

REPORT OF IRRBB MEASUREMENT



Bank Name : PT. Bank JTrust Indonesia, Tbk (Individual)
Report Position : 30 June 2026
Currency : EQV IDR (IDR and USD)

In Million Rupiah		ΔEVE		ΔNII	
Period	30-Jun-26	31-Dec-25	30-Jun-26	31-Dec-25	
Parallel up	(332,478)	228,011	(254,764)	(142,473)	
Parallel down	173,659	(267,661)	30,349	142,473	
Steepener	114,542	23,143			
Flattener	190,110	30,103			
Short rate up	163,415	(134,921)			
Short rate down	220,149	128,332			
Negative Maximum Value (absolute)	332,478	267,661	254,764	142,473	
		Tier 1 Capital (for ΔEVE)		Projected Income (for ΔNII)	
Period	30-Jun-26	31-Dec-25	30-Jun-26	31-Dec-25	
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	3,395,353	3,366,239	1,043,011	857,452	
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	9.79%	7.87%	24.43%	16.62%	

IRRBB RISK MANAGEMENT POLICY DISCLOSURE REPORT

Bank : PT. Bank JTrust Indonesia, Tbk (Individual)
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Qualitative Analysis		
1	Definition of IRRBB for risk measurement and control	In order to carry out risk measurement and control, the Bank defines IRRBB as the risk arising from differences in the sensitivity of assets and liabilities to changes in interest rates. The sensitivity of all balance sheet components to interest rate movements should be carefully considered when assessing interest rate risk.
2	Risk management and risk mitigation strategies for IRRBB	a. The Bank develops risk management and risk mitigation strategies by establishing measurement guidelines for interest rate risk in the Banking Book, as well as adjusting IRRBB exposure and enhancing the quality of the IRRBB risk management process. b. Until this report is prepared, the Bank does not hedge specifically against IRRBB.
3	Periodization of the Bank's IRRBB calculation and the specific measurements used by the Bank to measure sensitivity to IRRBB	a. The calculation period carried out by the Bank is: - Quarterly, based on positions as of the end of March, June, September, and December, as part of the Market Risk Profile Report. However, to increase its effectiveness, monitoring of IRRBB is also carried out on a monthly basis and reported to the Risk Management Committee. - Semi-annually, based on positions as of the end of June and December, as part of the Bank's self-assessment of its Soundness Level. b. The Bank categorizes interest rate-sensitive Banking Book positions and calculates changes in the value of EVE (ΔEVE) based on 6 (six) interest rate scenarios on each exposure in currencies that are considered material, i.e. exposure in a particular currency with an amount of at least 5% (five percent) of the total assets or liabilities in the Banking Book position, in 19 (nineteen) time scales.
4	Interest rate shock scenarios and stress scenarios used by the Bank in calculating IRRBB using EVE and NII methods	In accordance with OJK Circular Letter No.12/SEOJK.03/2018 for ΔEVE, the Bank applies the following scenario: - Parallel shock up - Parallel shock down - Steeper shock - Flattener shock - Short rates shock up - Short rates shock down For ΔNII, the Bank applies the following scenario: - Parallel shock up - Parallel shock down
5	Some of the modeling assumptions used in IRRBB measurement are as follows:	
	No.	Assumptions/Parameters
	a.	<i>Modeling Assumption Suitability</i>
	b.	<i>EVE – Run-off Balance Sheet</i>
	c.	Margin and Discount Rate EVE
	d.	Non-Maturity Deposit (NMD)
	e.	Term Deposit Redemption Ratio (TDRR)
	f.	Credit Prepayment Rate (CPR)
	g.	Embedded Option
	h.	Floating Rate Loan Repricing
	i.	Δ EVE Measurement
	j.	Δ NII Measurement
	k.	Currency Treatment
		Summary
		All IRRBB modeling assumptions used by the Bank are based on the standard approach and the provisions of the Regulator, so that there is no special approach that differs from the applicable provisions.
		The EVE calculation uses a run-off balance sheet approach, where maturing assets and liabilities are not replaced by new instruments, except for funding needs for remaining balance sheet positions.
		The EVE calculation takes into account commercial margin and spread components in cash flow, and uses the risk-free rate as of the reporting date as the discount rate.
		The Bank classifies Non-Maturity Deposits (NMDs) into core funds and non-core funds based on their stability characteristics. Core funds are assigned a behavioral repricing profile using the Bank's internal model, which considers customer behavioral characteristics and repricing caps. These funds are sourced from non-financial institution customers and are therefore considered more stable under stressed conditions across various scenarios. In contrast, non-core funds are assigned their contractual maturity for repricing purposes.
		The TDRR model uses the longest historical data with the EWMA approach. TDRR is calculated based on the ratio of deposits that are redeemed before maturity to total outstanding deposits and is used to determine slotting on IRRBB.
		The asset exposure to prepayment risk is not significant (0.44% of the total fixed-rate assets), hence the calculation of the repricing gap is carried out based on the assumptions applied under Floating Rate Loan Repricing.
		There are no instruments with option features embedded in assets, liabilities, or administrative accounts that have a significant impact on the measurement of IRRBB.
		Repricing of floating interest-bearing loans is determined based on debtor segmentation, where corporations use a bucket of 1–3 months, while individuals and MSMEs use a bucket of 3–6 months. For assets with a specific risk basis or certain contractual conditions, repricing follows the contract of each asset.
		Δ EVE is calculated based on changes in the Net Present Value of assets, liabilities, and administrative accounts due to an interest rate shock scenario, excluding equity from the calculation of EVE.
		Δ NII is calculated based on the change between net interest income in the baseline scenario compared to the interest rate shock scenario.
		The IRRBB calculation is done separately for significant currencies (IDR and USD) using the discount curve and shock scenario of each currency, while insignificant currencies are combined with USD exposure.

