



**JOSE DIMA SATRIA, S.H, M.Kn.**

**NOTARY PUBLIC IN JAKARTA**

Decree of the Minister of Law and Human Rights of the Republic  
of Indonesia No. AHU-029.AH.02.02 - Year 2012 Dated 20 April  
2012

Jalan Madrasah, Taman Gandaria Complex, Kav. 11A, South  
Gandaria Village, Cilandak Sub-District, South Jakarta, 12420,  
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**COPY**

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**DEED**

Date : 17 December 2022

Number : 156

STATEMENT OF MEETING RESOLUTION,  
AMENDMENTS TO THE ARTICLES OF ASSOCIATION FOR  
PT BANK JTRUST INDONESIA TBK





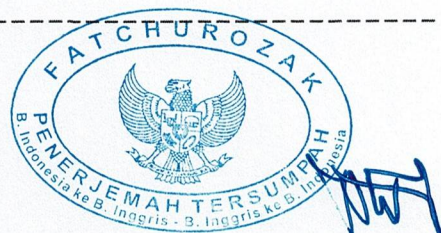
**STATEMENT OF MEETING RESOLUTION,  
AMENDMENTS TO THE ARTICLES OF ASSOCIATION FOR  
PT BANK JTRUST INDONESIA TBK**

**Number: 156**

Today, Friday, seventeen December two thousand twenty one (17-12-2021), at 14.20 WIB (twenty minutes past fourteen of West Indonesia Time), appearing me, JOSE DIMA SATRIA, Bachelor of Laws, Master of Notary, Notary Public in the Administrative City of South Jakarta, the Appearer who will be mentioned below, in the presence of witnesses whose names will be mentioned at the end of this deed.-----

Mr. RITSUO FUKADAI, born in Japan, on 17 (seventeen) May 1962 (one thousand nine hundred and sixty two), President Director of the limited liability company that will be mentioned below, domiciling in Sahid Sudirman Center 33<sup>rd</sup> floor, Jalan Jenderal Sudirman Number 86, Central Jakarta 10220, the holder of Japanese passport number TZ1090418, Japanese citizen, temporarily residing in Jakarta;-----

The Appearer then serves his position as previously stated:-----





- That, on Friday, 17 (seventeen) December 2021 (two thousand and twenty one), at the Sahid Sudirman Center Building, 35<sup>th</sup> Floor, Jalan Jenderal Sudirman Number 86, Jakarta 10220, an Extraordinary General Meeting of Shareholders of PT BANK JTRUST INDONESIA TBK, a limited liability company established complying with and under the Laws of the Republic of Indonesia, domiciling in Central Jakarta, and having its address at Sahid Sudirman Center Floor 33, Jalan Jenderal Sudirman Number 86, Jakarta 10220, whose articles of association have been issued in the State Gazette of the Republic Indonesia dated 14 (fourteen) January 2005 (two thousand and five) Number 4, Supplement Number 486, was held; -----

- These articles of association have been amended several times and then completely amended to comply with Law Number 40 of 2007 (two thousand and seven) concerning Limited Liability Companies as contained in the deed dated 10 (ten) August 2009





(two thousand and nine) Number 62, made before Doctor IRAWAN SOERODJO, Bachelor of Laws, Master of Sciences, Notary Public in Jakarta, who has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree dated 26 (twenty-six) August 2009 (two thousand and nine) Number AHU-41550. AH.01.02.Year 2009;-----

- The articles of association were then amended again as stated in:-----
- Deed dated 21 (twenty one) June 2011 (two thousand and eleven) Number 9, made before SURYATI MOERWIBOWO, Bachelor of Laws, Notary Public in Jakarta, that has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree dated 21 (two twenty one) July 2011 (two thousand and eleven) Number AHU-36564.AH.01.02.Year 2011;-----
- Deed dated 23 (twenty three) December 2013 (two thousand and thirteen) Number 45, made before FATHIAH HELMI, Bachelor of





