

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2020 AND 2019

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2020	31 DEC 2019
ASSETS			
1.	Cash	409,139	347,355
2.	Placement with Bank Indonesia	8,814,665	6,813,198
3.	Placement with other banks	2,729,807	1,308,237
4.	Spot and derivative/forward receivables	2,061,659	1,159,577
5.	Marketable securities	20,069,949	13,813,909
6.	Securities sold under repurchased agreement (repo)	-	782,556
7.	Securities purchased under resell agreements (reverse repo)	1,051,892	-
8.	Acceptance receivables	1,546,299	3,864,469
9.	Loans	49,392,871	58,982,630
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	619,247	502,620
13.	Impairment on financial assets		
	a. Marketable securities	(10,060)	(20,416)
	b. Loans and sharia financing	(4,089,767)	(2,231,450)
	c. Others	(27,743)	(56,916)
14.	Intangible assets	1,172,113	998,225
	Accumulated amortisation on intangible asset	(539,178)	(354,014)
15.	Fixed assets and equipment	2,214,701	2,081,013
	Accumulated depreciation on fixed assets and equipment	(875,294)	(688,603)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral ^{*)}	-	19,091
	c. Suspense accounts	278	900
	d. Inter-office assets	-	-
17.	Other assets	3,091,664	2,609,462
	TOTAL ASSETS	87,632,242	89,931,843

^{*)} Presented in net basis with its impairment

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2020 AND 2019

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2020	31 DEC 2019
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current accounts	21,630,081	17,997,742
2.	Saving accounts	8,591,650	7,053,054
3.	Time deposits	31,873,049	38,610,301
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	509,761	560,044
7.	Spot and derivative/forward payables	2,260,914	874,545
8.	Liabilities on securities sold under repurchase agreement (repo)	-	781,726
9.	Acceptance payables	1,546,299	3,864,469
10.	Marketable securities issued	-	-
11.	Borrowings	8,430,000	8,329,500
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,579,176	3,412,822
15.	Minority interest	-	-
	TOTAL LIABILITIES	78,420,930	81,484,203
EQUITIES			
16.	Paid in capital		
	a. Authorised capital	10,000,000	5,000,000
	b. Unpaid capital	(4,366,750)	(745,050)
	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	134,517	94,018
	b. Loss	-	-
19.	Reserves		
	a. General reserves	-	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	3,720,338	4,305,670
	b. Current year	(276,793)	(206,998)
	c. Dividend paid	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	9,211,312	8,447,640
	TOTAL EQUITY	9,211,312	8,447,640
	TOTAL LIABILITIES AND EQUITIES	87,632,242	89,931,843

PT BANK DBS INDONESIA
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2020 AND 2019

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2020	31 DEC 2019
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	6,279,719	7,162,403
2.	Interest Expenses	1,921,735	3,022,855
	Net Interest Income	4,357,984	4,139,548
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	263,319	259,763
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	6,292	(41,655)
3.	Gain (Loss) on sale of financial assets	793,572	511,212
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	465,053	(107,402)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(197,022)	161,350
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	1,203,680	1,513,344
9.	Other income	34,287	68,036
10.	Allowance for impairment losses of financial assets	2,996,028	2,529,315
11.	Loss on operational risk	5,411	8,413
12.	Personnel expenses	1,451,430	1,406,427
13.	Promotion expenses	193,157	283,188
14.	Others expenses	2,421,892	2,520,258
	Net Operating Income (Expenses) Other than Net Interest	(4,498,737)	(4,382,953)
	Operating Profit (Loss)	(140,753)	(243,405)
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on sale of fixed assets and equipment	(8,014)	(3,143)
2.	Other non-operating income (expenses)	(37,853)	(13,961)
	NON OPERATING INCOME (EXPENSES)	(45,867)	(17,104)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(186,620)	(260,509)
Income taxes			
a.	Estimated current year tax	102	156,150
b.	Deferred tax income (expenses)	(90,071)	209,661
	CURRENT YEAR NET PROFIT (LOSS)	(276,793)	(206,998)
	CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST	-	-
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss		
a.	Revaluation surplus of fixed assets	-	-
b.	Gain (Loss) from remeasurement on defined benefit plan	(16,952)	(18,847)
c.	Others	-	-
2.	Items that will be reclassified to profit or loss		
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	57,450	287,781
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	40,498	268,934
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	(236,295)	61,936
Current Year Net Profit (Loss) Attributable to:			
	Owner	(276,793)	(206,998)
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	(276,793)	(206,998)
Current Year Total Comprehensive Profit (Loss) Attributable to:			
	Owner	(236,295)	61,936
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	(236,295)	61,936
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah)	-	-

