

FINANCIAL HIGHLIGHT

PT Bank JTrust Indonesia Tbk.

As of 31 December 2017 (for December figure, using auditor classification)



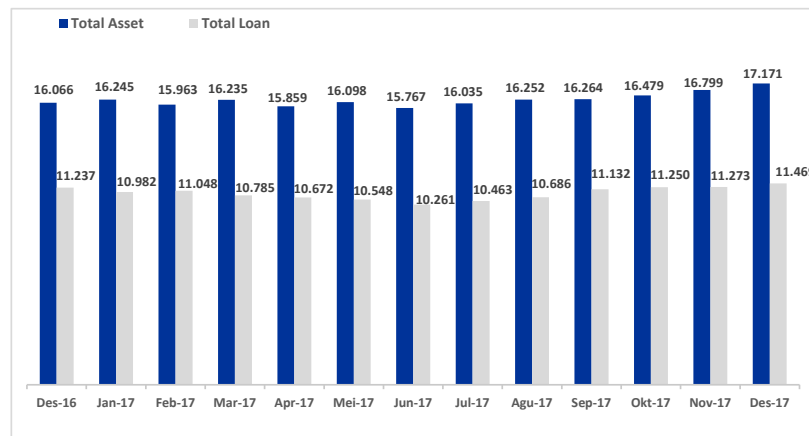
Income Statement (YTD)

IDR billion	Dec-16	Jan-17	Mar-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	YoY
Total Revenue	2.711,2	255,7	475,0	765,4	969,1	1.238,1	1.419,3	1.623,0	1.919,8	2.199,1	2.434,2	2.721,5	2.811,8	3,7%
Net Interest Income	312,7	26,1	51,3	139,7	146,6	171,8	202,1	230,1	250,8	280,0	315,5	344,8	377,6	20,8%
Non Interest Income	428,3	58,0	98,7	128,3	156,7	235,7	232,4	249,2	366,7	466,8	519,1	631,8	536,1	25,2%
Operating Income	741,0	84,1	150,0	268,0	303,3	407,6	434,5	479,3	617,6	746,8	834,6	976,6	913,7	23,3%
Pre-provision Operating Profit	(66,8)	1,6	19,5	93,9	81,9	86,4	102,2	87,4	116,1	140,2	132,2	143,8	148,0	>100%
Net profit	(718,8)	9,6	13,0	29,7	47,0	56,3	63,0	65,6	79,3	91,7	102,4	103,7	121,5	>100%

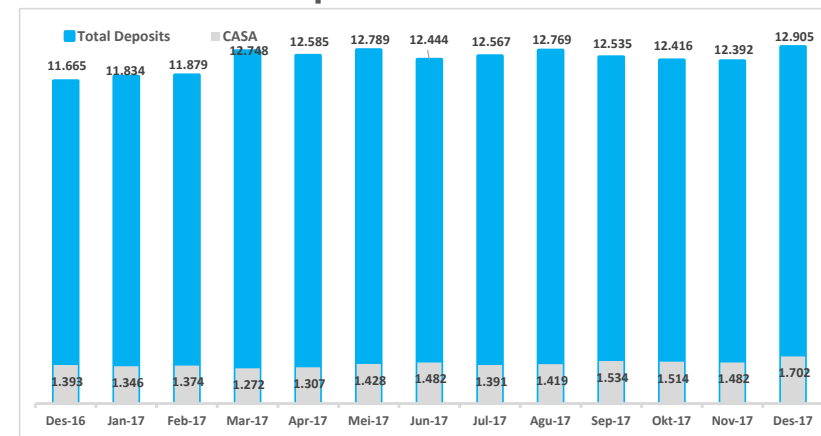
Financial Positions

IDR billion	Dec-16	Jan-17	Mar-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	YoY
Total Loans	11.237	10.982	11.048	10.785	10.672	10.548	10.261	10.463	10.686	11.132	11.250	11.273	11.469	2,1%
Total Assets	16.066	16.245	15.963	16.235	15.859	16.098	15.767	16.035	16.252	16.264	16.479	16.799	17.171	6,9%
CASA	1.393	1.346	1.374	1.272	1.307	1.428	1.482	1.391	1.419	1.534	1.514	1.482	1.702	22,2%
Total Deposits	11.665	11.834	11.879	12.748	12.585	12.789	12.444	12.567	12.769	12.535	12.416	12.392	12.905	10,6%
Equity	1.359	1.380	1.369	1.398	1.413	1.430	1.445	1.444	1.470	1.487	1.484	1.500	1.510	11,1%

