

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 MARCH 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2024	31 DEC 2023
<b>ASSETS</b>			
1.	Cash	464,261	327,605
2.	Placement with Bank Indonesia	5,441,335	5,245,521
3.	Placement with other banks	864,337	1,842,412
4.	Spot and derivative/forward receivables	1,528,086	1,201,949
5.	Marketable securities	27,179,548	29,212,958
6.	Securities sold under repurchased agreement (repo)	4,934,492	-
7.	Securities purchased under resell agreements (reverse repo)	7,528,756	7,970,432
8.	Acceptance receivables	1,652,488	821,506
9.	Loans	67,102,799	63,420,440
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	1,165,552	921,677
13.	Impairment on financial assets -/-		
	a. Marketable securities	(505)	(642)
	b. Loans and sharia financing	(3,336,454)	(3,320,947)
	c. Others	(3,531)	(12,139)
14.	Intangible assets	1,403,923	1,397,801
	Accumulated amortisation on intangible assets -/-	(1,081,439)	(1,051,411)
15.	Fixed assets and equipments	2,374,481	2,360,699
	Accumulated depreciation on fixed assets and equipments -/-	(1,209,558)	(1,147,154)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	-	14
	d. Inter-office assets	-	-
17.	Other assets	3,594,471	3,781,270
	<b>TOTAL ASSETS</b>	<b>119,603,042</b>	<b>112,971,991</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 MARCH 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2024	31 DEC 2023
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current accounts	28,714,142	29,413,601
2.	Saving accounts	9,161,394	8,853,977
3.	Time deposits	45,675,446	46,005,383
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	4,524,270	3,050,247
7.	Spot and derivative/forward payables	1,658,943	1,357,429
8.	Liabilities on securities sold under repurchase agreement (repo)	4,932,028	-
9.	Acceptance payables	1,652,488	821,506
10.	Marketable securities issued	-	-
11.	Borrowings	5,549,250	5,388,950
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	5,097,779	5,899,639
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>106,965,740</b>	<b>100,790,732</b>
<b>EQUITIES</b>			
16.	Paid in capital		
	a. Authorised capital	10,000,000	10,000,000
	b. Unpaid capital -/-	(4,366,750)	(4,366,750)
	c. Treasury stock -/-	-	-
17.	Additional paid in capital		
	a. Share premium	-	-
	b. Share discount -/-	-	-
	c. Capital deposits funds	-	-
	d. Others	-	-
18.	Other comprehensive income		
	a. Gain	5,065	9,338
	b. Loss -/-	(58,426)	(62,747)
19.	Reserves		
	a. General reserves	-	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	6,601,418	4,911,601
	b. Current year	455,995	1,689,817
	c. Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>12,637,302</b>	<b>12,181,259</b>
	<b>TOTAL EQUITY</b>	<b>12,637,302</b>	<b>12,181,259</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>119,603,042</b>	<b>112,971,991</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2024 AND 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2024	31 MAR 2023
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	2,212,735	1,780,688
2.	Interest Expenses	(834,741)	(563,496)
	<b>Net Interest Income</b>	<b>1,377,994</b>	<b>1,217,192</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	508,168	(203,967)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(29,622)	4,170
3.	Gain (Loss) on sale of financial assets	(129,806)	234,632
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(80,311)	(82,072)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(60,290)	383,810
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	317,396	319,587
9.	Other income	15,090	52,206
10.	Allowance for impairment losses of financial assets	(293,447)	(132,337)
11.	Loss on operational risk	(250)	(478)
12.	Personnel expenses	(459,011)	(415,295)
13.	Promotion expenses	(46,354)	(43,795)
14.	Others expenses	(536,090)	(527,465)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(794,527)</b>	<b>(411,004)</b>
	<b>Operating Profit (Loss)</b>	<b>583,467</b>	<b>806,188</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	-	(143)
2.	Other non-operating income (expenses)	1,395	602
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>1,395</b>	<b>459</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>584,862</b>	<b>806,647</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(87,056)	(69,526)
b.	Deferred tax income (expenses)	(41,811)	(108,358)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>455,995</b>	<b>628,763</b>
	<b>CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST</b>	<b>-</b>	<b>-</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	<b>Items that will not be reclassified to profit or loss</b>		
a.	Revaluation surplus of fixed assets	-	-
b.	Gain (Loss) from remeasurement on defined benefit plan	-	-
c.	Others	-	-
2.	<b>Items that will be reclassified to profit or loss</b>		
a.	Gain (loss) from translation of financial statements in foreign currencies	-	-
b.	Gain (loss) from changes in fair value of financial assets on debt instruments classified as fair value through other comprehensive income	48	(1,674)
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>48</b>	<b>(1,674)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>456,043</b>	<b>627,089</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	455,995	628,763
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>455,995</b>	<b>628,763</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	456,043	627,089
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>456,043</b>	<b>627,089</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>	<b>-</b>
	<b>DIVIDEN</b>	<b>-</b>	<b>-</b>
	<b>NET EARNING (LOSS) PER SHARE (in unit Rupiah) <sup>*)</sup></b>	<b>-</b>	<b>-</b>

