

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 JUNE 2025 AND DECEMBER 2024

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2025	31 DEC 2024
ASSETS			
1.	Cash	388,557	345,828
2.	Placement with Bank Indonesia	10,604,306	8,737,218
3.	Placement with other banks	2,148,012	1,280,603
4.	Spot and derivative/forward receivables	2,194,957	2,305,400
5.	Marketable securities	27,485,542	30,030,553
6.	Securities sold under repurchased agreement (repo)	5,318,048	10,548,063
7.	Securities purchased under resell agreements (reverse repo)	8,648,099	6,052,121
8.	Acceptance receivables	1,117,719	1,501,719
9.	Loans	79,193,366	73,735,880
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	978,222	965,043
13.	Impairment on financial assets -/-		
	a. Marketable securities	(245)	(1,076)
	b. Loans and sharia financing	(3,001,215)	(3,475,588)
	c. Others	(1,622)	(1,707)
14.	Intangible assets	1,145,258	1,117,336
	Accumulated amortisation on intangible assets -/-	(892,303)	(841,375)
15.	Fixed assets and equipments	2,383,076	2,367,512
	Accumulated depreciation on fixed assets and equipments -/-	(1,366,444)	(1,288,148)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	5	-
	d. Inter-office assets	-	-
17.	Other assets	3,992,888	3,497,569
	TOTAL ASSETS	140,336,226	136,876,951

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 JUNE 2025 AND DECEMBER 2024

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2025	31 DEC 2024
LIABILITIES AND EQUITIES			
	LIABILITIES		
1.	Current accounts	36,988,097	31,152,259
2.	Saving accounts	10,169,533	8,597,211
3.	Time deposits	51,658,879	49,449,629
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	6,345,350	2,676,202
7.	Spot and derivative/forward payables	1,975,712	2,370,783
8.	Liabilities on securities sold under repurchase agreement (repo)	6,368,183	13,863,431
9.	Acceptance payables	1,117,719	1,501,719
10.	Marketable securities issued	-	-
11.	Borrowings	4,870,500	9,657,000
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	6,291,382	3,985,166
15.	Minority interest	-	-
	TOTAL LIABILITIES	125,785,355	123,253,400
	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	80,386	2,816
b.	Loss -/-	(49,920)	(102,013)
19.	Reserves		
a.	General reserves	-	-
b.	Appropriated reserves	-	-
20.	Profit/Loss		
a.	Previous years	8,089,498	6,601,418
b.	Current year	797,657	1,488,080
c.	Dividend paid -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	14,550,871	13,623,551
	TOTAL EQUITY	14,550,871	13,623,551
	TOTAL LIABILITIES AND EQUITIES	140,336,226	136,876,951

PT BANK DBS INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX MONTHS ENDED 30 JUN 2025 AND 2024

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2025	30 JUN 2024
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	4,806,334	4,501,561
2.	Interest Expenses	(1,833,600)	(1,654,392)
	Net Interest Income	2,972,734	2,847,169
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(2,856,419)	748,699
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	10,268	(86,393)
3.	Gain (Loss) on sale of financial assets	3,290,418	(53,429)
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(206,434)	234,169
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	176,965	(481,883)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	841,757	618,428
9.	Other income	2,848	15,344
10.	Allowance for impairment losses of financial assets	(967,983)	(690,210)
11.	Loss on operational risk	(1,340)	(514)
12.	Personnel expenses	(1,019,365)	(890,506)
13.	Promotion expenses	(104,143)	(105,412)
14.	Others expenses	(1,116,307)	(1,072,401)
	Net Operating Income (Expenses) Other than Net Interest	(1,949,735)	(1,764,108)
	Operating Profit (Loss)	1,022,999	1,083,061
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	-	-
2.	Other non-operating income (expenses)	38	1,395
	NON OPERATING INCOME (EXPENSES)	38	1,395
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,023,037	1,084,456
	Income taxes		
a.	Estimated current year tax	(191,856)	(245,410)
b.	Deferred tax income (expenses)	(33,524)	5,906
	CURRENT YEAR NET PROFIT (LOSS)	797,657	844,952
	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	119,268	(22,387)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	119,268	(22,387)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	916,925	822,565
	Current Year Net Profit (Loss) Attributable to:		
	Owner	797,657	844,952
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	797,657	844,952
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	916,925	822,565
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	916,925	822,565
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah) ^{*)}	-	-

