J TRUST BANK
Jトラスト銀行

Dear Respected J Trust Bank Customers,

Jakarta, July 2026 – PT Bank JTrust Indonesia Tbk. (J Trust Bank) recorded a positive financial performance in the first half of 2026, with a net profit of IDR 80.24 billion. This achievement reflects the Bank's commitment to maintaining sustainable business growth, strengthening its capital structure, and delivering the best financial services to customers amid the dynamic global and domestic banking landscape.

As of 30 June 2026, J Trust Bank's total assets reached IDR39.84 trillion, supported by the growth of its loan portfolio to IDR29.25 trillion. On the funding side, the Bank continued to strengthen its funding base, recording current accounts of IDR6.29 trillion, savings deposits of IDR3.12 trillion, and time deposits of IDR 24.51 trillion. From an operational perspective, J Trust Bank posted net interest income of IDR360.98 billion and operating profit of IDR82.93 billion. Fee-based income, including commissions, provisions, and administrative fees, also increased to IDR86.32 billion, demonstrating the Bank's continued success in diversifying its revenue streams. In addition, J Trust Bank further strengthened its capital position, with its Capital Adequacy Ratio (CAR) improving to 14.53%, up from 13.11% in the corresponding period of the previous year, providing a solid foundation to support sustainable business expansion.

In line with its business strategy, J Trust Bank continues to strengthen the implementation of Environmental, Social, and Governance (ESG) principles through a wide range of Corporate Social Responsibility (CSR) initiatives focused on environmental conservation, education, public health, and community empowerment. The Bank believes that sustainable business growth must go hand in hand with creating meaningful social and environmental value for the communities it serves.
Looking ahead, J Trust Bank will continue to focus on quality loan growth, strengthening low-cost funding (CASA), accelerating digital transformation, enhancing product and service innovation, and implementing strong Good Corporate Governance (GCG) practices to create sustainable value for all stakeholders.

J Trust Bank also remains committed to creating long-term value for society through its CSR initiatives. It will continue to contribute to community empowerment by implementing sustainable programs focused on environmental conservation, education, healthcare, and social development, in line with its commitment to supporting Indonesia's sustainable development.
On this achievement, J Trust Bank extends its sincere appreciation and gratitude to the Financial Services Authority (OJK), the Indonesia Stock Exchange (IDX), regulators, shareholders, customers, business partners, and all J Trust Bank employees for their continued trust, support, and dedication. The trust and collaboration of all stakeholders remain the cornerstone of the Bank's commitment to achieving sustainable growth while contributing positively to the advancement of Indonesia's banking industry and national economy.

Regards,

Ritsuo Fukadai
President Director

PT BANK JTRUST INDONESIA Tbk.
STATEMENT OF FINANCIAL POSITION
As at June 30, 2026 and December 31, 2025

(in million Rupiah)

No.	ACCOUNTS	BANK	
		June 30, 2026 (Unaudited)	**December 31, 2025 (Audited)**
ASSETS			
1.	Cash	525.714	298.940
2.	Placement with Bank Indonesia	1.604.695	3.551.601
3.	Placement with Other Banks	498.020	1.537.077
4.	Spot and derivative/forward receivables	6.405	7.596
5.	Securities	2.326.052	1.945.413
6.	Securities sold under repurchase agreements (Repo)	-	-
7.	Receivables from securities purchased under resell agreements (Reverse Repo)	2.377.031	1.923.512
8.	Acceptance receivables	17.385	16.945
9.	Loans	29.251.654	26.937.440
10.	Sharia financing [1)]	-	-
11.	Equity investment	-	-
12.	Other financial assets	-	-
13.	Impairment on financial assets -/-		
	a. Marketable Securities	-	-
	b. Loans and sharia financing [1)]	(359.978)	(350.841)
	c. Others	(410)	(1.250)
14.	Intangible assets	327.830	323.424
	Accumulated amortization on intangible asset -/-	(235.334)	(224.855)
15.	Fixed assets and equipment	626.835	693.494
	Accumulated depreciation on fixed assets and equipment -/-	(135.566)	(228.809)
16.	Non-productive asset		
	a. Abandoned property	-	-
	b. Foreclosed assets	92.971	92.971
	c. Suspense accounts	-	-
	d. Interbranch assets [2)]	-	-
17.	Other assets	2.912.559	2.825.992
	TOTAL ASSETS	**39.835.863**	**39.348.650**

