REPORT OF TOTAL EXPOSURE FOR LEVERAGE RATIO

Bank Name : PT Bank JTrust Indonesia Tbk. (Individual)
Report Period : June 2026

(in IDR mn)

No	Description	Nominal
1	Total assets in the statement of financial position within the published financial statements (gross value before deducting the allowance for impairment losses).	40,095,558
2	Adjustments to the carrying amount of investments in Banks, Financial Institutions, Insurance Companies, and/or other Entities that are required to be consolidated under financial accounting standards but fall outside the scope of consolidation pursuant to Financial Services Authority regulations.	-
3	Adjustments to the value of the pool of underlying financial assets transferred in an asset securitization that meets the requirements for a "true sale," as stipulated in the Financial Services Authority Regulation regarding prudential principles for asset securitization activities by Commercial Banks. **In the event that the underlying financial assets have been deducted from total assets in the statement of financial position, the figure in this line is 0 (zero).**	-
4	Adjustments to the temporary exemption regarding demand deposit placements with Bank Indonesia for the purpose of meeting statutory reserve requirements (if applicable).	N/A
5	Adjustments for fiduciary assets recognized as components of the statement of financial position under financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	N/A
6	Adjustments for the purchase or sale value of financial assets in regular-way transactions using the trading date accounting method.	-
7	Adjustments for the value of cash pooling transactions that meet the requirements stipulated in the Financial Services Authority Regulation.	-
8	Adjustment for the exposure value of derivative transactions.	21,643
9	Adjustment to the exposure value of Securities Financing Transactions (SFTs), such as reverse repo transactions.	-
10	Adjustment to the exposure value of Administrative Account Transactions (TRA) that has been multiplied by the Credit Conversion Factor (FKK).	350,546
11	Prudential valuation adjustments in the form of capital deduction factors and allowances for impairment losses.	(522,403)
12	Other adjustments	
13	**Total exposure in the calculation of Leverage Ratio**	**39,945,343**

Qualitative Analysis

As of Jun 30, 2026, Bank Tier 1 Capital amounted to Rp 3.39 Trillion. Therefore, Leverage Ratio as of Jun 30, 2026 is calculated at 8.50% from the Bank Total Exposure. JTrust Bank is committed to always maintain Leverage Ratio above minimum as regulated by OJK of which 3%, according to POJK No. 31/POJK.03/2019, dated Dec 2, 2019.

REPORT OF LEVERAGE RATIO CALCULATION

Bank Name : PT Bank JTrust Indonesia Tbk. (Individual)
Report Period : June 2026

(in IDR mn)

