

FINANCIAL HIGHLIGHT

PT Bank JTrust Indonesia Tbk.

As of December 2019 (Audited)



Income Statement (YTD)

Audited Dec 19

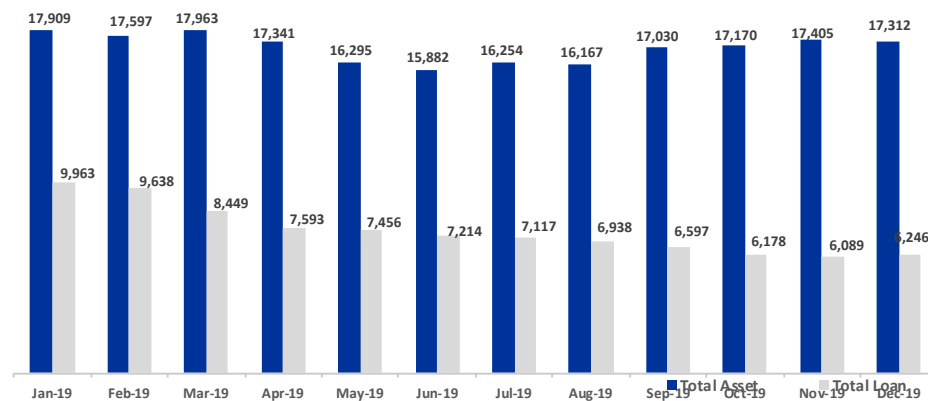
IDR billion	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Total Revenue	123.5	216.9	349.5	478.3	560.3	658.6	728.1	846.4	937.3	1,002.4	1,114.5	1,199.8
Net Interest Income	13.4	8.9	29.4	69.2	44.0	57.1	32.1	59.0	59.9	31.8	53.1	50.3
Non Interest Income	8.2	13.8	23.7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