PT BANK JTRUST INDONESIA Tbk.
STATEMENT OF FINANCIAL POSITION
As at June 30, 2026 and December 31, 2025

(in million Rupiah)

No.	ACCOUNTS	BANK	
		June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
LIABILITIES AND EQUITIES			
	LIABILITIES		
1.	Demand deposits	6.287.701	3.927.453
2.	Savings deposits	3.119.779	3.122.939
3.	Time deposits	24.514.211	26.508.586
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	1.304.656	1.384.535
7.	Spot and derivative/forward liabilities	1.262	3.146
8.	Liabilities on securities sold under repurchase agreement (Repo)	-	-
9.	Acceptance liabilities	17.385	16.945
10.	Issued securities	-	-
11.	Loans/financing received	437.600	333.500
12.	Margin deposit	893	891
13.	Interbranch liabilities 2)	-	-
14.	Other liabilities	231.503	619.816
15.	Minority interest	-	-
	TOTAL LIABILITIES	**35.914.990**	**35.917.811**
	EQUITIES		
16.	Paid in capital		
	a. Capital	20.000.000	20.000.000
	b. Unpaid capital -/-	(6.967.071)	(6.967.071)
	c. Treasury stock -/-	-	-
17.	Additional paid in capital		
	a. Agio	1.915.423	1.915.423
	b. Disagio -/-	-	-
	c. Capital deposit fund	1.453.735	1.053.735
	d. Others	-	-
18.	Other comprehensive gain/(loss)		
	a. Gains	206.919	224.143
	b. Losses -/-	(22.439)	(49.461)
19.	Reserves		
	a. General reserves	1.002	1.002
	b. Appropriated reserves	-	-
20.	Gain/loss		
	a. Previous years	(12.746.932)	(12.318.503)
	b. Current Year 3)	80.236	(428.429)
	c. Dividen paid -/-	-	-
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	**3.920.873**	**3.430.839**
	TOTAL EQUITIES	**3.920.873**	**3.430.839**
	TOTAL LIABILITIES AND EQUITIES	**39.835.863**	**39.348.650**

Notes :

1) To be completed by Banks that have a Sharia Business Unit (UUS).
Sharia financing includes, among others, Murabahah - net, Mudharabah - net, Musyarakah - net, Salam, Istishna' - net, Qardh, Financing, Ijarah - net, Multi-service Transactions - net.

2) Inter-office assets and inter-office liabilities are presented on a net basis in the Statement of Financial Position.

3) For Overseas Branch Offices (KCBLN), the transfer of profit (loss) to the Head Office has been taken into account.

PT BANK JTRUST INDONESIA Tbk.
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended June 30, 2026 and 2025

(in million Rupiah)

