

FINANCIAL HIGHLIGHT

PT Bank JTrust Indonesia Tbk.

As of December 2019 (Audited)



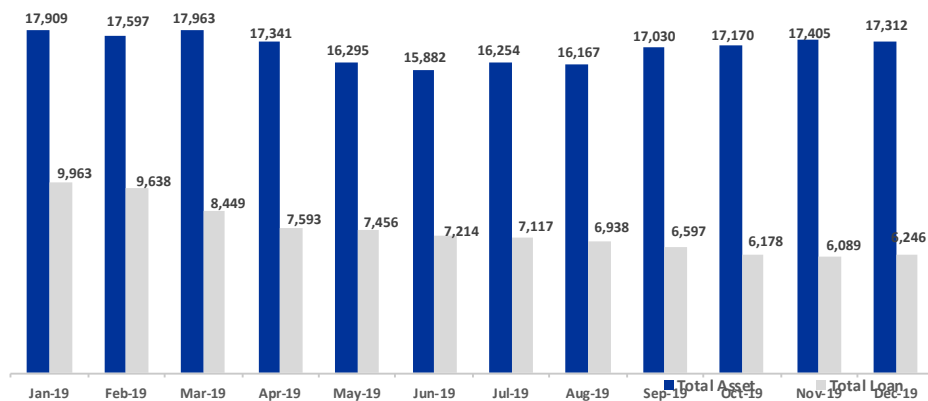
Income Statement (YTD)

IDR billion													Audited Dec 19	
	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	YoY
Total Revenue	1,466.1	123.5	216.9	349.5	478.3	560.3	658.6	728.1	846.4	937.3	1,002.4	1,114.5	1,199.8	-18.2%
Net Interest Income	359.8	13.4	8.9	29.4	69.2	44.0	57.1	32.1	59.0	59.9	31.8	53.1	50.3	-86.0%
Non Interest Income	71.0	8.2	13.8	23.7	21.3	24.8	32.6	37.4	40.8	46.5	55.7	64.4	67.6	-4.9%
Operating Income	430.9	21.5	22.7	53.1	90.5	68.8	89.7	69.6	99.8	106.4	87.5	117.5	117.8	-72.6%
Pre-provision Operating Profit	(621.5)	(152.5)	(82.4)	(133.7)	(181.3)	(223.1)	(245.8)	(274.7)	(320.0)	(411.4)	(143.0)	(8.0)	(598.6)	-3.7%
Net profit	(401.1)	(143.9)	(315.8)	(165.8)	(163.5)	(273.5)	(87.9)	(134.0)	(237.5)	49.3	159.4	169.4	49.5	>100%

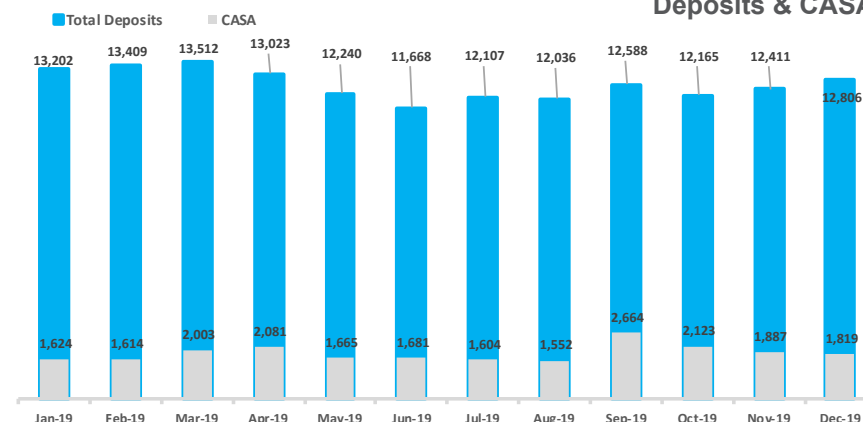
Financial Positions

IDR billion													Audited Dec 19	
	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	YoY
Total Loans	10,258	9,963	9,638	8,449	7,593	7,456	7,214	7,117	6,938	6,597	6,178	6,089	6,246	-39.1%
Total Assets	17,832	17,909	17,597	17,963	17,341	16,295	15,882	16,254	16,167	17,030	17,170	17,405	17,312	-2.9%
CASA	1,577	1,624	1,614	2,003	2,081	1,665	1,681	1,604	1,552	2,664	2,123	1,887	1,819	15.4%
Total Deposits	13,249	13,202	13,409	13,512	13,023	12,240	11,668	12,107	12,036	12,588	12,165	12,411	12,806	-3.3%
Equity	962	1,203	1,047	1,207	1,211	1,087	1,323	1,287	1,326	1,637	1,772	1,776	1,178	22.5%

