

# PT BANK DBS INDONESIA STATEMENT OF FINANCIAL POSITION AS OF 31 MARCH 2023 AND 31 DECEMBER 2022

			(in millions of Rupiah)
NO.	ACCOUNTS	31 MAR 2023	31 DEC 2022
ASS	ETS		
1.	Cash	415,990	395,371
2.	Placement with Bank Indonesia	5,798,025	8,991,260
3.	Placement with other banks	1,933,677	2,303,870
4.	Spot and derivative/forward receivables	1,444,740	1,755,026
5.	Marketable securities	16,765,446	16,675,050
6.	Securities sold under repurchased agreement (repo)	341,927	336,107
7.	Securities purchased under resell agreements (reverse repo)	10,345,017	8,122,751
8.	Acceptance receivables	3,061,417	3,794,885
9.	Loans	58,865,756	55,146,874
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	973,399	901,853
13.	Impairment on financial assets		
	a. Marketable securities	(902)	(992)
	b. Loans and sharia financing	(3,148,844)	(3,198,250)
	c. Others	(10,095)	(15,563)
14.	Intangible assets	1,324,243	1,347,723
	Accumulated amortisation on intangible asset	(958,198)	(960,008)
15.	Fixed assets and equipment	2,114,432	2,130,350
	Accumulated depreciation on fixed assets and equipment	(1,098,471)	(1,072,228)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	3	6
	d. Inter-office assets	-	-
17.	Other assets	3,308,215	2,627,486
	TOTAL ASSETS	101,475,777	99,281,571



### PT BANK DBS INDONESIA STATEMENT OF FINANCIAL POSITION **AS OF 31 MARCH 2023 AND 31 DECEMBER 2022**

			(in millions of Rupiah)
NO.	ACCOUNTS	31 MAR 2023	31 DEC 2022
LIA	BILITIES AND EQUITIES		
	<u>LIABILITIES</u>		
1.	Current accounts	24,150,300	23,156,951
2.	Saving accounts	9,110,053	10,796,684
3.	Time deposits	40,564,410	38,297,301
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	2,432,894	2,166,769
7.	Spot and derivative/forward payables	1,228,472	1,488,210
8.	Liabilities on securities sold under repurchase agreement (repo)	341,708	335,965
9.	Acceptance payables	3,061,417	3,794,885
10.	Marketable securities issued	-	-
11.	Borrowings	5,248,075	5,448,625
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	4,210,955	3,295,778
15.	Minority interest	-	-
	TOTAL LIABILITIES	90,348,284	88,781,168
	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	- 1	-
17.	Additional paid in capital		
	a. Share premium	-	-
	b. Share discount	-	-
	c. Capital deposits funds	-	-
	d. Others	-	-
18.	Other comprehensive income		
	a. Gain	1,316	7,691
	b. Loss	(47,437)	(52,139)
19.	Reserves		
	a. General reserves	-	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	4,911,601	4,011,956
	b. Current year	628,763	899,645
	c. Dividend paid	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	11,127,493	10,500,403
	TOTAL EQUITY	11,127,493	10,500,403
	TOTAL LIABILITIES AND EQUITIES	101,475,777	99,281,571



### PT BANK DBS INDONESIA

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE THREE MONTHHS ENDED AS OF 31 MARCH 2023 AND 2022

