

INVITATION

ANNUAL GENERAL MEETING OF SHAREHOLDERS

PT Bank JTrust Indonesia Tbk

The Board of Directors of PT Bank JTrust Indonesia Tbk (“the Company”) having its domicile in Central Jakarta, hereby invites the Shareholders of the Company, to attend the Annual General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”) of the Company that will be held on:

Day/Date : Friday/ 27 May 2022
Time : 14.00 WIB – finished
Place : PT Bank JTrust Indonesia
Sahid Sudirman Center, 35th Floor
Jl. Jend. Sudirman No. 86, Central Jakarta 10220

With the following agenda and explanation as follows:

1. Approval of the Report of the Board of Directors about the conditions and the course of the Company for FY 2021 including the Supervisory Report of the Board of Commissioners for the FY 2021 and Approval of the Financial Statements for 2021 ending 31 December 2021.

*In accordance to Article 17 paragraph (3) of the Company’s Articles of Association and in conjunction with Article 66 and Article 69 of Law No. 40 of 2007 regarding Limited Liability Company (“**Company Law**”), the Company will provide an explanation to the Shareholders regarding the condition and operation of the Company for the financial year ending on 31 December 2021 and the financial condition as stated in the Company’s Financial Statements for the financial year ending 31 December 2021 to obtain approval from the General Meeting of Shareholders (“**GMS**”). The Company will also explain the financial condition as stated in the Company’s Financial Statements for the financial year ending on 31 December 2021 to obtain approval from the GMS.*

2. Determination of salaries/honorarium, including allowances and benefits for Financial Year 2022 to members of Board of Directors and Board of Commissioners.

In accordance to Article 11 paragraph (6) and Article 14 paragraph (6) of the Articles of Association of the Company in conjunction with Article 96 and Article 113 of the Company Law as well as POJK No. 45/POJK.03/2015 regarding the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks, the amount of salaries or honorarium and other benefits for members of the Board of Directors and members of the Board of Commissioners is determined and approved by the GMS with the provision that such authority of the GMS can be granted to the Board of Commissioners.

3. Appointment of the Public Accountant Firm to audit the Company’s financial statements for the year ending 31 December 2022.

*In accordance with the provisions of Article 18 paragraph (4) letter (d) of the Articles of Association of the Company in conjunction with Article 68 of the Company Law, Article 59 of OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Conduct of the General Meeting of Shareholders (“**POJK 15/2020**”) and Article 13 paragraph (1) POJK No. 13/POJK.03/2017 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities, the appointment of a public accountant and/or Public Accounting Firm as well as the honorarium and other requirements with regard to the appointment of the Public Accountant and Public Accountant Firm is decided by the GMS where the GMS can delegate the*

appointment of a public accountant and/or Public Accounting Firm to audit the Financial Statements of the Company for Financial Year 2022 to the Board of Commissioners.

4. Report on Realization of Use of Proceeds from Limited Public Offering 2021 (“PUT – 2021”) in the context of Capital Increase by Providing Pre-emptive Rights (“PMHMETD”).

In accordance with Article 6 paragraph (1) and paragraph (2) of POJK No. 30/POJK.04/2015 dated 22 December 2015 concerning Realization Report on the Use of Funds from Public Offering, the Company will be conveying a report on the realization of the use of the proceeds from the PUT – 2021 at the Annual GMS.

5. Reappointment of composition of Board of Directors of the Company.

Pursuant to the provisions of: (a) Article 94, Article 106, and Article 111 of the Limited Liability Company Law (“UUPT”), (b) Article 11 and Article 14 of the Articles of Association of the Company, (c) Article 3, Article 7, Article 23 and Article 26 of the Financial Services Authority (“OJK”) Regulation No. 33/ POJK.04/2014 concerning Board of Directors (“BOD”) and Board of Commissioners (“BOC”) of Issuers or Public Companies, (d) Article 6 and Article 27 of OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks, (e) Circular Letter of OJK (“SEOJK”) No. 13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, (f) SEOJK No. 39/SEOJK.03/2016 concerning Fit and Proper Test for Candidates for Controlling Shareholders, Candidates for Members of BOD and Candidates for Members of BOC of the Bank, the Company will propose to the Meeting to approve the reappointment of the composition of the Board of Directors of the Company without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law.

Notes:

1. The Company does not send separate invitation letters to the Shareholders of the Company (the “Shareholders”), and this Meeting Invitation (the “Invitation”) shall constitute as an official invitation. This invitation is also available through the Indonesia Stock Exchange website: namely, www.idx.co.id, eASY.KSEI via <https://akses.ksei.co.id> and the Company's website www.jtrustbank.co.id.
2. Shareholders of the Company who are entitled to attend or be represented at the Meeting are the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on **28 April 2022** and or shareholders in securities sub account balance at PT Indonesian Central Securities Depository (“KSEI”) on **28 April 2022** until the closing of stock trading on the Indonesia Stock Exchange.
3. Taking into consideration the implementation of Micro Scale Public Activity Restrictions (“PPKM”) which is implemented in Special Capital Region of Jakarta to mitigate the spread of COVID-19 outbreak and in order to comply with the provision of Article 27 POJK No. 15/2020, the Company provides conventional and electronic power of attorney facility (e-proxy) provided by PT Kustodian Sentral Efek Indonesia (“KSEI”).

