

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 MARCH 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2022	31 DEC 2021
ASSETS			
1.	Cash	401,165	391,733
2.	Placement with Bank Indonesia	11,746,695	8,600,103
3.	Placement with other banks	2,172,672	1,370,362
4.	Spot and derivative/forward receivables	938,428	940,174
5.	Marketable securities	19,504,191	21,661,056
6.	Securities sold under repurchased agreement (repo)	-	-
7.	Securities purchased under resell agreements (reverse repo)	2,790,264	536,582
8.	Acceptance receivables	1,948,176	1,154,246
9.	Loans	48,209,786	49,511,986
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	606,896	716,217
13.	Impairment on financial assets		
	a. Marketable securities	(1,735)	(3,522)
	b. Loans and sharia financing	(3,225,728)	(3,182,655)
	c. Others	(38,183)	(41,129)
14.	Intangible assets	1,318,442	1,309,190
	Accumulated amortisation on intangible asset	(790,852)	(731,912)
15.	Fixed assets and equipment	2,094,169	2,093,342
	Accumulated depreciation on fixed assets and equipment	(915,067)	(857,097)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	13,349	10
	d. Inter-office assets	-	-
17.	Other assets	3,069,287	2,686,185
	TOTAL ASSETS	89,841,955	86,154,871

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 MARCH 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2022	31 DEC 2021
LIABILITIES AND EQUITIES			
	LIABILITIES		
1.	Current accounts	30,477,630	29,362,377
2.	Saving accounts	9,840,479	9,511,860
3.	Time deposits	27,936,283	27,083,960
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	1,552,410	1,247,297
7.	Spot and derivative/forward payables	626,049	741,519
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance payables	1,948,176	1,154,246
10.	Marketable securities issued	-	-
11.	Borrowings	4,310,700	4,275,750
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,354,643	3,102,591
15.	Minority interest	-	-
	TOTAL LIABILITIES	80,046,370	76,479,600
	EQUITIES		
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	45,635	30,065
b.	Loss	(54,501)	-
19.	Reserves		
a.	General reserves	-	-
b.	Appropriated reserves	-	-
20.	Profit/Loss		
a.	Previous years	4,011,956	3,443,545
b.	Current year	159,245	568,411
c.	Dividend paid	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	9,795,585	9,675,271
	TOTAL EQUITY	9,795,585	9,675,271
	TOTAL LIABILITIES AND EQUITIES	89,841,955	86,154,871

PT BANK DBS INDONESIA
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE MONTHS ENDED AS OF 31 MARCH 2022 AND 2021

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2022	31 MAR 2021
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	1,196,083	1,359,351
2.	Interest Expenses	251,688	305,879
	Net Interest Income	944,395	1,053,472
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	81,180	267,748
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(1,728)	17,163
3.	Gain (Loss) on sale of financial assets	42,054	74,535
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	119,102	8,587
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(167,678)	(228,373)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	275,030	286,896
9.	Other income	20,484	16,001
10.	Allowance for impairment losses of financial assets	178,237	68,162
11.	Loss on operational risk	136	68,181
12.	Personnel expenses	385,049	361,875
13.	Promotion expenses	38,164	32,737
14.	Others expenses	506,370	518,608
	Net Operating Income (Expenses) Other than Net Interest	(739,512)	(607,006)
	Operating Profit (Loss)	204,883	446,466
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	-	-
2.	Other non-operating income (expenses)	-	(57)
	NON OPERATING INCOME (EXPENSES)	-	(57)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	204,883	446,409
	Income taxes		
a.	Estimated current year tax	32,566	15,797
b.	Deferred tax income (expenses)	(13,072)	(82,778)
	CURRENT YEAR NET PROFIT (LOSS)	159,245	347,834
	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	-	-
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	(38,931)	(73,573)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(38,931)	(73,573)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	120,314	274,261
	Current Year Net Profit (Loss) Attributable to:		
	Owner	159,245	347,834
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	159,245	347,834
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	120,314	274,261
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	120,314	274,261
	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 MARCH 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	POS-POS	31 MAR 2022	31 DEC 2021
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	4,310,700	4,275,750
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	43,810,897	35,827,541
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	2,833,596	2,162,924
b.	Uncommitted	31,454,625	29,179,684
2.	Outstanding Irrevocable L/C	814,004	1,286,680
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	40,811,571	35,187,703
4.	Others	-	-
III.	CONTINGENT RECEIVABLES		
1.	Guarantees Received	23,910,195	25,518,342
2.	Others	-	-
IV.	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,622,474	1,355,465
2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 31 MARCH 2022 AND 2021

(in millions of Rupiah)