NO	ACCOUNTS	31 MAR 2023	31 MAR 2022			
OP	ERATING INCOME AND EXPENSES					
_	nterest income & expenses					
1.	Interest Income	1,780,688	1,196,083			
2.	Interest Expenses	(563,496)	(251,688)			
D (	Net Interest Income	1,217,192	944,395			
Б. ( 1.	Departing Income and Expenses Other than Interest  Gain (Loss) from increase (decrease) in fair value of financial assets	(203,967)	81,180			
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	4,170	(1,728)			
3.	Gain (Loss) on sale of financial assets	234,632	42,054			
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(82,072)	119,102			
5.	Gain (Loss) on investment under equity method	(02,072)	117,102			
6.	Gain (loss) on foreign exchange translation	383,810	(167,678)			
7.	Dividend income	363,610	(107,070)			
	Commisions/provisions/fees and administrations income	319,587	275,030			
8. 9.	Other income	· ·	· ·			
		52,206	20,484			
10.	Allowance for impairment losses of financial assets	(132,337)	(178,237)			
11.	Loss on operational risk	(478)	(136)			
12.	Personnel expenses	(415,295)	(385,049)			
13.	Promotion expenses	(43,795)	(38,164)			
14.	Others expenses	(527,465)	(506,370)			
	Net Operating Income (Expenses) Other than Net Interest	(411,004)	(739,512)			
	Operating Profit (Loss)	806,188	204,883			
NO	N OPERATING INCOME AND EXPENSES					
1.	Gain (loss) on disposal of fixed assets and equipment	(143)	=			
2.	Other non-operating income (expenses)	602	-			
	NON OPERATING INCOME (EXPENSES)	459	-			
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	806,647	204,883			
	Income taxes					
	a. Estimated current year tax	(69,526)	(32,566)			
	b. Deferred tax income (expenses)	(108,358)	(13,072)			
	CURRENT YEAR NET PROFIT (LOSS)	628,763	159,245			
	CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST	-	-			
OT	HER 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					
۳.	a. Gain (loss) from translation of financial statements in foreign currencies	_	_			
	Gain (loss) from changes in fair value of financial assets on debt instruments classified as fair value through other					
	b. comprehensive income	(1,674)	(38,931)			
	c. Others	_	_			
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(1,674)	(38,931)			
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	627,089	120,314			
	` ´ ´	027,089	120,314			
	Current Year Net Profit (Loss) Attributable to: Owner	628,763	159,245			
		028,703	139,243			
	Minority Interest	629.762	150 245			
	CURRENT YEAR TOTAL PROFIT	628,763	159,245			
	Current Year Total Comprehensive Profit (Loss) Attributable to:					
	Owner	627,089	120,314			
I	Minority Interest					
Ī	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	627,089	120,314			
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-			
	DIVIDEN	-	-			
	NET EARNING (LOSS) PER SHARE (in unit Rupiah) *)	-	-			
	Al Constant Production					

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



### PT BANK DBS INDONESIA STATEMENT OF COMMITMENTS AND CONTINGENCIES AS OF 31 MARCH 2023 AND 31 DECEMBER 2022

			(in millions of Rupiah)
NO.	POS-POS	31 MAR 2023	31 DEC 2022
I	COMMITMENT RECEIVABLES		
	1. Undrawn borrowing facilities	3,748,625	3,891,875
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	64,222,605	53,150,165
	3. Others	-	-
II	COMMITMENT LIABILITIES		
	1. Unused loan facilities		
	a. Committed	7,267,612	5,243,511
	b. Uncommitted	36,171,968	36,240,624
	2. Outstanding Irrevocable L/C	424,648	880,570
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	57,965,296	46,179,082
	4. Others	-	-
III.	CONTINGENT RECEIVABLES		
	1. Guarantees Received	28,806,430	30,358,580
	2. Others	-	-
IV.	CONTINGENT LIABILITIES		
	1. Guarantees Issued	1,090,005	941,215
	2. Others	-	-