- Laws, Notary Public in Jakarta, that received notification from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree dated 9 (nine) January 2014 (two thousand and fourteen) Number AHU-AH.01.1000950;-----
- Deed dated 20 (twenty) November 2014 (two thousand and fourteen) Number 51, made before me, Notary Public, that has received notification from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 20 (twenty) November 2014 (two thousand fourteen) Number AHU-08674.40.21.2014;-----
  - Deed dated 30 (thirtieth) March 2015 (two thousand and fifteen) Number 87, made before me, Notary Public, that has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 7 (seven) April 2015 (two thousand fifteen) Number AHU-0005430.AH.01.02.TAHUN 2015;





- The Articles of Association have been completely amended to comply with the Financial Services Authority Regulation Number 32 and Number 34 of 2014 (two thousand and fourteen) as contained in the deed dated 24 (twenty four) June 2015 (two thousand and fifteen) Number 59, made before me, Notary Public, having received (i) receipt of notification from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree dated 25 (twenty five) June 2015 (two thousand and fifteen) Number AHU-AH.01.03-0945465, and (ii ) receipt of notification from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree dated 25 (twenty-five) June 2015 (two thousand and fifteen) Number AHU-AH.01.03-0945466;-----
- The articles of association have been amended as stated in the deed dated 5 (fifth) October 2015 (two thousand and fifteen) Number 2, made before me, the Notary Public, that has obtained (i) the





approval of the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 28 (twenty-eight) October 2015 (two thousand and fifteen) Number AHU-0944759.AH.01.02.YEAR 2015, and (ii) receipt of notification from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 28 (twenty-eighth) October 2015 (two thousand and fifteen) Number AHU-AH.01.03-0975422; -----

- Deed dated 28 (twenty-eight) December 2015 (two thousand and fifteen) Number 54, made before me, Notary Public, that has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 29 (twenty-nine) December 2015 (two thousand and fifteen) Number AHU-0948998.AH.01.02.YEAR 2015;-----

- Deed dated 30 (thirtieth) March 2017 (two thousand and seventeen) Number 118, made before me, Notary Public, that has





received notification of amendments to the articles of association of the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 31 (thirty first) March 2017 (two thousand and seventeen) Number AHU-AH.01.03-0122850;-----

- Deed dated 28 (twenty eight) June 2018 (two thousand and eighteen) Number 64, made before me, Notary Public, that has received (i) Receipt of Notification of Amendment to the articles of association from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree Number AHU -AH.01.03-0217181, and (ii) Receipt of Notification of Amendments to Company Data from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree Number AHU-AH.01.03-0217182, both dated 29 (twenty nine) June 2018 (two thousand eighteen);-----
- Deed dated 26 (twenty-six) July 2018 (two thousand and eighteen) Number 64, made





before me, Notary Public, that has obtained (i) Approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree Number AHU-0018004. AH.01.02.Year 2018, (ii) Receipt of Notification of Amendments to the Articles of Association from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree Number AHU-AH.01.03-0238379, and (iii) Receipt of Notification of Amendments to Company Data from the Minister of Law and Rights Human Rights of the Republic of Indonesia in accordance with Decree Number AHU-AH.01.03-0238380, all of the three dated 1 (one) September 2018 (two thousand and eighteen);-----

- Deed dated 25 (twenty five) September 2020 (two thousand and twenty) Number 79, made before me, Notary Public, that has received (i) Receipt of Notification of Amendment to the Articles of Association from the Minister of Law and Human Rights of the Republic of Indonesia in accordance





with Decree Number AHU-AH.01.03-0396159,  
and (ii) Receipt of Notification of  
Amendments to Company Data from the  
Minister of Law and Human Rights of the  
Republic of Indonesia in accordance with  
Decree Number AHU-AH.01.03-0396160, both  
dated 8 (eight) October 2020 (two thousand  
twenty); -----

