



Dear Respected J Trust Bank Customers,

In 9M-2024, the Bank managed to increase loans and deposits from customers as well as maintain robust asset quality. Supported by strong capital and liquidity, the Bank managed to increased profit for the period compared to the same period last year and is well positioned to grow sustainably.

The Bank pursue to enhance its digital capabilities to better serve customer needs and enhance customer experiences. The Bank also carry 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 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