No.	ACCOUNTS	BANK	
		June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
OPERATING INCOME AND EXPENSES			
A.	**Interest Income and Expenses**		
1.	Interest income	1.190.304	1.489.861
2.	Interest expenses	829.329	1.099.567
	Net interest income	**360.975**	**390.294**
B.	**Operating Income and Expenses Other than Interest**		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	-	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	71	9.477
4.	Gain (loss) from spot and derivative/forward (realised)	1.973	10.654
5.	Gain (loss) from investment under equity method	-	-
6.	Gain (loss) from foreign exchange translation	23.753	4.863
7.	Dividend income	-	-
8.	Commission/provision/fee and administrative	86.322	55.596
9.	Other income	26.990	73.367
10.	Impairment losses (reversal) on financial assets	(18.601)	(36.658)
11.	Losses related to operational risk	(857)	(543)
12.	Personnel expenses	(200.720)	(196.107)
13.	Promotion expenses	(8.439)	(10.541)
14.	Other expenses	(188.537)	(176.703)
	Operating Expenses Other than Net Interest Income	**(278.045)**	**(266.595)**
	OPERATING INCOME	**82.930**	**123.699**
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) from sale of fixed assets and equipment	4	475
2.	Other non operating income (expenses)	(2.698)	(11.315)
	NON OPERATING LOSS	**(2.694)**	**(10.840)**
	CURRENT PERIOD PROFIT BEFORE TAX	**80.236**	**112.859**
	Income taxes		
	a. Estimated current period tax	-	-
	b. Deferred tax income (expenses)	-	-
	CURRENT PERIOD PROFIT	**80.236**	**112.859**
	CURRENT PERIOD MINORITY INTEREST PROFIT (LOSS)	-	-
OTHER COMPREHENSIVE INCOME			
1.	**Items that will not be reclassified to profit or loss**		
	a. Gain (loss) from revaluation of properties	-	-
	b. Gain (loss) from remeasurement on defined benefit plans	-	-
	c. Others	-	-
2.	**Items that will be reclassified to profit or loss**		
	a. Gain (loss) from translation of foreign currency financial statements	-	-
	b. Gain (loss) from changes in fair value of financial assets debt instrument measured at fair value through other comprehensive income	12.562	62.946
	c. Others	(2.764)	(13.848)
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	**9.798**	**49.098**
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	**90.034**	**161.957**
	Current Period Net Profit (Loss) Attributable to :		
	Owner	80.236	112.859
	Non Controling Interest	-	-
	TOTAL CURRENT PERIOD NET PROFIT	**80.236**	**112.859**
	Total Comprehensive Profit (Loss) For The Period Attributable to :		
	Owner	90.034	161.957
	Non Controling Interest	-	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	**90.034**	**161.957**
	PROFIT (LOSS) TRANSFER TO HEAD OFFICE [1]	-	-
	DIVIDEND	-	-
	BASIC EARNINGS PER SHARE (in rupiah unit) [2]	**4,43**	**6,23**

1) To be completed if there is a transfer of profit (loss) from the Overseas Branch Office (KCBLN) to the Head Office.
2) Applicable only to publicly listed banks.

PT BANK JTRUST INDONESIA Tbk.
STATEMENT OF CASH FLOWS
For the Periods Ended June 30, 2026 and 2025

(in million Rupiah)

CASH FLOWS	BANK	
	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interests, provisions and commissions received	1.275.040	1.569.133
Payments for interests and provisions	(847.985)	(1.102.194)
Receipts from the settlement and sale of foreclosed assets	-	-
Payments for employee expenses	(190.113)	(184.370)
Payments for general and administrative expenses	(175.020)	(166.336)
Receipt of operational support	-	50.000
Receipts from other operating income - net	61.796	11.422
Receipts from non operating income	2.351	2.004
Payments for non operating expenses	(5.033)	(12.965)
Cash flows before changes in operating assets and liabilities	**121.036**	**166.694**
Decrease (increase) in operating assets:		
Securities purchased under resale agreements (reverse repo)	(453.519)	(1.602.089)
Loans	(2.324.570)	(2.288.097)
Acceptance receivables - net	(450)	(7.397)
Prepaid expenses and advances	(74.459)	(8.893)
Other assets	(24.236)	(36.739)
Increase (decrease) in operating liabilities:		
Obligations due immediately	5.064	16.410
Acceptance payables	440	7.409
Deposits from customers and deposits from other banks	282.834	(453.473)
Accrued expenses and other liabilities	(401.785)	308.910
Net cash used in operating activities	**(2.869.645)**	**(3.897.265)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from securities measured at fair value through other comprehensive income	300.294	3.353.194
Purchases of securities measured at fair value through other comprehensive income	(273.993)	(347.054)
Purchases of securities measured at amortized cost	(394.307)	(173.156)
Proceeds from sale of fixed assets	4	474
Acquisition of fixed assets	(4.228)	(7.830)
Acquisition of intangible assets	(4.406)	(18.468)
Net cash provided by (used in) investing activities	**(376.636)**	**2.807.160**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt of subordinated loan	480.000	-
Payments of lease liabilities	(21.012)	(335)
Net cash provided by (used in) financing activities	**458.988**	**(335)**
NET DECREASE ON CASH AND CASH EQUIVALENTS	**(2.787.293)**	**(1.090.440)**
Effect of changes in foreign currencies exchange rate	28.104	465
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	5.387.618	3.562.588
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**2.628.429**	**2.472.613**
COMPONENTS OF CASH AND CASH EQUIVALENTS:		
Cash and cash equivalents consist of:		
Kas	525.714	396.679
Current accounts with Bank Indonesia	864.793	609.831
Current accounts with other banks	497.120	395.344
Placements with Bank Indonesia and other banks - maturing within three months of acquisition date	740.802	1.070.759
Total cash and cash equivalents	**2.628.429**	**2.472.613**

