

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2025	31 DEC 2024
ASSETS			
1.	Cash	330,211	345,828
2.	Placement with Bank Indonesia	8,191,921	8,737,218
3.	Placement with other banks	2,037,683	1,280,603
4.	Spot and derivative/forward receivables	2,636,533	2,305,400
5.	Marketable securities	40,017,838	30,030,553
6.	Securities sold under repurchased agreement (repo)	2,133,401	10,548,063
7.	Securities purchased under resell agreements (reverse repo)	8,114,807	6,052,121
8.	Acceptance receivables	874,506	1,501,719
9.	Loans	80,060,347	73,735,880
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	830,669	965,043
13.	Impairment on financial assets -/-		
	a. Marketable securities	(266)	(1,076)
	b. Loans and sharia financing	(2,402,776)	(3,475,588)
	c. Others	(796)	(1,707)
14.	Intangible assets	1,154,534	1,117,336
	Accumulated amortisation on intangible assets -/-	(913,524)	(841,375)
15.	Fixed assets and equipments	2,407,983	2,367,512
	Accumulated depreciation on fixed assets and equipments -/-	(1,402,520)	(1,288,148)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	312	-
	d. Inter-office assets	-	-
17.	Other assets	4,410,224	3,497,569
	TOTAL ASSETS	148,481,087	136,876,951

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2025	31 DEC 2024
LIABILITIES AND EQUITIES			
	<u>LIABILITIES</u>		
1.	Current accounts	49,148,110	31,152,259
2.	Saving accounts	10,771,891	8,597,211
3.	Time deposits	47,246,460	49,449,629
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	6,154,262	2,676,202
7.	Spot and derivative/forward payables	2,231,279	2,370,783
8.	Liabilities on securities sold under repurchase agreement (repo)	1,833,614	13,863,431
9.	Acceptance payables	874,506	1,501,719
10.	Marketable securities issued	-	-
11.	Borrowings	4,999,500	9,657,000
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	9,823,143	3,985,166
15.	Minority interest	-	-
	TOTAL LIABILITIES	133,082,765	123,253,400
	<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	261,209	2,816
b.	Loss -/-	(49,066)	(102,013)
19.	Reserves		
a.	General reserves	281,663	-
b.	Appropriated reserves	-	-
20.	Profit/Loss		
a.	Previous years	7,807,835	6,601,418
b.	Current year	1,463,431	1,488,080
c.	Dividend paid -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	15,398,322	13,623,551
	TOTAL EQUITY	15,398,322	13,623,551
	TOTAL LIABILITIES AND EQUITIES	148,481,087	136,876,951

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2025	30 SEP 2024
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	7,349,911	7,005,613
2.	Interest Expenses	(2,801,010)	(2,556,535)
	Net Interest Income	4,548,901	4,449,078
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	888,609	429,799
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	4,128	(16,713)
3.	Gain (Loss) on sale of financial assets	162,177	590
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(120,537)	(68,172)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(170,282)	162,728
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	1,277,772	920,112
9.	Other income	3,189	15,523
10.	Allowance for impairment losses of financial assets	(1,283,741)	(1,081,069)
11.	Loss on operational risk	(1,447)	(3,543)
12.	Personnel expenses	(1,519,768)	(1,351,694)
13.	Promotion expenses	(177,204)	(185,451)
14.	Others expenses	(1,729,770)	(1,614,212)
	Net Operating Income (Expenses) Other than Net Interest	(2,666,874)	(2,792,102)
	Operating Profit (Loss)	1,882,027	1,656,976
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	(2,377)	(186)
2.	Other non-operating income (expenses)	(1,628)	1,404
	NON OPERATING INCOME (EXPENSES)	(4,005)	1,218
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,878,022	1,658,194
	Income taxes		
a.	Estimated current year tax	(348,508)	(317,001)
b.	Deferred tax income (expenses)	(66,083)	(51,003)
	CURRENT YEAR NET PROFIT (LOSS)	1,463,431	1,290,190
	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	248,686	47,066
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	248,686	47,066
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,712,117	1,337,256
	Current Year Net Profit (Loss) Attributable to:		
	Owner	1,463,431	1,290,190
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	1,463,431	1,290,190
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	1,712,117	1,337,256
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,712,117	1,337,256
	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 30 SEPTEMBER 2025 AND DECEMBER 2024

(in millions of Rupiah)

NO.	POS-POS	30 SEP 2025	31 DEC 2024
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	-	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	144,273,069	91,609,804
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	15,657,327	6,003,217
b.	Uncommitted	60,371,866	48,127,652
2.	Outstanding Irrevocable L/C	581,811	704,477
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	127,580,406	80,396,921
4.	Others	-	-
III.	CONTINGENT RECEIVABLES		
1.	Guarantees Received	43,216,835	25,408,125
2.	Others	-	-
IV.	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,985,653	1,295,726
2.	Others	-	-