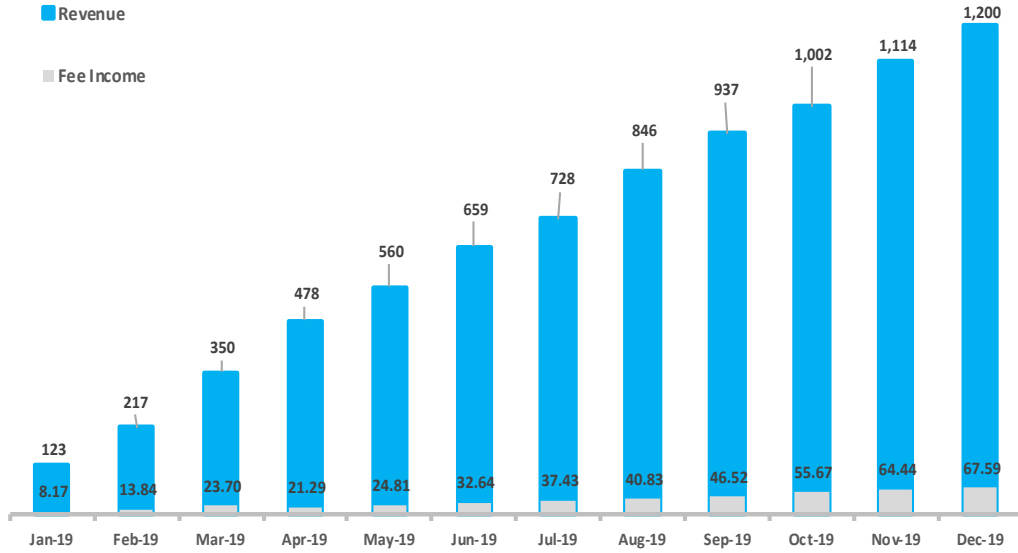
Total Asset & Loans



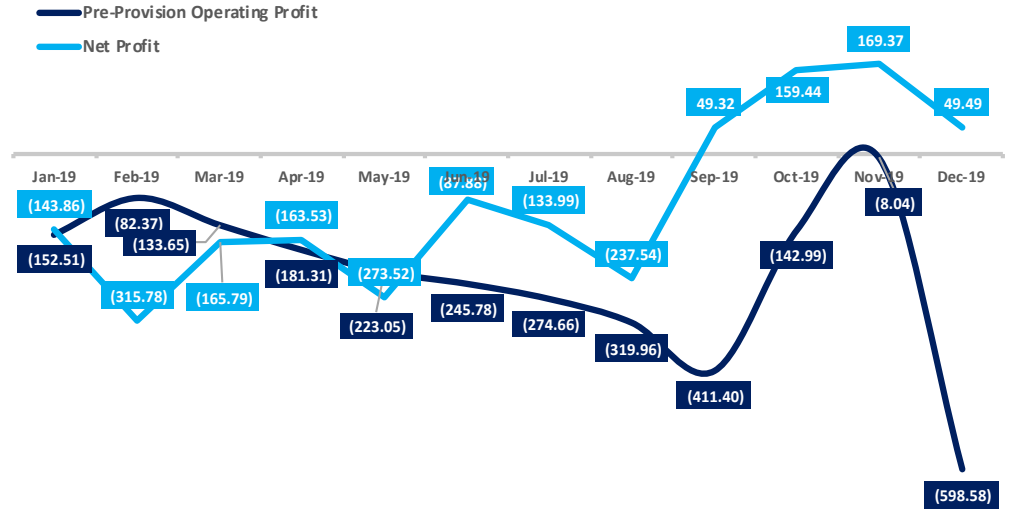
Deposits & CASA



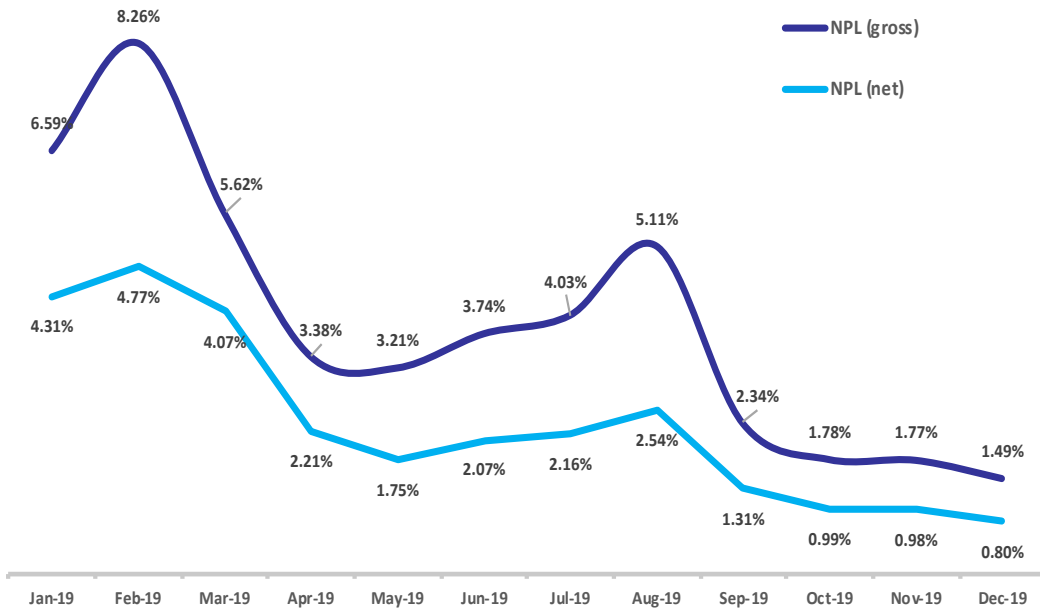
Revenue & Fee Income



Pre - Provision Operating Profit & Net Profit



Asset Quality



Capital Base