<sup>\*)</sup> Only for go public bank

**PT BANK DBS INDONESIA**  
**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF 31 MARCH 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	POS-POS	31 MAR 2024	31 DEC 2023
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	3,963,750	3,849,250
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	72,899,353	55,737,789
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	5,637,830	5,981,332
b.	Uncommitted	38,569,088	39,790,336
2.	Outstanding Irrevocable L/C	816,727	411,770
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	66,572,503	49,482,671
4.	Others	-	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	26,946,898	32,570,873
2.	Others	-	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,397,671	1,277,920
2.	Others	-	-

PT BANK DBS INDONESIA  
CALCULATION OF CAPITAL ADEQUACY RATIO  
AS OF 31 MARCH 2024 AND 2023

(in millions of Rupiah)

Accounts		31 MAR 2024	31 MAR 2023			
<b>I</b>	<b>Core Capital (Tier 1)</b>	<b>11,837,297</b>	<b>10,187,388</b>			
	<b>1. Common Equity Tier 1 (CET 1)</b>	<b>11,837,297</b>	<b>10,187,388</b>			
	1.1 Paid in Capital (Excluding Treasury Stock)	5,633,250	5,633,250			
	1.2 Reserve additional capital	7,069,555	5,518,383			
	1.2.1 Additional Factors					
	1.2.1.1 Other comprehensive income					
	1.2.1.1.1 Excess translation adjustment on financial statement	-	-			
	1.2.1.1.2 Potential gain due to increases of fair value of financial assets classified as fair value through other comprehensive income	5,064	1,315			
	1.2.1.1.3 Fixed assets revaluation surplus	-	-			
	1.2.1.2 Other disclosed reserves					
	1.2.1.2.1 Share premium	-	-			
	1.2.1.2.2 General reserves	-	-			
	1.2.1.2.3 Previous years profit	6,609,206	4,914,977			
	1.2.1.2.4 Current year profit	485,618	624,593			
	1.2.1.2.5 Fund for paid-in capital	-	-			
	1.2.1.2.6 Others	-	-			
	1.2.2 Deduction Factors					
	1.2.2.1 Other comprehensive income					
	1.2.2.1.1 Negative adjustment due to financial statement translation	-	-			
	1.2.2.1.2 Potential losses due to impairment of fair value of financial assets classified as fair value through other comprehensive income	(30,333)	(22,502)			
	1.2.2.2 Other disclosed reserves					
	1.2.2.2.1 Share discount	-	-			
	1.2.2.2.2 Previous years losses	-	-			
	1.2.2.2.3 Current year losses	-	-			
	1.2.2.2.4 Negative differences between regulatory provision and impairment of productive assets	-	-			
	1.2.2.2.5 Negative differences on adjustment on fair value on financial instrument in the Trading Book	-	-			
	1.2.2.2.6 Required regulatory provision on non productive assets	-	-			
	1.2.2.2.7 Others	-	-			
	1.3 Minority Interest That Can be Counted	-	-			
	1.4 Deduction Factors of CET 1	(865,508)	(964,245)			
	1.4.1 Deferred tax calculation <sup>*)</sup>	(535,703)	(604,873)			
	1.4.2 Goodwill	(84,816)	(84,816)			
	1.4.3 Other intangible assets <sup>**)</sup>	(244,989)	(274,556)			
	1.4.4 Equity investment which can be calculated as deduction factor	-	-			
	1.4.5 Shortfall on the capital of insurance subsidiary	-	-			
	1.4.6 Securitisation exposure	-	-			
	1.4.7 Other deduction factors of CET 1	-	-			
	1.4.7.1 Investment on AT 1 and/or Tier 2 instrument with other bank	-	-			
	1.4.7.2 Cross-ownership with another entity acquired by the transition due to the law, a grant or grants will	-	-			
	1.4.7.3 Exposures that give rise to Credit Risk due to failure in settlement (settlement risk) - Non Delivery Versus Payment	-	-			
	1.4.7.4 Exposures in the subsidiary companies that carry out business activities based on sharia principles (if any)	-	-			
	2. Additional Tier 1 (AT 1)	-	-			
<b>II</b>	<b>Supplementary Capital (Tier 2)</b>	<b>2,754,456</b>	<b>3,231,908</b>			
	1. Capital Instrument in the form of shares or other eligible Tier 2	2,103,054	2,680,287			
	2. Share premium/share discount	-	-			
	3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	651,402	551,621			
	4. Deduction Factor of Tier 2 Capital	-	-			
	<b>Total Capital</b>	<b>14,591,753</b>	<b>13,419,296</b>			
		<b>31 MAR 2024</b>	<b>31 MAR 2023</b>			
	<b>RISK WEIGHTED ASSETS</b>		<b>CAPITAL ADEQUACY RATIO</b>			
	RWA FOR CREDIT RISK	51,994,267	44,009,646	CET 1 Ratio (%)	19.51%	19.56%
	RWA FOR MARKET RISK	4,032,717	3,583,034	Tier 1 Ratio (%)	19.51%	19.56%
	RWA FOR OPERATIONAL RISK	4,640,462	4,491,440	Tier 2 Ratio (%)	4.54%	6.21%
	RWA TOTAL	60,667,446	52,084,120	CAR Ratio (%)	24.05%	25.76%
	CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	13.51%	13.56%
	<b>CAR FULFILLMENT</b>			<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>		
	From CET 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)	2.50%	2.50%
	From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%
	From Tier 2 (%)	3.99%	3.99%	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%

