

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2023 AND 2022

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2023	31 DEC 2022
ASSETS			
1.	Cash	327,605	395,371
2.	Placement with Bank Indonesia	5,245,521	8,991,260
3.	Placement with other banks	1,842,412	2,303,870
4.	Spot and derivative/forward receivables	1,201,949	1,755,026
5.	Marketable securities	29,212,958	16,675,050
6.	Securities sold under repurchased agreement (repo)	-	336,107
7.	Securities purchased under resell agreements (reverse repo)	7,970,432	8,122,751
8.	Acceptance receivables	821,506	3,794,885
9.	Loans	63,420,440	55,146,874
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	921,677	901,853
13.	Impairment on financial assets -/-		
	a. Marketable securities	(642)	(992)
	b. Loans and sharia financing	(3,320,947)	(3,198,250)
	c. Others	(12,139)	(15,563)
14.	Intangible assets	1,397,801	1,347,723
	Accumulated amortisation on intangible assets -/-	(1,051,411)	(960,008)
15.	Fixed assets and equipments	2,360,699	2,130,350
	Accumulated depreciation on fixed assets and equipments -/-	(1,147,154)	(1,072,228)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	14	6
	d. Inter-office assets	-	-
17.	Other assets	3,781,270	2,627,486
	TOTAL ASSETS	112,971,991	99,281,571

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2023 AND 2022

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2023	31 DEC 2022
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current accounts	29,413,601	23,156,951
2.	Saving accounts	8,853,977	10,796,684
3.	Time deposits	46,005,383	38,297,301
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	3,050,247	2,166,769
7.	Spot and derivative/forward payables	1,357,429	1,488,210
8.	Liabilities on securities sold under repurchase agreement (repo)	-	335,965
9.	Acceptance payables	821,506	3,794,885
10.	Marketable securities issued	-	-
11.	Borrowings	5,388,950	5,448,625
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	5,899,639	3,295,778
15.	Minority interest	-	-
	TOTAL LIABILITIES	100,790,732	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 -/-	-	-
17.	Additional paid in capital		
	a. Share premium	-	-
	b. Share discount -/-	-	-
	c. Capital deposits funds	-	-
	d. Others	-	-
18.	Other comprehensive income		
	a. Gain	9,338	7,691
	b. Loss -/-	(62,747)	(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	1,689,817	899,645
	c. Dividend paid -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	12,181,259	10,500,403
	TOTAL EQUITY	12,181,259	10,500,403
	TOTAL LIABILITIES AND EQUITIES	112,971,991	99,281,571

PT BANK DBS INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2023 AND 2022

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2023	31 DEC 2022
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	7,838,371	5,448,822
2.	Interest Expenses	(2,768,423)	(1,278,132)
	Net Interest Income	5,069,948	4,170,690
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	364,747	657,739
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(4,412)	(4,165)
3.	Gain (Loss) on sale of financial assets	683,757	275,417
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(400,520)	222,970
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	427,235	(672,362)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	1,168,138	1,040,875
9.	Other income	190,543	247,014
10.	Allowance for impairment losses of financial assets	(1,072,726)	(746,065)
11.	Loss on operational risk	(8,408)	(1,157)
12.	Personnel expenses	(1,739,622)	(1,600,851)
13.	Promotion expenses	(226,293)	(203,105)
14.	Others expenses	(2,271,137)	(2,238,792)
	Net Operating Income (Expenses) Other than Net Interest	(2,888,698)	(3,022,482)
	Operating Profit (Loss)	2,181,250	1,148,208
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	(1,923)	(2,269)
2.	Other non-operating income (expenses)	1,454	9,868
	NON OPERATING INCOME (EXPENSES)	(469)	7,599
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,180,781	1,155,807
	Income taxes		
a.	Estimated current year tax	(367,198)	(280,744)
b.	Deferred tax income (expenses)	(123,766)	24,582
	CURRENT YEAR NET PROFIT (LOSS)	1,689,817	899,645
	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	(3,157)	15,180
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	(5,804)	(89,693)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(8,961)	(74,513)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,680,856	825,132
	Current Year Net Profit (Loss) Attributable to:		
	Owner	1,689,817	899,645
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	1,689,817	899,645
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	1,680,856	825,132
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,680,856	825,132
	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 31 DECEMBER 2023 AND 2022

(in millions of Rupiah)

NO.	POS-POS	31 DEC 2023	31 DEC 2022
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	3,849,250	3,891,875
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	55,737,789	53,150,165
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	5,981,332	5,243,511
b.	Uncommitted	39,790,336	36,240,624
2.	Outstanding Irrevocable L/C	411,770	880,570
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	49,482,671	46,179,082
4.	Others	-	-
III.	CONTINGENT RECEIVABLES		
1.	Guarantees Received	32,570,873	30,358,580
2.	Others	-	-
IV.	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,277,920	941,215
2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 31 DECEMBER 2023 AND 2022

