J TRUST BANK
Jトラスト銀行

Dear Respected J Trust Bank Customers,

J Trust Bank continues to strengthen its position as a bank with solid financial fundamentals, supported by a strong capital base, sound liquidity, and a consistently positive profitability trend. These strengths provide a solid foundation for J Trust Bank to drive sustainable business growth amid the dynamic Indonesian banking industry.

J Trust Bank recorded a net profit of IDR80.24 billion, with total assets reaching IDR39.83 trillion and total loans amounting to IDR29.25 trillion. This performance reflects the J Trust Bank's success in maintaining the quality of its earning assets, managing liquidity effectively, improving operational efficiency, and implementing prudent risk management, enabling it to sustain strong financial performance.

As part of its commitment to sustainability, J Trust Bank also offers Green Savings and Blue Ocean Savings, enabling our Customers to contribute to environmental conservation initiatives through their savings. These initiatives include mangrove planting, marine conservation, waste management programs, as well as a sea turtle adoption and hatchling release program being implemented this year. In addition, J Trust Bank consistently carries out Corporate Social Responsibility (CSR) programs every month, focusing on education, healthcare, and environmental preservation as tangible contributions to sustainable development and community empowerment in Indonesia.

Customer trust remains the cornerstone of J Trust Bank's business. The Bank continuously strives to deliver high-quality banking services while fostering long-term relationships with its customers and business partners. Going forward, J Trust Bank will continue to strengthen its growth strategy by enhancing the quality of its products and services, accelerating digital transformation, reinforcing the implementation of Good Corporate Governance (GCG), and expanding a healthy and high-quality financing portfolio.

With strong financial fundamentals and the continued support of all stakeholders, J Trust Bank remains confident in its ability to create sustainable value. On behalf of the Management, I would like to express my sincere appreciation to the Financial Services Authority (OJK), the Indonesia Stock Exchange (IDX), our valued customers, shareholders, business partners, and all J Trust Bank employees for all trust, cooperation, and unwavering support in ensuring J Trust Bank continued growth and long-term success.

Respectfully yours,

Ritsuo Fukadai
President Director

Lampiran 1a Surat Edaran Bank Indonesia Nomor 13/30/DPNP tanggal 16 Desember 2011

Monthly Balance Sheet

Bank : BANK JTRUST INDONESIA, Tbk.
Tanggal : 30-Jun-2026

(in millions of rupiah)

No.	POS	Code	BANK Position Date. Report
ASSETS			
1.	Cash	100	525,714
2.	Placements with Bank Indonesia	120	1,604,695
3.	Placements with Other Banks	130	498,020
4.	Receivables from Spot and Derivative/Forward Transactions	135	6,405
5.	Marketable Securities		2,326,052
6.	Securities Sold under Repurchase Agreements	160	0
7.	Receivables from Securities Purchased under Resale Agreements	164	2,377,031
8.	Acceptance Receivables	166	17,385
9.	Loans		29,251,654
10.	Sharia Financing	174	0
11.	Equity Investments	200	0
	Other Financial Assets		166,783
12.	Allowance for Impairment Losses on Financial Assets -/-		(360,388)
	a. Marketable Securities	201	-
	b. Loans & Sharia Financing	202	(359,978)
	c. Others	206	(410)
13.	Intangible Assets	212	327,830
	Accumulated Amortization of Intangible Assets -/-	213	(235,334)
14.	Fixed Assets and Inventories	214	626,836
	Accumulated Depreciation of Property and Equipment -/-	215	(135,565)
15.	Non-Productive Assets		92,972
	a. Abandoned Property	217	0
	b. Foreclosed Assets	218	92,972
	c. Suspense Accounts	219	0
	d. Inter-office Assets		0
19.	Others Assets	230	2,743,982
	ASSETS TOTAL	290	39,834,072

No.	POS	Code	BANK Position Date. Report
LIABILITIES & EQUITY			
	LIABILITIES		
1.	Current Accounts	300	6,287,701
2.	Savings Deposit	320	3,119,780
3.	Time Deposits	330	24,514,211
4.	E-Money		0
5.	Liabilities to Bank Indonesia	340	0
6.	Liabilities to Other Bank	350	1,304,656
7.	Spot and Derivative/Forward Payable	351	1,262
8.	Securities Sold under Repurchase Agreements	352	0
9.	Acceptance Payables	353	17,385
10.	Securities Issued	355+F-37	0
11.	Borrowings	11	437,600
12.	Security Deposits	370	893
13.	Inter-office Liabilities		0
14.	Other Liabilities	400	229,712
	LIABILITIES TOTAL		35,913,200
	EQUITY		
17.	Paid-up Capital		13,032,929
	a. Authorized Share Capital)	421	20,000,000
	b. Unpaid Capital	422	(6,967,071)
	c. Treasury Stock	423	0
18.	Additional Paid-in Capital		3,369,158
	a. Share Premium	431	1,915,423
	b. Discount on Shares Issued	432	0
	c. Capital Injection Funds	455	1,453,735
	d. Others	453-454	0
19.	Other Comprehensive Income		184,481
	a. Profit	436-437	184,481
	b. Loss	456	0
23	Reserves		1,002
	a. General Reserves	451	1,002
	b. Appropriated Reserves	452	0
24	Profit/Loss		(12,666,698)
	a. Retained Earnings	461-462	(12,746,934)
	b. For The Year	465-466	80,236
	c. Dividends Paid Out -/-		-
	EQUITY TOTAL		3,920,872
	LIABILITIES & EQUITY TOTAL	490	39,834,072

