J TRUST BANK
Jトラスト銀行

Dear Respected J Trust Bank Customers,

J Trust Bank continued to demonstrate positive financial performance through the end of May 2026, supported by strong liquidity, healthy asset quality, and a solid capital position. The Bank also successfully maintained profitability and strong financial fundamentals amid the dynamic banking industry environment.

This achievement reflects the effectiveness of the Bank's consistently implemented business strategy, including prudent risk management, disciplined lending practices, and sustainable liquidity and capital management. J Trust Bank also continues to enhance customer services through the development of innovative banking products and digital banking solutions to support a wide range of transactional and business needs.

Beyond its financial performance, J Trust Bank believes that sustainable growth should go hand in hand with meaningful contributions to society and the environment. Through various Corporate Social Responsibility (CSR) activities conducted regularly each month, the Bank actively supports initiatives in the areas of health, education, humanitarian assistance, and environmental conservation.

Together with our Valued Customers, J Trust Bank also promotes environmental sustainability through its Green Savings and Blue Oceans Savings products, encouraging customers to participate in creating a positive impact for the environment and future generations.

Going forwards, J Trust Bank remains committed to pursuing healthy and sustainable growth, strengthening its competitiveness, and creating long-term value for all stakeholders.

On behalf of the Management and all employees of J Trust Bank, we would like to express our sincere appreciation for the trust and support of the Financial Services Authority (OJK), Bank Indonesia, our Valued Customers, Business Partners, Shareholders, and all Stakeholders who have played an important role in our growth journey.

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 : 31-May-2026

(in millions of rupiah)

No.	POS	Code	BANK Position Date. Report
ASSETS			
1.	Cash	100	437,377
2.	Placements with Bank Indonesia	120	1,169,243
3.	Placements with Other Banks	130	1,085,414
4.	Receivables from Spot and Derivative/Forward Transactions	135	2,221
5.	Marketable Securities		1,903,145
6.	Securities Sold under Repurchase Agreements	160	0
7.	Receivables from Securities Purchased under Resale Agreements	164	3,378,838
8.	Acceptance Receivables	166	28,762
9.	Loans		26,791,103
10.	Sharia Financing	174	0
11.	Equity Investments	200	0
	Other Financial Assets		207,458
12.	Allowance for Impairment Losses on Financial Assets -/-		(338,965)
	a. Marketable Securities	201	-
	b. Loans & Sharia Financing	202	(338,079)
	c. Others	206	(886)
13.	Intangible Assets	212	327,754
	Accumulated Amortization of Intangible Assets -/-	213	(233,538)
14.	Fixed Assets and Inventories	214	626,282
	Accumulated Depreciation of Property and Equipment -/-	215	(131,635)
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	2,753,179
	ASSETS TOTAL	290	38,099,610

No.	POS	Code	BANK Position Date. Report
LIABILITIES & EQUITY			
	LIABILITIES		
1.	Current Accounts	300	4,536,707
2.	Savings Deposit	320	2,961,346
3.	Time Deposits	330	24,663,972
4.	E-Money		0
5.	Liabilities to Bank Indonesia	340	0
6.	Liabilities to Other Bank	350	1,299,098
7.	Spot and Derivative/Forward Payable	351	11,453
8.	Securities Sold under Repurchase Agreements	352	0
9.	Acceptance Payables	353	28,762
10.	Securities Issued	355+F-37	0
11.	Borrowings	11	437,400
12.	Security Deposits	370	891
13.	Inter-office Liabilities		0
14.	Other Liabilities	400	245,436
	LIABILITIES TOTAL		34,185,065
	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		196,066
	a. Profit	436-437	196,066
	b. Loss	456	0
23	Reserves		1,002
	a. General Reserves	451	1,002
	b. Appropriated Reserves	452	0
24	Profit/Loss		(12,684,610)
	a. Retained Earnings	461-462	(12,746,934)
	b. For The Year	465-466	62,324
	c. Dividends Paid Out -/-		-
	EQUITY TOTAL		3,914,545
	LIABILITIES & EQUITY TOTAL	490	38,099,610

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

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

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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 : 31-May-2026

(in millions of rupiah)

No.		Pos	BANK Position Date. Report
I	**Receivables from Commitments**		**668,173**
	1.	Undrawn Credit Facilities	0
	2.	FX positions receivable from spot and forward/derivative purchase transactions	668,173
	3.	Others	0
II	**Liabilities from Commitments**		**1,286,662**
	1.	Undrawn Customer Credit Facilities	**159,832**
		a. Committed	0
		b. Uncommitted	159,832
	3.	*Irrevocable L/C*	3,849
	4.	FX positions deliverable under spot and forward/derivative transactions	1,122,981
	5.	Others	0
III.	**TAGIHAN KONTINJENSI**		**212,662**
	1.	Guarantees Received	0
	2.	Others	212,662
IV.	**KEWAJIBAN KONTINJENSI**		**36,666**
	1.	Guarantees Issued	36,666
	2.	Others	0