88,808 shares or 0,0005% of total shares with valid voting rights present at the Meeting	None
Resolution of the Meeting	<ol style="list-style-type: none"> <li>1. Approved of the Recovery Plan prepared by the Company for 2024-2025 in order to comply with POJK No. 5 of 2024.</li> <li>2. Approved the delegation of authority to the Board of Commissioners and Board of Directors of the Company to take any and all necessary actions in relation to the updated Recovery Plan of the Company, respectively with regard to the POJK No. 5 Year 2024 regarding Supervisory Status Determination and Problem Handling of Commercial Banks, as well as the other laws and regulations.</li> </ol>		

Meeting Agenda 5	Changes to the Composition of the Board of Directors and the Board of Commissioners of the Company		
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised		

Voting Result	Agree	Abstain	Disagree
	17.888.033.424 shares or 99.9995% of total shares with valid voting rights present at the Meeting	88.808 shares or 0,0005% of total shares with valid voting rights present at the Meeting	None
Resolution of the Meeting	<p>1. Approved the resignation of Mr. Iwan Nataliputra as Independent Commissioner of the Company, effective since the closing of the Meeting. The Company would like to thank Mr. Iwan Nataliputra for his contributions during his tenure at the Company and wishes him continued success.</p> <p>2. Provided the release and discharge of responsibilities to Mr. Iwan Nataliputra for his supervisory 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 have been approved and will be ratified at the Meeting and was not a criminal act that was detrimental to the Company and the following conditions were met:</p> <ol style="list-style-type: none"> <li>a. Had 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, with prudence and in accordance with the aims and objectives of the Company;</li> <li>b. There was no violation of SOP of the Company or the applicable laws and regulations;</li> <li>c. The losses of the Company are not due to mistakes or negligence (if there is a loss to the Company).</li> </ol> <p>3. Approved the appointment of Mr. Abdullah Firman Wibowo as Independent Commissioner of the Company, effective upon obtaining the approval of the fit and proper test by OJK and complies with the provisions of applicable laws and regulations.</p> <p>4. Approved the reappointment of Ritsuo Fukadai as President Director, Masayoshi Kobayashi as Vice President Director, Felix I. Hartadi as Director, Helmi A. Hidayat as Director, Cho Won June as Director, R. Djoko Prayitno as Director, and Widjaja Hendra as Director, with an effective term of office starting from the closing of the Meeting until the closing of the 1st (first) Annual GMS after the appointment of those members of the Board of Directors.</p> <p>5. Therefore, the composition of the Board of Commissioners and the Board of Directors as of the close of this Meeting are as follow:</p> <p style="text-align: center;"><b>BOARD OF COMMISSIONERS :</b></p> <p>President Commissioner : Nobiru Adachi          Commissioner : Nobuiku Chiba          Independent Commissioner : Benny Siswanto          Independent Commissioner : Abdullah Firman Wibowo*</p> <p>*With the provision that the appointment of Abdullah Firman Wibowo as the Independent Commissioner of the Company is effective upon obtaining the approval of the fit and proper test by OJK and complies with the provisions of applicable laws and regulations.</p>		

	<p><b>BOARD OF DIRECTORS:</b></p> <p>President Director : Ritsuo Fukadai          Vice President Director : Masayoshi Kobayashi          Director : Felix I. Hartadi          Director : Helmi A. Hidayat          Director : Cho Won June          Director : R. Djoko Prayitno          Director : Widjaja Hendra</p> <p>6. Granted the power of attorney with the right of substitution, either in part or in whole, to the Board of Directors of the Company, either jointly or individually, to appear before and/or be present before authorized officials and/or Notaries, to submit statements including to state changes in Management of the Company and confirmation of the composition of Shareholders in accordance with the list of shareholders provided by PT Sharestar Indonesia as the Company's Securities Administration Bureau dated 29 April 2025, to make or order to make and sign deeds with a Notary and letters or documents as required, which are then to submit notification of the decision of the Meeting Agenda and/or changes to the Company's data in the decision of the Meeting Agenda, to authorized institutions including but not limited to the Minister of Law of the Republic of Indonesia, and to carry out all and every action required and in short to carry out all actions deemed necessary and useful for the purposes mentioned above, none of which are excluded</p>
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**Jakarta, 27 May 2025**  
**PT BANK JTRUST INDONESIA TBK**  
**BOARD OF DIRECTORS**