PT BANK JTRUST INDONESIA Tbk.
STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS/FORWARD
As of June 30, 2026

(in million Rupiah)

NO.	TRANSACTIONS	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables and Payables	
			Trading	Hedging	Receivable	Payable
A.	**Exchange Rate Related**					
1	Spot	1.140.916	1.140.916	-	609	713
2	Forward	1.130.753	1.130.753	-	5.796	549
3	Option					
	a. Sell	-	-	-	-	-
	b. Buy	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	-	-	-	-	-
6	Others	-	-	-	-	-
B.	**Interest Rate Related**					
1	Forward	-	-	-	-	-
2	Option					
	a. Sell	-	-	-	-	-
	b. Buy	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	-	-	-	-	-
5	Others	-	-	-	-	-
C.	**Others**					
	TOTAL	**2.271.669**	**2.271.669**	**-**	**6.405**	**1.262**

PT BANK JTRUST INDONESIA Tbk.
STATEMENTS OF CAPITAL ADEQUACY RATIO CALCULATION
As of June 30, 2026 and 2025

(in million Rupiah)

	CAPITAL COMPONENTS	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
I	**Tier 1 Capital**	**3.395.353**	**3.366.240**
	1 Common Equity Tier 1 (CET 1)	**3.395.353**	**3.366.240**
	1.1 Paid in Capital (excluding treasury stock)	**13.032.929**	**13.032.929**
	1.2 Reserve additional capital *)	**(9.430.423)**	**(9.340.256)**
	1.2.1 Additional Factors	3.657.315	4.176.061
	1.2.1.1 Other comprehensive income	206.919	199.072
	1.2.1.1.1 Excess adjustment due to financial statement translation	-	-
	1.2.1.1.2 Potential gain due to increases of fair value of financial asset through other comprehensive income	50.089	52.096
	1.2.1.1.3 Fixed assets revaluation	156.830	146.976
	1.2.1.2 Other disclosed reserves	3.450.396	3.976.989
	1.2.1.2.1 Agio	1.915.423	1.915.423
	1.2.1.2.2 General reserves	1.002	1.002
	1.2.1.2.3 Previous years profit	-	893.970
	1.2.1.2.4 Current year profit	80.236	112.859
	1.2.1.2.5 Capital Deposit Fund	1.453.735	1.053.735
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factors	(13.087.738)	(13.516.317)
	1.2.2.1 Other comprehensive income	(9.475)	(31.424)
	1.2.2.1.1 Negative adjustment due to financial statement translation	-	-
	1.2.2.1.2 Potential losses due to impairment of fair value of financial asset through other comprehensive income	(9.475)	(31.424)
	1.2.2.2 Other disclosed reserves	(13.078.263)	(13.484.893)
	1.2.2.2.1 Disagio	-	-
	1.2.2.2.2 Previous years losses	(12.746.932)	(13.212.473)
	1.2.2.2.3 Current year loss	-	-
	1.2.2.2.4 Negative differences between regulatory provision and allowance for impairment losses of earning assets	(238.359)	(179.295)
	1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the trading book	-	-
	1.2.2.2.6 Regulatory provision on non earning assets	(92.972)	(93.125)
	1.2.2.2.7 Others	-	-
	1.3 Minority Interest		
	1.4 Deduction Factors of CET 1 *)	**(207.153)**	**(326.433)**
	1.4.1 Deferred tax	(114.657)	(226.668)
	1.4.2 Goodwill	-	-
	1.4.3 Intangible assets	(92.496)	(99.765)
	1.4.4 Equity investment	-	-
	1.4.5 Shortfall on the capital of insurance subsidiary	-	-
	1.4.6 Exposure of securitization	-	-
	1.4.7 Other deduction factors of CET 1	-	-
	1.4.7.1 Investment on AT 1 and/or Tier 2 Instrument in other bank	-	-
	1.4.7.2 Cross-ownership in another entity acquired by the transition due to the law, a grant or grants will	-	-
	1.4.7.3 Exposures that give rise to Credit Risk due to settlement failure (settlement risk) - Non Delivery Versus Payment	-	-
	1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any)	-	-
	2 Additional Tier 1 (AT 1) *)		
	2.1 Instrument which comply with AT 1 regulations	-	-
	2.2 Agio/Disagio	-	-
	2.3 Deduction factors of AT 1 *)	-	-
	2.3.1 Investment on AT 1 and/or Tier 2 Instrument in other bank	-	-
	2.3.2 Cross-ownership in another entity acquired by the transition due to the law, a grant or grants will	-	-
II	**Tier 2 Capital**	**310.612**	**257.506**
	1 Capital Instrument in the form of Stock or others which comply with Tier 2 regulations	-	-
	2 Agio/Disagio	-	-
	3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	310.612	257.506
	4 Deduction Factor of Tier 2 Capital *)	-	-
	4.1 Sinking Fund	-	-
	4.2 Investment on Tier 2 Instrument in other bank	-	-
	4.3 Cross-ownership in another entity acquired by the transition due to the law, a grant or grants will	-	-
TOTAL CAPITAL		**3.705.965**	**3.623.746**