PT BANK DBS INDONESIA
 STATEMENTS OF COMMITMENTS AND CONTINGENCIES
 AS OF 31 DECEMBER 2020 AND 2019

(in millions of Rupiah)

NO.	POS-POS	31 DEC 2020	31 DEC 2019
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	-	416,475
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	40,404,993	29,233,743
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
	a. Committed	4,145,565	5,056,016
	b. Uncommitted	34,107,015	40,819,727
2.	Outstanding Irrevocable L/C	1,296,988	1,830,070
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	45,875,996	30,797,163
4.	Others	-	-
III	CONTINGENT RECEIVABLES		
1.	Guarantees Received	26,193,208	30,397,734
2.	Others	-	-
IV	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,813,364	2,742,629
2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO

AS OF 31 DECEMBER 2020 AND 2019

(in millions of Rupiah)

Accounts		31 DEC 2020	31 DEC 2019
I	Core Capital (Tier 1)	7,756,566	6,990,851
	1 Common Equity Tier 1 (CET 1)	7,756,566	6,990,851
	1.1 Paid in Capital (Excluding Treasury Stock)	5,633,250	4,254,950
	1.2 Reserve additional capital	3,642,012	4,236,434
	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 asset classified as fair value through other comprehensive income	187,159	140,357
	1.2.1.1.3 Fixed asset 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	3,753,767	4,297,442
	1.2.1.2.4 Current year profit	-	-
	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 asset classified as fair value through other comprehensive income	(15,829)	(26,477)
	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	(283,085)	(165,343)
	1.2.2.2.4 Negative differences between regulatory provision and impairment of productive asset	-	-
	1.2.2.2.5 Negative differences on adjustment on fair value of financial instrument in the Trading Book	-	-
	1.2.2.2.6 Required regulatory provision on non productive asset	-	(9,545)
	1.2.2.2.7 Others	-	-
	1.3 Minority Interest That Can be Counted	-	-
	1.4 Deduction Factors of CET 1	(1,518,696)	(1,500,533)
	1.4.1 Deferred tax calculation	(911,705)	(876,116)
	1.4.2 Goodwill	(84,816)	(84,816)
	1.4.3 Other intangible assets	(522,175)	(539,601)
	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)		
	2.1 Capital instrument which can be calculated as AT 1	-	-
	2.2 Share premium/Share discount	-	-
	2.3 Deduction Factors on AT1	-	-
II	Supplementary Capital (Tier 2)	4,263,249	4,758,487
	1 Capital Instrument in the form of shares or other eligible Tier 2	3,773,341	4,164,750
	2 Share premium/share discount	-	-
	3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	489,908	593,737
	4 Deduction Factor of Tier 2 Capital	-	-
Total Capital		12,019,815	11,749,338
		31 DEC 2020	31 DEC 2019
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO
RWA FOR CREDIT RISK	39,122,574	47,401,402	CET 1 Ratio (%)
RWA FOR MARKET RISK	3,659,497	3,656,233	Tier 1 Ratio (%)
RWA FOR OPERATIONAL RISK	8,903,990	7,564,327	Tier 2 Ratio (%)
RWA TOTAL	51,686,061	58,621,962	CAR Ratio (%)
CAR ACCORDING TO RISK PROFILE (%)	9.99%	10.99%	CET 1 FOR BUFFER (%)
CAR FULFILLMENT ALLOCATION OF RISK PROFIL			9.01%
			5.92%
			BUFFER REQUIREMENT FULFILLED BY BANK (%)
From CET 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)
From AT 1 (%)	0.00%	0.00%	0.00%
From Tier 2 (%)	3.99%	4.99%	0.00%
			Counterccylical Buffer (%)
			0.00%
			Capital Surcharge for Systemic Bank (%)
			0.00%

