



Live more,
Bank less

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
ASSETS			
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	(992)	(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
LIABILITIES AND EQUITIES			
	LIABILITIES		
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	-	-
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 MONTHS ENDED AS OF 31 MARCH 2023 AND 2022

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2023	31 MAR 2022
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	1,780,688	1,196,083
2.	Interest Expenses	(563,496)	(251,688)
	Net Interest Income	1,217,192	944,395
B. Operating Income and Expenses Other than Interest			
1.	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	-	-
6.	Gain (loss) on foreign exchange translation	383,810	(167,678)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	319,587	275,030
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
NON 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	-	-
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	(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
	Current Year Net Profit (Loss) Attributable to:		
	Owner	628,763	159,245
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	628,763	159,245
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	627,089	120,314
	Minority Interest	-	-
	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) ^{a)}	-	-

^{a)} 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

(in millions of Rupiah)

Accounts			31 MAR 2023	31 MAR 2022
I	Core Capital (Tier 1)		10,187,388	8,650,653
	1 Common Equity Tier 1 (CET 1)		10,187,388	8,650,653
	1.1 Paid in Capital (Excluding Treasury Stock)		5,633,250	5,633,250
	1.2 Reserve additional capital		5,518,383	4,203,388
	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		1,315	45,635
	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		4,914,977	4,011,167
	1.2.1.2.4 Current year profit		624,593	160,972
	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		(22,502)	(14,386)
	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		(964,245)	(1,185,986)
	1.4.1 Deferred tax calculation ^{*)}		(604,873)	(689,045)
	1.4.2 Goodwill		(84,816)	(84,816)
	1.4.3 Other intangible assets ^{**)}		(274,556)	(412,125)
	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)		3,231,908	3,603,808
	1 Capital Instrument in the form of shares or other eligible Tier 2		2,680,287	3,142,924
	2 Share premium/share discount		-	-
	3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)		551,621	460,884
	4 Deduction Factor of Tier 2 Capital		-	-
Total Capital			13,419,296	12,254,461
			31 MAR 2023	31 MAR 2022
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO	
RWA FOR CREDIT RISK	44,009,646	36,799,301	CET 1 Ratio (%)	19.56%
RWA FOR MARKET RISK	3,583,034	3,769,398	Tier 1 Ratio (%)	16.65%
RWA FOR OPERATIONAL RISK	4,491,440	11,402,387	Tier 2 Ratio (%)	6.21%
RWA TOTAL	52,084,120	51,971,086	CAR Ratio (%)	25.76%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	13.56%
CAR FULFILLMENT			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%

^{*)} 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 millions of Rupiah)

No.	ITEMS	31 MAR 2023					31 MAR 2022							
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total	
I. RELATED PARTIES														
1.	Placement with other banks													
a.	Rupiah	399	-	-	-	-	399	400	-	-	-	-	400	
b.	Foreign currency	136,076	-	-	-	-	136,076	143,924	-	-	-	-	143,924	
2.	Spot and derivative/forward receivables													
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)													
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	221,817	-	-	-	-	221,817	28,404	4,794	-	-	-	33,198	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Restructured loans													
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
10	Commitment and contingencies													
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														
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													
a.	Rupiah	11,478,795	-	-	-	-	11,478,795	13,311,812	-	-	-	-	13,311,812	
b.	Foreign currency	5,286,651	-	-	-	-	5,286,651	6,192,379	-	-	-	-	6,192,379	
4.	Securities sold under repurchase agreement (repo)													
a.	Rupiah	341,927	-	-	-	-	341,927	-	-	-	-	-	-	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
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	
b.	Non micro, small and medium enterprises (UMKM) ^{*)}													
i.	Rupiah	35,224,147	800,143	87,784	141,082	592,026	36,845,182	26,801,171	2,337,929	133,267	106,037	651,240	30,029,644	
ii.	Foreign currency	18,973,426	652,656	276,773	-	516,447	20,419,302	13,082,911	968,006	-	-	486,559	14,537,476	
c.	Restructured loans													
i.	Rupiah	1,382,380	553	-	-	198,328	1,581,261	1,026,106	40,817	6,008	4,405	4,086	1,081,422	
ii.	Foreign currency	138,429	630,603	276,772	-	9,053	1,054,857	2,183,298	-	-	-	24,427	2,207,725	
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	
III OTHER INFORMATION														
1.	Assets pledged as collateral :													
a.	To Bank Indonesia						-							-
b.	To other parties						-							-
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.

PT BANK DBS INDONESIA
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION
AS OF 31 MARCH 2023 AND 2022

(in millions of Rupiah)

No.	ITEMS	31 MAR 2023					31 MAR 2022				
		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	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
Performance			
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%
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	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

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables		
			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		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 COMMISSIONERS - President Commissioner : Tan Su Shan Carrie - Commissioner : Paulus Irwan Sutisna ¹⁾ - Independent Commissioner : Prof. Dr. Subroto ²⁾ - Independent Commissioner : Soemadi Brotodiningrat	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% Total 100%
BOARD OF DIRECTORS - President Director : Lim Chu Cong ³⁾ - Director Compliance : Imelda Widjaja - Director : Kunardy Darma, Lie - Director : Minarti - Director : Pranam Wahi - Director : Rudy Tandjung - Director : Sujatno Polina ⁴⁾ - Director : Aries Nur Prasetyo Sunu ⁵⁾	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd 11.02% Maju Holdings Pte Ltd 17.79% Public 71.19% Jakarta, 15 May 2023 PT Bank DBS Indonesia S.E & O <div> <div> <u>Lim Chu Cong</u> President Director </div> <div> <u>Minarti</u> Director </div> </div>

Notes:

- 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.
- The published financial statements are disclosed based on:
 - 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"
 - 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"
- 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
- 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>