

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 DECEMBER 2021 AND 31 DECEMBER 2020**

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2021	31 DEC 2020
<b>ASSETS</b>			
1.	Cash	391,733	409,139
2.	Placement with Bank Indonesia	8,600,103	8,814,665
3.	Placement with other banks	1,370,362	2,729,807
4.	Spot and derivative/forward receivables	940,174	2,061,659
5.	Marketable securities	21,661,056	20,069,949
6.	Securities sold under repurchased agreement (repo)	-	-
7.	Securities purchased under resell agreements (reverse repo)	536,582	1,051,892
8.	Acceptance receivables	1,154,246	1,546,299
9.	Loans	49,511,986	49,392,871
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	716,217	619,247
13.	Impairment on financial assets		
	a. Marketable securities	(3,522)	(10,060)
	b. Loans and sharia financing	(3,182,655)	(4,089,767)
	c. Others	(41,129)	(27,743)
14.	Intangible assets	1,309,190	1,172,113
	Accumulated amortisation on intangible asset	(731,912)	(539,178)
15.	Fixed assets and equipment	2,093,342	2,214,701
	Accumulated depreciation on fixed assets and equipment	(857,097)	(875,294)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	10	278
	d. Inter-office assets	-	-
17.	Other assets	2,686,185	3,091,664
	<b>TOTAL ASSETS</b>	<b>86,154,871</b>	<b>87,632,242</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 DECEMBER 2021 AND 31 DECEMBER 2020**

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2021	31 DEC 2020
<b><u>LIABILITIES AND EQUITIES</u></b>			
<b><u>LIABILITIES</u></b>			
1.	Current accounts	29,362,377	21,630,081
2.	Saving accounts	9,511,860	8,591,650
3.	Time deposits	27,083,960	31,873,049
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	1,247,297	509,761
7.	Spot and derivative/forward payables	741,519	2,260,914
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance payables	1,154,246	1,546,299
10.	Marketable securities issued	-	-
11.	Borrowings	4,275,750	8,430,000
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,102,591	3,579,176
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>76,479,600</b>	<b>78,420,930</b>
<b><u>EQUITIES</u></b>			
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	30,065	134,517
	b. Loss	-	-
19.	Reserves		
	a. General reserves	-	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	3,443,545	3,720,338
	b. Current year	568,411	(276,793)
	c. Dividend paid	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>9,675,271</b>	<b>9,211,312</b>
	<b>TOTAL EQUITY</b>	<b>9,675,271</b>	<b>9,211,312</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>86,154,871</b>	<b>87,632,242</b>

**PT BANK DBS INDONESIA**  
**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED AS OF 31 DECEMBER 2021 AND 2020**

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2021	31 DEC 2020
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	5,019,883	6,279,719
2.	Interest Expenses	1,152,581	1,921,735
	<b>Net Interest Income</b>	<b>3,867,302</b>	<b>4,357,984</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	243,193	263,319
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	27,926	6,292
3.	Gain (Loss) on sale of financial assets	436,695	793,572
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	1,132,826	465,053
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(1,185,377)	(197,022)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	1,163,322	1,203,680
9.	Other income	231,439	34,287
10.	Allowance for impairment losses of financial assets	1,155,915	2,996,028
11.	Loss on operational risk	74,755	5,411
12.	Personnel expenses	1,490,195	1,451,430
13.	Promotion expenses	175,947	193,157
14.	Others expenses	2,209,455	2,421,892
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(3,056,243)</b>	<b>(4,498,737)</b>
	<b>Operating Profit (Loss)</b>	<b>811,059</b>	<b>(140,753)</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	(2,963)	(8,014)
2.	Other non-operating income (expenses)	15,236	(37,853)
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>12,273</b>	<b>(45,867)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>823,332</b>	<b>(186,620)</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	187	102
b.	Deferred tax income (expenses)	(254,734)	(90,071)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>568,411</b>	<b>(276,793)</b>
	<b>CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST</b>	<b>-</b>	<b>-</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	<b>Items that will not be reclassified to profit or loss</b>		
a.	Revaluation surplus of fixed assets	-	-
b.	Gain (Loss) from remeasurement on defined benefit plan	(3,302)	(16,952)
c.	Others	-	-
2.	<b>Items that will be reclassified to profit or loss</b>		
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	(101,150)	57,450
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>(104,452)</b>	<b>40,498</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>463,959</b>	<b>(236,295)</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	568,411	(276,793)
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>568,411</b>	<b>(276,793)</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	463,959	(236,295)
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>463,959</b>	<b>(236,295)</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>	<b>-</b>
	<b>DIVIDEN</b>	<b>-</b>	<b>-</b>
	<b>NET EARNING (LOSS) PER SHARE (in unit Rupiah)</b>	<b>-</b>	<b>-</b>

