

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 JUNE 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2022	31 DEC 2021
ASSETS			
1.	Cash	486,038	391,733
2.	Placement with Bank Indonesia	13,931,000	8,600,103
3.	Placement with other banks	2,357,848	1,370,362
4.	Spot and derivative/forward receivables	1,259,524	940,174
5.	Marketable securities	17,993,250	21,661,056
6.	Securities sold under repurchased agreement (repo)	331,654	-
7.	Securities purchased under resell agreements (reverse repo)	800,919	536,582
8.	Acceptance receivables	1,476,806	1,154,246
9.	Loans	54,675,980	49,511,986
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	693,244	716,217
13.	Impairment on financial assets		
	a. Marketable securities	(1,301)	(3,522)
	b. Loans and sharia financing	(3,018,282)	(3,182,655)
	c. Others	(49,510)	(41,129)
14.	Intangible assets	1,338,146	1,309,190
	Accumulated amortisation on intangible asset	(850,620)	(731,912)
15.	Fixed assets and equipment	2,095,554	2,093,342
	Accumulated depreciation on fixed assets and equipment	(969,659)	(857,097)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	8,486	10
	d. Inter-office assets	-	-
17.	Other assets	3,203,368	2,686,185
	TOTAL ASSETS	95,762,445	86,154,871

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 JUNE 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2022	31 DEC 2021
<u>LIABILITIES AND EQUITIES</u>			
<u>LIABILITIES</u>			
1.	Current accounts	30,213,765	29,362,377
2.	Saving accounts	10,082,178	9,511,860
3.	Time deposits	31,500,979	27,083,960
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	2,244,308	1,247,297
7.	Spot and derivative/forward payables	986,832	741,519
8.	Liabilities on securities sold under repurchase agreement (repo)	331,546	-
9.	Acceptance payables	1,476,806	1,154,246
10.	Marketable securities issued	-	-
11.	Borrowings	5,214,125	4,275,750
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,537,459	3,102,591
15.	Minority interest	-	-
	TOTAL LIABILITIES	85,587,998	76,479,600
<u>EQUITIES</u>			
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	18,780	30,065
	b. Loss	(65,957)	-
19.	Reserves		
	a. General reserves	-	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	4,011,956	3,443,545
	b. Current year	576,418	568,411
	c. Dividend paid	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	10,174,447	9,675,271
	TOTAL EQUITY	10,174,447	9,675,271
	TOTAL LIABILITIES AND EQUITIES	95,762,445	86,154,871

PT BANK DBS INDONESIA
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX MONTHS ENDED AS OF 30 JUNE 2022 AND 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2022	30 JUN 2021
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	2,464,593	2,578,103
2.	Interest Expenses	527,078	593,011
	Net Interest Income	1,937,515	1,985,092
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	281,442	184,397
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	7,380	29,794
3.	Gain (Loss) on sale of financial assets	33,973	269,594
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	92,092	1,199,542
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(306,802)	(1,265,593)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	578,269	556,435
9.	Other income	101,126	12,454
10.	Allowance for impairment losses of financial assets	89,644	403,559
11.	Loss on operational risk	156	68,591
12.	Personnel expenses	790,390	720,303
13.	Promotion expenses	88,986	67,478
14.	Others expenses	1,016,902	1,035,972
	Net Operating Income (Expenses) Other than Net Interest	(1,198,598)	(1,309,280)
	Operating Profit (Loss)	738,917	675,812
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	-	6
2.	Other non-operating income (expenses)	1,244	11,929
	NON OPERATING INCOME (EXPENSES)	1,244	11,935
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	740,161	687,747
	Income taxes		
a.	Estimated current year tax	121,157	102,574
b.	Deferred tax income (expenses)	(42,586)	(51,182)
	CURRENT YEAR NET PROFIT (LOSS)	576,418	533,991
	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	(77,242)	(78,413)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(77,242)	(78,413)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	499,176	455,578
	Current Year Net Profit (Loss) Attributable to:		
	Owner	576,418	533,991
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	576,418	533,991
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	499,176	455,578
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	499,176	455,578
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah)	-	-

PT BANK DBS INDONESIA
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF 30 JUNE 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	POS-POS	30 JUN 2022	31 DEC 2021
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	3,724,375	4,275,750
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	49,207,737	35,827,541
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	3,274,935	2,162,924
b.	Uncommitted	28,893,921	29,179,684
2.	Outstanding Irrevocable L/C	972,299	1,286,680
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	47,230,261	35,187,703
4.	Others	-	-
III.	CONTINGENT RECEIVABLES		
1.	Guarantees Received	28,179,507	25,518,342
2.	Others	-	-
IV.	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,066,572	1,355,465
2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 30 JUNE 2022 AND 2021