## PT BANK DBS INDONESIA CALCULATION OF CAPITAL ADEQUACY RATIO AS OF 31 MARCH 2023 AND 2022

Core Capital (Tier 1)	10,187,388 8,650 10,187,388 8,650 5,633,250 5,633 5,518,383 4,203 1,315 45 - 4,914,977 4,011 624,593 160	10,187,388 10,187,388 5,633,250 5,518,383		Accounts		T 1)	Tier 1 (CET	
1. Common Equity Tier I (CET I)	10,187,388 8,656 5,633,250 5,633 5,518,383 4,203 1,315 45 - - 4,914,977 4,011 624,593 1600	10,187,388 5,633,250 5,518,383 - 1,315 - 4,914,977				T 1)	Tier 1 (CET	
1.   Deciminating Treasury Stock    5,518,385   1.2   Reserve additional capital   1.2   Additional Expital   1.2   Additional Factors   1.2.1.1   December ship income   1.2.1.1   Excess translation adjustment on financial statement   1.2.1.1   Protential gain due to increases of fair value of financial asset classified as fair value through other comprehensive income   1.3   1.2.1.2   Detential gain due to increases of fair value of financial asset classified as fair value through other comprehensive income   1.3   1.2.1.2   Detential gain due to increases of fair value of financial asset classified as fair value through other comprehensive income   1.2.1.2   Detential provides years profit   4.914977   1.2.1.2   Detential provides years   1.2.2   Detential provides years   1.2.2   Detential provides years   1.2.2   Detential provides   Detential provides   Detential provides   1.2.2   Detential provides   Det	10,187,388 8,656 5,633,250 5,633 5,518,383 4,203 1,315 45 - - 4,914,977 4,011 624,593 1600	10,187,388 5,633,250 5,518,383 - 1,315 - 4,914,977				T 1)	Tier 1 (CET	
1.2.1 Other comprehensive income 1.2.1.1 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.2.2 Other disclosed reserves 1.2.2.3 Other disclosed reserves 1.2.2.4 Other disclosed reserves 1.2.2.5 Other comprehensive income 1.2.2.1 Other comprehensive income 1.2.2.1 Other comprehensive income 1.2.2.1 Other disclosed reserves 1.2.2.2 Other disclosed reserves 1.2.2 Other disclos	5,518,383 4,203, 1,315 45, - 4,914,977 4,011, 624,593 160, -	5,518,383 - 1,315 - - - - 4,914,977						
1.2.1   Additional Factors	1,315 45, - 4,914,977 4,011. 624,593 160.	1,315 - - - 4,914,977				ding Treasury Stock)	ital (Exclud	1 Paid in Capi
1.2.1.1 Other comprehensive income   1.2.1.1   2.1.1   2.1	4,914,977 4,011. 624,593 160. -	- - - 4,914,977					•	
1.2.1.1   Excess translation adjustment on financial asset classified as fair value through other comprehensive income   1.315     1.2.1.2   Other disclosed reserves	4,914,977 4,011. 624,593 160. -	- - - 4,914,977						
1.2.1.2   Obtential gain due to increases of fair value of financial asset classified as fair value through other comprehensive income   1.3.15   1.2.12   Obtential content of the productive asset   1.2.12   1.2.12   Obtential content of the productive asset   1.2.22   Obtention content of the productive asset   1.2.22   Obtention content of the productive asset   1.2.22   Obtention content of the	4,914,977 4,011. 624,593 160. -	- - - 4,914,977						1.2.1.1
1.2.1.3   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   1.2.1.2.1   Share premium   1.2.1.2.3   Fixed asset revaluation surplus   1.2.1.2.5   General reserves   1.2.1.2.1   4.914.977   1.2.1.2.4   Current year profit   4.914.977   1.2.1.2.5   Fixed for paid-incapital   6.24.593   1.2.2.1   Fixed fixed for paid-incapital   6.24.593   1.2.2.1   Fixed fixed for paid-incapital   6.24.593   1.2.2.1   Fixed	4,914,977 4,011. 624,593 160. -	- - - 4,914,977						
1.2.1.2   Other disclosed reserves	624,593 160.		as fair value through other comprehensive income	financial asset classified				
1.2.1.2   Share premium	624,593 160.				surplus			
1.2.1.22   General reserves	624,593 160.							1.2.1.2