	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)		June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
RISK WEIGHTED ASSET (RWA)			**CAPITAL ADEQUACY RATIO (CAR)**		
RWA FOR CREDIT RISK	24.141.482	26.405.666	**CET 1 Ratio (%)**	13,31%	12,18%
RWA FOR MARKET RISK	9.506	23.553	**Tier 1 Ratio (%)**	13,31%	12,18%
RWA FOR OPERATIONAL RISK	1.351.621	1.217.525	**Tier 2 Ratio (%)**	1,22%	0,93%
TOTAL RWA	**25.502.609**	**27.646.744**	**CAR (%)**	14,53%	13,11%
CAR BASED ON RISK PROFILE (%)	**10,00%**	**10,00%**	**CET 1 ALLOCATION FOR BUFFER (%)**	-	-
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					
From CET 1 (%)	**8,78%**	**9,07%**	**PERCENTAGE OF CAPITAL BUFFER (%)**		
From AT 1 (%)	**0,00%**	**0,00%**	**Capital Conservation Buffer (%)**	0,00%	0,00%
From Tier 2 (%)	**1,22%**	**0,93%**	**Countercyclical Buffer (%)**	0,00%	0,00%
			Capital Surcharge for Systemic Banks (%)	0,00%	0,00%

*) The detailed breakdown may be omitted if the amount is nil.

PT BANK JTRUST INDONESIA Tbk.
FINANCIAL RATIOS
As of June 30, 2026 and 2025

(in %)

No.	Ratio	June 30, 2026 (Unaudited)	June 30, 2025 (Unaudited)
Performance Ratio			
1.	Capital Adequacy Ratio (CAR)	14,53	13,11
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	3,07	2,29
3.	Non performing earning assets to total earning assets	2,40	1,60
4.	Allowance of impairment on financial assets to total earning assets	1,05	0,66
5.	NPL gross	2,78	1,90
6.	NPL net	1,78	1,37
7.	Return on Asset (ROA)	0,42	0,56
8.	Return on Equity (ROE)	4,71	6,76
9.	Net Interest Margin (NIM)	2,11	2,23
10.	Operating Expenses to Operating Income (BOPO)	94,00	93,33
11.	Cost-to-Income Ratio (CIR)	79,50	70,54
12.	Loan to Deposit Ratio (LDR)	86,23	84,82
Compliance			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	-	-
	ii. Non-related parties	-	-
	b. Percentage Excess of Legal Lending Limit		
	i. Related parties	-	-
	ii. Non-related parties	-	-
2.	Minimum Statutory Reserve Requirement		
	a. Minimum Statutory Reserve Requirement (Rupiah)	4,90	4,14
	- Daily	0,00	0,00
	- Average	4,90	4,14
	b. Minimum Statutory Reserve Requirement (Foreign currencies)	4,97	4,36
	- Daily	2,00	2,00
	- Average	2,97	2,36
3.	Net Open Position (Aggregate)	0,15	0,34

