



*Dear Respected J Trust Bank Customers,*

During the first quarter of 2024, the Bank continues to carry out prudent loan expansion and increase customer deposits while maintaining good credit quality. Supported by robust capital and liquidity, the Bank managed to generate profit for the period and is well positioned to grow sustainably and better serve our customers.

The Bank has also remain focus on putting customer first and supporting 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 macroeconomic environment, we are optimistic that Indonesia's economic growth will remain resilient supported by strong domestic demand, solid export performance, and robust foreign investment. Supported by J Trust Co., Ltd. as the Bank's controlling shareholder, J Trust Bank's leadership has the experience and strategy to manage the challenges that we face.

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, respond to challenges, and pursue opportunities that may arise. 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,

A handwritten signature in black ink, which appears to read "Ritsuo Fukadai".

**Ritsuo Fukadai**  
President Director