1.2.1.2.3   Previous years profit   4.914.977   624.593   1.2.1.2.5   Fund for pad-in capital   1.2.1.2.6   Current year profit   624.593   1.2.1.2.5   Fund for pad-in capital   1.2.1.2.6   Current year profit   624.593   1.2.1.2.5   Fund for pad-in capital   1.2.1.2.6   Current year profit   624.593   1.2.1.2.5   Previous years we now   1.2.2.1.1   Negative adjustment due to fi nancial statement translation   1.2.2.1.2   Previous years losses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22.502)   1.2.2.2.1   Share discount   1.2.2.2.1   Share discount   1.2.2.2.2   Previous years losses   1.2.2.2.2   Previous years losses   1.2.2.2.2   Previous years losses   1.2.2.2.2   Previous years losses   1.2.2.2.3   Negative differences between regulatory provision and impairment of productive asset   1.2.2.2.4   Negative differences on adjustment on financial instrument in the Trading Book   1.2.2.2.6   Required regulatory provision on non productive asset   1.2.2.2.7   Others   1.	624,593 160.							
1.2.1.2.4   Current year profit   1.2.1.2.5   Fund for paid-in capital   1.2.1.2.6   Others   1.2.1.2.6   Others   1.2.2.1.0   Other comprehensive income   1.2.2.1   Other comprehensive income   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   Other discloses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22.502)   1.2.2.2   Other discloses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22.502)   1.2.2.2   Other discloses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22.502)   1.2.2.2   Other discloses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22.502)   1.2.2.2   Other discloses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22.502)   1.2.2.2   Other discloses due to impairment of productive asset   1.2.2.2   Other discloses due to impair value of financial instrument in the Trading Book   1.2.2.2   Others   1.2.2.2   Negative differences on adjustment on fair value of financial instrument in the Trading Book   1.2.2.2.7   Others   1.2.2.2.7   Other declared by the transition of the Trading Book   1.2.2.2.7   Other declared by the transition of the disclose declared by the transition due to the law, a grant or grants will   1.2.2.2.7   Other deduction factor of CET 1   1.4.7   Investment with can be calculated as deduction factor   1.4.7   Other deduction factor of CET 1   1.4.7   Investment on AT I and/or Tier 2 instrument with other bank   1.4.7   1.4.7   Investment on AT I and/or Tier 2 instrument with other ban	624,593 160.							
1.2.1.2.5   Fund for paid-in capital   1.2.1.2.6   Others   -   1.2.2.1   Others   -	-							
1.2.1.2.6   Others	- (22,502) (14,	-						
1.2.2   Other comprehensive income	(22,502) (14,			r r r r r r r r r r r r r r r r r r r				
1.2.2.1 Other comprehensive income   1.2.2.1.1   Negative adjustment due to fi nancial statement translation   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   (22,502)	(22,502) (14,							
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   (22,502)	(22,502) (14,							
1.2.2.1   Potential losses due to impairment of fair value of financial asset classified as fair value through other comprehensive income   (22,502)     1.2.2.2   Other disclosed reserves	(22,502) (14,	_		nt translation	e to fi nancial statemer			
1.2.2.2.1   Share discount   -		(22,502)	ied as fair value through other comprehensive income					
1.2.2.2.2   Previous years losses   -			·		•	closed reserves	Other discl	1.2.2.2
1.2.2.2.3   Current year losses	-	-				Share discount	1.2.2.2.1	
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   1.2.2.2.7   Others   1.3   Minority Interest That Can be Counted   1.4   Deduction Factors of CET 1   (964,245)   (604,873)   (6	-	-				Previous years losses	1.2.2.2.2	