PT BANK JTRUST INDONESIA Tbk.
STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION
As of June 30, 2026 and 2025

(in million Rupiah)

No.	ACCOUNTS	BANK											
		June 30, 2026 (Unaudited)						June 30, 2025 (Unaudited)					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placement with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables from securities purchased under resell agreements (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah		-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (Non UMKM)												
	i. Rupiah	467.341	-	-	-	-	467.341	364.905	-	-	-	-	364.905
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other bills *)	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-

PT BANK JTRUST INDONESIA Tbk.
STATEMENTS OF EARNING ASSET QUALITY AND OTHER INFORMATION
As of June 30, 2026 and 2025

(in million Rupiah)

No.	ACCOUNTS	BANK											
		June 30, 2026 (Unaudited)						June 30, 2025 (Unaudited)					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
II.	**NON-RELATED PARTIES**												
1.	Placement with other banks												
	a. Rupiah	26.344	-	-	-	-	26.344	26.708	-	-	-	-	26.708
	b. Foreign currency	471.676	-	-	-	-	471.676	369.536	-	-	-	-	369.536
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	6.405	-	-	-	-	6.405	8.411	-	-	-	-	8.411
3.	Securities												
	a. Rupiah	2.292.956	-	-	-	-	2.292.956	2.249.977	-	-	-	-	2.249.977
	b. Foreign currency	33.096	-	-	-	-	33.096	30.029	-	-	-	-	30.029
4.	Securities sold under repurchase agreements (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables from securities purchased under resell agreements (Reverse Repo)												
	a. Rupiah	2.377.031	-	-	-	-	2.377.031	2.934.311	-	-	-	-	2.934.311
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	17.385	-	-	-	-	17.385	7.409	-	-	-	-	7.409
7.	Loans and financing provided												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	1.559.492	149.552	-	18.509	196.036	1.923.589	2.403.470	452.098	2.460	45.341	47.861	2.951.230
	ii. Foreign currency	25.032	-	-	-	-	25.032	189.996	-	-	-	-	189.996
	b. Non micro, small and medium enterprises (Non UMKM)												
	i. Rupiah	21.279.425	1.325.939	17.361	5.991	489.955	23.118.671	21.991.785	306.277	7.348	35.164	408.512	22.749.086
	ii. Foreign currency	3.631.403	-	-	-	85.618	3.717.021	2.463.194	88.651	-	-	-	2.551.845
	c. Restructured loans												
	i. Rupiah	1.308.465	595.767	-	18.509	231.826	2.154.567	1.384.616	275.874	6.579	24.002	182.892	1.873.963
	ii. Foreign currency	-	-	-	-	-	-	-	10.910	-	-	-	10.910
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other bills *)	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	169.304	-	-	-	-	169.304	411.423	-	-	-	-	411.423
	b. Foreign currency	328.983	-	-	-	-	328.983	24.163	-	-	-	-	24.163
III.	**OTHER INFORMATION**												
1.	Assets pledged as collateral :												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						92.971						93.124

PT BANK JTRUST INDONESIA Tbk.
ALLOWANCE FOR IMPAIRMENT LOSSES ON EARNING ASSETS
As of June 30, 2026 and 2025

(in million Rupiah)

No.	ACCOUNTS	June 30, 2026 (Unaudited)					June 30, 2025 (Unaudited)				
		Allowance for Impairment			Required allowance for losses on earning assets		Allowance for Impairment			Required allowance for losses on earning assets	
		Stage 1	Stage 2	Stage 3	General	Special	Stage 1	Stage 2	Stage 3	General	Special
1.	Placement with other banks	398	-	-	5.044	-	317	-	-	4.047	-
2.	Spot and derivative/forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	613	-	-	9.668	-	882	-	-	12.644	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Receivables from securities purchased under resell agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12	-	-	-	-	12	-	-	-	-
7.	Loans and financing provided	42.367	25.616	291.995	255.461	326.684	51.515	26.521	147.576	261.036	128.144
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other bills *)	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	142	-	-	2.645	-	133	-	-	380	-

*) Among other things, it consists of unaccepted sight L/C or usance L/C bills, travel checks purchased/taken over, advances to customers, collection bills, bailouts in the framework of government programs.