- the latest amendment to the articles of  
association and composition of the  
company's shareholders as contained in the  
Deed dated 23 (twenty three) July 2021  
(two thousand twenty one) Number 83, made  
before me, the Notary Public, that has  
obtained (i) Approval from the Minister of  
Law and Rights Human Rights of the  
Republic of Indonesia in accordance with  
Decree Number AHU-0045155.AH.01.02.Year  
2021; (ii) Receipt of Notification of  
Amendments to the articles of association  
from the Minister of Law and Human Rights  
of the Republic of Indonesia in accordance  
with Decree Number AHU-AH.01.03-0439407;  
and (iii) Receipt of Notification of





Changes to Company Data from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree Number AHU-AH.01.03-0439408, all of them dated 23 (twenty-three) August 2021 (two thousand and twenty-one);-----

- the latest composition of the company's directors and board of commissioners as contained in the deed dated 2 (two) December 2021 (two thousand twenty one) Number 13, made before me, Notary Public;-
- hereinafter referred to as the Company;---
- Minutes of the Meeting were prepared on Friday, 17 (seventeen) December 2021 (two thousand twenty one) Number 155, prepared by me, the Notary Public;-----
- hereinafter it will also be called "Meeting";-----
- that, complying with the provisions of the Company's articles of association and applicable laws and regulations, the following have been carried out:-----
  1. Submission of a notification letter regarding the agenda of the Meeting and





plans to hold the Meeting to the Financial Services Authority (hereinafter referred to as "OJK") on 3 (three) November 2021 (two thousand twenty one).-----

2. Announcement of the Meeting to Shareholders via the Indonesian Stock Exchange website, PT KUSTODIAN SENTRAL EFEK INDONESIA website and the Company website on 10 (ten) November 2021 (two thousand twenty one) (hereinafter referred to as "Announcement").-----

In order to comply with the provisions of OJK Regulation Number 32/POJK.04/2015 in conjunction with OJK Regulation Number 14/POJK.04/2019 concerning the Increasing in Capital in Public Companies Providing Pre-emptive Rights, Disclosure of Information regarding Plans to Increase Capital by Providing Pre-emptive Rights Previously (PMHMETD) was announced on the Indonesian Stock Exchange website and the Company's website on 10 (ten)





November 2021 (two thousand twenty one). -----

3. Invitation to the Company's Shareholders via the Indonesia Stock Exchange website, PT KUSTODIAN SENTRAL EFEK INDONESIA website and the Company's website on 25 (twenty five) November 2021 (two thousand twenty one) (hereinafter referred to as the "Invitation").-----

- That, based on data from PT SHARESTAR INDONESIA as the Company's Securities Administration Bureau, the Meeting was attended/represented by holders of Series A and Series B Shares totaling 9,734,402,551 (nine billion seven hundred thirty-four million four hundred two thousand five hundred fifty one) shares or representing approximately 97.226% (ninety seven point two hundred twenty six percent) of all shares with valid voting rights issued by the Company;-----
- So, thus:-----





1. For the First Agenda regarding amendments to the Company's Articles of Association in accordance with the provisions of Article 42, letter a of the Financial Services Authority Regulation Number 15/POJK.04/2020 concerning Plans and Implementation of the General Meeting of Shareholders of Public Companies (hereinafter referred to as "POJK GMS") and Article 24, paragraph (1) of the Company's Articles of Association, a meeting can be held if it is attended by the Company's Shareholders representing at least 2/3 (two thirds) of the total number of shares with valid voting rights issued by the Company; and-----

2. For the Second Agenda, in accordance with the provisions of Article 41, paragraph (1), letter a of POJK GMS and Article 20, paragraph (1), letter a of the Company's Articles of Association, the Meeting can be held if it is attended by the Company's Shareholders





representing more than 1/2 (one per two) part of the total number of shares with valid voting rights issued by the Company.-----

The meeting is valid in its composition and has the right to make valid decisions regarding matters discussed and decided at the Meeting.---

- That, at the Meeting, the Company's Directors have been given authority with the right of substitution to state the Meeting's resolution in a Notarial deed;--

So, now the Appearer acting as stated above hereby declared that, at the Meeting, decisions have been made ("Meeting Resolution") including:

FIRST AGENDA-----

1. Approving adjustments to the Company's business activities in accordance with the latest Standard Classification of Indonesian Business Fields, namely KBLI 2020 (two thousand and twenty).-----
2. Approving the granting of authority to the Company's Directors to make adjustments to other articles related to amendments to the articles of association. As well as





preparing amendments to the provisions of the Company's Articles of Association in a Notarial Deed and submitting a request for approval and receipt of notification of amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia.