(in millions of Rupiah)

Accounts			31 DEC 2023	31 DEC 2022
I	Core Capital (Tier 1)		11,285,902	9,434,913
	1. Common Equity Tier 1 (CET 1)		11,285,902	9,434,913
	1.1 Paid in Capital (Excluding Treasury Stock)		5,633,250	5,633,250
	1.2 Reserve additional capital		6,583,888	4,895,464
	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		9,338	7,690
	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		4,914,977	4,011,167
	1.2.1.2.4 Current year profit		1,694,229	903,810
	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		(34,656)	(27,203)
	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		(931,236)	(1,093,801)
	1.4.1 Deferred tax calculation ^{*)}		(577,452)	(726,754)
	1.4.2 Goodwill		(84,816)	(84,816)
	1.4.3 Other intangible assets ^{**)}		(268,968)	(282,231)
	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)		2,882,950	3,445,756
	1. Capital Instrument in the form of shares or other eligible Tier 2		2,272,458	2,936,170
	2. Share premium/share discount		-	-
	3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)		610,492	509,586
	4. Deduction Factor of Tier 2 Capital		-	-
Total Capital			14,168,852	12,880,669
			31 DEC 2023	31 DEC 2022
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO	
RWA FOR CREDIT RISK	48,736,897	40,638,143	CET 1 Ratio (%)	20.04%
RWA FOR MARKET RISK	3,082,111	2,582,632	Tier 1 Ratio (%)	17.27%
RWA FOR OPERATIONAL RISK	4,491,440	11,402,388	Tier 2 Ratio (%)	5.12%
RWA TOTAL	56,310,448	54,623,163	CAR Ratio (%)	25.16%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	14.04%
CAR FULFILLMENT			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%

^{*)} Excluding deferred tax liabilities for intangible assets

^{**)} Including deferred tax liabilities

No.	ITEMS	31 DEC 2023					31 DEC 2022						
		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	187,443	-	-	-	-	187,443	146,371	-	-	-	-	146,371
2.	Spot and derivative/forward receivables												
a.	Rupiah	51,492	-	-	-	-	51,492	49,816	-	-	-	-	49,816
b.	Foreign currency	306,710	-	-	-	-	306,710	411,781	-	-	-	-	411,781
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	266,035	-	-	-	-	266,035	31,517	865	-	-	-	32,382
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	311,508	-	-	-	-	311,508	33,199	-	-	-	-	33,199
b.	Foreign currency	47,723	-	-	-	-	47,723	20,319	-	-	-	-	20,319
II. NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	966,514	-	-	-	-	966,514	461,929	-	-	-	-	461,929
b.	Foreign currency	688,056	-	-	-	-	688,056	1,695,171	-	-	-	-	1,695,171
2.	Spot and derivative/forward receivables												
a.	Rupiah	540,530	-	-	-	-	540,530	982,112	-	-	-	-	982,112
b.	Foreign currency	303,217	-	-	-	-	303,217	311,317	-	-	-	-	311,317
3.	Marketable securities												
a.	Rupiah	23,785,836	-	-	-	-	23,785,836	11,153,422	-	-	-	-	11,153,422
b.	Foreign currency	5,427,122	-	-	-	-	5,427,122	5,521,628	-	-	-	-	5,521,628
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	336,107	-	-	-	-	336,107
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	4,754,127	-	-	-	-	4,754,127	8,122,751	-	-	-	-	8,122,751
b.	Foreign currency	3,216,305	-	-	-	-	3,216,305	-	-	-	-	-	-
6.	Acceptance receivables	821,506	-	-	-	-	821,506	3,794,885	-	-	-	-	3,794,885
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	941,455	7,431	1,055	-	15,250	965,191	776,443	22,889	-	-	7,859	807,191
ii.	Foreign currency	2,450,299	-	-	-	2,856	2,453,155	1,574,815	-	-	-	2,888	1,577,703
b.	Non micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	34,099,991	703,263	138,706	676,289	537,253	36,155,502	32,688,371	682,399	265,109	124,996	391,788	34,152,663
ii.	Foreign currency	22,335,464	629,121	71,780	-	544,192	23,580,557	16,948,620	878,725	237,230	-	512,360	18,576,935
c.	Restructured loans												
i.	Rupiah	70,992	28,431	1,066	356	72,539	173,384	1,571,100	31,328	158,391	1,692	34,359	1,796,870
ii.	Foreign currency	-	629,120	71,780	-	9,451	710,351	153,527	847,613	223,115	-	-	1,224,255
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	246,280	-	-	-	-	246,280	355,324	-	-	-	-	355,324
10.	Commitment and contingencies												
a.	Rupiah	23,114,493	167,009	-	-	-	23,281,502	22,136,528	128,572	21,200	-	-	22,286,300
b.	Foreign currency	23,807,939	-	-	-	12,686	23,820,625	20,882,592	-	83,510	-	-	20,966,102
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 31 DECEMBER 2023 AND 2022

