



*Dear Respected J Trust Bank Customers,*

I would like to extend our gratitude and appreciation for your loyalty and trust for going through uncertainties amid the Covid-19 pandemic. The implementation of mobility restriction has affected people's mobility and economic activities. However, the easing of mobility restrictions will lead to more economic activities going forward.

J Trust Bank remained focus on prioritizing customers' needs while took various precautionary measures to ensure we protect the health of our customers, employees, and communities. We also continued to implement corporate social responsibility programs to contribute towards sustainable, long term positive impact in communities around us.

In the midst of the challenging operating environment, the Bank's fundamental condition remained solid as we continue providing loans prudently supported by disciplined risk management approach. The Bank's liquidity position remained strong supported by adequate deposits from customers. The Bank's capital position also remained resilient to support us in executing our business plan to face uncertainties ahead as well as to capitalize on growth opportunities. Despite the challenging operating environment affected the Bank's performance, the Bank's underlying business remained solid and is well positioned to accelerate business growth.

Supported by J Trust Co., Ltd. as the controlling shareholder - listed in Tokyo Stock Exchange, the Bank's capital structure remained resilient and we will continue delivering sustainable growth and supporting our customers as well as delivering positive impact for the communities.

Although we are still facing challenges and uncertainties ahead, economic activities are expected to gradually recover and we will continue to strive on prioritizing customers' needs, delivering sustainable growth, and empowering communities.

Sincerely,



**Ritsuo Fukadai**  
President Director



PERINGKAT 1

Deposito Bank Istimu Konvensional 3000 II - Product Brand Deposito J Trust

LAPORAN POSISI KEUANGAN
PER 30 SEPTEMBER 2021 DAN 31 DESEMBER 2020
(Dalam Jutaan Rupiah)

Keterangan:
1) Dili oleh Bank yang memiliki Unit Usaha Syariah (UUS)
Pembayaran antara lain meliputi Murabahah - net, Mudharabah - net, Mayarakah - net, Salam, Istishna' - net, Qardh, Pembayaran, Ijarah - net, Transaksi multitasia - net.

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL
30 SEPTEMBER 2021 DAN 2020
(Dalam Jutaan Rupiah)

LAPORAN PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM (KPM)
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL 30 SEPTEMBER 2021 DAN 2020
(Dalam Jutaan Rupiah)

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL
30 SEPTEMBER 2021 DAN 2020
(Dalam Jutaan Rupiah)

LAPORAN RASIO KEUANGAN
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL 30 SEPTEMBER 2021 DAN 2020
(Dalam %)

LAPORAN TRANSAKSI SPOT DAN DERIVATIF
PER 30 SEPTEMBER 2021
(Dalam Jutaan Rupiah)

1) Dili oleh Bank yang memiliki Unit Usaha Syariah (UUS)
2) Khusus bagi Bank yang telah go public.

LAPORAN KUALITAS ASET PRODUKTIF DAN INFORMASI LAINNYA
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL 30 SEPTEMBER 2021 DAN 2020
(Dalam Jutaan Rupiah)

LAPORAN ARUS KAS
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL 30 SEPTEMBER 2021 DAN 2020
(Dalam Jutaan Rupiah)

LAPORAN KOMITMEN DAN KONTINJENSI
PER 30 SEPTEMBER 2021 DAN 31 DESEMBER 2020
(Dalam Jutaan Rupiah)

LAPORAN RASIO KEUANGAN
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL 30 SEPTEMBER 2021 DAN 2020
(Dalam %)

LAPORAN RASIO KEUANGAN
UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR PADA TANGGAL 30 SEPTEMBER 2021 DAN 2020
(Dalam %)