Keterangan :

1) : For banks with a Sharia Business Unit (UUS), Islamic financing includes Murabahah (net), Salam, Istishna (net), Qardh, financing, Ijarah (net), and multi-service (multijasa) transactions (net).”

2) : Inter-office assets and liabilities are presented on a net basis in the statement of financial position (balance sheet)

3) : To be completed until the relevant PSAK is effective

Monthly Statement of Profit or Loss and Other Comprehensive Income (OCI)

Bank : BANK JTRUST INDONESIA, Tbk.
Periode : 30-Jun-2026

(in millions of rupiah)

No.	Pos	BANK Position Date. Report
Operating Income and Expenses		
A. Interest Income and Interest Expense		
1.	Interest Income	1,188,121
2.	Interest Expense	831,919
	Net Interest Income (Expense)	**356,202**
B. Others Operating Income and Expenses		
	1. Gains (losses) from changes in fair value of financial assets	0
	2. Gains (losses) from changes in fair value of financial liabilities	0
	3. Gains (losses) on sale of financial assets	71
	4. Realised gains (losses) from spot and derivative/forward transactions	1,973
	5. Gains (losses) from investments accounted for using the equity method	0
	6. Foreign exchange translation gains (losses)	23,754
	7. Dividend income	0
	8. Fees, commissions, and administrative income	86,322
	9. Others income	26,990
	10. Impairment losses on financial assets	18,601
	11. Operational risk losses	857
	12. Personnel expenses	200,720
	13. Promotion expenses	8,439
	14. Other expenses	183,764
	Others Operating Income and Expenses Total	(273,271)
	Operating Profit (Loss)	82,931
Non-Operating Income (Expenses)		
1.	Gains (losses) on disposal of property and equipment	4
2.	Other Non-Operating Income (Expenses)	(2,699)
	Non-Operating Profit (Loss)	(2,695)
	Profit (Loss) Before Tax	80,236
4	Income Tax	-
	a. Current Income Tax (Estimated)	-
	b. Deferred Tax Income (Expense)	-
	Net Profit (Loss) for the Year	80,236
	Other Comprehensive Income	
1	**Items not to be reclassified subsequently to profit or loss**	143,866
	a. Gain on revaluation of property and equipment	156,830
	b. Remeasurement gains (losses) on defined benefit pension plans	(12,964)
	c. Others	0
2	**Pos-pos yang akan direklasifikasi ke laba rugi**	40,614
	a. Exchange Differences on Translation of Financial Statements in Foreign Currencies	0
	b. Fair value gains (losses) on debt instruments at FVOCI	40,614
	c. Others	-
Other Comprehensive Income, net of tax, for the current year		184,480
Total Comprehensive Income (Loss) for the Current Year		264,716
Profit (Loss) Transfer to Head Office		0

Lampiran 3a Surat Edaran Bank Indonesia Nomor 13/30/DPNP tanggal 16 Desember 2011

Monthly Report on Commitments and Contingencies

Bank : BANK JTRUST INDONESIA, Tbk.

Tanggal : 30-Jun-2026

(in millions of rupiah)

No.		Pos	BANK Position Date. Report
I	**Receivables from Commitments**		**740,965**
	1.	Undrawn Credit Facilities	0
	2.	FX positions receivable from spot and forward/derivative purchase transactions	740,965
	3.	Others	0
II	**Liabilities from Commitments**		**1,985,675**
	1.	Undrawn Customer Credit Facilities	**147,742**
		a. Committed	0
		b. Uncommitted	147,742
	3.	*Irrevocable L/C*	307,228
	4.	FX positions deliverable under spot and forward/derivative transactions	1,530,705
	5.	Others	0
III.	**TAGIHAN KONTINJENSI**		**200,721**
	1.	Guarantees Received	0
	2.	Others	200,721
IV.	**KEWAJIBAN KONTINJENSI**		**43,317**
	1.	Guarantees Issued	43,317
	2.	Others	0