RISK EXPOSURE AND CAPITAL REPORT
KEY METRICS

Bank Name : PT Bank JTrust Indonesia Tbk.
Report Period : Jun 2026

(in Million Rupiah)

No.	Description	Jun-26	Mar-26 (Unadjusted)	Des-25 Unaudited	Sep-25	Jun-25
	Available Capital (amount)					
1	Common Equity Tier 1 (CET1)	3,395,353	3,399,121	3,351,890	3,358,736	3,366,239
2	Core Capital (Tier 1)	3,395,353	3,399,121	3,351,890	3,358,736	3,366,239
3	Total Capital	3,705,965	3,700,043	3,592,687	3,608,271	3,623,746
	Risk-Weighted Assets (Value)					
4	Total Risk-Weighted Assets (RWA)	25,502,610	24,644,477	25,264,369	26,354,698	27,646,744
	Risk-based capital ratio as a percentage of RWA					
5	CET1 Ratio (%)	13.31%	13.79%	13.27%	12.74%	12.18%
6	Tier 1 Ratio (%)	13.31%	13.79%	13.27%	12.74%	12.18%
7	Total Capital Ratio (%)	14.53%	15.01%	14.22%	13.69%	13.11%
	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	39,945,343	37,870,170	39,268,766	39,669,372	40,066,838
14	Leverage Ratio, including the impact of adjustments related to temporary exemptions for deposits held with Bank Indonesia to meet GWM requirements (if any) (%)	8.50%	8.98%	8.54%	8.47%	8.40%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	7,036,370	7,120,484	6,865,947	6,726,527	7,113,080
16	Total Net Cash Outflow	4,798,319	4,838,195	4,669,722	5,120,598	6,024,906
17	LCR (%)	146.64%	147.17%	147.03%	131.36%	118.06%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	26,709,290	25,755,112	26,232,460	27,514,139	28,025,098
19	Total Required Stable Funding (RSF)	24,631,505	23,335,903	24,072,560	23,975,553	25,740,667
20	NSFR (%)	108.44%	110.37%	108.97%	114.76%	108.87%

Qualitative Analysis

- Capital Adequacy Ratio (CAR) as of June 30, 2026, declined to 14.53% compared to the previous quarter (March 2026, unadjusted), primarily due to a decrease in Core Capital, this was further driven by an expansion in the loan portfolio during the second quarter, which resulted in an increase in Risk Weighted Assets (RWA) for credit risk.
- The Leverage Ratio fell to 8.50% compared to the previous quarter, driven by an increase in exposure-particularly 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 second quarter of 2026 (April through June 2026) stood at 146.64%, exceeding the minimum regulatory requirement of 100%. This indicates that the composition of Level 1 High-Quality Liquid Assets (HQLA) effectively meets liquidity needs in the event of cash outflows.
- The Net Stable Funding Ratio (NSFR) for the second quarter of 2026 was 108.44%, decreased by 0.53% compared to March 2026, with Available Stable Funding (ASF) and Required Stable Funding (RSF) amounting to IDR 26.71 trillion and IDR 24.63 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.