



Dear Respected J Trust Bank Customers,

The year 2024 continued to be marked by macroeconomic challenges and geopolitical tensions. In the midst of a challenging environment, J Trust Bank continued to deliver a strong set of results, demonstrating that our strategy has served us well to deliver sustainable return while growing our businesses and maintaining healthy financial position.

The Bank continued to sustain growth momentum, increasing its loans and deposits portfolio with healthy asset quality. Supported by strong capital and liquidity, the Bank managed to generate profit for the year and is well positioned to grow sustainably.

In addition, the Bank pursued to enhance its digital capabilities to better serve customer needs and enhance customer

experiences. The Bank also carried on to support social, economic, and environmental sustainability as well as go on with various corporate social responsibility programs to empower the community and protect the environment.

In 2025, navigating the complex geopolitical and economic environment will continue to be very challenging. A range of factors present uncertainty around the outlook. Amid the challenging environment, Indonesia's economic outlook for 2025 presents a promising picture.

We are confident that the Bank's strong fundamentals along with the Bank's experienced management and strong support from J Trust Co., Ltd., the Bank's controlling shareholder, will continue to support us well throughout this year and beyond. We would not be able to do this without the support from all of our customers and I would like to extend our gratitude and appreciation for your loyalty and trust to J Trust Bank.

Sincerely,



Ritsuo Fukadai
President Director