PT BANK JTRUST INDONESIA Tbk.
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2026 and December 31, 2025

(in million Rupiah)

No.	ACCOUNTS	BANK	
		June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
I.	**COMMITMENT RECEIVABLES**		
	1. Undisbursed borrowings/financing facilities	-	-
	2. Outstanding of foreign currency from spot and derivative/forward (purchased)	740.965	880.440
	3. Others	-	-
II.	**COMMITMENT PAYABLES**		
	1. Unused loan/financing facilities to debtors		
	a. Committed	-	-
	b. Uncommitted	147.742	288.900
	2. Outstanding irrevocable L/C	307.228	4.962
	3. Outstanding of foreign currency from spot and derivative/forward (sold)	1.530.705	2.143.363
	4. Others	-	-
III.	**CONTINGENT RECEIVABLES**		
	1. Guarantees received	-	-
	2. Others	200.721	179.331
IV.	**CONTINGENT PAYABLES**		
	1. Guarantees issued	43.317	116.544
	2. Others	-	-

MANAGEMENT OF THE BANK		
BOARD OF COMMISSIONERS		
President Commissioner	:	Nobiru Adachi
Commissioner	:	Nobuiku Chiba
Independent Commissioner	:	Benny Siswanto
Independent Commissioner	:	Abdullah Firman Wibowo
BOARD OF DIRECTORS		
President Director	:	Ritsuo Fukadai
Vice President Director	:	Masayoshi Kobayashi
Director	:	Felix Istyono Hartadi Tiono
Director	:	Helmi Arief Hidayat
Director	:	Cho Won June
Director	:	Widjaja Hendra
Director	:	Raja Pardede *)

*) Effective upon receipt of the approval decision on the results of the fit and proper test from OJK.

SHAREHOLDER		
J Trust Co., Ltd., Jepang	:	67,38%
J Trust Asia Pte., Ltd., Singapura	:	18,67%
PT JTrust Investments Indonesia	:	1,39%
Public	:	12,56%

1. The financial information presented above has been derived from the Bank's Interim Financial Statements as of June 30, 2026 and for the six-month periods ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The Financial Statements as of December 31, 2025 and for the year then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, were audited by KAP Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan (a member firm of PKF Global), with Riva Utama Winata, CPA, as the engagement partner, an independent auditor, in accordance with the Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, and expressed an unqualified audit opinion, as stated in the independent auditor's report dated May 25, 2026.

2. The above published Financial Statements are presented to comply with:
   a. Financial Services Authority Regulation (POJK) Number 37/POJK.03/2019 dated December 19, 2019 regarding Transparency and Published Financial Statements of The Banks.
   b. Circular Letter of Financial Services Authority (SEOJK) Number 9/SEOJK.03/2020 dated June 30, 2020 regarding Transparency and Published Financial Statements of The Commercial Banks.
   c. The Minimum Capital Requirement for Commercial Banks is presented in accordance with POJK Number 11/POJK.03/2016 dated January 29, 2016 concerning Minimum Capital Requirements for Commercial Banks as amended by OJK Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 and lastly amended by POJK Number 27, 2022 dated December 26, 2022.
   d. Financial Services Authority (POJK) Number 14/POJK.4/2022 dated August 18, 2022 regarding Submission of Periodic Financial Statements for Issuers or Public Companies.
   e. Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation Number VIII.G.7, Decision of Chairman of Bapepam-LK Number KEP-347/BL/2012 dated June 25, 2012 regarding Presentation and Disclosure of Periodic Financial Statements for Issuers or Public Companies.

3. Related Parties on Earning Assets Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005, as last amended by the Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019 concerning the Amendment of Financial Services Authority Regulation No. 32/POJK.03/2018 on the Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

4. Exchange rate of 1 USD are as follows:

a	June 30, 2026	: 1 USD =	17.880,00
b	December 31, 2025	: 1 USD =	16.675,00
c	June 30, 2025	: 1 USD =	16.235,00

J Trust Co., Ltd.

