

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 JUNE 2023 AND 31 DECEMBER 2022**

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2023	31 DEC 2022
<b>ASSETS</b>			
1.	Cash	388,120	395,371
2.	Placement with Bank Indonesia	5,295,125	8,991,260
3.	Placement with other banks	1,215,462	2,303,870
4.	Spot and derivative/forward receivables	1,187,659	1,755,026
5.	Marketable securities	19,826,590	16,675,050
6.	Securities sold under repurchased agreement (repo)	-	336,107
7.	Securities purchased under resell agreements (reverse repo)	10,479,925	8,122,751
8.	Acceptance receivables	1,856,693	3,794,885
9.	Loans	62,267,567	55,146,874
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	1,025,422	901,853
13.	Impairment on financial assets -/-		
	a. Marketable securities	(1,025)	(992)
	b. Loans and sharia financing	(3,424,135)	(3,198,250)
	c. Others	(5,145)	(15,563)
14.	Intangible assets	1,370,814	1,347,723
	Accumulated amortisation on intangible assets -/-	(989,249)	(960,008)
15.	Fixed assets and equipments	2,244,486	2,130,350
	Accumulated depreciation on fixed assets and equipments -/-	(1,155,508)	(1,072,228)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	3	6
	d. Inter-office assets	-	-
17.	Other assets	3,690,735	2,627,486
	<b>TOTAL ASSETS</b>	<b>105,273,539</b>	<b>99,281,571</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 JUNE 2023 AND 31 DECEMBER 2022**

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2023	31 DEC 2022
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current accounts	21,777,809	23,156,951
2.	Saving accounts	9,469,630	10,796,684
3.	Time deposits	45,436,654	38,297,301
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	4,339,400	2,166,769
7.	Spot and derivative/forward payables	1,030,640	1,488,210
8.	Liabilities on securities sold under repurchase agreement (repo)	-	335,965
9.	Acceptance payables	1,856,693	3,794,885
10.	Marketable securities issued	-	-
11.	Borrowings	5,247,375	5,448,625
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	4,696,340	3,295,778
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>93,854,541</b>	<b>88,781,168</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	17,190	7,691
	b. Loss -/-	(31,018)	(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	887,975	899,645
	c. Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>11,418,998</b>	<b>10,500,403</b>
	<b>TOTAL EQUITY</b>	<b>11,418,998</b>	<b>10,500,403</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>105,273,539</b>	<b>99,281,571</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE SIX MONTHS ENDED AS OF 30 JUNE 2023 AND 2022**

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2023	30 JUN 2022
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	3,723,948	2,464,593
2.	Interest Expenses	(1,232,992)	(527,078)
	<b>Net Interest Income</b>	<b>2,490,956</b>	<b>1,937,515</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	258,558	281,442
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(11,383)	7,380
3.	Gain (Loss) on sale of financial assets	340,409	33,973
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(536,608)	92,092
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	563,712	(306,802)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	585,054	578,269
9.	Other income	103,051	101,126
10.	Allowance for impairment losses of financial assets	(649,357)	(89,644)
11.	Loss on operational risk	(1,623)	(156)
12.	Personnel expenses	(851,235)	(790,390)
13.	Promotion expenses	(100,154)	(88,986)
14.	Others expenses	(1,049,987)	(1,016,902)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(1,349,563)</b>	<b>(1,198,598)</b>
	<b>Operating Profit (Loss)</b>	<b>1,141,393</b>	<b>738,917</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	(144)	-
2.	Other non-operating income (expenses)	220	1,244.00
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>76</b>	<b>1,244</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>1,141,469</b>	<b>740,161</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(225,042)	(121,157)
b.	Deferred tax income (expenses)	(28,452)	(42,586)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>887,975</b>	<b>576,418</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	30,619	(77,242)
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>30,619</b>	<b>(77,242)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>918,594</b>	<b>499,176</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	887,975	576,418
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>887,975</b>	<b>576,418</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	918,594	499,176
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>918,594</b>	<b>499,176</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 30 JUNE 2023 AND 31 DECEMBER 2022**

(in millions of Rupiah)