(in millions of Rupiah)

Accounts		30 JUN 2022	30 JUN 2021	
I Core Capital (Tier 1)		9,079,180	8,247,473	
1 Common Equity Tier 1 (CET 1)		9,079,180	8,247,473	
1.1 Paid in Capital (Excluding Treasury Stock)		5,633,250	5,633,250	
1.2 Reserve additional capital		4,573,142	4,067,796	
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		18,780	106,200	
1.2.1.1.3 Fixed asset revaluation surplus		-	-	
1.2.1.2 Other disclosed reserves				
1.2.1.2.1 Share premium		-	-	
1.2.1.2.2 General reserves		-	-	
1.2.1.2.3 Previous years profit		4,011,167	3,470,682	
1.2.1.2.4 Current year profit		569,038	504,197	
1.2.1.2.5 Fund for paid-in capital		-	-	
1.2.1.2.6 Others		-	-	
1.2.2 Deduction Factors				
1.2.2.1 Other comprehensive income				
1.2.2.1.1 Negative adjustment due to financial statement translation		-	-	
1.2.2.1.2 Potential losses due to impairment of fair value of financial asset classified as fair value through other comprehensive income		(25,843)	(13,283)	
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 financial instrument in the Trading Book		-	-	
1.2.2.2.6 Required regulatory provision on non productive asset		-	-	
1.2.2.2.7 Others		-	-	
1.3 Minority Interest That Can be Counted				
1.4 Deduction Factors of CET 1		(1,127,212)	(1,453,573)	
1.4.1 Deferred tax calculation		(665,922)	(887,699)	
1.4.2 Goodwill		(84,816)	(84,816)	
1.4.3 Other intangible assets		(376,473)	(481,058)	
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)		3,610,277	4,045,158	
1 Capital Instrument in the form of shares or other eligible Tier 2		3,110,037	3,606,736	
2 Share premium/share discount		-	-	
3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)		500,240	438,422	
4 Deduction Factor of Tier 2 Capital		-	-	
Total Capital		12,689,457	12,292,631	
RISK WEIGHTED ASSETS				
RWA FOR CREDIT RISK	39,930,526	35,013,767	CAPITAL ADEQUACY RATIO	
RWA FOR MARKET RISK	3,515,798	3,223,422	CET 1 Ratio (%)	16.55%
RWA FOR OPERATIONAL RISK	11,402,388	10,536,298	Tier 1 Ratio (%)	16.91%
RWA TOTAL	54,848,712	48,773,487	Tier 2 Ratio (%)	8.29%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CAR Ratio (%)	23.14%
			CET 1 FOR BUFFER (%)	10.55%
CAR FULFILLMENT ALLOCATION			BUFFER REQUIREMENT FULFILLED BY BANK (%)	
From CET 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	3.99%	3.99%	Capital Surcharge for Systemic Bank (%)	0.00%