In addition to being able to grant the Power of Attorney to one of the representative of the Securities Administration Bureau, the Shareholders can also grant the power of attorney to other parties as so chosen as long as they are not members of the Board of Directors, Board of Commissioners and employees of the Company. Shareholders are not entitled to give power of attorney to more than one proxy for a portion of the number of shares they own with different votes. Authorization can be done through:

- a. Conventional Power of Attorney: Conventional Power of Attorney Form for the votes to be given for each agenda item of the Meeting, can be downloaded through the Company's website (www.jtrustbank.co.id), the scanned copy of the power of attorney upon duly completed and signed as well as its supporting documents such as a photocopy of ID card or other identification, can be submitted by e-mail to

sharestar.indonesia@gmail.com. The original Power of Attorney should be submitted to the Company's Securities Administration Bureau; namely, PT Sharestar Indonesia ("Company Registrar") no later than 3 (three) working days before the Meeting is held, Monday, 23 May 2022 at 16.00 WIB at the address at Berita Satu Plaza , 7th Floor, Jl. Gen. Gatot Subroto Kav. 35-36, Jakarta 12950, Indonesia, Tel. +6221 5277966, Fax. +6221 527 7967 ("BAE Office"). Only Power of Attorney validated as Eligible Shareholders will be counted for both attendance quorum and decision quorum.

- b. The E-Proxy through eASY.KSEI: is a system to grant Power of Attorney provided by KSEI to facilitate electronic script less power of attorney from the scrip less Shareholders whose shares are in the collective custody of KSEI to their proxies. The Proxy available in eASY.KSEI is the represented by the Company Registrar. The e-proxy Power of Attorney of can be submitted to the eASY.KSEI's website through the following link <https://akses.ksei.co.id> at the latest by Thursday, 26 May 2022 at 12.00 WIB.
4. Shareholders or their Proxies before entering the Meeting room must follow the following procedures:
 - a. Individual Shareholders submits a copy of ID Card (KTP) or any other valid identification document.
 - b. Proxies for Individual Shareholders submit:
 - (i) Power of Attorney determined by the Company
 - (ii) a copy of Card or any other valid identification document.
 - c. Legal Entity Shareholders and their proxies are requested to provide:
 - i. Power of Attorney determined by the Company.
 - ii. Latest copy of the Articles of the Association of the Legal Entity.
 - iii. A copy of the latest deed of appointment for the management of the company.
 - iv. A special Power of Attorney (if required by the Legal Entity's Articles of Association) is sent to BAE at the address listed in point 3 above no later than 3 (three) working days before the Meeting which is on Monday, 23 May 2022.
 - d. Shareholders whose shares are in KSEI's collective custody are required to show written confirmation for Meeting ("KTUR") which can be obtained at a securities company or custodian bank where the shareholders open their securities accounts.
 5. Entitled Shareholders or their proxies who will physically attend the Meeting, must follow and pass the safety and health protocols determined by the Company, including the limitation of meeting participants, as follows:
 - a. For the purpose of safety and health, the Company requires that Shareholders or their Proxies must have a Certificate of:
 - i. PCR Swab Test of COVID-19 with negative result obtained from a hospital doctor, public health center, or medical clinic with the date of the test taken 1 (one) day prior to the Meeting is held; or
 - ii. Rapid Antigen Test with negative result on the same date with the Meeting date.

The Shareholders or their proxies who cannot show the original PCR Test Letters are requested to provide proxies through eASY.KSEI facility or Conventional Power of Attorney without prejudice to the rights of the Shareholders to ask questions, opinions and/or votes as well as casting votes in the Meeting and the votes cast by their proxies in the Meeting shall be counted;

- b. Quota for physical attendance in the Meeting venue will be in accordance with the principle of first come first served with a maximum of 25 people, including representatives of the Company and the supporting parties in accordance with applicable regulations.
 - c. The Shareholders or their proxies must wear proper 3-ply medical mask and at the minimum covers the nose and mouth properly and must implement physical distancing measure in accordance with direction from the Company and building management where the Meeting is convened.
 - d. Body temperature detection and monitoring to ensure shareholders or their proxies do not have above normal body temperatures (above 37.3 °C).
 - e. The Shareholders or their proxies who are sick even though their body temperatures are still within the normal temperature range, are not allowed to enter the Meeting venue. If at the Meeting venue, there are shareholders or their proxies who have or are seen as having symptoms (such as coughing, fever, and flu), they will be asked to leave the Meeting venue.
 - f. To follow the directions of the Meeting committee in implementing physical distancing policy at the Meeting venue before the Meeting starts, at the time of the Meeting, and following the end of the Meeting.
 - g. To follow other procedures and protocols to prevent the spread and transmission of COVID-19 established by the Company.
 - h. The Company will evaluate whether the Shareholders or their proxies can enter the Meeting venue.
 - i. The Company will re-announce any update and/or additional information related to the procedure for conducting the Meeting with reference to the latest condition and development regarding integrated handling and control to prevent the spread or transmission of COVID-19.
 - j. For the purpose of health protocols and in order to control the prevention of the spread of COVID-19, the Company does not provide food, drinks and souvenirs/goodie bags.
6. For the convenient and good order of the Meeting, the Shareholders or their proxies are respectfully requested to be at the Meeting venue 30 (thirty) minutes before the Meeting starts.

Jakarta, 5 May 2022
PT Bank JTrust Indonesia Tbk.
Board of Directors