Qualitative Analysis

6 A comprehensive explanation of the main modeling assumptions and parametrics used in calculating Δ EVE and Δ NII

a. Δ EVE

- (i) The results of the IRRBB measurement using the Economic Value of Equity (Δ EVE) approach as of June 30, 2026 showed that the Parallel Shock Up scenario results in a potential decrease in economic value of IDR 332,478 billion or 9.79% of Tier 1 Capital. Compared to the position of December 31, 2025 of 7.87%, the exposure increased by 1.92%, but was still within the Bank's risk appetite limit.
- (ii) The increase in Δ EVE exposure was mainly influenced by the difference in the repricing profile between the assets and interest-sensitive liabilities. In the short-term bucket, interest-sensitive liabilities exceed interest-sensitive assets, especially in the O/N–1 month and 1–3 month buckets, as reflected by the negative repricing gap position of 4.64% and 27.84%, respectively, where the proportion of liabilities exceeds that of assets.

Meanwhile, in the 3-6 month bucket, there was a positive repricing gap of 24.40%, which was mainly driven by credit assets. This condition reflects the mismatch in repricing timing between assets and liabilities which increases the sensitivity of the Bank's economic value to changes in interest rates. Nevertheless, the overall exposure of Δ EVE is still within the Bank's risk tolerance limits.

b. Δ NII

The results of the Δ Net Interest Income (Δ NII) measurement as of June 30, 2026 show that the maximum risk occurs in the Parallel Shock Up scenario, with a potential decrease in net interest income of IDR 254,764 billion or 24.43% of projected income. Compared to the position of December 31, 2025 of 16.62%, exposure increased by 7.81%, indicating an increase in interest income sensitivity to interest rate changes.

The increase in Δ NII's exposure was mainly influenced by the negative repricing gap conditions in the short-term bucket, where interest-rate sensitive liabilities, especially deposits and third-party funds, had a larger proportion than assets that experienced repricing in the same period. Meanwhile, most credit assets have a longer bucket repricing profile, so interest income adjustments take place more slowly than the increase in fund costs in the interest rate hike scenario.

However, with asset repricing in the next bucket, the pressure on NII is expected to moderate after the initial repricing period. The Bank continues to monitor the repricing gap structure to maintain IRRBB exposure in accordance with the set tolerance limit.

Quantitative Analysis

7 Average repricing maturity applied to NMD.

The average repricing maturity applied to NMD is 44 days or 1 month to $\leq$ 3 months. Meanwhile, the proportion and average pricing period of core deposits can be explained as follows:

No.	Core Deposit Segmentation	NMD in IDR denomination		NMD in USD denomination	
		Proportion to core deposit (in %)*	Average tenure of core deposits	Proportion to core deposit (in %)*	Average tenure of core deposits
1	Wholesale	50.00%	1 month to $\leq$ 3 months	50.00%	1 month to $\leq$ 3 months
2	Transactional Retail	0.86%	3 months to $\leq$ 6 months	0.15%	3 months to $\leq$ 6 months
3	Non Transactional Retail	42.00%	1 month to $\leq$ 3 months	26.35%	1 month to $\leq$ 3 months

*After applying the caps on the proportion of core deposits as stipulated in SEOJK Number 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement, a Standard Approach to Interest Rate Risk in The Banking Book for Commercial Banks

8 The longest maturity repricing applied to NMD.

In the second quarter of 2026, the Bank updated the NMD model by extending the observation period for historical data from 5 years to 9 years. Based on the results of the model update, The repricing maturity for Retail Non-Transactional NMD falls within the 1 month to $\leq$ 3 months bucket; Retail Transactional NMD falls within the bucket of 3 months to $\leq$ 6 months bucket, while NMD Wholesale falls within the bucket of 1 month to $\leq$ 3 months.