Accounts			31 MAR 2022	31 MAR 2021
I Core Capital (Tier 1)			8,650,653	8,089,166
1 Common Equity Tier 1 (CET 1)			8,650,653	8,089,166
1.1 Paid in Capital (Excluding Treasury Stock)			5,633,250	5,633,250
1.2 Reserve additional capital			4,203,388	3,899,110
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			45,635	115,822
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			4,011,167	3,470,682
1.2.1.2.4 Current year profit			160,972	330,671
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 fi nancial 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			(14,386)	(18,065)
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 asset			-	-
1.2.2.2.5 Negative differences on adjustment on fair value on fi nancial instrument in the Trading Book			-	-
1.2.2.2.6 Required regulatory provision on non productive asset			-	-
1.2.2.2.7 Others			-	-
1.3 Minority Interest That Can be Counted			-	-
1.4 Deduction Factors of CET 1			(1,185,986)	(1,443,194)
1.4.1 Deferred tax calculation			(689,045)	(851,989)
1.4.2 Goodwill			(84,816)	(84,816)
1.4.3 Other intangible assets			(412,125)	(506,389)
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)			-	-
II Supplementary Capital (Tier 2)			3,603,808	4,222,052
1 Capital Instrument in the form of shares or other eligible Tier 2			3,142,924	3,757,727
2 Share premium/share discount			-	-
3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)			460,884	464,325
4 Deduction Factor of Tier 2 Capital			-	-
Total Capital			12,254,461	12,311,218
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO	
RWA FOR CREDIT RISK	36,799,301	37,085,917	CET 1 Ratio (%)	16.65%
RWA FOR MARKET RISK	3,769,398	3,629,012	Tier 1 Ratio (%)	16.65%
RWA FOR OPERATIONAL RISK	11,402,388	10,536,298	Tier 2 Ratio (%)	6.93%
RWA TOTAL	51,971,086	51,251,227	CAR Ratio (%)	23.59%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	10.65%
CAR FULFILLMENT ALLOCATION			BUFFER REQUIREMENT FULFILLED BY BANK (%)	
From CET 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	3.99%	3.99%	Capital Surcharge for Systemic Bank (%)	0.00%

PT BANK DBS INDONESIA
EARNING ASSET QUALITY AND OTHER INFORMATION
AS OF 31 MARCH 2022 AND 2021

(in millions of Rupiah)

No.	ITEMS	31 MAR 2022					31 MAR 2021							
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total	
I. RELATED PARTIES														
1.	Placement with other banks													
a.	Rupiah	400	-	-	-	-	400	400	-	-	-	-	400	
b.	Foreign currency	143,924	-	-	-	-	143,924	146,960	-	-	-	-	146,960	
2.	Spot and derivative/forward receivables													
a.	Rupiah	65,684	-	-	-	-	65,684	128	-	-	-	-	128	
b.	Foreign currency	230,922	-	-	-	-	230,922	202,963	-	-	-	-	202,963	
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	28,404	4,794	-	-	-	33,198	3,379	-	-	-	-	3,379	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Restructured loans													
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
10	Commitment and contingencies													
a.	Rupiah	617,097	-	-	-	-	617,097	640,390	-	-	-	-	640,390	
b.	Foreign currency	776,539	-	-	-	-	776,539	820	-	-	-	-	820	
II. NON-RELATED PARTIES														
1.	Placement with other banks													
a.	Rupiah	477,352	-	-	-	-	477,352	663,386	-	-	-	-	663,386	
b.	Foreign currency	1,550,996	-	-	-	-	1,550,996	959,972	-	-	-	-	959,972	
2.	Spot and derivative/forward receivables													
a.	Rupiah	507,031	-	-	-	-	507,031	949,589	-	-	-	-	949,589	
b.	Foreign currency	134,791	-	-	-	-	134,791	45,481	-	-	-	-	45,481	
3.	Marketable securities													
a.	Rupiah	13,311,812	-	-	-	-	13,311,812	14,076,354	-	-	-	-	14,076,354	
b.	Foreign currency	6,192,379	-	-	-	-	6,192,379	7,584,932	12,087	-	-	-	7,597,019	
4.	Securities sold under repurchase agreement (repo)													
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resell agreements (reverse repo)													
a.	Rupiah	2,790,264	-	-	-	-	2,790,264	2,546,559	-	-	-	-	2,546,559	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	1,948,176	-	-	-	-	1,948,176	1,448,192	7,054	-	-	-	1,455,246	
7.	Loans													
a.	Micro, small and medium enterprises (UMKM) ^{*)}													
i.	Rupiah	1,099,728	63,460	6,008	5,414	147,599	1,322,209	1,545,636	39,034	-	5,341	359,665	1,949,676	
ii.	Foreign currency	2,260,166	-	-	-	27,093	2,287,259	2,232,280	47,473	-	-	103,071	2,382,824	
b.	Non micro, small and medium enterprises (UMKM) ^{*)}													
i.	Rupiah	26,801,171	2,337,929	133,267	106,037	651,240	30,029,644	24,179,469	2,542,353	192,252	315,108	510,741	27,739,923	
ii.	Foreign currency	13,082,911	968,006	-	-	486,559	14,537,476	13,980,995	978,541	-	9,441	12,994	14,981,971	
c.	Restructured loans													
i.	Rupiah	1,026,106	40,817	6,008	4,405	4,086	1,081,422	961,083	1,978,220	95,700	86,966	915	3,122,884	
ii.	Foreign currency	2,183,298	-	-	-	24,427	2,207,725	-	831,973	-	-	6,612	838,585	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	140,249	-	-	-	21,585	161,834	102,745	-	-	-	21,585	124,330	
10	Commitment and contingencies													
a.	Rupiah	23,711,119	176,481	-	-	-	23,887,600	22,234,006	229,274	-	-	-	22,463,280	
b.	Foreign currency	11,329,262	114,201	-	-	-	11,443,463	16,950,498	134,309	-	-	-	17,084,807	
III. OTHER INFORMATION														
1.	Assets pledged as collateral :													
a.	To Bank Indonesia						-							-
b.	To other parties						-							170,088
2.	Foreclosed collateral ^{**))}						-							-