PT BANK DBS INDONESIA  
STATEMENTS OF COMMITMENTS AND CONTINGENCIES  
AS OF 31 DECEMBER 2021 AND 31 DECEMBER 2020

(in millions of Rupiah)

NO.	POS-POS	31 DEC 2021	31 DEC 2020
I	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	4,275,750	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	35,827,541	40,404,993
3.	Others	-	-
II	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	2,162,924	4,145,565
b.	Uncommitted	29,179,684	34,107,015
2.	Outstanding Irrevocable L/C	1,286,680	1,296,988
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	35,187,703	45,875,996
4.	Others	-	-
III.	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	25,518,342	26,193,208
2.	Others	-	-
IV.	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,355,465	1,813,364
2.	Others	-	-

**PT BANK DBS INDONESIA**  
**CALCULATION OF CAPITAL ADEQUACY RATIO**  
**AS OF 31 DECEMBER 2021 AND 2020**

(in millions of Rupiah)

Accounts			31 DEC 2021	31 DEC 2020
<b>I Core Capital (Tier 1)</b>			<b>8,476,832</b>	<b>7,756,566</b>
<b>1 Common Equity Tier 1 (CET 1)</b>			<b>8,476,832</b>	<b>7,756,566</b>
1.1 Paid in Capital (Excluding Treasury Stock)			5,633,250	5,633,250
1.2 Reserve additional capital			4,081,347	3,642,012
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			78,795	187,159
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			3,470,682	3,753,767
1.2.1.2.4 Current year profit			540,485	-
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			(8,615)	(15,829)
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			-	(283,085)
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			(1,237,765)	(1,518,696)
1.4.1 Deferred tax calculation			(693,903)	(911,705)
1.4.2 Goodwill			(84,816)	(84,816)
1.4.3 Other intangible assets			(459,046)	(522,175)
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)			-	-
<b>2 Additional Tier 1 (AT 1)</b>			<b>-</b>	<b>-</b>
<b>II Supplementary Capital (Tier 2)</b>			<b>3,708,463</b>	<b>4,263,249</b>
1 Capital Instrument in the form of shares or other eligible Tier 2			3,257,937	3,773,341
2 Share premium/share discount			-	-
3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)			450,526	489,908
4 Deduction Factor of Tier 2 Capital			-	-
<b>Total Capital</b>			<b>12,185,295</b>	<b>12,019,815</b>
<b>RISK WEIGHTED ASSETS</b>			<b>31 DES 2021</b>	<b>31 DES 2020</b>
RWA FOR CREDIT RISK	35,958,215	39,122,574	<b>CAPITAL ADEQUACY RATIO</b>	
RWA FOR MARKET RISK	4,057,393	3,659,497	CET 1 Ratio (%)	16.77%
RWA FOR OPERATIONAL RISK	10,536,298	8,903,990	Tier 1 Ratio (%)	15.01%
RWA TOTAL	50,551,906	51,686,061	Tier 2 Ratio (%)	8.25%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CAR Ratio (%)	23.26%
<b>CAR FULFILLMENT ALLOCATION</b>			<b>CET 1 FOR BUFFER (%)</b>	
From CET 1 (%)	6.00%	6.00%	10.77%	9.01%
From AT 1 (%)	0.00%	0.00%	<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>	
From Tier 2 (%)	3.99%	3.99%	Capital Conservation Buffer (%)	2.50%
			Countercyclical Buffer (%)	0.00%
			Capital Surcharge for Systemic Bank (%)	0.00%

