

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

| | | | (in millions of Rupiah) | | |
|------------|---|-------------|-------------------------|--|--|
| 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 | | | | |

^{*)} 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 in come 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 December ship in companies | 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 2.1.1 | 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, | | | | | | | | |
| 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 Deduct | |
| 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 Deduction Factors of CET 1 (604,485) 1.4.1 Deduction Factors of CET 1 (604,845) 1.4.2 Goodwil (604,816) 1.4.3 Other interpile assets *** (274,556) 1.4.4 Equity investment which can be calculated as deduction factor (274,556) 1.4.5 Shortfall on the capital of insurance subsidiary (274,556) 1.4.5 Shortfall on the capital of insurance subsidiary (274,556) 1.4.7 Other deduction factor of CET 1 (274,556) 1.4.7 Investment on AT 1 and/or Tier 2 instrument with other bank (274,556) 1.4.7 Investment on AT 1 and/or Tier 2 instrument with other bank (274,556) 1.4.7 Exposures that give rise to Credit Risk due to failure in settlement (settlement risk) - Non Delivery Versus Payment (274,556) 1.4.7 Exposures in the subsidiary companies that carry out business activities based on sharia principles (if any) (274,556) 2 Additional Tier Variable | - | = | | 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 ***) | | , , , | | | | | | | |
| 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 Agosures and the subsidiary companies of the religible Tier 2 2 Additional Tier 1 (AT 1) Suplementary Capital (Tier 2) 2 Agosures in the subsidiary companies that carry out business activities based on sharia principles (if any) 3 Agosures (AF) 4 Additional Tier 1 (AT 1) | <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% | | | | | | | |

^{*)} 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

| Designation of the process Packs | | | | | | | | | | | | | (11111) | nillions of Rupiah) |
|--|-----|---|------------|-----------------|-------------|----------|---------|------------------------------------|---|-----------------|-------------|----------|---------|---------------------|
| Processor State | No. | ITEMS | | | | | _ 1 | | _ | | | | _ | |
| Description of the following content of the | | | Pass | Special Mention | Substandard | Doubtful | Loss | Total | Pass | Special Mention | Substandard | Doubtful | Loss | Total |
| Part | | | | 1 | | | | | | | | | | |
| Description of the control of the | 1. | | | | | | | | | | | | | |
| Second Second Content of models Second S | | | | - | - | - | | | | - | - | - | | 400 |
| B. Targado | 2. | | 136,076 | - | - | - | - | 136,076 | 143,924 | - | - | - | - | 143,924 |
| B. Post country | | | 78 465 | | | | | 78 465 | 65 684 | | | | | 65 684 |
| \$ Machael Southers | | | | | | | | | | | | | | 230,922 |
| Designation of the property agreement on property of the pro | 3. | Marketable securities | , | | | | | , | 200,722 | | | | | , |
| Description of the content of the | | a. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| Description of the control of the | | b. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| Description numbers of the second of the s | 4. | Securities sold under repurchase agreement (repo) | | | | | | | | | | | | |
| Section of the control generated reference proper | | | - | - | - | - | - | - | - | - | - | - | - | - |
| B. Right S. Proting commony C. C. C. C. C. C. C. C | ١. | | - | - | - | - | - | - | - | - | - | - | - | - |
| S. Programmers | 5. | | | | | | | | | | | | | |