NO.	POS-POS	30 JUN 2023	31 DEC 2022
I	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	3,748,125	3,891,875
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	54,484,813	53,150,165
3.	Others	-	-
II	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	9,065,413	5,243,511
b.	Uncommitted	37,912,202	36,240,624
2.	Outstanding Irrevocable L/C	1,203,421	880,570
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	52,326,750	46,179,082
4.	Others	-	-
III.	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	26,717,666	30,358,580
2.	Others	-	-
IV.	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,889,792	941,215
2.	Others	-	-

**PT BANK DBS INDONESIA**  
**CALCULATION OF CAPITAL ADEQUACY RATIO**  
**AS OF 30 JUNE 2023 AND 2022**

(in millions of Rupiah)

Accounts		30 JUN 2023	30 JUN 2022			
<b>I</b>	<b>Core Capital (Tier 1)</b>	<b>10,408,128</b>	<b>9,079,180</b>			
	<b>1 Common Equity Tier 1 (CET 1)</b>	<b>10,408,128</b>	<b>9,079,180</b>			
	1.1 Paid in Capital (Excluding Treasury Stock)	5,633,250	5,633,250			
	1.2 Reserve additional capital	5,825,442	4,573,142			
	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	17,190	18,780			
	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	899,359	569,038			
	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	(6,084)	(25,843)			
	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	(1,050,564)	(1,127,212)			
	1.4.1 Deferred tax calculation <sup>*)</sup>	(677,411)	(665,922)			
	1.4.2 Goodwill	(84,816)	(84,816)			
	1.4.3 Other intangible assets <sup>**)</sup>	(288,337)	(376,473)			
	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)	-	-			
<b>II</b>	<b>Supplementary Capital (Tier 2)</b>	<b>3,108,709</b>	<b>3,610,277</b>			
	1 Capital Instrument in the form of shares or other eligible Tier 2	2,530,498	3,110,037			
	2 Share premium/share discount	-	-			
	3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	578,211	500,240			
	4 Deduction Factor of Tier 2 Capital	-	-			
	<b>Total Capital</b>	<b>13,516,837</b>	<b>12,689,457</b>			
		<b>30 JUN 2023</b>	<b>30 JUN 2022</b>			
	<b>RISK WEIGHTED ASSETS</b>		<b>CAPITAL ADEQUACY RATIO</b>			
	RWA FOR CREDIT RISK	46,116,834	39,930,526	CET 1 Ratio (%)	19.06%	16.55%
	RWA FOR MARKET RISK	3,995,588	3,515,798	Tier 1 Ratio (%)	19.06%	16.55%
	RWA FOR OPERATIONAL RISK	4,491,440	11,402,388	Tier 2 Ratio (%)	5.69%	6.58%
	RWA TOTAL	54,603,862	54,848,712	CAR Ratio (%)	24.75%	23.14%
	CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	13.06%	10.55%
	<b>CAR FULFILLMENT</b>			<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>		
	From CET 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)	2.50%	2.50%
	From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%
	From Tier 2 (%)	3.99%	3.99%	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%