1.2.2.2.5   Negative differences on adjustment on fair value on fi nancial instrument in the Trading Book   -	=	=				Current year losses	1.2.2.2.3	
1.2.2.6   Required regulatory provision on non productive asset   1.2.2.2.7   Others   -     1.3   Minority   Interest   That Can be Counted   -     1.4   Defenred tax calculation   Official (604,873)   (74,556)   (74,55	-	-						
1.2.2.7   Others   Counted   Coun	-	-	nt in the Trading Book					
1.3   Minor   Interest   That Can be Counted   964,245     1.4   Deductor   Factors of CET 1   (604,485)     1.4.1   Deductor   Section   Secti	-	=		ive asset	ovision on non product			
1.4 Decided to Entrol	=	=						
1.4.1   Deferred tax calculation **)	(0.41.245) (1.195	(0(4.245)						
1.4.2   Goodwill								
1.4.3 Other intangible assets ***) (274,556)   1.4.4 Equity investment which can be calculated as deduction factor		, , ,						
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)  Supplementary Capital (Tier 2) 3,231,908 1 Capital Instrument in the form of shares or other eligible Tier 2 2,680,287		, , ,						
1.4.5   Shortfall on the capital of insurance subsidiary   -	(274,330)	(274,330)		notor	laulated as deduction f			
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)  Suplementary Capital (Tier 2)  1 Capital Instrument in the form of shares or other eligible Tier 2  2 Agents 1 Agents 2 Agents 2 Agents 2 Agents 2 Agents 3 Agents 2 Agen	<u> </u>			actor				
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) 1 Uplementary Capital (Tier 2) 3.231,908 1 Capital Instrument in the form of shares or other eligible Tier 2 2 A680,287	<u> </u>				. subsidial y			
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)  uplementary Capital (Tier 2) 3.231,908 1 Capital Instrument in the form of shares or other eligible Tier 2 2,680,287								
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)  1 Capital Instrument in the form of shares or other eligible Tier 2  2 (580,287)	_	_		with other bank	d/or Tier 2 instrument			
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)  Suplementary Capital (Tier 2)  1 Capital Instrument in the form of shares or other eligible Tier 2  2 Additional Tier 1 (AT 1)  3.231,908  3.2680,287	_	_	ne law, a grant or grants will					
2 Additional Tier 1 (AT 1)  suplementary Capital (Tier 2)  1 Capital Instrument in the form of shares or other eligible Tier 2  2,680,287	_	-		•			1.4.7.3	
Suplementary Capital (Tier 2)  1 Capital Instrument in the form of shares or other eligible Tier 2  3,231,908  2,680,287	-	-	based on sharia principles (if any)	rry out business activities	liary companies that ca	Exposures in the subsid	1.4.7.4	
tuplementary Capital (Tier 2)  1 Capital Instrument in the form of shares or other eligible Tier 2  3,231,908  2,680,287	-	_				•	(AT 1)	ditional Tier 1
1 Capital Instrument in the form of shares or other eligible Tier 2 2,680,287	3,231,908 3,603	3,231,908						
					gible Tier 2	rm of shares or other eli		
2 Share premium/share discount -					~			
3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk) 551,621	551,621 460	551,621		Risk)	% of RWA for Credit			
4 Deduction Factor of Tier 2 Capital	<u> </u>					Capital	r of Tier 2 C	duction Factor
Total Capital 13,419,296				otal Capital				
	R 2023 31 MAR 2022	31 MAR 2023		31 MAR 2022	31 MAR 2023			
WEIGHTED ASSETS CAPITAL ADEQUACY RATIO								
RWA FOR CREDIT RISK 44,009,646 36,799,301 CET 1 Ratio (%) 19.56%								
	19.56% 16.					SK	IONAL RIS	
	19.56% 16. 6.21% 6.						*a** **	
	19.56% 16. 6.21% 6. 25.76% 23.			9.99%	9.99%	ILE (%)	ISK PROFI	
	19.56% 16. 6.21% 6.	13.56%						
	19.56% 16. 6.21% 6. 25.76% 23. 13.56% 10.			6.00%	6.00%			
FULFILLMENT   BUFFER REQUIREMENT FULFILLED BY BANK (%)	19.56% 16. 6.21% 6. 25.76% 23. 13.56% 10.  2.50% 2.	2.50%						