^{*)} Only for go public bank

PT BANK DBS INDONESIA
STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF 30 JUNE 2025 AND DECEMBER 2024

(in millions of Rupiah)			
NO.	POS-POS	30 JUN 2025	31 DEC 2024
I	COMMITMENT RECEIVABLES		
	1. Undrawn borrowing facilities	-	-
	2. Foreign currency positions to be received from spot and derivatives/forward transactions	118,600,932	110,482,344
	3. Others	-	-
II	COMMITMENT LIABILITIES		
	1. Unused loan facilities		
	a. Committed	13,448,287	11,960,768
	b. Uncommitted	59,794,813	51,105,306
	2. Outstanding Irrevocable L/C	417,637	585,262
	3. Foreign currency positions to be submitted for spot and derivatives/forward transactions	109,176,715	100,659,769
	4. Others	-	-
III.	CONTINGENT RECEIVABLES		
	1. Guarantees Received	42,705,519	33,661,471
	2. Others	-	-
IV.	CONTINGENT LIABILITIES		
	1. Guarantees Issued	2,558,842	1,327,053
	2. Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 30 JUNE 2025 AND 2024

(in millions of Rupiah)

Accounts			30 JUN 2025	30 JUN 2024
I Core Capital (Tier 1)			14,064,088	12,230,156
1. Common Equity Tier 1 (CET 1)			14,064,088	12,230,156
1.1 Paid in Capital (Excluding Treasury Stock)			5,633,250	5,633,250
1.2 Reserve additional capital			9,002,794	7,492,847
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 assets classified as fair value through other comprehensive income			41,390	4,260
1.2.1.1.3 Fixed assets 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			8,164,604	6,609,206
1.2.1.2.4 Current year profit			801,690	931,345
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 assets classified as fair value through other comprehensive income			(4,890)	(51,964)
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 assets			-	-
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 assets			-	-
1.2.2.2.7 Others			-	-
1.3 Minority Interest That Can be Counted				
1.4 Deduction Factors of CET 1			(571,956)	(895,941)
1.4.1 Deferred tax calculation ^{*)}			(322,376)	(589,966)
1.4.2 Goodwill			(84,816)	(84,816)
1.4.3 Other intangible assets ^{**)}			(164,764)	(221,159)
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)			1,909,260	2,616,240
1. Capital Instrument in the form of shares or other eligible Tier 2			1,120,544	1,927,255
2. Share premium/share discount			-	-
3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)			788,716	688,985
4. Deduction Factor of Tier 2 Capital			-	-
Total Capital			15,973,348	14,846,396
			30 JUN 2025	30 JUN 2024
RISK WEIGHTED ASSETS				
RWA FOR CREDIT RISK	62,941,217	55,004,149	CET 1 Ratio (%)	18.22%
RWA FOR MARKET RISK	9,079,394	4,895,204	Tier 1 Ratio (%)	18.95%
RWA FOR OPERATIONAL RISK	5,154,302	4,640,462	Tier 2 Ratio (%)	2.47%
RWA TOTAL	77,174,913	64,539,815	CAR Ratio (%)	20.70%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	10.71%
CAR FULFILLMENT				
			BUFFER REQUIREMENT FULFILLED BY BANK (%)	
From CET 1 (%)	7.52%	6.00%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	2.47%	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 ASSETS QUALITY AND OTHER INFORMATION
AS OF 30 JUNE 2025 AND 2024

(in millions of Rupiah)

