

DISCLOSURE OF INFORMATION TO SHAREHOLDERS OF PT BANK JTRUST INDONESIA TBK IN THE FRAMEWORK OF A LIMITED PUBLIC OFFERING III FOR INCREASING CAPITAL BY GIVING PRE-EMPTIVE RIGHTS

The Board of Commissioners and the Board of Directors of the Company, either individually or collegally, are fully responsible for the completeness and accuracies of all material information or facts contained in this Information Disclosure and confirms that the information presented in this Information Disclosure is true and there is no undisclosed material facts that may result in the material information contained in this Information Disclosure is incorrect and/or misleading.



PT BANK JTRUST INDONESIA TBK

Domiciled in Jakarta, Indonesia
("Company")

Business activities:
General activities in banking

Headquarters:
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LIMITED PUBLIC OFFERING III ("PUT III") TO SHAREHOLDERS WITH PRE-EMPTIVE RIGHTS ("HMETD")

Information Disclosure in the context of the Company's plan to increase Capital by Granting Pre-emptive Rights ("PMHMETD") through Limited Public Offering III ("PUT III") in accordance with the Financial Services Authority Regulation ("POJK") No. 14/POJK.04/2019 concerning Amendments to POJK No. 32/POJK.04/2015 concerning PMHMETD ("POJK 32/2015")

All information contained in Information Disclosure is only a proposal, subject to the approval of the General Meeting of Shareholders (as defined below) as well as the Prospectus to be issued in the context of increasing capital by providing PMHMETD.

This Information Disclosure is for information purpose only and does not constitute an offer or an opportunity to sell, or an offer or solicitation to acquire or take part in the Company's shares in any jurisdiction where such offer or solicitation is unlawful.

**EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS ("EGMS") TO APPROVE THIS PMHMETD PLAN
WILL TO BE HELD IN JAKARTA ON 3 MARCH 2023**

This Information Disclosure is published in Jakarta on 25 January 2023

DESCRIPTION OF PMHMETD PLAN THROUGH PUT III

A. REASON AND PURPOSE OF PMHMETD

In order to support business activities, the Company finds it necessary to strengthen the Company's capital structure. The capital structure is one of the main factors to support the implementation of the Company's business plan.

The Company had received support from the Controlling Shareholder of the Company with 74.16% ownership, namely J Trust Co., Ltd., Japan, in the amount of Rp. 1,001,860,000,000.- (one trillion one billion eight hundred and sixty million Rupiah) which have been recorded as Capital Deposit Fund as of 31 December 2022; thereafter, the Company needs to realize it into additional Issued and Fully Paid-Up Capital. In this regard, the Company plans to carry out Capital Increase with Pre-emptive Rights as referred in Financial Services Authority Regulation No. 32/POJK.04/2015 concerning Additional Capital with Pre-emptive Rights (POJK 32/2015).

B. MAXIMUM NUMBER OF PLANNED PUT III SHARES ISSUANCE

The planned number of shares to be issued is a maximum of 10,000,000,000 (ten billion) Series C Shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share which will be offered through PMHMETD at a price to be determined and announced later in the PMHMETD Prospectus with due observance of the applicable rules and regulations.

Series C shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share in PMHMETD has the same and equal rights in all respects including dividend rights with other fully paid shares.

C. ESTIMATED PERIOD OF IMPLEMENTATION OF PUT III

In accordance with Article 8 paragraph (3) of POJK 32/2015, the period between the date of approval of the General Meeting of Shareholders ("GMS") in connection with the PMHMETD Plan to the effective date of the registration statement is not more than 12 (twelve) months.

D. AN OUTLINE ESTIMATE OF THE USE OF FUNDS

The company plans to use the PMHMETD proceeds after deducting the issuance costs to strengthen the capital structure to ensure compliance with the provisions regarding the Bank's minimum core capital. If there is an exercise of Rights from other Shareholders after deducting the issuance costs, it will be used to strengthen the capital structure that will support the Company's business activities through the provision of credit.

E. ANALYSIS OF THE EFFECT OF ADDITIONAL CAPITAL ON FINANCIAL CONDITION AND SHAREHOLDERS

Funds obtained from additional capital through PUT III to strengthen compliance with the provisions concerning minimum core capital for banks. With the implementation of this PMHMETD, the Company's capital will increase according to the number of shares that can be issued by the Company in this PUT III.

EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS ("EGMS")

The Company has announced the notification of the EGMS through the Indonesia Stock Exchange website (www.idx.co.id), eASY.KSEI (<https://akses.ksei.co.id>) and the Company's website (www.jtrustbank.co.id) on **25 January 2023**. List of Shareholders who are entitled to attend the EGMS are Shareholders who are registered in the Register of Shareholders of the Company and or holders of sub securities accounts at the close of share trading on the Indonesia Stock Exchange on **8 February 2023** or their representatives with a power of attorney. The EGMS will be held on **3 March 2023**.

If the PMHMETD does not obtain approval from the GMS, the plan can only be resubmitted 12 (twelve) months after the GMS is held.

ADDITIONAL INFORMATION

Shareholders who require additional information can contact the Company during business hours at the following address:

Corporate Secretary
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