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



#### PT BANK DBS INDONESIA EARNING ASSET QUALITY AND OTHER INFORMATION AS OF 31 MARCH 2023 AND 2022

												(in ii	nillions of Rupiah)
No.	ITEMS	_	1	31 MA		_ 1		_		31 MA			
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES		ı	I						1			
1.	Placement with other banks a. Rupiah												
	b. Foreign currency	399	-	-	-	-	399	400	-	-	-	-	400
2.	Spot and derivative/forward receivables	136,076	-	-	-	-	136,076	143,924	-	-	-	-	143,924
-	a. Rupiah	78,465				_	78,465	65,684	_		_	_	65,684
	b. Foreign currency	303,897	_			-	303,897	230,922	-			-	230,922
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)												
	Rupiah     Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	Micro, small and medium enterprises (UMKM) *)												
	i. Rupiah		_	_	-	_	-	_		_	_	-	_
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM) *)												
	i. Rupiah	221,817	-	-	-	-	221,817	28,404	4,794	-	-	-	33,198
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8. 9.	Equity Investment Other receivables	=	-	-	-	=	-	-	-	-	-	-	=
10	Commitment and contingencies	-	-	-	-	-	-	•	-	-	•	-	-
10	a. Rupiah	378,482	_		_	_	378,482	617,097	_		-	-	617,097
	b. Foreign currency	8,163	_	-		-	8,163	776,539		_			776,539
II	NON-RELATED PARTIES	0,103	1	ı		ı	0,105	770,557		ı			770,557
1.	Placement with other banks												
	a. Rupiah	259,899	-	-	-	-	259,899	477,352	-	-	-	-	477,352
	b. Foreign currency	1,537,303	-	-	-	-	1,537,303	1,550,996	-	-	-	-	1,550,996
2.	Spot and derivative/forward receivables												
	a. Rupiah	724,969	-	-	-	-	724,969	507,031	-	-	-	-	507,031
	b. Foreign currency	337,409	-	-	-	-	337,409	134,791	-	-	-	-	134,791
3.	Marketable securities												
	Rupiah     Foreign currency	11,478,795	-	-	-	-	11,478,795	13,311,812	-	-	-	-	13,311,812
4.	Securities sold under repurchase agreement (repo)	5,286,651	-	-	-	-	5,286,651	6,192,379	-	-	-	-	6,192,379
	a. Rupiah	341,927				_	341,927						
	b. Foreign currency	341,727			-		341,727				_		
5.	Securities purchased under resell agreements (reverse repo)				-	-	-	-	-		-	-	-
	a. Rupiah	9,643,891	-	-	-	-	9,643,891	2,790,264	-	-	-	-	2,790,264
	b. Foreign currency	701,126	-	-	-	-	701,126	-	-	-	-	-	-
6.	Acceptance receivables	3,061,417	-	-	-	-	3,061,417	1,948,176	-	-	-	-	1,948,176
7.	Loans												
	a. Micro, small and medium enterprises (UMKM) *)												
	i. Rupiah	674,331	19,734	1,922	-	7,859	703,846	1,099,728	63,460	6,008	5,414	147,599	1,322,209
	ii. Foreign currency	672,827	-	-	-	2,782	675,609	2,260,166	-	-	-	27,093	2,287,259
	<ul> <li>Non micro, small and medium enterprises (UMKM) *)</li> <li>i. Rupiah</li> </ul>	25.25	000	a	*** ***	ene	2004-100	20001 17	2 22=	10000	10-00-		20.02=
	ii. Foreign currency	35,224,147 18,973,426	800,143 652,656	87,784 276,773	141,082	592,026 516,447	36,845,182 20,419,302	26,801,171 13,082,911	2,337,929 968,006	133,267	106,037	651,240 486,559	30,029,644 14,537,476
	c. Restructured loans	18,973,426	032,036	2/6,//3	-	316,44/	20,419,302	13,082,911	908,006	_	-	460,009	14,557,476
	i. Rupiah	1,382,380	553	_	_	198,328	1,581,261	256,388	1,774,721	84,336	9,654	57,837	2,182,936
	ii. Foreign currency	138,429	630,603	276,772	-	9,053	1,054,857	162,901	803,939	-	-	-	966,840
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	393,224	-	-	-	-	393,224	140,249	-	-	-	21,585	161,834
10	Commitment and contingencies												
	a. Rupiah	21,824,780	135,332	-	-	6,200	21,966,312	23,711,119	176,481	-	-	-	23,887,600
_	b. Foreign currency	22,519,075	-		-	82,200	22,601,275	11,329,262	114,201	-	-		11,443,463
ım	OTHER INFORMATION												
1.	Assets pledged as collateral : a. To Bank Indonesia						_						
	b. To other parties						-						
2.	Foreclosed collateral						-						
													1

<sup>2.</sup> Poreclosed collateral - 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 2023 AND 2022

		31 MAR 2023				31 MAR 2022					
No.	ITEMS	Alle	owance for Impairn	nent	Regulatory	Provision	All	owance for Impairn	nent	Regulato	ry Provision
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	547	-	-	19,337	-	919	-	-	21,727	-
2.	Spot dan derivative receivable	-	-	-	14,447	-	-	-	-	9,384	-
3.	Marketable securities	902	-	-	19,914	-	1,735	-	-	24,272	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	11,565	-	-	-	-	-	-
6.	Acceptance receivable	4,223	4,995	-	30,614	-	3,144	12,256	-	19,482	-
7.	Loans and sharia financing	829,678	498,259	1,820,907	557,665	1,255,152	723,982	477,109	2,024,637	432,724	1,166,248
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	330	-	-	3,932	-	160	119	21,585	1,402	21,585
10.	Commitment and contingencies	18,507	4,384	69,326	14,173	95,166	11,433	8,656	83,022	23,346	14,534