No.	ITEMS	30 JUN 2025						30 JUN 2024						
		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	399	-	-	-	-	399	
b.	Foreign currency	105,596	-	-	-	-	105,596	186,987	-	-	-	-	186,987	
2.	Spot and derivative/forward receivables													
a.	Rupiah	448,673	-	-	-	-	448,673	125,466	-	-	-	-	125,466	
b.	Foreign currency	237,341	-	-	-	-	237,341	411,456	-	-	-	-	411,456	
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) ⁷⁾													
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Non micro, small and medium enterprises (UMKM) ⁷⁾													
i.	Rupiah	5,587	89	-	-	-	5,676	399,827	-	-	-	-	399,827	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Restructured loans													
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitment and contingencies													
a.	Rupiah	830,657	411	-	-	-	831,068	220,985	-	-	-	-	220,985	
b.	Foreign currency	89,543	-	-	-	-	89,543	8,803	-	-	-	-	8,803	
II. NON-RELATED PARTIES														
1.	Placement with other banks													
a.	Rupiah	71,507	-	-	-	-	71,507	624,404	-	-	-	-	624,404	
b.	Foreign currency	1,970,510	-	-	-	-	1,970,510	1,280,933	-	-	-	-	1,280,933	
2.	Spot and derivative/forward receivables													
a.	Rupiah	1,211,502	-	-	-	-	1,211,502	1,822,831	-	-	-	-	1,822,831	
b.	Foreign currency	297,441	-	-	-	-	297,441	250,030	-	-	-	-	250,030	
3.	Marketable securities													
a.	Rupiah	24,454,931	-	-	-	-	24,454,931	25,148,083	-	-	-	-	25,148,083	
b.	Foreign currency	3,030,611	-	-	-	-	3,030,611	5,315,850	-	-	-	-	5,315,850	
4.	Securities sold under repurchase agreement (repo)													
a.	Rupiah	5,318,048	-	-	-	-	5,318,048	9,797,215	-	-	-	-	9,797,215	
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resell agreements (reverse repo)													
a.	Rupiah	5,103,823	-	-	-	-	5,103,823	2,716,099	-	-	-	-	2,716,099	
b.	Foreign currency	3,544,276	-	-	-	-	3,544,276	5,153,475	-	-	-	-	5,153,475	
6.	Acceptance receivables	1,117,719	-	-	-	-	1,117,719	1,785,549	91,981	-	-	-	1,877,530	
7.	Loans													
a.	Micro, small and medium enterprises (UMKM) ⁷⁾													
i.	Rupiah	4,690,524	-	-	-	13,981	4,704,505	3,196,899	6,000	780	-	16,005	3,219,684	
ii.	Foreign currency	5,696,326	-	-	-	-	5,696,326	3,055,651	-	-	-	3,038	3,058,689	
b.	Non micro, small and medium enterprises (UMKM) ⁷⁾													
i.	Rupiah	46,432,355	981,821	289,061	311,255	704,967	48,719,459	37,963,810	774,810	137,952	716,129	518,223	40,110,924	
ii.	Foreign currency	19,150,968	663,361	-	-	253,071	20,067,400	18,542,429	748,196	74,702	-	577,431	19,942,758	
c.	Restructured loans													
i.	Rupiah	26,781	14,795	134,418	473	28,461	204,928	54,405	28,774	543	287	64,260	148,269	
ii.	Foreign currency	-	663,361	-	-	83,811	747,172	-	669,081	74,702	-	9,716	753,499	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	150,302	-	-	-	-	150,302	342,875	-	-	-	-	342,875	
10.	Commitment and contingencies													
a.	Rupiah	43,895,092	207,077	-	-	-	44,102,169	28,759,155	164,109	-	-	-	28,923,264	
b.	Foreign currency	31,196,799	-	-	-	-	31,196,799	28,040,219	-	-	-	-	28,040,219	
III. OTHER INFORMATION														
1.	Assets pledged as collateral :													
a.	To Bank Indonesia						-							-
b.	To other parties						-							-
2.	Foreclosed collateral						-							-

⁷⁾ 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 30 JUNE 2025 AND 2024

(in millions of Rupiah)

No.	ITEMS	30 JUN 2025					30 JUN 2024				
		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	123	-	-	21,480	-	1,871	-	-	20,927	-
2.	Spot dan derivative receivable	-	-	-	21,950	-	-	-	-	26,098	-
3.	Marketable securities	245	-	-	12,668	-	464	-	-	13,282	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	86,481	-	-	-	-	66,558	-
6.	Acceptance receivable	1,252	110	-	11,177	-	4,268	10,897	-	17,855	4,135
7.	Loans and sharia financing	924,905	61,822	2,014,488	759,758	1,043,569	914,844	66,256	2,446,629	631,586	1,247,878
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	138	-	-	1,503	-	173	-	-	3,429	-
10.	Commitment and contingencies	20,579	889	-	29,765	10,374	20,321	426	-	23,908	8,205