| A | | | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | 6. | | - | - | - | - | - | - | - | - | - | - | - | - |
| B. Marian, mail and seeding compress (1000000) | | | - | - | - | - | - | - | - | - | - | - | - | - |
| B. Right | | | | | | | | | | | | | | |
| December 1 | | | | _ | | | _ | | - | _ | | _ | _ | _ |
| B. Baging Controls Control Con | | ii. Foreign currency | | - | - | - | - | - | - | - | - | - | - | - |
| B. Postga commony | | b. Non micro, small and medium enterprises (UMKM) *) | | | | | | | | | | | | |
| Page | | | 221,817 | - | - | - | - | 221,817 | 28,404 | 4,794 | - | - | - | 33,198 |
| R. Parigo processors | | | - | - | - | - | - | - | - | - | - | - | - | - |
| B. Freego correctly Comment of the control of | | | | | | | | | | | | | | |
| Registration Process | | | - | - | - | | - | - | - | - | | - | - | - |
| 1 | | | - | - | - | - | - | - | - | - | - | - | - | - |
| Description | | | - | - | - | - | = | - | - | | - | - | - | = |
| Programmer Pro | | | • | - | - | - | - | - | - | | - | • | - | - |
| November Park November Park | 10 | | 270 402 | | | | | 270 402 | 617.007 | | | | | 617 007 |
| Novement solit other braids 1 | | | | - | | | - | | | - | | - | - | |
| Registary Septide Se | II | | 0,100 | ı | | l | | 0,100 | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | | | , |
| Separate destrustive florund receivables 1,537,005 1,537,005 1,550,096 | 1. | Placement with other banks | | | | | | | | | | | | |
| 2 Spen and derivative forward receivables | | a. Rupiah | 259,899 | - | | | - | 259,899 | 477,352 | - | | - | - | 477,352 |
| Regular 724,969 | | b. Foreign currency | 1,537,303 | - | - | - | - | 1,537,303 | 1,550,996 | - | - | - | - | 1,550,996 |
| New Price of Commence 133,740 134,70 134 | 2. | | | | | | | | | | | | | |
| Marketable securities Registar Regista | | | | - | - | | - | | | - | | - | - | 507,031 |
| B. Bigulab 11,478,795 0. | , | | 337,409 | - | - | - | - | 337,409 | 134,791 | - | - | - | - | 134,791 |
| A Securities sold under reportuses agreement (repo) 5,286,651 | 3. | | | | | | | | | | | | | |
| 4. Securities sold under repurchase agreement (repe) a. Rupiah 5. Foreign currency 5. Securities purchased under resell agreements (revere repo) a. Rupiah 6. Acceptance receivables 7. Launs a. Micro, small and medium enterprises (UMKM) i. Rupiah 6. Total and medium enterprises (UMKM) i. Rupiah 6. Total and medium enterprises (UMKM) i. Rupiah 6. Non micro, small and medium enterprises (UMKM) i. Rupiah 6. St. 224, 147 8. Mount of St. 225, 265, 265, 265, 265, 276, 773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 265, 276, 2773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 2773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 27773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 27773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 27773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 27773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 27773 c. Restructured loans i. Rupiah 1. Rupiah 1. St. 225, 265, 265, 276, 2773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 276, 2773 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 276, 2772 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 276, 2772 c. Restructured loans i. Rupiah 1. St. 225, 265, 265, 276, 2772 c. Restructured loans i. Rupiah 1. St. 225, 265, 276, 2772 c. Restructured loans i. Rupiah 1. St. 225, 275, 275, 275, 275, 275, 275, 275, | | · | | - | - | - | | | | - | - | - | | |
| a. Repish b. Foreign currency c. Restructured loans i. Repish ii. Foreign currency c. Restructured loans i. Repish c. Restructured loans c. Restructured loans c. Restructured loans c. Restructured loans c. | 4. | | 3,280,031 | - | - | - | - | 3,280,031 | 6,192,379 | - | - | - | - | 0,192,379 |