No.	ITEMS	31 DEC 2020					31 DEC 2019					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss
I. RELATED PARTIES												
1.	Placement with other banks											
a.	Rupiah	400	-	-	-	-	400	3,677	-	-	-	-
b.	Foreign currency	183,065	-	-	-	-	183,065	239,909	-	-	-	-
2.	Spot and derivative/forward receivables											
a.	Rupiah	6,362	-	-	-	-	6,362	23	-	-	-	-
b.	Foreign currency	138,352	-	-	-	-	138,352	207,796	-	-	-	-
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) ^{*)}											
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) ^{*)}											
i.	Rupiah	1,732	-	-	-	-	1,732	7,793	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans											
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment											
9.	Other receivables											
10.	Commitment and contingencies											
a.	Rupiah	267,738	-	-	-	-	267,738	102,496	-	-	-	-
b.	Foreign currency	1,710	-	-	-	-	1,710	-	-	-	-	-
II. NON-RELATED PARTIES												
1.	Placement with other banks											
a.	Rupiah	1,348,982	-	-	-	-	1,348,982	479,773	-	-	-	-
b.	Foreign currency	1,197,360	-	-	-	-	1,197,360	584,878	-	-	-	-
2.	Spot and derivative/forward receivables											
a.	Rupiah	1,849,803	618	-	-	-	1,850,421	803,468	-	-	-	-
b.	Foreign currency	66,524	-	-	-	-	66,524	148,290	-	-	-	-
3.	Marketable securities											
a.	Rupiah	12,387,179	-	-	-	-	12,387,179	7,729,356	-	-	-	-
b.	Foreign currency	7,682,590	180	-	-	-	7,682,770	6,067,737	16,816	-	-	-
4.	Securities sold under repurchase agreement (repo)											
a.	Rupiah	-	-	-	-	-	-	782,556	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)											
a.	Rupiah	1,051,892	-	-	-	-	1,051,892	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,539,208	7,091	-	-	-	1,546,299	3,850,149	14,320	-	-	-
7.	Loans											
a.	Micro, small and medium enterprises (UMKM) ^{*)}											
i.	Rupiah	397,688	39,718	11,345	6,748	177,600	633,099	1,424,270	-	170,300	-	33,655
ii.	Foreign currency	177,533	-	-	-	4,469	182,002	3,208,611	-	70,495	-	3,279,106
b.	Non micro, small and medium enterprises (UMKM) ^{*)}											
i.	Rupiah	27,621,894	2,776,370	340,434	246,311	1,342,210	32,327,219	35,566,333	1,123,785	866,642	210,439	294,352
ii.	Foreign currency	15,087,435	1,043,417	9,133	-	108,834	16,248,819	15,518,544	475,854	-	-	11,557
c.	Restructured loans											
i.	Rupiah	496,228	238,443	157,881	1,250	645,748	1,539,550	31,581	7,778	737,091	-	-
ii.	Foreign currency	-	806,135	-	-	7,379	813,514	52,072	-	-	-	11,557
8.	Equity Investment											
9.	Other receivables	124,461	-	-	-	5,584	130,045	18,082	-	-	-	-
10.	Commitment and contingencies											
a.	Rupiah	22,553,358	261,278	-	-	16,000	22,830,636	31,007,606	176,724	-	-	21,585
b.	Foreign currency	18,096,034	166,814	-	-	-	18,262,848	19,102,330	37,701	-	-	-
III. OTHER INFORMATION												
1.	Assets pledged as collateral :											
a.	To Bank Indonesia											
b.	To other parties						187,427					6,108
2.	Foreclosed collateral ^{**)}											19,091

^{*)} 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.

^{**)} Presented in net basis with its impairment



PT BANK DBS INDONESIA
 IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION
 AS OF 31 DECEMBER 2020 AND 2019

(in millions of Rupiah)

No.	ITEMS	31 DEC 2020					31 DEC 2019				
		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	2,459	-	-	27,298	-				13,082	-
2.	Spot dan derivative receivable	-	-	-	20,610	31				11,596	-
3.	Marketable securities	4,715	5,345	-	32,938	9				25,190	841
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-				-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-				-	-
6.	Acceptance receivable	3,714	11,096	-	15,392	307				38,502	226
7.	Loans and sharia financing	1,366,848	454,769	2,268,150	432,863	1,430,090				557,256	589,172
8.	Equity Investment	-	-	-	-	-				-	-
9.	Other receivables	388	4,502	5,584	1,245	5,584				181	-
10.	Commitment and contingencies	15,765	32,392	16,000	29,636	30,628				45,454	31,227



