Dear Respected J Trust Bank Customers,

J Trust Bank maintained a solid business position through August 2026, driven by a stable asset base and sustained credit growth. J Trust Bank recorded total assets of IDR 41.46 trillion and total loans of IDR 30.32 trillion, underscores the focus on strengthening its core banking business
.
The balance sheet and funding structures are well-diversified through prudent liquidity and treasury management. Credit distribution remains the primary engine of the asset portfolio, while third-party funds (DPK) serve as the main source of funding, complemented by interbank and external funding.

J Trust Bank consistently maintains a positive financial performance through net interest income and other operating income. Positive movements in other comprehensive income (comprising asset revaluation and fair value adjustment components) further strengthened the financial position as of August 2026.

J Trust Bank continues to bolster its capital and equity structure through paid-in capital, additional paid-in capital, and positive earnings for the current year. The profitability achieved during the current period effectively supports financial resilience and mitigates the impact of accumulated losses from previous periods.

In line with its business growth, the Bank has reinforced its commitment to sustainable banking rooted in Corporate Social Responsibility (CSR/TJSL) to support the achievement of the Sustainable Development Goals (SDGs). The initiatives focus on financial literacy & inclusion, education, disability support, environmental conservation, community empowerment, and employee volunteerism.

J Trust Bank is committed to maintaining a balance between business expansion, prudent risk management, and sustainability principles. Supported by robust financial fundamentals, J Trust Bank is optimistic about creating inclusive, long-term value for customers, shareholders, employees, the community, and all stakeholders.

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-Aug-2026

(in millions of rupiah)

No.	POS	Code	BANK Position Date. Report
ASSETS			
1.	Cash	100	271,240
2.	Placements with Bank Indonesia	120	2,152,799
3.	Placements with Other Banks	130	834,766
4.	Receivables from Spot and Derivative/Forward Transactions	135	5,048
5.	Marketable Securities		2,138,289
6.	Securities Sold under Repurchase Agreements	160	0
7.	Receivables from Securities Purchased under Resale Agreements	164	2,178,819
8.	Acceptance Receivables	166	306,266
9.	Loans		30,321,152
10.	Sharia Financing	174	0
11.	Equity Investments	200	0
	Other Financial Assets		217,837
12.	Allowance for Impairment Losses on Financial Assets -/-		(397,456)
	a. Marketable Securities	201	-
	b. Loans & Sharia Financing	202	(396,631)
	c. Others	206	(825)
13.	Intangible Assets	212	332,179
	Accumulated Amortization of Intangible Assets -/-	213	(238,899)
14.	Fixed Assets and Inventories	214	629,839
	Accumulated Depreciation of Property and Equipment -/-	215	(143,607)
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	2,757,357
	ASSETS TOTAL	290	41,458,601

No.	POS	Code	BANK Position Date. Report
LIABILITIES & EQUITY			
	LIABILITIES		
1.	Current Accounts	300	6,721,533
2.	Savings Deposit	320	2,458,228
3.	Time Deposits	330	25,950,475
4.	E-Money		0
5.	Liabilities to Bank Indonesia	340	0
6.	Liabilities to Other Bank	350	1,227,663
7.	Spot and Derivative/Forward Payable	351	1,280
8.	Securities Sold under Repurchase Agreements	352	0
9.	Acceptance Payables	353	306,266
10.	Securities Issued	355+F-37	0
11.	Borrowings	11	644,300
12.	Security Deposits	370	903
13.	Inter-office Liabilities		0
14.	Other Liabilities	400	254,701
	LIABILITIES TOTAL		37,565,349
	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		185,355
	a. Profit	436-437	185,355
	b. Loss	456	0
23	Reserves		1,002
	a. General Reserves	451	1,002
	b. Appropriated Reserves	452	0
24	Profit/Loss		(12,695,192)
	a. Retained Earnings	461-462	(12,746,934)
	b. For The Year	465-466	51,742
	c. Dividends Paid Out -/-		-
	EQUITY TOTAL		3,893,252
	LIABILITIES & EQUITY TOTAL	490	41,458,601

Keterangan : 0

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 2a Surat Edaran Bank Indonesia Nomor 13/30/DPNP tanggal 16 Desember 2011

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

Bank : BANK JTRUST INDONESIA, Tbk.
Periode : 31-Aug-2026

(in millions of rupiah)

No.	Pos	BANK Position Date. Report
Operating Income and Expenses		
A. Interest Income and Interest Expense		
1.	Interest Income	1,611,700
2.	Interest Expense	1,143,347
	Net Interest Income (Expense)	**468,353**
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	134
	4. Realised gains (losses) from spot and derivative/forward transactions	642
	5. Gains (losses) from investments accounted for using the equity method	0
	6. Foreign exchange translation gains (losses)	33,630
	7. Dividend income	0
	8. Fees, commissions, and administrative income	111,032
	9. Others income	27,037
	10. Impairment losses on financial assets	61,373
	11. Operational risk losses	1,200
	12. Personnel expenses	266,268
	13. Promotion expenses	11,433
	14. Other expenses	244,851
	Others Operating Income and Expenses Total	(412,650)
	Operating Profit (Loss)	55,703
Non-Operating Income (Expenses)		
1.	Gains (losses) on disposal of property and equipment	4
2.	Other Non-Operating Income (Expenses)	(3,965)
	Non-Operating Profit (Loss)	(3,961)
	Profit (Loss) Before Tax	51,742
4	Income Tax	-
	a. Current Income Tax (Estimated)	-
	b. Deferred Tax Income (Expense)	-
	Net Profit (Loss) for the Year	51,742
	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**	41,488
	a. Exchange Differences on Translation of Financial Statements in Foreign Currencies	0
	b. Fair value gains (losses) on debt instruments at FVOCI	41,488
	c. Others	-
Other Comprehensive Income, net of tax, for the current year		185,354
Total Comprehensive Income (Loss) for the Current Year		237,096
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 : 31-Aug-2026

(in millions of rupiah)

No.		Pos	BANK Position Date. Report
I		**Receivables from Commitments**	**1,127,484**
	1.	Undrawn Credit Facilities	0
	2.	FX positions receivable from spot and forward/derivative purchase transactions	1,127,484
	3.	Others	0
II		**Liabilities from Commitments**	**2,005,099**
	1.	Undrawn Customer Credit Facilities	**137,336**
		a. Committed	0
		b. Uncommitted	137,336
	3.	*Irrevocable L/C*	17,020
	4.	FX positions deliverable under spot and forward/derivative transactions	1,850,743
	5.	Others	0
III.		**TAGIHAN KONTINJENSI**	**218,910**
	1.	Guarantees Received	0
	2.	Others	218,910
IV.		**KEWAJIBAN KONTINJENSI**	**121,645**
	1.	Guarantees Issued	121,645
	2.	Others	0