No.	ITEMS	31 DEC 2021						31 DEC 2020					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
<b>I. RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	400	-	-	-	-	400	400	-	-	-	-	400
b.	Foreign currency	116,680	-	-	-	-	116,680	183,065	-	-	-	-	183,065
2.	Spot and derivative/forward receivables												
a.	Rupiah	29,801	-	-	-	-	29,801	6,362	-	-	-	-	6,362
b.	Foreign currency	180,993	-	-	-	-	180,993	138,352	-	-	-	-	138,352
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) <sup>*)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	2,380	-	-	-	-	2,380	1,732	-	-	-	-	1,732
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	256,202	-	-	-	-	256,202	267,738	-	-	-	-	267,738
b.	Foreign currency	4,835	-	-	-	-	4,835	1,710	-	-	-	-	1,710
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	246,641	-	-	-	-	246,641	1,348,982	-	-	-	-	1,348,982
b.	Foreign currency	1,006,641	-	-	-	-	1,006,641	1,197,360	-	-	-	-	1,197,360
2.	Spot and derivative/forward receivables												
a.	Rupiah	686,291	-	-	-	-	686,291	1,849,803	618	-	-	-	1,850,421
b.	Foreign currency	43,089	-	-	-	-	43,089	66,524	-	-	-	-	66,524
3.	Marketable securities												
a.	Rupiah	14,716,751	-	-	-	-	14,716,751	12,387,179	-	-	-	-	12,387,179
b.	Foreign currency	6,944,305	-	-	-	-	6,944,305	7,682,590	180	-	-	-	7,682,770
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	536,582	-	-	-	-	536,582	1,051,892	-	-	-	-	1,051,892
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,154,246	-	-	-	-	1,154,246	1,539,208	7,091	-	-	-	1,546,299
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	975,883	23,091	-	1,535	143,698	1,144,207	1,657,413	39,718	11,345	6,748	347,900	2,063,124
ii.	Foreign currency	1,944,757	-	-	-	28,763	1,973,520	1,919,621	45,920	-	-	99,700	2,065,241
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	28,261,079	2,383,495	162,177	137,315	675,792	31,619,858	26,362,169	2,776,370	340,434	246,311	1,171,910	30,897,194
ii.	Foreign currency	13,326,153	960,138	-	-	485,730	14,772,021	13,345,347	997,497	9,133	-	13,603	14,365,580
c.	Restructured loans												
i.	Rupiah	285,186	1,810,345	90,878	8,940	73,465	2,268,814	645,783	285,199	162,250	1,250	645,748	1,740,230
ii.	Foreign currency	162,650	803,678	-	-	2,569	968,897	-	806,135	-	-	7,379	813,514
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	241,848	-	-	-	21,584	263,432	124,461	-	-	-	5,584	130,045
10.	Commitment and contingencies												
a.	Rupiah	20,693,442	153,693	-	-	-	20,847,135	22,553,358	261,278	-	-	16,000	22,830,636
b.	Foreign currency	12,719,778	156,803	-	-	-	12,876,581	18,096,034	166,814	-	-	-	18,262,848
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	64,279	-	-	-	-	-	187,427
2.	Foreclosed collateral <sup>**)</sup>	-	-	-	-	-	-	-	-	-	-	-	-

<sup>\*)</sup> 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.

<sup>\*\*)</sup> Presented in net basis with its impairment



Live more,  
Bank less

PT BANK DBS INDONESIA  
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION  
AS OF 31 DECEMBER 2021 AND 2020

(in millions of Rupiah)

No.	ITEMS	31 DEC 2021					31 DEC 2020					
		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	126	-	-	13,704	-	2,459	-	-	-	27,298	-
2.	Spot dan derivative receivable	-	-	-	9,402	-	-	-	-	-	20,610	31
3.	Marketable securities	3,522	-	-	26,976	-	4,715	5,345	-	-	32,938	9
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	3,817	15,033	-	11,542	-	3,714	11,096	-	-	15,392	307
7.	Loans and sharia financing	619,694	494,094	2,068,867	445,106	1,162,638	1,366,848	454,769	2,268,150	432,863	1,430,090	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	569	-	21,584	2,418	21,585	388	4,502	5,584	1,245	5,584	
10.	Commitment and contingencies	7,943	9,092	89,801	25,259	15,525	15,765	32,392	16,000	29,636	30,628	

