

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 MARCH 2025 AND DECEMBER 2024**

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2025	31 DEC 2024
<b>ASSETS</b>			
1.	Cash	439,704	345,828
2.	Placement with Bank Indonesia	8,536,635	8,737,218
3.	Placement with other banks	2,120,069	1,280,603
4.	Spot and derivative/forward receivables	3,022,091	2,305,400
5.	Marketable securities	27,046,707	30,030,553
6.	Securities sold under repurchased agreement (repo)	5,079,612	10,548,063
7.	Securities purchased under resell agreements (reverse repo)	7,465,159	6,052,121
8.	Acceptance receivables	1,674,487	1,501,719
9.	Loans	74,928,290	73,735,880
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	1,046,292	965,043
13.	Impairment on financial assets -/-		
	a. Marketable securities	(621)	(1,076)
	b. Loans and sharia financing	(2,906,670)	(3,475,588)
	c. Others	(1,806)	(1,707)
14.	Intangible assets	1,144,961	1,117,336
	Accumulated amortisation on intangible assets -/-	(867,833)	(841,375)
15.	Fixed assets and equipments	2,383,543	2,367,512
	Accumulated depreciation on fixed assets and equipments -/-	(1,317,314)	(1,288,148)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	5	-
	d. Inter-office assets	-	-
17.	Other assets	6,791,029	3,497,569
	<b>TOTAL ASSETS</b>	<b>136,584,340</b>	<b>136,876,951</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 MARCH 2025 AND DECEMBER 2024**

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2025	31 DEC 2024
<b>LIABILITIES AND EQUITIES</b>			
	<b>LIABILITIES</b>		
1.	Current accounts	36,734,952	31,152,259
2.	Saving accounts	8,882,148	8,597,211
3.	Time deposits	50,185,430	49,449,629
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	3,549,472	2,676,202
7.	Spot and derivative/forward payables	2,656,132	2,370,783
8.	Liabilities on securities sold under repurchase agreement (repo)	9,331,961	13,863,431
9.	Acceptance payables	1,674,487	1,501,719
10.	Marketable securities issued	-	-
11.	Borrowings	4,968,000	9,657,000
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	4,449,429	3,985,166
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>122,432,011</b>	<b>123,253,400</b>
	<b>EQUITIES</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	4,250	2,816
b.	Loss -/-	(55,674)	(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	481,005	1,488,080
c.	Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>14,152,329</b>	<b>13,623,551</b>
	<b>TOTAL EQUITY</b>	<b>14,152,329</b>	<b>13,623,551</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>136,584,340</b>	<b>136,876,951</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2025 AND 2024**

(in millions of Rupiah)

NO.	ACCOUNTS	31 MAR 2025	31 MAR 2024
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	2,398,430	2,212,735
2.	Interest Expenses	(892,384)	(834,741)
	<b>Net Interest Income</b>	<b>1,506,046</b>	<b>1,377,994</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(237,433)	508,168
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	71,841	(29,622)
3.	Gain (Loss) on sale of financial assets	617,369	(129,806)
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	119,939	(80,311)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(378,691)	(60,290)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	456,176	317,396
9.	Other income	2,698	15,090
10.	Allowance for impairment losses of financial assets	(429,505)	(293,447)
11.	Loss on operational risk	(581)	(250)
12.	Personnel expenses	(514,973)	(459,011)
13.	Promotion expenses	(53,565)	(46,354)
14.	Others expenses	(542,478)	(536,090)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(889,203)</b>	<b>(794,527)</b>
	<b>Operating Profit (Loss)</b>	<b>616,843</b>	<b>583,467</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	-	-
2.	Other non-operating income (expenses)	4	1,395
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>4</b>	<b>1,395</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>616,847</b>	<b>584,862</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(74,230)	(87,056)
b.	Deferred tax income (expenses)	(61,612)	(41,811)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>481,005</b>	<b>455,995</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	-	-
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	47,773	48
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>47,773</b>	<b>48</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>528,778</b>	<b>456,043</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	481,005	455,995
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>481,005</b>	<b>455,995</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	528,778	456,043
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>528,778</b>	<b>456,043</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) <sup>*)</sup></b>	<b>-</b>	<b>-</b>