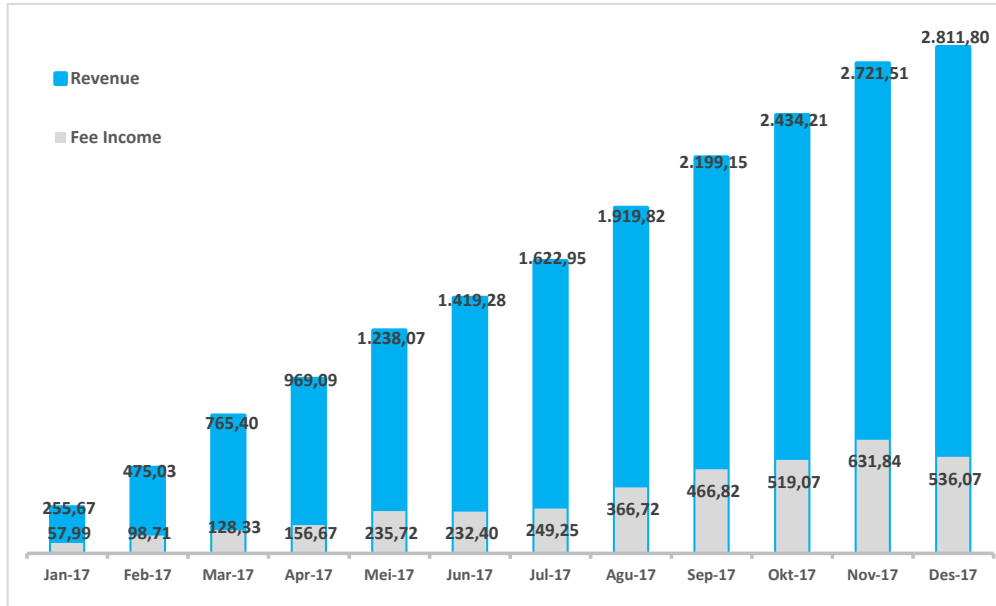
Total Asset & Loans



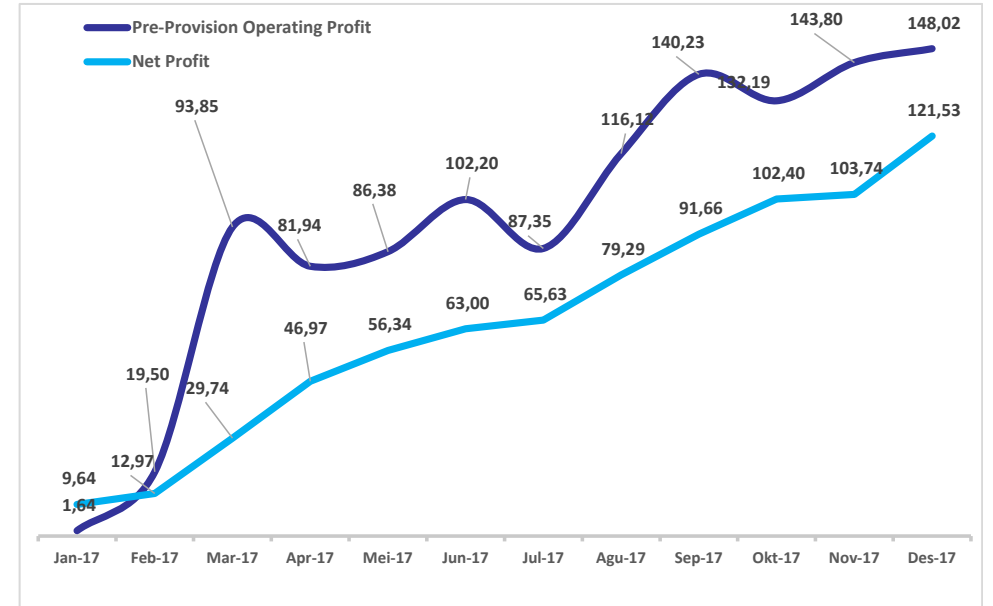
Deposits & CASA



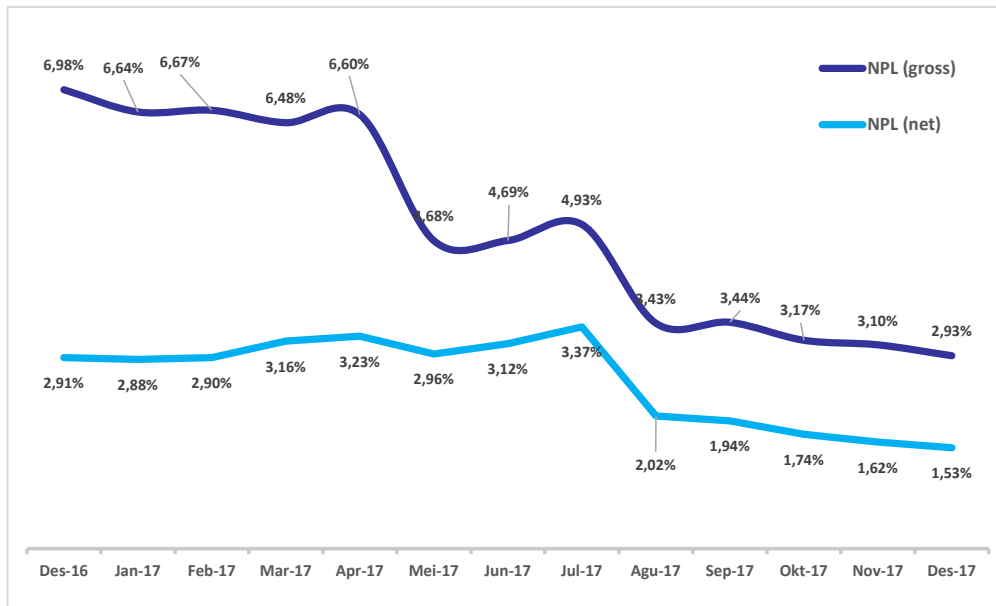
Revenue & Fee Income



Pre - Provision Operating Profit & Net Profit



Asset Quality



Capital Base