^{*)} 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 MARCH 2022 AND 2021

(in millions of Rupiah)

No.	ITEMS	31 MAR 2022					31 MAR 2021				
		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	919	-	-	21,727	-	208	-	-	17,707	-
2.	Spot dan derivative receivable	-	-	-	9,384	-	-	-	-	11,982	-
3.	Marketable securities	1,735	-	-	24,272	-	3,264	8,084	-	34,742	604
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	3,144	12,256	-	19,482	-	2,573	51,419	-	14,482	353
7.	Loans and sharia financing	723,982	477,109	2,024,637	432,724	1,166,248	932,978	714,295	1,589,057	419,418	855,688
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	160	119	21,585	1,402	21,585	62	5,223	21,585	1,027	21,585
10.	Commitment and contingencies	11,433	8,656	83,022	23,346	14,534	11,406	29,539	-	25,011	12,513

PT BANK DBS INDONESIA
FINANCIAL RATIO
AS OF 31 MAR 2022 AND 2021

Ratio		31 MAR 2022	31 MAR 2021
Performance			
1	Capital Adequacy Ratio (CAR)	23.58%	24.02%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.41%	1.32%
3	Non performing earning assets to total earning assets	1.41%	1.32%
4	Allowance for impairment of financial assets to total earning assets	4.31%	4.39%
5	Gross NPL	3.24%	3.21%
6	Net NPL	0.73%	1.33%
7	Return on Asset (ROA)	0.93%	2.07%
8	Return on Equity (ROE)	7.40%	17.79%
9	Net Interest Margin (NIM)	4.95%	5.57%
10	Operating Expenses to Operating Income (BOPO)	88.18%	78.01%
11	Cost to Income Ratio (CIR)	71.90%	66.08%
12	Loan to Deposit Ratio (LDR)	70.63%	79.38%
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	6.86%	3.11%
	ii. Average	6.38%	3.20%
	b. Reserve Requirement (Foreign currency)	4.17%	4.24%
3	Net Open Position (NOP)	3.38%	4.68%

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTIONS
AS OF 31 MARCH 2022

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1	Spot	2,105,622	2,105,622	-	406	1,181
2	Forward	11,081,350	11,081,350	-	23,714	53,571
3	Option					
	a. Sold	3,618,878	3,618,878	-	141,157	10,268
	b. Purchased	3,230,628	3,230,628	-	10,268	105,258
4	Future	-	-	-	-	-
5	Swap	37,263,258	37,263,258	-	168,935	143,956
6	Other	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	19,784,222	16,924,791	2,859,431	198,361	76,152
5	Other	-	-	-	-	-
C.	Others	20,141,250	20,141,250	-	395,587	235,663
	TOTAL	97,225,208	94,365,777	2,859,431	938,428	626,049

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Tan Su Shan Carrie - Commissioner : Shee Tse Koon - Independent Commissioner : Prof. Dr. Subroto - Independent Commissioner : Soemadi Brotodiningrat	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% Total <u>100%</u>
BOARD OF DIRECTORS - President Director : Paulus Irwan Sutisna - Director : Imelda Widjaja - Director : Kunardy Darma, Lie - Director : Rudy Tandjung - Director : Minarti - Director : Pranam Wahi - Director : Lim Boon Khee ¹⁾	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd 11.04% Maju Holdings Pte Ltd 17.83% Public 71.13%
¹⁾ Submitted resignation effective date as March 31, 2022	<div style="text-align: right;"> Jakarta, 13 May 2022 PT Bank DBS Indonesia S.E & O </div>
	<div style="display: flex; justify-content: space-between;"> <div> <u>Paulus Irwan Sutisna</u> President Director </div> <div> <u>Minarti</u> Director </div> </div>

Notes:

- 1) The disclosure of published financial reports for the date and three months ended 31 March 2022 and 2021 above were prepared based on PT Bank DBS Indonesia's unaudited financial statements. PT Bank DBS Indonesia's audited financial statements by KAP 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 02 March 2022.
- 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, 2022: 1USD = IDR 14,369
 - December 31, 2021: 1USD = IDR 14,253
 - March 31, 2021: 1USD = IDR 14,525
- 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>