| Description currency | | | 341.927 | _ | _ | _ | _ | 341.927 | _ | _ | _ | _ | _ | _ |
| a. Rupiah b. Foreign currency 70,126 c. Acceptance receivables 70,126 70 | | | - 11,727 | _ | _ | - | _ | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | - | _ | | _ | _ | _ |
| b. Foreign currency 701,126 | 5. | Securities purchased under resell agreements (reverse repo) | | | | | | | | | | | | |
| 6. Acceptance receivables 3,061,417 3,061,417 1,948,176 1,948,177 7. Lans a. Micro, small and medium enterprises (UMKM) '' i. Rupiah ii. Foreign currency 672,827 2,782 675,609 2,260,166 2,7093 2,287,25 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 30,029,64 ii. Foreign currency 18,973,426 652,656 276,773 - 516,447 20,419,302 13,082,911 968,006 486,559 14,537,47 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 1,081,42 iii. Foreign currency 138,429 630,603 276,772 - 9,053 1,054,857 2,183,298 24,427 2,207,72 8. Equity Investment 2, 24,27 9. Other receivables 393,224 | | a. Rupiah | 9,643,891 | - | - | - | - | 9,643,891 | 2,790,264 | - | - | - | - | 2,790,264 |
| 7. Leans a. Micro, small and medium enterprises (UMKM) '' i. Rupiah (574,331 19,734 1,922 - 7,859 703,846 1,099,728 63,460 6,008 5,414 147,599 1,322,20 b. Non micro, small and medium enterprises (UMKM) '' ii. Foreign currency (572,827 2,782 675,609 2,260,166 27,093 2,287,25 b. Non micro, small and medium enterprises (UMKM) '' ii. Rupiah (55,224,147 800,143 87,784 141,082 592,026 36,845,182 26,801,171 2,337,929 133,267 106,037 651,240 30,029,64 ii. Foreign currency (8,973,426 652,656 276,773 - 516,447 20,419,302 13,082,911 968,006 486,559 14,537,47 c. Restructured loans ii. Rupiah (1,382,380 553 - 198,328 1,581,261 1,026,106 40,817 6,008 4,405 4,086 1,081,42 iii. Foreign currency (138,429 630,603 276,772 - 9,053 1,054,857 2,183,298 24,427 2,207,72 8. Equity Investment (1,200,100 40,100 | | | 701,126 | - | - | - | - | 701,126 | - | - | - | - | - | - |
| a. Micro, small and medium enterprises (UMKM) ⁷ i. Rupiah | | | 3,061,417 | - | - | - | - | 3,061,417 | 1,948,176 | - | - | - | - | 1,948,176 |
| i. Rupiah 674,331 19,734 1,922 - 7,859 703,846 1,099,728 63,460 6,008 5,414 147,599 1,322,20 b. Foreign currency 672,827 2,782 675,609 2,260,166 2,7093 2,287,25 b. Non micro, small and medium enterprises (UMKM) 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 30,029,64 ii. Foreign currency 18,973,426 652,656 276,773 - 516,447 20,419,302 13,082,911 968,006 486,559 14,537,47 c. Restructured loans ii. Rupiah 1,382,380 553 198,328 1,581,261 1,026,106 40,817 6,008 4,405 4,086 10,8142 iii. Foreign currency 138,429 630,603 276,772 - 9,053 1,054,857 2,183,298 24,427 2,207,72 8. Equity Investment 24,427 2,207,72 8. Equity Investment | 7. | | | | | | | | | | | | | |
| ii. Foreign currency b. Non micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currency c. Restructured loans ii. Rupiah ii. Foreign currency iii. Foreign currency c. Restructured suns iii. Foreign currency iii. Foreign currency c. Restructured suns iii. Foreign currency iii. Foreign currency iii. Foreign currency c. Restructured suns iii. Rupiah iii. Foreign currency iii. Forei | | | | | | | | | | | | | | |
| 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 30,029,64 ii. Foreign currency 18,973,426 652,656 276,773 - 516,447 20,419,302 13,082,911 968,006 - 486,559 14,537,47 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 1,081,42 ii. Foreign currency 138,429 630,603 276,772 - 9,053 1,054,887 2,183,298 24,427 2,207,22 8. Equity Investment 24,427 2,207,22 9. Other receivables 393,224 393,224 140,249 221,585 161,83 10 Commitment and contingencies a Rupiah 21,824,780 135,332 6,200 21,966,312 23,711,119 176,481 23,887,60 b. Foreign currency 22,519,075 82,200 22,601,278 11,329,262 114,201 11,443,46 III OTHER INFORMATION 1. Assets pledged as collateral : a. To Bank Indonesia b. To other parties | | | | | | | | | | | | | | 1,322,209 |