PT BANK DBS INDONESIA
FINANCIAL RATIO
AS OF 31 DECEMBER 2020 AND 2019

Ratio		31 DEC 2020	31 DEC 2019
Performance			
1	Capital Adequacy Ratio (CAR)	23.26%	20.04%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.95%	1.30%
3	Non performing earning assets to total earning assets ^{*)}	1.92%	1.29%
4	Allowance for impairment of financial assets to total earning assets	5.36%	2.89%
5	Gross NPL	4.55%	2.82%
6	Net NPL	1.32%	1.04%
7	Return on Asset (ROA)	(0.20%)	(0.28%)
8	Return on Equity (ROE)	(3.42%)	(2.77%)
9	Net Interest Margin (NIM)	5.53%	5.25%
10	Operating Expenses to Operating Income (BOPO) ^{*)}	101.56%	102.52%
11	Cost to Income Ratio (CIR)	58.74%	65.36%
12	Loan to Deposit Ratio (LDR)	79.54%	92.26%
Compliance			
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	3.31%	6.33%
	ii. Average	3.28%	6.23%
	b. Reserve Requirement (Foreign currency)	4.37%	8.46%
3	Net Open Position (NOP)	1.44%	8.50%

^{*)} Non performing earning assets to total earning assets and Operating Expenses to Operating Income (BOPO) ratio for the period of 31 December 2019 is recalculated using the formula stipulated in SEOJK No. 9/SEOJK.03/2020

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTIONS
AS OF 31 DECEMBER 2020

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A. Exchanged Rate Related						
1	Spot	1,419,445	1,419,445	-	2,258	2,260
2	Forward	9,713,993	9,713,993	-	127,744	83,009
3	Option					
	a. Sold	2,698,716	2,698,716	-	76,151	25,665
	b. Purchased	2,698,716	2,698,716	-	25,665	76,151
4	Future	-	-	-	-	-
5	Swap	37,113,781	37,113,781	-	379,095	1,520,967
6	Other	-	-	-	-	-
B. Interest Rate Related						
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	21,959,756	19,163,806	2,795,950	63,694	461,847
5	Other	-	-	-	-	-
C. Others						
		26,539,878	26,539,878	-	1,387,052	91,015
TOTAL		102,144,285	99,348,335	2,795,950	2,061,659	2,260,914

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Tan Su Shan Carrie - Commissioner : Shee Tse Koon ¹⁾ - Independent Commissioner : Prof. Dr. Subroto - Independent Commissioner : Soemadi Brotodiningrat BOARD OF DIRECTORS - President Director : Paulus Irwan Sutisna - Director : Kunardy Darma Lie ²⁾ - Director : Satia Indrarini ³⁾ - Director : Rudy Tandjung - Director : Minarti - Director : Pranam Wahi ⁴⁾ - Director : Lim Boon Khee ⁵⁾ ¹⁾ Appointed as Commissioner with effective date as of 4 May 2020 after being approved by Financial Service Authority (“OJK”) on 4 May 2020 ²⁾ Appointed as Director with effective date as of 15 April 2020 after being approved by Financial Service Authority (“OJK”) on 14 February 2020 ³⁾ Pensioned as Human Resource Director with effective date as of 1 January 2021 ⁴⁾ Appointed as Director with effective date as of 4 May 2020 after being approved by Otoritas Jasa Keuangan (“OJK”) on 4 May 2020 ⁵⁾ Appointed as Director with effective date as of 7 October 2020 after being approved by Otoritas Jasa Keuangan (“OJK”) on 25 August 2020	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% Total <u>100%</u>
	Pemegang Saham DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd 11.22% Maju Holdings Pte Ltd 18.02% Publik 70.76%
	Jakarta, 21 April 2021 PT Bank DBS Indonesia S.E & O
	<u>Paulus Irwan Sutisna</u> <u>Minarti</u> President Director Director

Notes:

- 1) The disclosure of published financial reports for the date and period year ended 31 December 2020 and 2019 above were prepared based on PT Bank DBS Indonesia's audited financial statements by KAP Tanudiredja, Wibisana, Rintis & Rekan - a member firm of PwC global network with Jimmy Pangestu, S.E. as partner in charge (2020) and Lucy Luciana Suhenda, S.E., Ak., CPA (2019) with unmodified opinion in reports dated 26 February 2021 and 24 February 2020, respectively.
- 2) The published financial statements are disclosed based on Financial Accounting Standards in Indonesia and in accordance with the Financial Services Authority (FSA) regulation No. 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and FSA circular letter No. 09/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Commercial Bank Reports.
- 3) USD to IDR Exchange rate as of 31 December 2019 and 31 December 2020 are Rp 13,883 and Rp 14,050.
- 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>