PT BANK DBS INDONESIA
FINANCIAL RATIOS
AS OF 30 JUNE 2025 AND 2024

Ratios		30 JUN 2025	30 JUN 2024
Performance			
1.	Capital Adequacy Ratio (CAR)	20.70%	23.00%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	0.78%	1.14%
3.	Non performing earning assets to total earning assets	0.78%	1.14%
4.	Allowance for impairment of financial assets to total earning assets	2.38%	2.83%
5.	Gross NPL	2.00%	3.09%
6.	Net NPL	0.29%	0.42%
7.	Return on Assets (ROA)	1.48%	1.74%
8.	Return on Equity (ROE)	11.66%	14.24%
9.	Net Interest Margin (NIM)	5.16%	5.54%
10.	Operating Expenses to Operating Income (BOPO)	88.79%	82.30%
11.	Cost to Income Ratio (CIR)	52.99%	54.06%
12.	Loan to Deposit Ratio (LDR)	79.62%	77.75%
Compliance			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non related parties	0.00%	0.00%
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non related parties	0.00%	0.00%
2.	Statutory Reserve		
	a. Primary Reserve Requirement (Rupiah)		
	i. Daily	6.52%	8.02%
	ii. Average	6.92%	8.00%
	b. Reserve Requirement (Foreign currency)	4.02%	4.05%
3.	Net Open Position (NOP)	5.29%	1.31%

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTION
AS OF 30 JUNE 2025

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1.	Spot	4,004,788	4,004,788	-	2,465	1,308
2.	Forward	51,383,915	51,383,915	-	303,821	254,681
3.	Option					
	a. Sold	9,369,069	9,369,069	-	16,613	123,915
	b. Purchased	9,369,069	9,369,069	-	126,343	14,790
4.	Future	-	-	-	-	-
5.	Swap	81,422,095	81,422,095	-	472,758	582,860
6.	Other	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	3,323,500.00	3,323,500.00	-	2,875.00	507.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	644,530	644,530	-	67	6,361
4.	Swap	35,875,174	35,875,174	-	172,764	171,399
5.	Other	-	-	-	-	-
C.	Others	50,791,126	50,791,126	-	1,097,251	819,891
	TOTAL	246,183,266	246,183,266	-	2,194,957	1,975,712

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Shee Tse Koon - Commissioner : Paulus Irwan Sutisna - Independent Commissioner : Soemadi Brotodiningrat	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% Total <u>100%</u>
BOARD OF DIRECTORS - President Director : Lim Chu Cong - Director Compliance : Imelda Widjaja - Director : Kunardy Darma Lie ¹⁾ - Director : Minarti - Director : Sujatno Polina - Director : Aries Nur Prasetyo Sunu - Director : Himanshu Janardan Vaidya - Director : Melfrida Waty Gultom - Director : Puneet Punj	Shareholders of DBS Group Holdings Ltd: Citibank Nominees Singapore Pte Ltd 19.58% Maju Holdings Pte Ltd 17.08% Temasek Holdings (Private) Ltd 11.01% DBSN Services Pte Ltd 11.11% DBS Nominees Pte Ltd 8.67% Publik 32.55%
¹⁾ Kunardy Darma Lie has tendered his resignation as Director as of 15 May 2025 with effective date as of 31 Juli 2025.	Jakarta, 15 Aug 2025 PT Bank DBS Indonesia S.E & O
	Lim Chu Cong President Director
	Minarti Director
Notes: 1) The disclosure of publication financial reports for the period ended 30 June 2025 and 2024 above has been prepared based on PT Bank DBS Indonesia's unaudited financial statements. The disclosure of publication financial reports as of 31 December 2024 PT Bank DBS Indonesia's audited by KAP Rintis, Jumadi, Rianto & Rekan with Jimmy Pangestu, S.E as partner in charge with Unmodified Opinion in reports dated 28 February 2025. 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: June 30, 2025: 1USD = IDR 16,235 December 31, 2024: 1USD = IDR 16,095 June 30, 2024: 1USD = IDR 16,375 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	