	Description	Period	
		Jun-26	Mar-26
	Asset Exposure in the Statement of Financial Position		
1	Asset exposures in the statement of financial position include collateral assets but exclude derivative transaction exposures and SFT exposures. (Gross value before deducting allowance for expected credit losses)	40,095,558	38,400,709
2	The add-on value for derivative collateral posted to a counterparty that results in a reduction of total on-balance-sheet asset exposure due to the application of financial accounting standards.	-	-
3	(Deduction against receivables related to cash variation margin (CVM) provided in derivative transactions)	-	-
4	(Adjustment to the carrying amount of securities received in an SFT exposure recognized as an asset)	-	-
5	Allowance for impairment losses on the asset in accordance with financial accounting standards	(315,251)	(271,747)
6	(Assets that have been accounted for as a deduction from Tier 1 Capital as referred to in the Financial Services Authority Regulation concerning minimum capital adequacy requirements for commercial banks)	(207,152)	(321,612)
7	**Total Asset Exposure in the Statement of Financial Position (Sum of rows, 1 through 6)**	**39,573,154**	**37,807,350**
	Derivative Transaction Exposure		
8	The Replacement Cost (RC) value for all derivative transactions, whether involving qualifying variation margin or netting agreements that meet specific requirements.	8,115	103
9	The add-on value representing Potential Future Exposures (PFE) for all derivative transactions.	13,528	9,113
10	(Exemption for derivative transaction exposures cleared through a central counterparty (CCP))	N/A	N/A
11	Adjustment for the effective notional value of credit derivatives		
12	(Adjustment for effective notional value through netting and add-on reduction for credit derivative sale transactions)	-	
13	**Total Derivative Transaction Exposure (Sum of rows, 8 through 12)**	**21,643**	**9,216**
	Securities Financing Transaction (SFT) Exposure		
14	Gross carrying amount of SFT assets	-	-
15	(Net value of cash liabilities and cash receivables)		
16	Credit risk arising from counterparty default regarding SFT assets, based on the calculation of current exposure as stipulated in the Appendix to the Financial Services Authority Regulation.		
17	Exposure as an SFT agent		
18	**Total SFT Exposure (Sum of rows, 14 through 17)**	**-**	**-**
	Administrative Account Transaction (TRA) Exposure		
19	The value of all commitment obligations or contingent liabilities Gross value before deducting the allowance for expected credit losses (CKPN)	350,546	53,605
20	(Adjustment to the multiplication of the value of commitment or contingent liabilities and the Credit Conversion Factor (CCF), less the Allowance for Impairment Losses (CKPN))		
21	(Allowance for Impairment Losses (CKPN) on TRA in accordance with financial accounting standards).		
22	**Total Administrative Account (TRA) Transaction Exposure (Sum of rows, 19 through 21)**	**350,546**	**53,605**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**3,395,353**	**3,399,121**
24	**Total Exsposure (Sum of rows, 7, 13, 18 and 22)**	**39,945,343**	**37,870,170**
	Leverage Ratio		
25	**Leverage Ratio value, including the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia for the purpose of meeting minimum reserve requirements (if applicable).**	**8.50%**	**8.98%**
25a	**Leverage Ratio value, excluding the impact of adjustments for the temporary exemption regarding current account placements with Bank Indonesia for the purpose of meeting minimum reserve requirements (if any).**		
26	**Minimum Leverage Ratio**	3%	3%
27	**Buffer against the leverage ratio**	N/A	N/A
	Disclosure of Average Values		
28	The average value of the gross carrying amount of SFT assets, after adjustment for sale accounting transactions calculated on a net basis against cash liabilities and cash receivables within the SFTs.	0	0

29	The reported quarter-end value of SFT assets on a gross basis, following adjustments for sale accounting transactions calculated on a net basis against cash liabilities and cash receivables within the SFTs.	0	0
30	Total Exposure, including the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia for the purpose of meeting minimum reserve requirements (if applicable), which incorporates the average gross carrying amount of SFT assets as referred to in row 28.	0	0
30a	Total Exposure, excluding the impact of adjustments for the temporary exemption of current account placements with Bank Indonesia for the purpose of meeting minimum reserve requirements (if applicable), and including the average gross carrying amount of SFT assets as referred to in row 28.	0	0
31	Leverage Ratio value, including the impact of adjustments for the temporary exclusion of current account placements with Bank Indonesia for the purpose of meeting minimum reserve requirements (if applicable), which incorporates the average gross carrying amount of SFT assets as referred to in row 28.	0	0
31a	Leverage Ratio value, excluding the impact of adjustments for the temporary exemption of current account placements with Bank Indonesia for the purpose of meeting minimum reserve requirements (if applicable), which incorporates the average gross carrying amount of SFT assets as referred to in row 28.	0	0

Qualitative Analysis

The primary factor which materially impacting the Leverage Ratio calculation is the Bank's Tier 1 Capital, as the Bank is required to maintain capital relative to its total exposure. Tier 1 Capital stood at IDR 3.39 trillion as of June 30, 2026, a decrease of IDR 3.77 billion compared to the position on March 31, 2026. Meanwhile, the Bank's Total Exposure increased by IDR 2.07 trillion, resulting in a Leverage Ratio of 8.50% as of June 30, 2026 (decreased by 48 bps compared to the previous quarter).