<sup>\*)</sup> Excluding deferred tax liabilities for intangible assets

<sup>\*\*)</sup> Including deferred tax liabilities

No.	ITEMS	31 MAR 2024					31 MAR 2023						
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
<b>I. RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	399	-	-	-	-	399	399	-	-	-	-	399
b.	Foreign currency	133,793	-	-	-	-	133,793	136,076	-	-	-	-	136,076
2.	Spot and derivative/forward receivables												
a.	Rupiah	51,376	-	-	-	-	51,376	78,465	-	-	-	-	78,465
b.	Foreign currency	290,029	-	-	-	-	290,029	303,897	-	-	-	-	303,897
3.	Marketable securities												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	286,612	-	-	-	-	286,612	221,817	-	-	-	-	221,817
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	398,252	-	-	-	-	398,252	378,482	-	-	-	-	378,482
b.	Foreign currency	753	-	-	-	-	753	8,163	-	-	-	-	8,163
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	210,793	-	-	-	-	210,793	259,899	-	-	-	-	259,899
b.	Foreign currency	519,352	-	-	-	-	519,352	1,537,303	-	-	-	-	1,537,303
2.	Spot and derivative/forward receivables												
a.	Rupiah	927,715	-	-	-	-	927,715	724,969	-	-	-	-	724,969
b.	Foreign currency	258,966	-	-	-	-	258,966	337,409	-	-	-	-	337,409
3.	Marketable securities												
a.	Rupiah	21,326,313	-	-	-	-	21,326,313	11,478,795	-	-	-	-	11,478,795
b.	Foreign currency	5,853,235	-	-	-	-	5,853,235	5,286,651	-	-	-	-	5,286,651
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	4,934,492	-	-	-	-	4,934,492	341,927	-	-	-	-	341,927
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	4,171,268	-	-	-	-	4,171,268	9,643,891	-	-	-	-	9,643,891
b.	Foreign currency	3,357,488	-	-	-	-	3,357,488	701,126	-	-	-	-	701,126
6.	Acceptance receivables	1,485,322	167,166	-	-	-	1,652,488	3,061,417	-	-	-	-	3,061,417
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	1,063,408	6,811	-	-	16,305	1,086,524	674,331	19,734	1,922	-	7,859	703,846
ii.	Foreign currency	3,092,364	-	-	-	2,941	3,095,305	672,827	-	-	-	2,782	675,609
b.	Non micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	37,575,618	766,317	141,093	676,553	521,658	39,681,239	35,224,147	800,143	87,784	141,082	592,026	36,845,182
ii.	Foreign currency	21,661,179	658,569	73,915	-	559,456	22,953,119	18,973,426	652,656	276,773	-	516,447	20,419,302
c.	Restructured loans												
i.	Rupiah	62,033	26,396	565	-	64,303	153,297	1,382,380	553	-	-	198,328	1,581,261
ii.	Foreign currency	-	647,834	73,915	-	9,499	731,248	138,429	630,603	276,772	-	9,053	1,054,857
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	321,015	-	-	-	-	321,015	393,224	-	-	-	-	393,224
10.	Commitment and contingencies												
a.	Rupiah	24,683,015	171,111	-	-	-	24,854,126	21,824,780	135,332	-	-	6,200	21,966,312
b.	Foreign currency	21,168,184	-	-	-	-	21,168,184	22,519,075	-	-	-	82,200	22,601,275
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