Yebisu Garden Place Tower 4-20-3 Ebisu, Shibuya-Ku, Tokyo 150-6007, Japan. Tel: +81(3) 4330-9107

CONSOLIDATED FINANCIAL STATEMENT AND SIGNIFICANT NOTES THERETO
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(Unit; million yen)

Description	As of December 31, 2025	As of March 31, 2026	Description	As of December 31, 2025	As of March 31, 2026
Assets			**Liabilities**		
Cash and cash equivalents	154.515	119.102	Trade and other payables	14.777	14.472
Trade and other receivables	75.537	74.173	Deposits for banking business	981.883	936.047
Investment securities			Liabilities related to securities business	25.621	27.501
for banking business	100.601	105.306	Bonds and borrowings	81.173	79.220
Loans for banking business	779.768	746.658	Other financial liabilities	23.828	25.648
Assets related to			Income taxes payable	1.833	597
securities business	31.139	32.524	Provisions	972	462
Operational investment securities	-	-	Deferred tax liabilities	2.194	1.717
Securities	3.293	3.188	Other liabilities	4.643	5.135
Other financial assets	83.154	97.953	**Total liabilities**	1.136.929	1.090.804
Investments accounted					
for using equity method	7.896	7.896	**Equity**		
Inventories	17.635	16.625	Share capital	90	90
Assets held for sale	611	611	Capital surplus	106.713	106.714
Property, plant and equipment	12.489	14.510	Treasury shares	(210)	(696)
Investment property	3.623	3.610	Retained earnings	46.889	47.979
Goodwill	33.977	33.975	Other components of equity	8.345	5.806
Intangible assets	8.697	8.186	**Total equity attributable to owners of parent**	161.828	159.892
Deferred tax assets	2.170	2.642	Non-controlling interests	20.314	20.882
Other assets	3.961	4.612	**Total equity**	182.143	180.775
Total assets	**1.319.072**	**1.271.579**	**Total liabilities and equity**	**1.319.072**	**1.271.579**

J Trust Co., Ltd.
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CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(Unit; million yen)

Description	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Continuing operations		
Operating revenue	30.477	31.041
Operating expenses	20.732	18.852
Selling, general and administrative expenses	8.568	9.830
Other income	892	1.141
Other expenses	3	52
Operating profit (loss)	2.067	3.448
Finance income	199	358
Finance costs	896	95
Share of profit of investments accounted for using equity method	132	54
Profit before tax	1.503	3.765
Income tax expense	732	(118)
Profit from continuing operations	771	3.884
Discontinued operations		
Loss from discontinued operations	(27)	(371)
Profit	**744**	**3.513**
Profit attributable to		
Owners of parent	411	3.352
Non-controlling interests	332	160
Profit	**744**	**3.513**
Earnings (loss) per share (attributable to owners of parent)		
Basic earnings (loss) per share		
Continuing operations	3,30	28,09
Discontinued operations	(0,20)	(2,80)
Total	3,10	25,29
Diluted earnings (loss) per share		
Continuing operations	3,30	28,09
Discontinued operations	(0,20)	(2,80)
Total	3,10	25,29

Description	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	**744**	**3.513**
Other comprehensive income		
Items that will not be reclassified to profit or loss		
Remeasurements of defined benefit plans	(2)	(116)
Net change in fair value of equity instruments measured at fair value through other comprehensive income	(86)	(179)
Share of other comprehensive income of investments accounted for using equity method	-	-
Total of items that will not be reclassified to profit or loss	(89)	(295)
Items that may be reclassified to profit or loss		
Exchange differences on translation of foreign operations	(7.979)	(735)
Net change in fair value of debt instruments measured at fair value through other comprehensive income	146	(1.096)
Provision for expected credit losses on debt instruments measured at fair value through other comprehensive income	7	(1)
Share of other comprehensive income of investments accounted for using equity method	(17)	1
Total of items that may be reclassified to profit or loss	(7.843)	(1.832)
Other comprehensive income, net of tax	(7.933)	(2.127)
Comprehensive income	**(7.188)**	**1.385**
Comprehensive income attributable to		
Owners of parent	(6.441)	813
Non-controlling interests	(746)	571
Comprehensive income	**(7.188)**	**1.385**