| 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 30,029,64 ii. Foreign currency 18,973,426 652,656 276,773 - 516,447 20,419,302 13,082,911 968,006 486,559 14,537,47 c. Restructured loans | | | 672,827 | - | - | - | 2,782 | 675,609 | 2,260,166 | - | - | - | 27,093 | 2,287,259 |
| ii. Foreign currency c. Restructured loans i. Rupiah li. Foreign currency li. Foreign currency li. Supiah li. Foreign currency li. Fore | | | 35 224 147 | 900 142 | 07 704 | 141.002 | 502.026 | 36 045 107 | 26 901 171 | 2 227 020 | 122 267 | 106 027 | 651 240 | 30,000,644 |
| c. Restructured loans i. Rupiah ii. Foreign currency 138,429 630,603 276,772 - 9,053 1,054,857 2,183,298 24,427 2,207,72 8. Equity Investment 9. Other receivables a. Rupiah 21,824,780 b. Foreign currency 22,519,075 82,200 22,601,275 11,329,262 114,201 11,443,46 11 OTHER INFORMATION 1. Assets pledged as collateral: a. To Bank Indonesia b. To other parties | | | | | | | | | | | | | | |
| ii. Foreign currency 138,429 630,603 276,772 - 9,053 1,054,857 2,183,298 244,27 2,207,72 8. Equity Investment | | | 10,773,720 | 032,030 | 210,773 | - | 310,747 | 20,417,302 | 15,002,711 | 700,000 | - | - | 400,339 | 1-,557,470 |
| ii. Foreign currency | | 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 |
| 8. Equity Investment 9. Other receivables 393,224 393,224 140,249 21,585 161,83 10 Commitment and contingencies a. Rupiah 21,824,780 135,332 6,200 21,966,312 23,711,119 176,481 23,887,60 b. Foreign currency 22,519,075 82,200 22,601,275 11,329,262 114,201 11,443,46 III OTHER INFORMATION 1. Assets pledged as collateral: a. To Bank Indonesia b. To other parties | | ii. Foreign currency | | | 276,772 | - | | | | | | | | 2,207,725 |
| 10 Commitment and contingencies 21,824,780 135,332 - | | | | | - | - | | - | | - | - | - | | - |
| a. Rupiah 21,824,780 135,332 6,200 21,966,312 23,711,119 176,481 23,887,60 b. Foreign currency 22,519,075 82,200 22,601,275 11,329,262 114,201 11,443,46 III OTHER INFORMATION | | | 393,224 | - | - | - | - | 393,224 | 140,249 | - | - | - | 21,585 | 161,834 |
| b. Foreign currency 22,519,075 - - 82,200 22,601,275 11,329,262 114,201 - - - 11,443,46 | 10 | = | | | | | | | | | | | | |
| III OTHER INFORMATION 1. Assets pledged as collateral: a. To Bank Indonesia b. To other parties | | | | | - | - | | | | | - | - | | 23,887,600 |
| 1. Assets pledged as collateral: a. To Bank Indonesia b. To other parties | 777 | | 22,519,075 | - | - | - | 82,200 | 22,601,275 | 11,329,262 | 114,201 | - | - | - | 11,443,463 |
| a. To Bank Indonesia b. To other parties | _ | | | | | | | | | | | | | |
| b. To other parties | 1. | | | | | | | | | | | | | _ |
| | | | | | | | | - | | | | | | - |
| | 2. | Foreclosed collateral | | | | | | - | | | | | | - |

^{2.} 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 | | | | | | (| illillions of Kupian) | | | | |
|-------------------------|---|---------|--------------------|-----------|------------|-----------|-----------------------|--------------------|-----------|----------|--------------|
| 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 | nose | Derivative Receiva | millions of Rupiah) bles and Pavables |
|----|------------------------|-----------------|-------------|-----------|--------------------|--|
| 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 ³⁾ | 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 ⁴⁾ | | |
| - Director | : Aries Nur Prasetyo Sunu ⁵⁾ | | |
| | | | |
| | | 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 | | |
| ⁴⁾ 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