<sup>1)</sup> In accordance with Bank Indonesia Regulation No. 14/22 / PBI / 2012 dated 21 December 2012 and its amendment No. 17/12 / PBI / 2015 dated 25 June 2015 concerning Credit or Financing by Commercial Banks and Technical Assistance in Developing Micro Small and Medium Enterprises.

PT BANK DBS INDONESIA  
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION  
AS OF 31 MARCH 2024 AND 2023

(in millions of Rupiah)

No.	ITEMS	31 MAR 2024					31 MAR 2023				
		Allowance for Impairment			Regulatory Provision		Allowance for Impairment			Regulatory Provision	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	557	-	-	8,643	-	547	-	-	19,337	-
2.	Spot dan derivative receivable	-	-	-	15,281	-	-	-	-	14,447	-
3.	Marketable securities	505	-	-	14,867	-	902	-	-	19,914	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	53,505	-	-	-	-	11,565	-
6.	Acceptance receivable	1,723	1,022	-	14,853	7,490	4,223	4,995	-	30,614	-
7.	Loans and sharia financing	883,257	85,139	2,368,058	636,792	1,205,935	829,678	498,259	1,820,907	557,665	1,255,152
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	229	-	-	3,210	-	330	-	-	3,932	-
10.	Commitment and contingencies	17,203	1,938	-	22,144	8,556	18,507	4,384	69,326	14,173	95,166



Live more,  
Bank less

**PT BANK DBS INDONESIA**  
**FINANCIAL RATIOS**  
**AS OF 31 MARET 2024 AND 2023**

Ratios		31 MAR 2024	31 MAR 2023
<b>Performance</b>			
1.	Capital Adequacy Ratio (CAR)	24.05%	25.76%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.26%	1.24%
3.	Non performing earning assets to total earning assets	1.26%	1.24%
4.	Allowance for impairment of financial assets to total earning assets	3.01%	3.39%
5.	Gross NPL	2.99%	2.80%
6.	Net NPL	0.42%	0.57%
7.	Return on Assets (ROA)	1.93%	3.20%
8.	Return on Equity (ROE)	15.65%	25.29%
9.	Net Interest Margin (NIM)	5.58%	6.26%
10.	Operating Expenses to Operating Income (BOPO)	80.89%	70.95%
11.	Cost to Income Ratio (CIR)	54.72%	52.68%
12.	Loan to Deposit Ratio (LDR)	79.72%	78.74%
<b>Compliance</b>			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0,00%
	ii. Non related parties	0.00%	0,00%
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	0.00%	0,00%
	ii. Non related parties	0.00%	0,00%
2.	Statutory Reserve		
	a. Primary Reserve Requirement (Rupiah)		
	i. Daily	6.80%	7.66%
	ii. Average	9.41%	9.67%
	b. Reserve Requirement (Foreign currency)	4.09%	4.06%
3.	Net Open Position (NOP)	1.87%	2.48%



