RISK EXPOSURE AND CAPITAL REPORT
KEY METRICS

Bank Name : PT Bank JTrust Indonesia Tbk.
Report Position : March 2026

(in Million Rupiah)

No.	Description	Mar-26	Des-25 Unaudited	Sep-25	Jun-25	Mar-25
	Available Capital (amount)					
1	Common Equity Tier 1 (CET1)	3,399,121	3,351,890	3,358,736	3,366,239	3,311,721
2	Core Capital (Tier 1)	3,399,121	3,351,890	3,358,736	3,366,239	3,311,721
3	Total Capital	3,700,043	3,592,687	3,608,271	3,623,746	3,574,623
	Risk-Weighted Assets (Value)					
4	Total Risk-Weighted Assets (RWA)	24,644,477	25,264,369	26,354,698	27,646,744	27,315,245
	Risk-based capital ratio as a percentage of RWA					
5	CET1 Ratio (%)	13.79%	13.27%	12.74%	12.18%	12.12%
6	Tier 1 Ratio (%)	13.79%	13.27%	12.74%	12.18%	12.12%
7	Total Capital Ratio (%)	15.01%	14.22%	13.69%	13.11%	13.08%
	Additional CET1 capital serving as a buffer, expressed as a percentage of RWA					
8	Capital conservation buffer (2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	CET1 total as buffer (Line 8 + line 9 + line 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET1 components for the buffer	0.00%	0.00%	0.00%	0.00%	0.00%
	Leverage ratio in accordance with Basel III					
13	Total Exposure	37,870,170	39,268,766	39,669,372	40,066,838	40,880,433
14	Leverage Ratio, including the impact of adjustments related to temporary exemptions for deposits held with Bank Indonesia to meet GWM requirements (if any) (%)	8.98%	8.54%	8.47%	8.40%	8.10%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	7,120,484	6,865,947	6,726,527	7,113,080	7,945,537
16	Total Net Cash Outflow	4,838,195	4,669,722	5,120,598	6,024,906	6,190,726
17	LCR (%)	147.17%	147.03%	131.36%	118.06%	128.35%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	25,755,112	26,232,460	27,514,139	28,025,098	28,081,782
19	Total Required Stable Funding (RSF)	23,335,903	24,072,560	23,975,553	25,740,667	25,742,418
20	NSFR (%)	110.37%	108.97%	114.76%	108.87%	109.09%

Qualitative Analysis

- The Capital Adequacy Ratio (CAR) as of March 31, 2026, rose to 15.01% compared to the previous quarter (Unaudited Dec-25), primarily due to a decline in the loan portfolio during the first quarter, which led to a decrease in the Credit Risk RWA, while on the capital side, there was an increase largely driven by the Bank’s profitability.
- The leverage ratio rose to 8.98% compared to the previous quarter, driven by a decrease in exposure, primarily from the loan portfolio. The leverage ratio remained above the regulatory requirement of 3%.
- Bank JTrust Indonesia’s average Liquidity Coverage Ratio (LCR) for the first quarter of 2026 (January through March 2026) was 147.17%, exceeding the minimum LCR requirement of 100% set by the regulator. This indicates that the composition of Level 1 High-Quality Liquid Assets (HQLA) has adequately met liquidity needs in the event of cash outflows.
- The Net Stable Funding Ratio (NSFR) for the first quarter of 2026 stood at 110.37%, increased by ↑1.39% compared to the December 2025 period, with available stable funding (ASF) and required stable funding (RSF) amounting to Rp 25.75 trillion and Rp 25.35 trillion, respectively. This supports the Bank’s strategy to increase stable and low-cost funding, particularly from the segment of funding without a fixed term.