NET STABLE FUNDING RATIO COMPLIANCE OBLIGATION REPORT

Bank Name : PT. Bank JTrust Indonesia, Tbk
Position of Report Month : June 2026

J TRUST BANK
Jトラスト銀行

A. NSFR CALCULATION

(in Rp million)

	ASF Component	Mar-26					Jun-26				
		Values Recorded Based on the Remaining Period				Total Weighted Value	Values Recorded Based on the Remaining Period				Total Weighted Value
		Without Time Frame[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Without Time Frame[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	
1	Capital :	13.333.851	-	-	-	13.333.851	13.343.540	-	-	-	13.343.540
2	Capital according to POJK KPMM	13.333.851	-	-	-	13.333.851	13.343.540	-	-	-	13.343.540
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Deposits from individual customers and funding from micro and	2.035.061	10.128.141	426.786	3.128	11.399.738	2.184.555	9.776.835	692.478,29	6.152,70	11.456.984
5	Stable savings and funding	1.242.578	69.263	571,56	-	1.246.792	1.180.269	65.841	894,28	30,00	1.184.684
6	Less stable savings and funding	792.483	10.058.878	426.215	3.128	10.152.947	1.004.286	9.710.994	691.584	6.123	10.272.300
7	Funding from corporate customers:	6.051.644	14.556.090	226.360	-	601.633	7.788.352	13.870.167	662.445	10.362	1.471.165
8	Operational savings	976.906	-	-	-	488.453	2.259.160	-	-	-	1.129.580
9	Other funding from corporate customers	5.074.738	14.556.090	226.360	-	113.180	5.529.192	No Time Frame[1]	662.445	10.362	Total Weighted Value
10	Liabilities that have interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:	-	-	-	419.890,00	419.890,00	-	235.000,00	-	437.600,00	437.600,00
12	NSFR derivative liability		-								
13	equity and other liabilities that do not fall into the above categories	-	-	-	419.890,00	419.890	-	235.000	-	437.600	437.600
14	**Total ASF**					**25.755.112,24**					**26.709.289,68**

	RSF Component	Mar-26					Jun-26				
		Values Recorded Based on the Remaining Period				Total Weighted Value	Values Recorded Based on the Remaining Period				Total Weighted Value
		Without Time Frame[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Without Time Frame[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	
15	Total HQLA in the context of NSFR calculation					110.464					177.598
16	Deposits with other financial institutions for operational purposes	714.458	-	-	-	357.229	496.723	-	-	-	248.361
17	Loans in the category of Current and Under Special Attention	-	8.811.733	7.598.977	13.943.506	18.418.927	-	8.941.684	7.674.252	14.937.662	19.928.098
18	to financial institutions guaranteed with HQLA Level 1	-	-	-	-	-	-	-	-	-	-
19	to financial institutions that are not guaranteed by HQLA Level 1 and loans to unsecured financial institutions	-	150.795	-	399.802	422.421	-	899	-	-	135
20	To non-financial corporations, retail customers and micro and small business customers, the central government, the government of other countries, Bank Indonesia, the central banks of other countries and public sector entities, including:	-	8.552.981	7.334.386	12.459.774	16.819.790	-	8.672.650	7.139.793	14.446.239	18.997.009
21	Meet the qualifications to have a risk weight of 35% or less, in accordance with the SE OJK ATMR for Credit Risk	-	8.552.981	7.334.386	12.459.774	-	-	8.672.650	7.139.793	14.446.239	-
22	Residential secured loans that are not currently being guaranteed, which include:	-	-	-	492.284	418.441	-	-	-	491.423	417.709
23	Meet the qualifications to have a risk weight of 35% or less, in accordance with the SE OJK ATMR for Credit Risk	-	-	-	492.284	69.101	-	-	-	491.423	111.948
24	Securities with the Current and Less Current (performing) categories that are not being collateralized, not defaulted, and not included as HQLA, including shares traded on the exchange	-	107.958	264.592	591.646	689.174	-	268.134	534.460	-	401.297
25	Assets that have interdependent liability pairs	-	-	-	-	-	-	-	-	-	-
26	Other assets :	15.643.326	1.025.672	15.575	229.984	4.447.860	15.998.503	1.022.018	2.920	238.260	4.266.934
27	Physical commodities that are traded, including gold	-				-	-				-
28	Cash, securities and other assets recorded as initial margin for derivatives contracts and cash or other assets submitted as default funds to the central counterparty (CCP)		-			-					-
29	NSFR derivative assets		-			-					5.143
30	NSFR derivative liabilities before deducted by margin variation		-			-					-
31	All other assets that do not fall into the above category	15.643.326	1.025.672	15.575	229.984	4.447.860	15.998.503	1.016.875	2.920	238.260	4.261.791
32	Administrative Accounts		-			1.423					10.513
33	**Total RSF**					**23.335.902,80**					**24.631.505,30**
34	**Net Stable Funding Ratio (%))**					**110,37%**					**108,44%**

