

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 28 June 2024 at 14.22 WIB until 15.09 WIB at the Candi Mendut Meeting Room - 2nd 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	:	Nobiru Adachi	President Director	:	Ritsuo Fukadai
Commissioner	:	Nobuiku Chiba	Vice President Director	:	Masayoshi Kobayashi
Independent Commissioners	:	Iwan Nataliputra Benny Siswanto	Director	:	Felix Istyono Hartadi Tiono
			Director	:	Helmi Arief Hidayat
			Director	:	Cho Won June
			Director	:	Raden Djoko Prayitno
			Director	:	Widjaja Hendra

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 Ms. Diharini, 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 votes 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 12 June 2024.
- 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 Third Agenda of the Meeting and Fifth to Eleventh 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. Resolution on the Fourth Agenda of the Meeting is valid if approved by more than 2/3 (two thirds) of the total shares with voting rights present at the Meeting
- f. The resolutions made during the Meeting were based on consensus or through voting.
- g. One share gives the right to the Shareholder to cast 1 (one) vote.
- h. 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.

- i. 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 17.872.407.651 shares or equivalent to 98,6885% 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 2023.		
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised		
Voting Result	Agree	Abstain	Disagree
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved and accepted the Annual Report of the Company for the Financial Year 2023, including the report on the supervisory duties of the Board of Commissioners of the Company, and approve the financial statements of the Company ending 31 December 2023 audited by Public Accountant Firm Kosasih Nurdiyaman Mulyadi Tjahjo & Rekan (a member of Crowe) with the opinion of Unmodified Audit (formerly "Unqualified") as stated in the report dated 30 April 2024.		
Meeting Agenda 2	Determination of salaries/honorarium, including allowances and benefits for Financial Year 2024 to 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	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 2024 financial year with an estimate of IDR IDR 40,000,000,000,- (forty billion Rupiah) considering the results of evaluation and recommendations from the Nomination and Remuneration Committee of the Company.		

Meeting Agenda 3	Appointment of the Public Accountant Firm to audit the Company's financial statements for the 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	<ol style="list-style-type: none"> 1. Approved to delegate authority to the Board of Commissioners to appoint a Public Accountant and/or Public Accounting Firm to audit the Company's financial statements for the financial year ending 31 December 2024 based on the recommendation of the Audit Committee and to determine a substitute Public Accountant and/or a Public Accounting Firm in the case the appointed and designated Public and/or Public Accounting Firm, for any reason, cannot complete the audit of the Company's financial statements for the financial year ending 31 December 2024. 2. Grant full authority to the Board of Commissioners and Directors of the Company to determine the honorarium and other requirements for the appointment of the Public Accountant and Public Accounting Firm. 		

Meeting Agenda 4	Approval of changes to the Articles of Association 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	<ol style="list-style-type: none"> 1. Approved changes to Article 11 to Article 16 of the Articles of Association of the Company in accordance with POJK provisions on the Implementation of Governance for Commercial Banks. 2. Approved the granting of power and authority to the Board of Directors of the Company with the right of substitution to declare the decisions of the Meeting, including to draft and restate all provisions of the Company's Articles of Association in a Notarial Deed and submit a request for approval and receipt of notification of changes to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic Indonesia and take all necessary actions in connection with changes to the Articles of Association. 		

Meeting Agenda 5	Re-appointment of Ritsuo Fukadai as President Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the Reappointment of Ritsuo Fukadai as President Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Meeting Agenda 6	Re-appointment of Masayoshi Kobayashi as Vice President Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the re-appointment of Masayoshi Kobayashi as Vice President Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Meeting Agenda 7	Re-appointment of Felix Istyono Hartadi Tiono as Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the re-appointment of Felix Istyono Hartadi Tiono as Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Meeting Agenda 8	Re-appointment of Helmi Arief Hidayat as Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the re-appointment of Helmi Arief Hidayat as Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Meeting Agenda 9	Re-appointment Cho Won June as Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the re-appointment of Cho Won June as Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Meeting Agenda 10	Re-appointment Raden Djoko Prayitno as Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the re-appointment of Raden Djoko Prayitno as Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Meeting Agenda 11	Re-appointment Widjaja Hendra as Director 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
	17.872.407.651 shares or 100% of total shares with valid voting rights present at the Meeting	None	None
Resolution of the Meeting	Approved the re-appointment of Widjaja Hendra as Director of the Company with an effective Term of Office commencing from the close of the Meeting until the close of the 1st (first) Annual GMS after the appointment of the intended member of the Board of Directors.		

Resolution of the Meeting Agenda 5 until Agenda 11	<p>Approved that the composition of the members of the Board of Commissioners and members of the Board of Directors of the Company as of the closing of the Meeting is as follows:</p> <p>BOARD OF COMMISSIONERS :</p> <p>President Commissioner : Nobiru Adachi Commissioner : Nobuiku Chiba Independent Commissioner : Iwan Nataliputra Independent Commissioner : Benny Siswanto</p> <p>BOARD OF DIRECTORS:</p> <p>President Director : Ritsuo Fukadai Vice President Director : Masayoshi Kobayashi Director : Felix Istyono Hartadi Tiono Director : Helmi Arief Hidayat Director : Cho Won June Director : Raden Djoko Prayitno Director : Widjaja Hendra</p> <p>Grant power and authority with the right of substitution, either in part or in full to the Board of Directors of the Company to declare the results of this decision as required by the provisions of applicable laws, make or order to make and sign deeds with a Notary and the necessary letters and documents, further to convey notification of the decision on this Agenda and/or changes to the Company's data in the decision on this Agenda, to the authorized agencies including but not limited to the Minister of Law and Human Rights of the Republic of Indonesia, as well as taking all and any necessary actions and in short carry out all actions deemed necessary and useful for the purposes mentioned above, nothing is excluded.</p>
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Meeting Agenda 12	Realization Report on the Use of Funds from the Limited Public Offering II - 2022 (“PUT II - 2022”) with regards to the Capital Increase with Pre-emptive Rights (“PMHMETD”).
The Number of Shareholders or their Proxies Raise Questions and/or Convey Opinions	No questions or opinions was raised
There is no decision making because this Meeting Agenda is a report.	

Jakarta, 1 July 2024
PT BANK JTRUST INDONESIA TBK
BOARD OF DIRECTORS