<sup>\*)</sup> Only for go public bank

**PT BANK DBS INDONESIA**  
**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF 31 MARCH 2025 AND DECEMBER 2024**

(in millions of Rupiah)

NO.	POS-POS	31 MAR 2025	31 DEC 2024
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	-	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	129,122,397	110,482,344
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	12,363,590	11,960,768
b.	Uncommitted	56,790,623	51,105,306
2.	Outstanding Irrevocable L/C	621,341	585,262
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	116,233,285	100,659,769
4.	Others	-	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	46,650,997	33,661,471
2.	Others	-	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	2,137,159	1,327,053
2.	Others	-	-

PT BANK DBS INDONESIA  
CALCULATION OF CAPITAL ADEQUACY RATIO  
AS OF 31 MARCH 2025 AND 2024

(in millions of Rupiah)

Accounts				31 MAR 2025	31 MAR 2024
<b>I Core Capital (Tier 1)</b>				<b>13,585,586</b>	<b>11,837,297</b>
<b>1. Common Equity Tier 1 (CET 1)</b>				<b>13,585,586</b>	<b>11,837,297</b>
<b>1.1 Paid in Capital (Excluding Treasury Stock)</b>				<b>5,633,250</b>	<b>5,633,250</b>
<b>1.2 Reserve additional capital</b>				<b>8,538,772</b>	<b>7,069,555</b>
<b>1.2.1 Additional Factors</b>					
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				4,250	5,064
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				409,164	485,618
1.2.1.2.5 Fund for paid-in capital				-	-
1.2.1.2.6 Others				-	-
<b>1.2.2 Deduction Factors</b>					
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				(39,246)	(30,333)
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				-	-
<b>1.3 Minority Interest That Can be Counted</b>				<b>(586,436)</b>	<b>(865,508)</b>
<b>1.4 Deduction Factors of CET 1</b>					
1.4.1 Deferred tax calculation <sup>*)</sup>				(304,807)	(535,703)
1.4.2 Goodwill				(84,816)	(84,816)
1.4.3 Other intangible assets <sup>**)</sup>				(196,813)	(244,989)
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>1,985,951</b>	<b>2,754,456</b>
<b>1. Capital Instrument in the form of shares or other eligible Tier 2</b>				<b>1,225,458</b>	<b>2,103,054</b>
<b>2. Share premium/share discount</b>				<b>-</b>	<b>-</b>
<b>3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)</b>				<b>760,493</b>	<b>651,402</b>
<b>4. Deduction Factor of Tier 2 Capital</b>				<b>-</b>	<b>-</b>
<b>Total Capital</b>				<b>15,571,537</b>	<b>14,591,753</b>
<b>RISK WEIGHTED ASSETS</b>				<b>31 MAR 2025</b>	<b>31 MAR 2024</b>
<b>RWA FOR CREDIT RISK</b>				<b>60,694,879</b>	<b>51,994,267</b>
<b>RWA FOR MARKET RISK</b>				<b>6,332,636</b>	<b>4,032,717</b>
<b>RWA FOR OPERATIONAL RISK</b>				<b>5,154,302</b>	<b>4,640,462</b>
<b>RWA TOTAL</b>				<b>72,181,817</b>	<b>60,667,446</b>
<b>CAR ACCORDING TO RISK PROFILE (%)</b>				<b>9.99%</b>	<b>9.99%</b>
<b>CAR FULFILLMENT</b>					
From CET 1 (%)				7.24%	6.00%
From AT 1 (%)				0.00%	0.00%
From Tier 2 (%)				2.75%	3.99%
<b>CAPITAL ADEQUACY RATIO</b>					
CET 1 Ratio (%)				18.82%	19.51%
Tier 1 Ratio (%)				18.82%	19.51%
Tier 2 Ratio (%)				2.75%	4.54%
CAR Ratio (%)				21.57%	24.05%
CET 1 FOR BUFFER (%)				11.58%	13.51%
<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>					
Capital Conservation Buffer (%)				2.50%	2.50%
Countercyclical Buffer (%)				0.00%	0.00%
Capital Surcharge for Systemic Bank (%)				1.00%	0.00%

<sup>\*)</sup> Excluding deferred tax liabilities for intangible assets

<sup>\*\*)</sup> Including deferred tax liabilities

PT BANK DBS INDONESIA  
EARNING ASSETS QUALITY AND OTHER INFORMATION  
AS OF 31 MARCH 2025 AND 2024

(in millions of Rupiah)