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

(in millions of Rupiah)

Accounts			30 SEP 2025	30 SEP 2024
I	Core Capital (Tier 1)		14,933,230	12,762,518
	1. Common Equity Tier 1 (CET 1)		14,933,230	12,762,518
	1.1 Paid in Capital (Excluding Treasury Stock)		5,633,250	5,633,250
	1.2 Reserve additional capital		9,789,824	7,937,859
	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		167,782	30,759
	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		281,662	-
	1.2.1.2.3 Previous years profit		7,882,942	6,609,206
	1.2.1.2.4 Current year profit		1,459,303	1,306,904
	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		(1,865)	(9,010)
	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		(489,844)	(808,591)
	1.4.1 Deferred tax calculation *)		(251,042)	(513,862)
	1.4.2 Goodwill		(84,816)	(84,816)
	1.4.3 Other intangible assets **)		(153,986)	(209,913)
	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)		1,916,495	2,226,557
	1. Capital Instrument in the form of shares or other eligible Tier 2		1,066,305	1,553,102
	2. Share premium/share discount		-	-
	3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)		850,190	673,455
	4. Deduction Factor of Tier 2 Capital		-	-
Total Capital			16,849,725	14,989,075
			30 SEP 2025	30 SEP 2024
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO	
RWA FOR CREDIT RISK	67,917,274	53,774,829	CET 1 Ratio (%)	18.53%
RWA FOR MARKET RISK	7,513,583	6,829,078	Tier 1 Ratio (%)	18.53%
RWA FOR OPERATIONAL RISK	5,154,302	4,640,462	Tier 2 Ratio (%)	2.38%
RWA TOTAL	80,585,159	65,244,369	CAR Ratio (%)	20.91%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	10.92%
CAR FULFILLMENT			BUFFER REQUIREMENT FULFILLED BY BANK (%)	
From CET 1 (%)	7.61%	6.58%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	2.38%	3.41%	Capital Surcharge for Systemic Bank (%)	1.00%

*) Excluding deferred tax liabilities for intangible assets

**) Including deferred tax liabilities

PT BANK DBS INDONESIA
EARNING ASSETS QUALITY AND OTHER INFORMATION
AS OF 30 SEPTEMBER 2025 AND 2024

(in millions of Rupiah)

No.	ITEMS	30 SEP 2025					30 SEP 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	121,999	-	-	-	-	121,999	133,901	-	-	-	-	133,901
2.	Spot and derivative/forward receivables												
a.	Rupiah	247,277	-	-	-	-	247,277	982,839	-	-	-	-	982,839
b.	Foreign currency	309,492	-	-	-	-	309,492	235,828	-	-	-	-	235,828
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	5,186	-	-	-	-	5,186	399,632	-	-	-	-	399,632
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	224,824	-	-	-	-	224,824	179,387	-	-	-	-	179,387
b.	Foreign currency	94,905	-	-	-	-	94,905	8,185	-	-	-	-	8,185
II. NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	95,408	-	-	-	-	95,408	187,603	-	-	-	-	187,603
b.	Foreign currency	1,819,877	-	-	-	-	1,819,877	1,071,375	-	-	-	-	1,071,375
2.	Spot and derivative/forward receivables												
a.	Rupiah	1,884,715	-	-	-	-	1,884,715	1,555,770	-	-	-	-	1,555,770
b.	Foreign currency	195,049	-	-	-	-	195,049	289,269	-	-	-	-	289,269
3.	Marketable securities												
a.	Rupiah	33,414,008	-	-	-	-	33,414,008	35,298,047	-	-	-	-	35,298,047
b.	Foreign currency	6,603,830	-	-	-	-	6,603,830	4,921,029	-	-	-	-	4,921,029
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	2,133,401	-	-	-	-	2,133,401	4,883,567	-	-	-	-	4,883,567
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	4,438,591	-	-	-	-	4,438,591	2,479,768	-	-	-	-	2,479,768
b.	Foreign currency	3,676,216	-	-	-	-	3,676,216	3,379,956	-	-	-	-	3,379,956
6.	Acceptance receivables	874,506	-	-	-	-	874,506	1,700,481	-	-	-	-	1,700,481
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	4,660,512	-	-	-	13,331	4,673,843	3,104,768	-	6,400	-	15,999	3,127,167
ii.	Foreign currency	6,980,759	-	-	-	-	6,980,759	1,875,620	-	-	-	2,809	1,878,429
b.	Non micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	46,881,977	875,614	287,692	270,194	702,901	49,018,378	37,503,520	914,261	295,059	239,508	911,980	39,864,328
ii.	Foreign currency	19,122,345	-	-	-	259,836	19,382,181	18,654,812	618,619	-	68,311	535,463	19,877,205
c.	Restructured loans												
i.	Rupiah	24,310	16,682	132,774	23	26,292	200,081	36,720	39,735	145,520	138	26,304	248,417
ii.	Foreign currency	-	-	-	-	86,046	86,046	-	618,619	-	68,311	9,383	696,313
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	102,233	-	-	-	-	102,233	298,488	-	-	-	-	298,488
10.	Commitment and contingencies												
a.	Rupiah	43,846,925	240,939	-	-	-	44,087,864	31,749,434	164,853	-	-	-	31,914,287
b.	Foreign currency	34,189,064	-	-	-	-	34,189,064	24,029,213	-	-	-	-	24,029,213
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 30 SEPTEMBER 2025 AND 2024