Live more,  
Bank less

**PT BANK DBS INDONESIA**  
**SPOT AND DERIVATIVE TRANSACTION**  
**AS OF 31 MARET 2024**

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A. Exchanged Rate Related</b>						
1.	Spot	4,514,558	4,514,558	-	2,613	1,725
2.	Forward	20,154,898	20,154,898	-	123,002	80,347
3.	Option					
	a. Sold	3,500,446	3,500,446	-	14,241	171,297
	b. Purchased	3,500,446	3,500,446	-	171,297	14,241
4.	Future	-	-	-	-	-
5.	Swap	60,952,407	60,952,407	-	342,442	342,519
6.	Other	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1.	Forward	50,000.00	50,000.00	-	-	61.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	959,228	959,228	-	1,205	1,157
4.	Swap	30,136,516	30,136,516	-	314,010	99,693
5.	Other	-	-	-	-	-
<b>C.</b>	<b>Others</b>	27,655,642	27,655,642	-	559,276	947,903
	<b>TOTAL</b>	<b>151,424,141</b>	<b>151,424,141</b>	<b>-</b>	<b>1,528,086</b>	<b>1,658,943</b>

MANAGEMENT	SHAREHOLDER
<p><b>BOARD OF COMMISSIONERS</b></p> <ul style="list-style-type: none"> <li>- President Commissioner : Tan Su Shan Carrie</li> <li>- Commissioner : Paulus Irwan Sutisna</li> <li>- Independent Commissioner : Soemadi Brotodiningrat</li> <li>- Independent Commissioner : Ahmad Hidayat</li> </ul> <p><b>BOARD OF DIRECTORS</b></p> <ul style="list-style-type: none"> <li>- President Director : Lim Chu Cong</li> <li>- Director Compliance : Imelda Widjaja</li> <li>- Director : Kunardy Darma Lie</li> <li>- Director : Minarti</li> <li>- Director : Pranam Wahu</li> <li>- Director : Sujatno Polina</li> <li>- Director : Aries Nur Prasetyo Sunu</li> <li>- Director : Himanshu Janardan Vaidya</li> </ul>	<p>1. Ultimate Shareholder:</p> <ul style="list-style-type: none"> <li>DBS Group Holdings Ltd through DBS Bank Ltd <span style="float: right;">99%</span></li> <li>2. PT Bank Central Asia Tbk. <span style="float: right;">1%</span></li> <li>Total <span style="float: right; border-top: 1px solid black; border-bottom: 3px double black;">100%</span></li> </ul> <p>Shareholders of DBS Group Holdings Ltd:</p> <ul style="list-style-type: none"> <li>Temasek Holdings (Private) Ltd <span style="float: right;">10.99%</span></li> <li>Maju Holdings Pte Ltd <span style="float: right;">17.75%</span></li> <li>Public <span style="float: right;">71.26%</span></li> </ul> <p style="text-align: center;">Jakarta, 15 May 2024 PT Bank DBS Indonesia</p> <p style="text-align: center;">S.E &amp; O</p> <p style="text-align: center;"><u>Lim Chu Cong</u> <b>President Director</b></p> <p style="text-align: center;"><u>Minarti</u> <b>Director</b></p>

Notes:

- 1) The disclosure of publication financial reports for the period ended 31 March 2024 and 2023 above has been prepared based on PT Bank DBS Indonesia's unaudited financial statements. The disclosure of publication financial reports as of 31 December 2023 PT Bank DBS Indonesia's audited by Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan - a member of the PricewaterhouseCoopers network of firms with Jimmy Pangestu, S.E as partner in charge with Unmodified Opinion in reports dated 28 February 2024.
- 2) The published financial statements are disclosed based on:
  - a. Financial Services Authority Regulation Number 37/POJK.03/2019 dated 20 December 2019 replaces the Regulation of the Financial Services Authority Number 6/POJK.03/2015 concerning "Transparency and Publication of Bank Reports"
  - b. Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 dated 30 June 2020 replaces the Financial Services Authority Circular Letter Number 43/SEOJK.03/2016 concerning "Transparency and Publication of Conventional Commercial Bank Reports"
- 3) The exchange rates used are as follows:
  - March 31, 2024: 1USD = IDR 15,855
  - December 31, 2023: 1USD = IDR 15,397
  - March 31, 2023: 1USD = IDR 14,995
- 4) The disclosure of published financial reports can be accessed through the PT Bank DBS Indonesia website:  
<https://www.dbs.com/indonesia/bh/investors/default.page>