No.	ITEMS	31 MAR 2025					31 MAR 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	479,269	-	-	-	-	479,269	133,793	-	-	-	-	133,793
2.	Spot and derivative/forward receivables												
a.	Rupiah	179,304	-	-	-	-	179,304	51,376	-	-	-	-	51,376
b.	Foreign currency	259,689	-	-	-	-	259,689	290,029	-	-	-	-	290,029
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>7)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>7)</sup>												
i.	Rupiah	5,887	-	-	-	-	5,887	286,612	-	-	-	-	286,612
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	244,683	-	-	-	-	244,683	398,252	-	-	-	-	398,252
b.	Foreign currency	91,325	-	-	-	-	91,325	753	-	-	-	-	753
II NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	310,722	-	-	-	-	310,722	210,793	-	-	-	-	210,793
b.	Foreign currency	1,329,679	-	-	-	-	1,329,679	519,352	-	-	-	-	519,352
2.	Spot and derivative/forward receivables												
a.	Rupiah	2,344,630	-	-	-	-	2,344,630	927,715	-	-	-	-	927,715
b.	Foreign currency	238,468	-	-	-	-	238,468	258,966	-	-	-	-	258,966
3.	Marketable securities												
a.	Rupiah	23,672,345	-	-	-	-	23,672,345	21,326,313	-	-	-	-	21,326,313
b.	Foreign currency	3,374,362	-	-	-	-	3,374,362	5,853,235	-	-	-	-	5,853,235
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	5,079,612	-	-	-	-	5,079,612	4,934,492	-	-	-	-	4,934,492
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	3,798,041	-	-	-	-	3,798,041	4,171,268	-	-	-	-	4,171,268
b.	Foreign currency	3,667,118	-	-	-	-	3,667,118	3,357,488	-	-	-	-	3,357,488
6.	Acceptance receivables	1,674,487	-	-	-	-	1,674,487	1,485,322	167,166	-	-	-	1,652,488
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>7)</sup>												
i.	Rupiah	5,825,921	-	-	-	15,530	5,841,451	1,063,408	6,811	-	-	16,305	1,086,524
ii.	Foreign currency	3,145,473	-	-	-	-	3,145,473	3,092,364	-	-	-	2,941	3,095,305
b.	Non micro, small and medium enterprises (UMKM) <sup>7)</sup>												
i.	Rupiah	43,195,051	948,738	321,148	303,582	695,445	45,463,964	37,575,618	766,317	141,093	676,553	521,658	39,681,239
ii.	Foreign currency	19,540,237	676,640	-	-	254,638	20,471,515	21,661,179	658,569	73,915	-	559,456	22,953,119
c.	Restructured loans												
i.	Rupiah	21,631	22,385	135,758	156	36,549	216,479	62,033	26,396	565	-	64,303	153,297
ii.	Foreign currency	-	676,640	-	-	84,605	761,245	-	647,834	73,915	-	9,499	731,248
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	314,699	-	-	-	-	314,699	321,015	-	-	-	-	321,015
10.	Commitment and contingencies												
a.	Rupiah	40,253,352	201,775	-	-	-	40,455,127	24,683,015	171,111	-	-	-	24,854,126
b.	Foreign currency	31,121,578	-	-	-	-	31,121,578	21,168,184	-	-	-	-	21,168,184
III OTHER INFORMATION													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia						-						
b.	To other parties						-						
2.	Foreclosed collateral						-						

<sup>7)</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.

PT BANK DBS INDONESIA  
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION  
AS OF 31 MARCH 2025 AND 2024

(in millions of Rupiah)											
No.	ITEMS	31 MAR 2025					31 MAR 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	389	-	-	21,201	-	557	-	-	8,643	-
2.	Spot dan derivative receivable	-	-	-	30,221	-	-	-	-	15,281	-
3.	Marketable securities	621	-	-	14,393	-	505	-	-	14,867	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	74,651	-	-	-	-	53,505	-
6.	Acceptance receivable	1,173	105	-	16,745	-	1,723	1,022	-	14,853	7,490
7.	Loans and sharia financing	864,688	58,090	1,983,892	717,126	1,027,138	883,257	85,139	2,368,058	636,792	1,205,935
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	139	-	-	3,147	-	229	-	-	3,210	-
10.	Commitment and contingencies	25,456	1,281	-	27,585	10,089	17,203	1,938	-	22,144	8,556