Live more,  
Bank less

**PT BANK DBS INDONESIA**  
**FINANCIAL RATIO**  
**AS OF 31 DEC 2021 AND 2020**

Ratio		31 DEC 2021	31 DEC 2020
<b>Performance</b>			
1	Capital Adequacy Ratio (CAR)	24.10%	23.26%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.51%	1.95%
3	Non performing earning assets to total earning assets	1.51%	1.92%
4	Allowance for impairment of financial assets to total earning assets	4.28%	5.36%
5	Gross NPL	3.30%	4.55%
6	Net NPL	0.77%	1.32%
7	Return on Asset (ROA)	0.95%	(0.20%)
8	Return on Equity (ROE)	6.95%	(3.42%)
9	Net Interest Margin (NIM)	5.13%	5.53%
10	Operating Expenses to Operating Income (BOPO)	87.82%	101.56%
11	Cost to Income Ratio (CIR)	69.47%	58.74%
12	Loan to Deposit Ratio (LDR)	75.07%	79.54%
<b>Compliance</b>			
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	5.31%	3.31%
	ii. Average	5.13%	3.28%
	b. Reserve Requirement (Foreign currency)	4.07%	4.37%
3	Net Open Position (NOP)	2.33%	1.44%

PT BANK DBS INDONESIA  
SPOT AND DERIVATIVE TRANSACTIONS  
AS OF 31 DECEMBER 2021

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchanged Rate Related</b>					
1	Spot	474,880	474,880	-	108	35
2	Forward	4,242,305	4,242,305	-	28,564	49,463
3	Option					
	a. Sold	3,160,208	3,160,208	-	168,402	-
	b. Purchased	3,160,208	3,160,208	-	-	168,156
4	Future	-	-	-	-	-
5	Swap	34,827,878	34,827,878	-	208,101	207,950
6	Other	-	-	-	-	-
<b>B.</b>	<b>Interest Rate Related</b>					
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	11,417,607	8,581,360	2,836,247	45,607	184,310
5	Other	-	-	-	-	-
<b>C.</b>	<b>Others</b>	19,130,040	19,130,040	-	489,392	131,605
	<b>TOTAL</b>	<b>76,413,126</b>	<b>73,576,879</b>	<b>2,836,247</b>	<b>940,174</b>	<b>741,519</b>

MANAGEMENT	SHAREHOLDER
<b>BOARD OF COMMISSIONERS</b> - President Commissioner : Tan Su Shan Carrie - Commissioner : Shee Tse Koon - Independent Commissioner : Prof. Dr. Subroto - Independent Commissioner : Soemadi Brotodiningrat	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd <span style="float: right;">99%</span> 2. PT Bank Central Asia Tbk. <span style="float: right;">1%</span> <hr/> Total <span style="float: right;"><u>100%</u></span>
<b>BOARD OF DIRECTORS</b> - President Director : Paulus Irwan Sutisna - Director : Imelda Widjaja <sup>1)</sup> - Director : Kunardy Darma, Lie - Director : Rudy Tandjung - Director : Minarti - Director : Pranam Wahi - Director : Lim Boon Khee	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd <span style="float: right;">11.06%</span> Maju Holdings Pte Ltd <span style="float: right;">17.87%</span> Public <span style="float: right;">71.07%</span>
<sup>1)</sup> Appointed as Compliance Director with effective date as of 19 March 2021 after being approved by Financial Service Authority ("OJK") on 1 Dec 2020	Jakarta, 31 Maret 2022 PT Bank DBS Indonesia S.E & O
	<u>Paulus Irwan Sutisna</u> <b>President Director</b>
	<u>Minarti</u> <b>Director</b>

Notes:

- 1) The disclosure of published financial reports for the year ended 31 December 2021 and 2020 above were prepared based on 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 02 March 2022 and 26 February 2021.
- 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:  
 December 31, 2021: 1USD = IDR 14,253  
 December 31, 2020: 1USD = IDR 14,050
- 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>