### PT BANK DBS INDONESIA FINANCIAL RATIOS AS OF 31 MAR 2023 AND 2022

	Ratio	31 MAR 2023	31 MAR 2022
Perfor	mance		
1	Capital Adequacy Ratio (CAR)	25.76%	23.58%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.24%	1.41%
3	Non performing earning assets to total earning assets	1.24%	1.41%
4	Allowance for impairment of financial assets to total earning assets	3.39%	4.31%
5	Gross NPL	2.80%	3.24%
6	Net NPL	0.57%	0.73%
7	Return on Asset (ROA)	3.20%	0.93%
8	Return on Equity (ROE)	25.29%	7.40%
9	Net Interest Margin (NIM)	6.26%	4.95%
10	Operating Expenses to Operating Income (BOPO)	70.95%	88.18%
11	Cost to Income Ratio (CIR)	52.68%	71.90%
12	Loan to Deposit Ratio (LDR)	78.74%	70.63%
Compl	iance		
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	7.66%	6.86%
	ii. Average	9.67%	6.38%
	b. Reserve Requirement (Foreign currency)	4.06%	4.17%
3	Net Open Position (NOP)	2.48%	3.38%



### PT BANK DBS INDONESIA SPOT AND DERIVATIVE TRANSACTION AS OF 31 MARCH 2023

			Pur	(in millions of Rupiah)  Derivative Receivables and Payables			
NO	TRANSACTION	Notional Amount	Trading	Hedging	Receivables	Payables	
A.	Exchanged Rate Related						
1	Spot	3,260,697	3,260,697	-	4,950	3,708	
2	Forward	18,242,090	18,242,090	-	155,236	164,930	
3	Option						
	a. Sold	4,777,107	4,777,107	-	188,629	10,160	
	b. Purchased	4,777,107	4,777,107	-	10,160	188,380	
4	Future	-	-	-	-	-	
5	Swap	52,078,055	52,078,055	-	501,676	339,446	
6	Other	-	-	-	-	-	
B.	Interest Rate Related	1					
1	Forward	-	-	-	-	-	
2	Option						
	a. Sold	-	-	-	-	-	
	b. Purchased	-	-	-	-	-	
3	Future	-	-	-	-	-	
4	Swap	18,653,155	16,418,974	2,234,181	326,060	85,928	
5	Other	-	-	-	-	-	
C.	Others	25,143,596	25,143,596	-	258,029	435,920	
	TOTAL	126,931,807	124,697,626	2,234,181	1,444,740	1,228,472	



	MANAGEMENT	SHAREHOLDER	
BOARD OF COMMISSIONE	CRS	Ultimate Shareholder:	
- President Commissioner	: Tan Su Shan Carrie	DBS Group Holdings Ltd through	
- Commissioner	: Paulus Irwan Sutisna 1)	DBS Bank Ltd	99%
- Independent Commissioner	: Prof. Dr. Subroto 2)	2. PT Bank Central Asia Tbk.	1%
- Independent Commissioner	: Soemadi Brotodiningrat	Total =	100%
BOARD OF DIRECTORS		Shareholders of DBS Group Holdings Ltd:	
- President Director	: Lim Chu Cong <sup>3)</sup>	Temasek Holdings (Private) Ltd	11.02%
- Director Compliance	: Imelda Widjaja	Maju Holdings Pte Ltd	17.79%
- Director Compliance	: Kunardy Darma, Lie	Public	71.19%
- Director	: Minarti	1 done	/1.17/0
- Director	: Pranam Wahi		
- Director	: Rudy Tandjung		
- Director	: Sujatno Polina <sup>4)</sup>		
- Director	: Aries Nur Prasetyo Sunu <sup>5)</sup>		
		Jakarta, 15 May 2023	
		PT Bank DBS Indonesia	
		S.E & O	
	vith effective date as of 15 August 2022 inancial Service Authority ("OJK")		
2) Passed away on 20 December	2022.		
	or with effective date as of 15 August 2022		
<sup>4)</sup> Appointed as Director with eff approved by OJK on 8 June 2	fective date as of 28 July 2022 after being 022		
5) Appointed as Director with eff approved by OJK on 8 June 2	fective date as of 28 July 2022 after being 022		
		Lim Chu Cong	<u>Minarti</u>
		President Director	Director

- 1) The disclosure of published financial reports for the date and three months ended 31 March 2023 and 2022 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 01 March 2023.
- 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, 2023: 1USD = IDR 14,955

December 31, 2022: 1USD = IDR 15,568

March 31, 2022: 1USD = IDR 14,369

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