**PT BANK DBS INDONESIA**  
**FINANCIAL RATIOS**  
**AS OF 31 MARCH 2025 AND 2024**

Ratios		31 MAR 2025	31 MAR 2024
<b>Performance</b>			
1.	Capital Adequacy Ratio (CAR)	21.57%	24.05%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	0.82%	1.26%
3.	Non performing earning assets to total earning assets	0.82%	1.26%
4.	Allowance for impairment of financial assets to total earning assets	2.39%	3.01%
5.	Gross NPL	2.14%	2.99%
6.	Net NPL	0.39%	0.42%
7.	Return on Assets (ROA)	1.82%	1.93%
8.	Return on Equity (ROE)	14.25%	15.65%
9.	Net Interest Margin (NIM)	5.31%	5.58%
10.	Operating Expenses to Operating Income (BOPO)	83.18%	80.89%
11.	Cost to Income Ratio (CIR)	51.57%	54.72%
12.	Loan to Deposit Ratio (LDR)	77.67%	79.72%
<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	6.24%	6.80%
	ii. Average	7.22%	9.41%
	b. Reserve Requirement (Foreign currency)	4.05%	4.09%
3.	Net Open Position (NOP)	2.09%	1.87%



**PT BANK DBS INDONESIA**  
**SPOT AND DERIVATIVE TRANSACTION**  
**AS OF 31 MARCH 2025**

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1.	Spot	3,688,686	3,688,686	-	863	2,867
2.	Forward	59,613,896	59,613,896	-	176,564	586,928
3.	Option					
	a. Sold	7,420,913	7,420,913	-	17,766	154,806
	b. Purchased	7,735,553	7,735,553	-	156,911	16,416
4.	Future	-	-	-	-	-
5.	Swap	97,487,534	97,487,534	-	1,174,891	421,759
6.	Other	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	634,500.00	634,500.00	-	-	1,502.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	730,296	730,296	-	926	4,573
4.	Swap	36,304,356	36,304,356	-	201,148	148,503
5.	Other	-	-	-	-	-
C.	Others	38,967,290	38,967,290	-	1,293,022	1,318,778
	TOTAL	252,583,024	252,583,024	-	3,022,091	2,656,132

MANAGEMENT	SHAREHOLDER
<b>BOARD OF COMMISSIONERS</b> - President Commissioner : Shee Tse Koon - Commissioner : Paulus Irwan Sutisna - Independent Commissioner : Soemadi Brotodiningrat - Independent Commissioner : Ahmad Hidayat	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% Total <u>100%</u>
<b>BOARD OF DIRECTORS</b> - President Director : Lim Chu Cong - Director Compliance : Imelda Widjaja - Director : Kunardy Darma Lie - Director : Minarti - Director : Sujatno Polina - Director : Aries Nur Prasetyo Sunu - Director : Himanshu Janardan Vaidya - Director : Melfrida Waty Gultom - Director : Puneet Punj <sup>1)</sup>	Shareholders of DBS Group Holdings Ltd: Citibank Nominees Singapore Pte Ltd 19.50% Maju Holdings Pte Ltd 17.04% Temasek Holdings (Private) Ltd 10.99% DBSN Services Pte Ltd 11.51% Raffles Nominees (Pte) Limited 8.49% Publik 32.47%  Jakarta, 15 May 2025 PT Bank DBS Indonesia S.E & O   Lim Chu Cong <b>President Director</b>
<sup>1)</sup> Appointed as Director with effective date as of 3 January 2025 after being approved by the Financial Service Authority ("OJK") on 23 December 2024	Minarti <b>Director</b>
Notes: 1) The disclosure of publication financial reports for the period ended 31 March 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: March 31, 2025: 1USD = IDR 16,560 December 31, 2024: 1USD = IDR 16,095 March 31, 2024: 1USD = IDR 15,855 4) The disclosure of published financial reports can be accessed through the PT Bank DBS Indonesia website: <a href="https://www.dbs.com/indonesia/bh/investors/default.page">https://www.dbs.com/indonesia/bh/investors/default.page</a>	