[1] Components reported in the no-term category are those that do not have a contractual term, including:
capital instruments that are perpetual, short positions, open maturity positions, current accounts, equities that are not included in the HQLA category and commodities

NET STABLE FUNDING RATIO FULFILLMENT OBLIGATION REPORT

Bank Name : PT. Bank JTrust Indonesia, Tbk
Report Month : June 2026

B. Analysis of NSFR Development

In accordance with Otoritas Jasa Keuangan (OJK) Republik Indonesia Regulation No. 20 of 2024 regarding the Amendment to OJK Regulation Number 50/POJK.03/2017 on the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks, we hereby convey the following:

1. The result of the bank's NSFR calculation for the June 2026 period was 108.44%, down ↓1.93% when compared to the March 2026 period with the amount of Available Stable Funding (ASF) and Required Stable Funding (RSF) of IDR 26.71 trillion and IDR 24.63 trillion, respectively.
2. The Bank's NSFR ratio decreased by ↓1.93% from its position in March 2026. The decrease in the NSFR ratio occurred due to an increase in the Required Stable Funding (RSF) component of IDR 1.29 trillion (↑5.55%), which was greater than the increase in the Available Stable Funding (ASF) component of IDR 954 billion (↑3.70%), that was mainly driven by funding to corporate customers. This is to support the Bank's strategy in increasing stable and cheap funding, especially from funding segmentation without a time period.
3. The Bank's Third Party Funding (TPF) in June 2026 mostly comes from funding with a certain period of time, which is 73.07%. The composition of the funding can be seen in the table below.

Table 1. Composition of Bank Funding position as of June 30, 2026

	Stabil/Operasional	Non-Stable/Non-Operasional
Tanpa Jangka Waktu	18.13%	8.81%
Dengan Jangka Waktu	41.26%	31.81%
Total	59.38%	40.62%

4. Banks do not have liabilities that have a dependency relationship with a particular asset, as well as assets that have interdependent liability pairs.
5. Overall, Bank JTrust Indonesia's NSFR is above the OJK requirements of a minimum of 100%.

B. Analysis of NSFR Development

The implementation of bank liquidity management in accordance with what we have reported on the liquidity risk profile, includes the following:

1. In risk governance, the board of commissioners and the board of directors have *awareness* of liquidity risk management through the ALCO (*Asset and Liability Committee*) and RMC (*Risk Monitoring Committee*) with clear and independent duties and responsibilities.
2. The bank's risk management framework already has a contingency funding plan (CFP), supervision and reporting of liquidity limits through ALCO and RMC, management of liquidity positions and risks as well as funding strategies, policies/procedures, and liquidity risk limits that are monitored and *reviewed* regularly.
3. The bank already has and implemented liquidity risk management processes, independent human resources and liquidity management information systems.
4. The Bank already has an adequate risk control system through a risk management work unit, compliance work unit and internal audit that is independent of the operational work unit and *Line of Business*.