No.	ITEMS	30 JUN 2022						30 JUN 2021					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	399	-	-	-	-	399	400	-	-	-	-	400
b.	Foreign currency	252,461	-	-	-	-	252,461	99,030	-	-	-	-	99,030
2.	Spot and derivative/forward receivables												
a.	Rupiah	34,425	-	-	-	-	34,425	972	-	-	-	-	972
b.	Foreign currency	353,084	-	-	-	-	353,084	173,985	-	-	-	-	173,985
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	31,882	-	-	-	-	31,882	2,882	-	-	-	-	2,882
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	69,175	-	-	-	-	69,175	277,876	-	-	-	-	277,876
b.	Foreign currency	10,901	-	-	-	-	10,901	5,148	-	-	-	-	5,148
II. NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	176,499	-	-	-	-	176,499	166,450	-	-	-	-	166,450
b.	Foreign currency	1,928,489	-	-	-	-	1,928,489	861,583	-	-	-	-	861,583
2.	Spot and derivative/forward receivables												
a.	Rupiah	705,269	-	-	-	-	705,269	808,230	-	-	-	-	808,230
b.	Foreign currency	166,746	-	-	-	-	166,746	30,951	-	-	-	-	30,951
3.	Marketable securities												
a.	Rupiah	11,915,827	-	-	-	-	11,915,827	15,739,693	-	-	-	-	15,739,693
b.	Foreign currency	6,077,423	-	-	-	-	6,077,423	6,608,959	4,476	-	-	-	6,613,435
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	331,654	-	-	-	-	331,654	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	800,911	-	-	-	-	800,911	1,247,875	-	-	-	-	1,247,875
b.	Foreign currency	8	-	-	-	-	8	-	-	-	-	-	-
6.	Acceptance receivables	1,476,806	-	-	-	-	1,476,806	875,004	194,976	-	-	-	1,069,980
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	871,727	24,344	-	-	139,213	1,035,284	1,278,517	34,832	1,535	-	365,005	1,679,889
ii.	Foreign currency	2,463,221	-	-	-	28,089	2,491,310	2,816,321	-	47,391	-	102,893	2,966,605
b.	Non micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	29,139,874	2,329,693	136,936	102,282	628,077	32,336,862	22,956,432	2,516,827	199,821	188,355	615,564	26,476,999
ii.	Foreign currency	17,285,338	991,446	-	-	503,858	18,780,642	14,482,593	1,328,321	-	-	21,317	15,832,231
c.	Restructured loans												
i.	Rupiah	232,191	1,718,203	81,270	8,691	61,410	2,101,765	741,809	1,913,529	104,432	23,021	71,625	2,854,416
ii.	Foreign currency	371,127	830,065	-	-	-	1,201,192	165,474	827,052	-	-	5,875	998,401
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	225,113	-	-	-	21,585	246,698	112,253	-	-	-	21,585	133,838
10.	Commitment and contingencies												
a.	Rupiah	23,047,546	143,767	-	-	-	23,191,313	21,733,077	274,946	-	-	-	22,008,023
b.	Foreign currency	10,823,185	113,152	-	-	-	10,936,337	13,835,938	140,329	-	-	-	13,976,267
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.

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



Live more,
Bank less

PT BANK DBS INDONESIA
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION
AS OF 30 JUNE 2022 AND 2021

(in millions of Rupiah)

No.	ITEMS	30 JUN 2022					30 JUN 2021					
		Allowance for Impairment			Regulatory Provision		Allowance for Impairment			Regulatory Provision		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	576	-	-	23,578	-	134	-	-	-	11,275	-
2.	Spot dan derivative receivable	-	-	-	12,595	-	-	-	-	-	10,141	-
3.	Marketable securities	1,301	-	-	18,439	-	1,763	485	-	-	29,034	224
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	4,756	22,234	-	14,768	-	2,191	11,571	94,873	8,750	9,749	
7.	Loans and sharia financing	589,033	430,566	1,998,683	497,921	1,127,513	853,788	584,122	1,866,555	415,367	880,034	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	359	-	21,585	2,251	21,585	77	5,009	21,585	1,122	21,585	
10.	Commitment and contingencies	9,030	6,920	81,322	19,393	12,846	8,034	11,092	59,039	22,753	15,064	

Live more,
Bank less

PT BANK DBS INDONESIA
FINANCIAL RATIO
AS OF 30 JUN 2022 AND 2021

Ratio		30 JUN 2022	30 JUN 2021
Performance			
1	Capital Adequacy Ratio (CAR)	23.14%	25.20%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.38%	1.42%
3	Non performing earning assets to total earning assets	1.38%	1.42%
4	Allowance for impairment of financial assets to total earning assets	3.88%	4.66%
5	Gross NPL	2.81%	3.28%
6	Net NPL	0.65%	1.36%
7	Return on Asset (ROA)	1.63%	1.60%
8	Return on Equity (ROE)	13.13%	13.26%
9	Net Interest Margin (NIM)	4.91%	5.30%
10	Operating Expenses to Operating Income (BOPO)	79.24%	86.01%
11	Cost to Income Ratio (CIR)	72.26%	63.94%
12	Loan to Deposit Ratio (LDR)	76.15%	75.15%
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	8.13%	3.42%
	ii. Average	6.54%	3.15%
	b. Reserve Requirement (Foreign currency)	4.14%	4.24%
3	Net Open Position (NOP)	3.13%	1.21%

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTIONS
AS OF 30 JUN 2022

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1	Spot	1,719,463	1,719,463	-	1,501	1,139
2	Forward	15,842,260	15,842,260	-	119,471	45,810
3	Option					
	a. Sold	4,563,739	4,563,739	-	216,802	11,750
	b. Purchased	4,563,739	4,563,739	-	11,750	216,575
4	Future	-	-	-	-	-
5	Swap	40,682,648	40,682,648	-	312,464	262,968
6	Other	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	21,191,578	18,226,975	2,964,603	296,595	76,504
5	Other	-	-	-	-	-
C.	Others	21,474,127	21,474,127	-	300,941	372,086
	TOTAL	110,037,554	107,072,951	2,964,603	1,259,524	986,832