(in millions of Rupiah)											
No.	ITEMS	31 DEC 2023					31 DEC 2022				
		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	2,145	-	-	18,424	-	2,775	-	-	23,039	-
2.	Spot dan derivative receivable	-	-	-	12,019	-	-	-	-	17,550	-
3.	Marketable securities	642	-	-	16,540	-	992	-	-	18,819	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	37,603	-	-	-	-	-	-
6.	Acceptance receivable	1,768	8,084	-	8,215	-	7,565	4,922	-	37,949	-
7.	Loans and sharia financing	898,700	86,958	2,335,289	600,933	1,181,181	820,675	562,144	1,815,431	520,197	1,049,726
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	142	-	-	2,463	-	301	-	-	3,553	-
10.	Commitment and contingencies	19,381	1,405	12,686	16,770	21,036	8,160	6,441	85,332	17,171	22,135

PT BANK DBS INDONESIA
FINANCIAL RATIOS
AS OF 31 DECEMBER 2023 AND 2022

Ratios		31 DEC 2023	31 DEC 2022
Performance			
1.	Capital Adequacy Ratio (CAR)	25.16%	23.58%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.31%	1.25%
3.	Non performing earning assets to total earning assets	1.31%	1.25%
4.	Allowance for impairment of financial assets to total earning assets	3.18%	3.63%
5.	Gross NPL	3.16%	2.84%
6.	Net NPL	0.46%	0.51%
7.	Return on Assets (ROA)	2.06%	1.21%
8.	Return on Equity (ROE)	15.94%	9.94%
9.	Net Interest Margin (NIM)	6.02%	5.23%
10.	Operating Expenses to Operating Income (BOPO)	79.56%	85.45%
11.	Cost to Income Ratio (CIR)	58.08%	71.05%
12.	Loan to Deposit Ratio (LDR)	74.68%	75.27%
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	6.95%	10.76%
	ii. Average	8.59%	10.43%
	b. Reserve Requirement (Foreign currency)	4.26%	4.06%
3.	Net Open Position (NOP)	0.28%	3.20%

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTION
AS OF 31 DECEMBER 2023

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1.	Spot	1,414,588	1,414,588	-	871	455
2.	Forward	11,832,927	11,832,927	-	40,222	45,413
3.	Option					
	a. Sold	3,329,056	3,329,056	-	11,702	204,801
	b. Purchased	3,329,056	3,329,056	-	205,079	11,702
4.	Future	-	-	-	-	-
5.	Swap	41,468,867	41,468,867	-	306,670	288,537
6.	Other	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	130,000.00	130,000.00	-	-	347.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	431,116	431,116	-	-	9,976
4.	Swap	30,676,046	30,676,046	-	277,452	148,101
5.	Other	-	-	-	-	-
C.	Others	32,441,366	32,441,366	-	359,953	648,097
	TOTAL	125,053,022	125,053,022	-	1,201,949	1,357,429

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Tan Su Shan Carrie - Commissioner : Paulus Irwan Sutisna - Independent Commissioner : Soemadi Brotodiningrat - Independent Commissioner : Ahmad Hidayat ¹⁾	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% Total 100%
BOARD OF DIRECTORS - President Director : Lim Chu Cong - Director Compliance : Imelda Widjaja - Director : Kunardy Darma Lie - Director : Minarti - Director : Pranam Wahi ²⁾ - Director : Rudy Tandjung ³⁾ - Director : Sujatno Polina - Director : Aries Nur Prasetyo Sunu - Director : Himanshu Janardan Vaidya ⁴⁾	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd 11.02% Maju Holdings Pte Ltd 17.79% Public 71.19% Jakarta, 28 March 2024 PT Bank DBS Indonesia S.E & O
¹⁾ Appointed as Independent Commissioner with effective date as of 28 December 2023 after being approved by the Financial Service Authority ("OJK") on 23 November 2023. ²⁾ Pranam Wahi resigned as Director with effective date as of 26 October 2023. ³⁾ Rudi Tanjung has tendered his resignation as Director with effective date as of 1 January 2024. His resignation has been approved and accepted by the shareholders on Extraordinary GMS dated 15 February 2024. ⁴⁾ Appointed as Director at GMS on 28 December 2023 after being approved by OJK on 23 November, but effective once obtained his work and stay permit (effective on 31 January 2024).	<div> <div> <u>Lim Chu Cong</u> President Director </div> <div> <u>Minarti</u> Director </div> </div>
Notes: 1) The disclosure of publication financial reports for the year ended 31 December 2023 and 2022 above has been prepared based on PT Bank DBS Indonesia's audited financial statements by Public Accounting Firm of 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 28 February 2024. 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, 2023: 1USD = IDR 15,397 December 31, 2022: 1USD = IDR 15,568 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	