



Dear Respected J Trust Bank Customers,

In the first six months of the year, the Bank continues to carry out prudent loan expansion and increase customer deposits while maintaining good credit quality. Supported by strong capital and liquidity, the Bank managed to generate profit for the period and is well positioned to grow sustainably.

During this period, the Bank enhanced its digital capabilities by launching its latest mobile banking and internet banking services to better serve customer needs and enhance customer experiences. The Bank also continued to support social, economic, and environmental sustainability as well as conducting various corporate social responsibility programs to help the community and support the government to overcome various problems in society.

In the midst of elevated geopolitical tensions and continuing uncertainties in the economic environment, we are optimistic that Indonesia's economic growth will remain resilient and J Trust Bank will be able to manage the challenges that we face and to capitalize on opportunities that may arise.

We are confident that the Bank's strong fundamentals will continue to serve us well throughout this year and beyond, and we believe that J Trust Bank is well positioned to deliver sustainable growth. 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

