



*Dear Respected J Trust Bank Customers,*

I would like to extend our gratitude and appreciation for your loyalty and trust for going through challenging times together. The Indonesian economy in 2Q21 recorded a strong growth. However, the economic recovery momentum will pause temporarily due to the mobility restriction amid the surging COVID-19 cases.

J Trust Bank remained focus on prioritizing customers' needs while took various precautionary measures to ensure we protect the health of our customers, employees, and communities. We also continued to implement corporate social responsibility programs to contribute towards sustainable, long term positive impact in communities around us.

In the midst of the challenging operating environment, we managed to grow our loans prudently supported by disciplined risk management approach. We also managed to grow our deposits from customers supported by various product offerings and marketing programs. Our capital position remained resilient to support us in executing our business plan to face uncertainties ahead as well as to capitalize on growth opportunities. Despite the challenging operating environment affected the Bank's performance, the Bank's underlying business remained solid and is well positioned to accelerate business growth.

Supported by J Trust Co., Ltd. as the majority shareholder - listed in Tokyo Stock Exchange, J Trust Bank's capital structure remained resilient and we will continue delivering sustainable growth and supporting our customers as well as delivering positive impact for the communities.

Although we are still facing challenges and uncertainties ahead, business and economic activities are expected to continue to recover and we will continue to strive on prioritizing customers' needs, delivering sustainable growth, and empowering communities.

Sincerely,



**Ritsuo Fukadai**  
President Director



