J TRUST BANK

QUARTERLY LIQUIDITY COVERAGE RATIO REPORT

Bank Name : **Bank JTrust Indonesia, Tbk**
Report Position : **Quarter II 2026 (Apr - Jun)**

(in Rp million)

No	Components	Position Report Date : 30-Jun-26		Position Report Date : 31-Mar-26	
		Outstanding value of obligations and commitments/value of contractual bills	HQLA value after haircut, outstanding liabilities and commitments is multiplied by the run-off rate or the value of contractual bills multiplied by the inflow rate	Outstanding value of obligations and commitments/value of contractual bills	HQLA value after haircut, outstanding liabilities and commitments is multiplied by the run-off rate or the value of contractual bills multiplied by the inflow rate
1	Number of Points data used in LCR calculation	[redacted]	59 Days	[redacted]	59 Days
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)	[redacted]	7.036.370	[redacted]	7.120.484
CASH OUTFLOW					
3	Individual customer deposits and funding from Micro and Small Business customers consists of:				
	a. Stable Savings/Funding	917.935	45.897	873.446	43.672
	b. Unstable Savings/Funding	4.465.757	446.576	4.310.765	431.077
4	Funding from corporate customers consists of:				
	a. Operational savings	2.955.021	147.751	4.303.408	215.170
	b. Non-operational deposits and/or other liabilities that Non-operational	11.366.282	4.546.513	11.625.099	4.650.040
	c. Securities in the form of debt securities issued by banks (unsecured debt)	-	-	-	-
5	Secured funding	[redacted]	-	[redacted]	-
6	Other cash outflows (additional requirements), consisting of:				
	a. cash outflows on derivatives transactions	802.735	802.735	424.781	424.781
	b. cash outflows due to increased liquidity requirements	-	-	-	-
	c. cash outflows on loss of funding	-	-	-	-
	d. cash outflows on the withdrawal of credit facility commitments and liquidity facility	-	-	-	-
	e. cash outflows on other contractual obligations related to distribution of funds	-	-	-	-
7	Cash outflows on other funding contingency liabilities	-	-	-	-
8	Other contractual cash outflows	364.890	364.890	71.122	71.122
	TOTAL CASH OUTFLOW	[redacted]	6.354.361	[redacted]	5.835.862
CASH INFLOW					
9	Secured lending		-		-
10	Bills come from a counterparty that is current (inflows from fully performing exposures)		323.898		327.431
11	Other cash inflows		1.232.144		670.235
	TOTAL CASH INFLOW	-	1.556.042	-	997.666
			TOTAL ADJUSTED VALUE		**TOTAL ADJUSTED VALUE**
	TOTAL HQLA	[redacted]	7.036.370	[redacted]	7.120.484
	TOTAL NET CASH OUTFLOWS	[redacted]	4.798.319	[redacted]	4.838.195
	LCR (%)	[redacted]	**146,64%**	[redacted]	**147,17%**

Individual Analysis

Bank JTrust Indonesia's Average Liquidity Coverage Ratio (LCR) for the second quarter of 2026 (April to June 2026) of 146.64% is above the minimum LCR Ratio of 100% set by the Regulator. This shows that the composition of High Quality Liquid Asset (HQLA) Level 1 has met liquidity needs well in the event of cash outflow.

Qualitative information on the calculation and value of LCR in the LCR Report for the Second Quarter of 2026, can be explained as follows:

1. **Key Factors and Trends in LCR Values in General**
   a. The average LCR ratio in the second quarter of 2026 (April to June 2026) of 146.64% decreased by ↓0.53% compared to the ratio (LCR) in the first quarter of 2026 (January to March 2026) of 147.17%.
   b. The decrease in the LCR ratio was due to a decrease in the average HQLA of IDR 84.11 billion (↓1.18%) although it was followed by a decrease in the average Net Cash Outflow of IDR 39.88 billion (↓0.82%).
   c. In general, there are no other cash inflows and cash outflows components in the calculation of LCR that are not covered by the LCR disclosure template that affect and are relevant to the Bank's liquidity profile.
2. **HQLA composition**
   The average composition of HQLA level 1 consists of Cash, Placement in Bank Indonesia, Securities issued by the Government of Indonesia is 98.70%. Meanwhile, the average composition of HQLA level 2 consists of Level 0.00% at Level 2A and 1.30% at Level 2B in the form of Debt Securities issued by corporations that meet HQLA requirements.
3. **Concentration of Funding Sources**
   Bank JTrust Indonesia's funding sources are currently quite adequate, dominated by Non-Operational Corporate Funding. Furthermore, the Bank always strives to improve the composition of funding for the better, especially for Funding Sources that are stable and/or operational in accordance with the criteria in the provisions on the obligation to fulfill the LCR ratio for commercial banks. In managing liquidity, the Bank has adequate liquidity management policies and procedures and standards and has been communicated to all Bank work units related to liquidity.
4. **Derivatives Exposure and Potential Collateral Calls**
   a. In general, the impact of derivative exposure on LCR movements over time is relatively small. This is due to the fact that derivatives transaction types are currently limited to *plain vanilla derivatives.*
   b. In general, there has been no increase in liquidity needs, but the Bank always monitors this possibility by looking at the impact of downgrading and decreasing the underlying value of a certain transaction so as to allow *collateral calls* .
5. ***Currency Mismatch in LCR***
   Banks have significant foreign currency exposure in the form of US Dollars (USD), but the weighted average amount of cash outflows in the form of significant foreign currencies is relatively small when compared to the Rupiah (IDR). The Bank undertakes a liquidity management strategy for liabilities in the form of significant foreign currency, taking into account the maturity profile level, projected cash flow, and depth of market funding access.
6. **Liquidity Management**
   Bank JTrust Indonesia has implemented Quality Risk Management well which includes liquidity risk management organization, internal liquidity reporting, communication of liquidity risk strategies and liquidity emergency planning in accordance with the Bank's characteristics and in line with applicable regulatory regulations. Among others, as follows:
   a. In the context of liquidity risk management efforts, the Bank ensures that HQLA management is carried out by a special function that is responsible for managing the Bank's liquidity and has the authority to liquidate HQLA assets. In addition, in order to meet operational requirements, the Bank classifies HQLA level 1 and HQLA level 2A by looking at central bank eligibility to obtain intra-day liquidity facilities without interfering with the adequacy of the fulfillment of primary central bank reserves. Furthermore, for HQLA level 2, the Bank requires a diversified requirement from the type of financial asset, issuer, and specific currency type.

   Bank JTrust Indonesia also continues to conduct periodic reviews to ensure the fulfillment of HQLA requirements both fundamentally, market characteristics, operations and diversified requirements as well as the adequacy of information systems, especially related to the calculation of LCR components.

   b. Communication of liquidity risk management strategies, especially related to the management of LCR, is carried out periodically, both to the level of the Board of Commissioners, the Board of Directors, liquidity risk management organizations and related units.

* Quantitative and Qualitative Analysis of the Liquidity Coverage Ratio Liability Calculation Report is prepared based on the guidelines in SEOJK Number 29/SEOJK.03/2025 concerning Transparency and Publication of Conventional Commercial Bank Reports.