INVITATION
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
PT Bank JTrust Indonesia Tbk.

The Board of Directors of PT Bank JTrust Indonesia Tbk. ("**Company**") having its domiciled in Jakarta, hereby invites the Shareholders of the Company, to attend the Extraordinary General Meeting of Shareholders (may hereinafter be referred to as the "**Meeting**") of the Company that will be held on:

Day/Date   : Monday/ 11 February 2019
Time   : 10.00 WIB – finished
Place   : Sakura Function Hall – PT Bank JTrust Indonesia Tbk.
                Gedung Sahid Sudirman Center, Lantai 35
                Jl. Jend. Sudirman No.86 Jakarta Pusat 10220

With the following agenda and explanation as follow:

Change of Management of the Company.
This agenda is held to fulfill the provisions of Article 94, Article 106, and Article 111 of the Limited Liability Company Law, Article 11 and Article 14 of the Company's Articles of Association, and Article 3, Article 7 and Article 10 of the Financial Services Authority Regulation No. 33/POJK.04/2014 of 2014 on the Board of Directors and the Board of Commissioners of Issuers or Public Companies.

Notes:

1. This invitation is an official invitation for the Shareholders of the Company and the Company does not send separate invitations to the Shareholders of the Company.

2. The Shareholders of the Company or their Proxies who will attend the Meeting are kindly requested to submit to the registration officer, namely a photocopy of the share collective letter, photocopy of the Identity Card ("ID") or other identifications before entering the Meeting room. Specifically for the Company's Shareholders registered in the Collective Depository of the PT Kustodian Sentral Efek Indonesia ("KSEI"), they are requested to display a Written Confirmation for the Meeting ("KTUR").

3. As for the right to attend or be represented at the Meeting is the Shareholders of the Company whose names are registered in the Register of Shareholders of the Company on Friday, January 18, 2019, until 16:00 WIB. The Shareholders of the Company who are registered in KSEI's Collective Custody which are intended to attend the Meeting must register themselves through the Exchange Member/Custodian Bank to be given to KSEI to obtain KTUR.

4. The Shareholders of the Company who cannot attend the Meeting may appoint a Proxy to represent them with a valid Power of Attorney which can be obtained on every working day at the Company's Bureau of Securities Administration ("BAE") - PT Sharestar Indonesia, Berita Satu Plaza (d / h Citra Graha Building) 7th Floor, Jl. Jend. Gatot Subroto Kav. 35-36, South Jakarta. Members of the Board of Directors, members of the Board of Commissioners and Employees of the Company are permitted to act as the Proxy at the Meeting, but the votes they issued as the Proxy in the Meeting were not counted in the voting.

5. The Power of Attorney must be received by the Company no later than 3 (three) working days prior to the date of the Meeting.

6. The Shareholders of the Company in the form of Legal Entity are requested to bring a photocopy of the latest Articles of Association and documents which prove the latest Management Composition (Board of Directors and Board of Commissioners), as well as photocopies of ID/other Identification for those who are given the power to represent and photocopies of ID/other Identification from the Principal.

7. The materials to be discussed at the Meeting are available in the form of copies of electronic documents that can be accessed or downloaded through the Company's website (www.jtrustbank.co.id) or at each working hour at the Company's Head Office with the address of PT Bank JTrust Indonesia Tbk., Sahid Sudirman Center, 33rd Floor, Jl. Jend. Sudirman No. 86, Jakarta 10220 if requested in writing by the Company's Shareholders.

8. To facilitate the arrangement and order of the Meeting, the Shareholders of the Company/Proxies are required to be at the venue of the Meeting is held no later than 30 (thirty) minutes before the Meeting begins.

Jakarta, 20 January 2019
PT Bank JTrust Indonesia Tbk.
Board of Directors