SECOND AGENDA-----

1. Approving PMHMETD as intended in OJK Regulation Number 32/POJK.04/2015 in conjunction with OJK Regulation Number 14/POJK.04/2019 with a maximum amount of 9,050,000,000 (nine billion and fifty million) shares with a nominal value of IDR 100.00 (one hundred Rupiah) per share.
2. Approving and granting authority and power to the Company's Directors to carry out the following:-----
  - a. Determining the number of shares offered in PMHMETD;-----
  - b. Determining the PMHMETD implementation price;-----





c. Carrying out all actions for the implementation of PMHMETD complying with laws and regulations.-----

3. Approving and granting authority to the Company's Board of Commissioners to declare the results and amendments to the Company's Issued and Fully Paid Capital after the PMHMETD is implemented.-----

In association with the decisions mentioned above, the provisions of Article 3 of the Company's articles of association are as follows: -----

----- **Article 3** -----

**PURPOSES AND OBJECTIVES AND BUSINESS**

**ACTIVITIES**

1. The Company's purposes and objectives are to operate in the sector of conventional commercial banking. -----

2. To achieve the purposes and objectives above, the Company can carry out the following business activities:-----

I. The main business activities carried out to realize the main business are as follows: -----





- a. Collecting the public funds in savings in the form of current accounts, time deposits, certificates of deposit, savings and/or other equivalent forms;-
- b. providing credit/loans, whether long term, medium term or short term, and loans in other forms commonly provided in the banking world, while still complying with the provisions of applicable laws and regulations;-----
- c. providing finance and/or carrying out other activities based on sharia principles complying with the provisions stipulated by Bank Indonesia;-----
- d. transferring money either for own interests or for customers' interests;-
- e. placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunication facilities or by bearer drafts, checks or other means;-----
- f. carrying out activities in foreign currency by complying with the





provisions stipulated by Bank  
Indonesia.-----

II. Supporting business activities that  
support the main business activities as  
referred to in point I above are as  
follows:-----

a. issuing a debt acknowledgment  
letter; -----

b. buying, selling or guarantying at  
their own risk or for the benefit  
and at the order of their customers:

i. bills of exchange, including  
bills of exchange accepted by  
the bank, whose validity period  
is no longer than the customary  
practice in trading the  
securities in question; -----

ii. debt acknowledgment letters and  
other trade papers whose  
validity period is no longer  
than the customary practice in  
trading the papers in question;--

iii. state treasury papers and  
government guarantee letters;---





- iv. Bank Indonesia Certificate (SBI); Bond;-----
- v. trade letters with a term of up to 1 (one) year;-----
- vi. other securities instruments with a maturity of up to 1 (one) year.-----
- c. receiving payments from claims on securities and carrying out calculations with or between third parties;-----
- d. providing a place to store goods and securities;-----
- e. carrying out custody activities for the benefit of another party based on a contract;-----
- f. placing funds from customers to other customers in the form of securities that are not listed on the stock exchange;-----
- g. carrying out the factoring activities, credit card business and trustee activities;-----





- h. carrying out the capital investment business activities in banks or other companies in the financial sector, such as leasing, venture capital, consumer financing, securities companies, insurance, as well as clearing and guarantee institutions, and depository and settlement institutions complying with the provisions stipulated by Bank Indonesia;-----
- i. carrying out the temporary capital investment business activities to overcome credit failures or financing failures based on sharia principles, provided that the participation must be withdrawn, complying with the provisions stipulated by Bank Indonesia;-----
- j. acting as founder of the pension fund and administrator of the pension fund complying with the provisions of the applicable pension fund laws and regulations;-----





k. carrying out other activities commonly performed in the banking world;-----

The activities as described above must be carried out while still complying with the applicable legal provisions and regulations, especially in the banking sector, as long as they do not conflict with statutory regulations.-----