Financial Positions

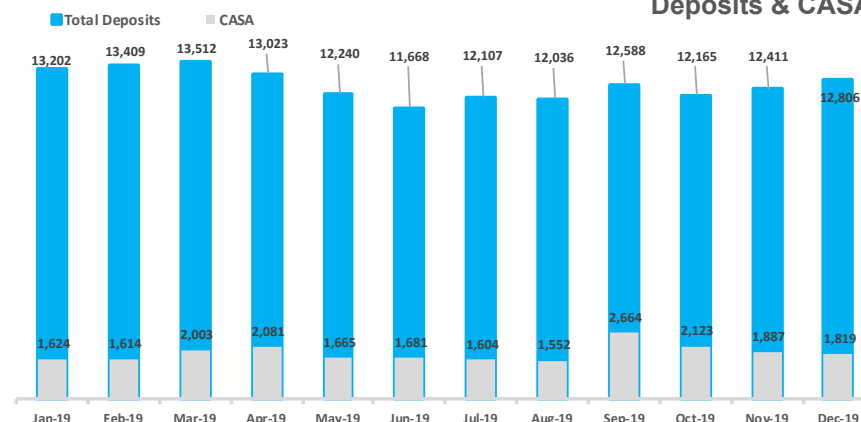
Audited Dec 19

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

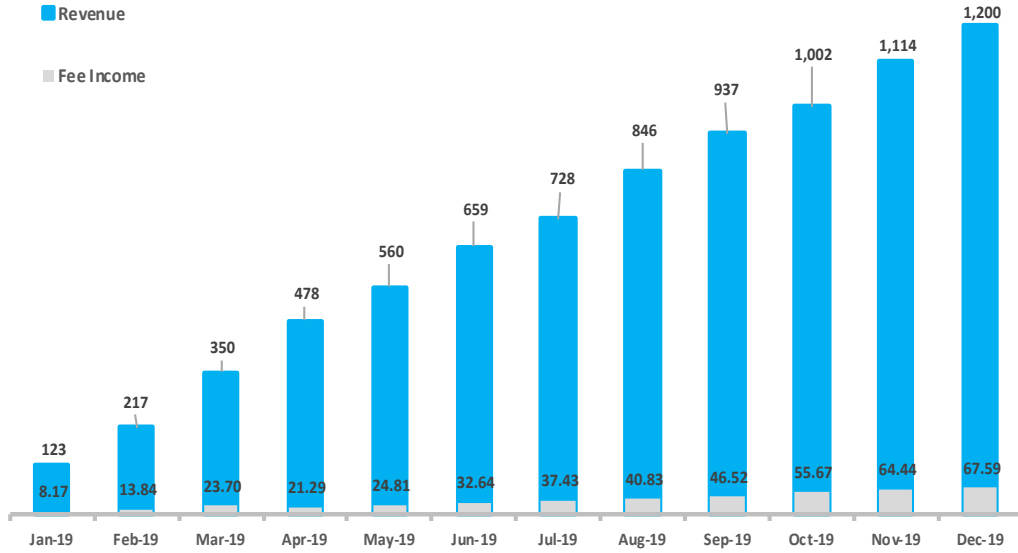
Total Asset & Loans



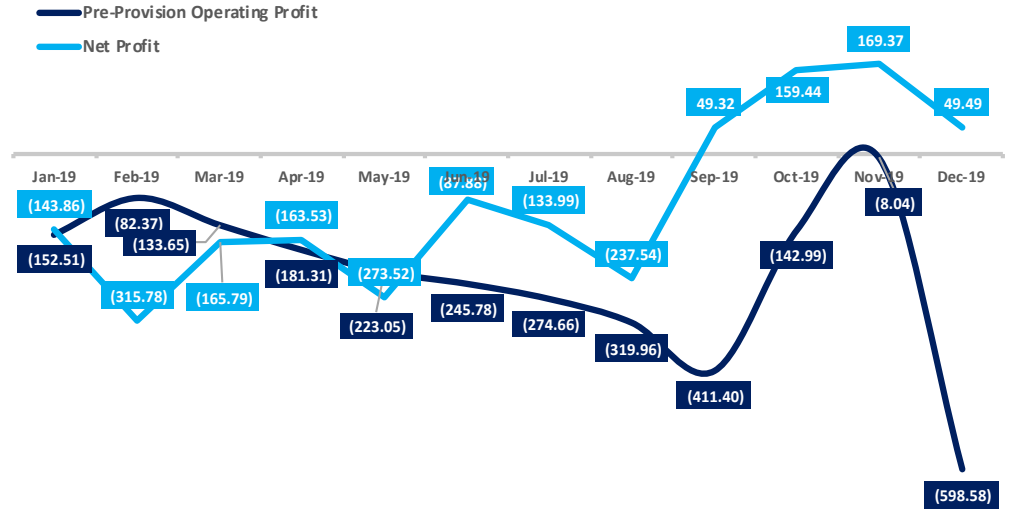
Deposits & CASA



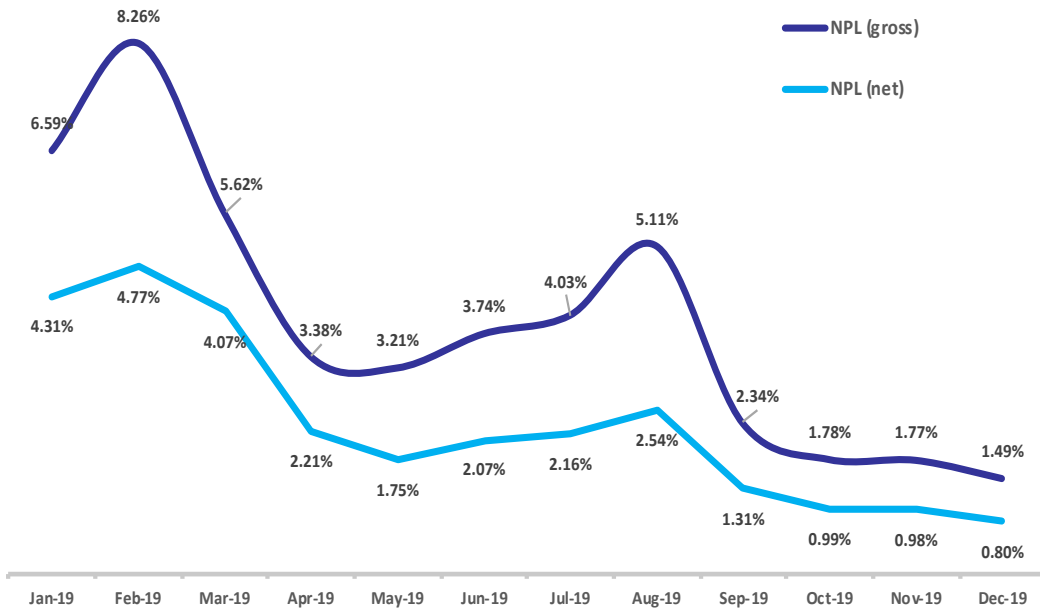
Revenue & Fee Income



Pre - Provision Operating Profit & Net Profit



Asset Quality



Capital Base