(in millions of Rupiah)											
No.	ITEMS	30 SEP 2025					30 SEP 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	111	-	-	20,377	-	465	-	-	13,933	-
2.	Spot dan derivative receivable	-	-	-	26,365	-	-	-	-	30,637	-
3.	Marketable securities	266	-	-	11,113	-	164	487	-	16,465	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	78,348	-	-	-	-	58,597	-
6.	Acceptance receivable	539	32	-	8,745	-	1,894	496	-	17,005	-
7.	Loans and sharia financing	963,875	114,394	1,324,507	776,508	1,028,014	919,148	54,900	2,398,650	615,384	1,515,519
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	114	-	-	1,022	-	104	-	-	2,984	-
10.	Commitment and contingencies	20,429	3,175	-	25,674	12,047	18,554	663	-	20,002	8,243

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

Ratios		30 SEP 2025	30 SEP 2024
Performance			
1.	Capital Adequacy Ratio (CAR)	20.91%	22.97%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	0.71%	1.16%
3.	Non performing earning assets to total earning assets	0.71%	1.16%
4.	Allowance for impairment of financial assets to total earning assets	1.77%	2.75%
5.	Gross NPL	1.92%	3.21%
6.	Net NPL	0.27%	0.47%
7.	Return on Assets (ROA)	1.78%	1.72%
8.	Return on Equity (ROE)	13.93%	14.24%
9.	Net Interest Margin (NIM)	5.10%	5.56%
10.	Operating Expenses to Operating Income (BOPO)	80.57%	80.58%
11.	Cost to Income Ratio (CIR)	52.01%	53.67%
12.	Loan to Deposit Ratio (LDR)	74.71%	72.81%
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	7.46%	8.01%
	ii. Average	6.74%	8.63%
	b. Reserve Requirement Foreign currency (Daily)	4.04%	4.03%
3.	Net Open Position (NOP)	6.31%	5.38%

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

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1.	Spot	5,791,547	5,791,547	-	5,151	3,474
2.	Forward	60,831,007	60,831,007	-	247,286	308,273
3.	Option					
	a. Sold	10,218,334	10,218,334	-	23,919	195,063
	b. Purchased	10,218,334	10,218,334	-	198,280	21,541
4.	Future	-	-	-	-	-
5.	Swap	97,698,141	97,698,141	-	754,032	445,201
6.	Other	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	3,913,000.00	3,913,000.00	-	11,229.00	2,495.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	1,059,894	1,059,894	-	935	1,782
4.	Swap	41,392,358	41,392,358	-	179,533	207,760
5.	Other	-	-	-	-	-
C.	Others	52,665,609	52,665,609	-	1,216,168	1,045,690
	TOTAL	283,788,224	283,788,224	-	2,636,533	2,231,279

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS	1. Ultimate Shareholder:
- President Commissioner : Shee Tse Koon	DBS Group Holdings Ltd through DBS Bank Ltd 99%
- Commissioner : Paulus Irwan Sutisna	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	Citibank Nominees Singapore Pte Ltd 19.24%
- Director Compliance : Imelda Widjaja	Maju Holdings Pte Ltd 17.08%
- Director : Minarti	Temasek Holdings (Private) Ltd 11.02%
- Director : Sujatno Polina	DBSN Services Pte Ltd 11.04%
- Director : Aries Nur Prasetyo Sunu	DBS Nominees Pte Ltd 8.76%
- Director : Himanshu Janardan Vaidya	Publik 32.86%
- Director : Melfrida Waty Gultom	
- Director : Puneet Punj	
	Jakarta, 14 Nov 2025 PT Bank DBS Indonesia S.E & O
	<u>Minarti</u> Director
	<u>Lim Chu Cong</u> President Director

Notes:

- 1) The disclosure of publication financial reports for the period ended 30 September 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:
September 30, 2025: 1USD = IDR 16,665
December 31, 2024: 1USD = IDR 16,095
September 30, 2024: 1USD = IDR 15,140
- 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>