Furthermore, the Appearers serving as mentioned above stated that, in association with the resolution, I, the Notary Public, acting either jointly or individually, with the right of substitution to request approval regarding these amendments from the competent authorities, including but not limited to the Minister of Law and Human Rights of the Republic of Indonesia, complying with the provisions of the applicable laws and regulations and for this purpose appear wherever necessary, make, order to make and sign letters of application, deeds and other documents, then carry out everything that is useful or necessary to achieve that goal, no one is excluded. Then, the Appearers stated for this purpose hereby stating that:-----





1. The Appearers hereby guarantee that all signatures contained in this deed have been signed by authorized parties and are fully responsible for the validity of the signing of this document.-----
2. Ready to accept all forms of sanctions, including but not limited to criminal, civil and/or administrative sanctions complying with the provisions of applicable laws and regulations;-----
3. Agreeing to the statement above, you are ready to take full responsibility and hereby declare that you have signed the statement made by me, the Notary Public and hereby declare that this Statement is a valid statement.-----

I, Notary Public, know the Appearers.-----

----- THAT IS THIS DEED -----

Made as a minute and held in Central Jakarta, on the day and date stated in the head of this deed, in presence of :-----

1. Miss NATASYA IMMANUELA SANDJOJO, born in Surabaya on 28 (twenty eight) May 1993 (one thousand nine hundred and ninety





three), Assistant Notary Public ,  
domiciling in Jalan Kampar Number 2, Rukun  
Tetangga 013/Rukun Warga 006, Darmo  
Village, Wonokromo Sub-district, Surabaya  
City, the holder of Identity Card Number  
3578046805930007, Indonesian citizen,  
temporarily residing in Jakarta;-----

2. Miss BELLA RATNA SYAFIERRA, born in  
Semarang, on 26 (twenty-six) March 1996  
(one thousand nine hundred and ninety-  
six), Assistant Notary Public, domiciling  
in Jakarta, Jalan Kerinci VIII Number 24,  
Rukun Tetangga 009/Rukun Warga 002, Gunung  
Village, Kebayoran Baru Sub-district,  
South Jakarta City, the holder of Identity  
Card Number 3173086603960002, Indonesian  
citizen.-----

- I, Notary Public, know them as witnesses.-
- After I, Notary Public, read this deed to  
Appearers and witnesses, then the  
Appearers, witnesses, and I, Notary  
Public, signed this deed.-----





It was Carried out without change.-----

- The minutes of this deed have been signed perfectly.-----

- given for copy with same contents.-----

Notary Public in South Jakarta

City,

*Signed and sealed,*

**(JOSE DIMA SATRIA, S.H., M.Kn.)**

Saya, **FATCHUROZAK**, Penerjemah Tersumpah di Republik Indonesia berdasarkan peraturan perundang-undangan yang berlaku di Republik Indonesia, dengan ini menerangkan dan menyatakan, sesuai dengan sumpah jabatan saya, bahwa dokumen ini merupakan terjemahan yang benar, setia, dan lengkap dari dokumen sumber yang diberikan kepada saya. Jakarta, 13 November 2023

**FATCHUROZAK**

Penerjemah Tersumpah [Bahasa Indonesia ke Bahasa Inggris dan Bahasa Inggris ke Bahasa Indonesia]

Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia

No. AHU-4 AH/03.07.2022 tanggal 5 Oktober 2022 dan SK Gub DKI Jakarta No. 3065 Tahun 2003

Alamat : Jl. Taman Galaxy Raya Blok A2h- Bekasi

Email : bilipenerjemah@yahoo.com

No. Register : 1462/AT/XI/2023

I, **FATCHUROZAK**, a Sworn Translator in the Republic of Indonesia by virtue of the applicable laws and regulations in the Republic of Indonesia, hereby state and declare, under my oath of office, that the foregoing is a true, faithful and correct English translation of the source document in Indonesian language presented to me.