\*) Excluding deferred tax liabilities for intangible assets

\*\*) Including deferred tax liabilities

No.	ITEMS	30 JUN 2023					30 JUN 2022						
		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	399	-	-	-	-	399	399	-	-	-	-	399
b.	Foreign currency	160,315	-	-	-	-	160,315	252,461	-	-	-	-	252,461
2.	Spot and derivative/forward receivables												
a.	Rupiah	84,531	-	-	-	-	84,531	34,425	-	-	-	-	34,425
b.	Foreign currency	310,156	-	-	-	-	310,156	353,084	-	-	-	-	353,084
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	259,120	-	-	-	-	259,120	31,882	-	-	-	-	31,882
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	849,941	-	-	-	-	849,941	69,175	-	-	-	-	69,175
b.	Foreign currency	2,010	-	-	-	-	2,010	10,901	-	-	-	-	10,901
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	445,931	-	-	-	-	445,931	176,499	-	-	-	-	176,499
b.	Foreign currency	608,817	-	-	-	-	608,817	1,928,489	-	-	-	-	1,928,489
2.	Spot and derivative/forward receivables												
a.	Rupiah	518,547	-	-	-	-	518,547	705,269	-	-	-	-	705,269
b.	Foreign currency	274,425	-	-	-	-	274,425	166,746	-	-	-	-	166,746
3.	Marketable securities												
a.	Rupiah	14,370,950	-	-	-	-	14,370,950	11,915,827	-	-	-	-	11,915,827
b.	Foreign currency	5,455,640	-	-	-	-	5,455,640	6,077,423	-	-	-	-	6,077,423
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	331,654	-	-	-	-	331,654
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	8,967,513	-	-	-	-	8,967,513	800,911	-	-	-	-	800,911
b.	Foreign currency	1,512,412	-	-	-	-	1,512,412	8	-	-	-	-	8
6.	Acceptance receivables	1,856,693	-	-	-	-	1,856,693	1,476,806	-	-	-	-	1,476,806
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	940,637	14,905	-	6,286	7,859	969,687	871,727	24,344	-	-	139,213	1,035,284
ii.	Foreign currency	1,116,360	-	-	-	2,781	1,119,141	2,463,221	-	-	-	28,089	2,491,310
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	35,865,077	1,168,027	221,065	223,914	433,512	37,911,595	29,139,874	2,329,693	136,936	102,282	628,077	32,336,862
ii.	Foreign currency	20,571,289	630,519	276,736	-	529,480	22,008,024	17,285,338	991,446	-	-	503,858	18,780,642
c.	Restructured loans												
i.	Rupiah	1,351,791	1,014	-	-	58,228	1,411,033	232,191	1,718,203	81,270	8,691	61,410	2,101,765
ii.	Foreign currency	121,919	630,519	276,736	-	9,098	1,038,272	371,127	830,065	-	-	-	1,201,192
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	290,562	-	-	-	-	290,562	225,113	-	-	-	21,585	246,698
10.	Commitment and contingencies												
a.	Rupiah	26,210,293	139,484	-	-	-	26,349,777	23,047,546	143,767	-	-	-	23,191,313
b.	Foreign currency	22,835,566	-	-	-	33,534	22,869,100	10,823,185	113,152	-	-	-	10,936,337
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

<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.



Live more,  
Bank less

PT BANK DBS INDONESIA  
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION  
AS OF 30 JUNE 2023 AND 2022

(in millions of Rupiah)

No.	ITEMS	30 JUN 2023					30 JUN 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	506	-	-	12,155	-	576	-	-	-	23,578	-
2.	Spot dan derivative receivable	-	-	-	11,877	-	-	-	-	-	12,595	-
3.	Marketable securities	1,025	-	-	20,609	-	1,301	-	-	-	18,439	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	34,046	-	-	-	-	-	-	-
6.	Acceptance receivable	3,037	1,448	-	18,567	-	4,756	22,234	-	-	14,768	-
7.	Loans and sharia financing	834,096	351,119	2,238,920	587,525	1,190,143	589,033	430,566	1,998,683	497,921	1,127,513	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	154	-	-	2,906	-	359	-	21,585	2,251	21,585	-
10.	Commitment and contingencies	16,314	4,906	33,534	30,597	40,508	9,030	6,920	81,322	19,393	12,846	-



Live more,  
Bank less

**PT BANK DBS INDONESIA**  
**FINANCIAL RATIOS**  
**AS OF 30 JUNE 2023 AND 2022**

Ratios		30 JUN 2023	30 JUN 2022
<b>Performance</b>			
1	Capital Adequacy Ratio (CAR)	24.75%	23.14%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.18%	1.38%
3	Non performing earning assets to total earning assets	1.18%	1.38%
4	Allowance for impairment of financial assets to total earning assets	3.53%	3.88%
5	Gross NPL	2.77%	2.81%
6	Net NPL	0.51%	0.65%
7	Return on Assets (ROA)	2.24%	1.63%
8	Return on Equity (ROE)	17.41%	13.13%
9	Net Interest Margin (NIM)	6.17%	4.91%
10	Operating Expenses to Operating Income (BOPO)	79.53%	79.24%
11	Cost to Income Ratio (CIR)	54.27%	72.26%
12	Loan to Deposit Ratio (LDR)	80.24%	76.15%
<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	6.29%	8.13%
	ii. Average	8.39%	6.54%
	b. Reserve Requirement (Foreign currency)	4.11%	4.14%
3	Net Open Position (NOP)	3.68%	3.13%





Live more,  
Bank less

**PT BANK DBS INDONESIA**  
**SPOT AND DERIVATIVE TRANSACTION**  
**AS OF 30 JUNE 2023**

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A. Exchanged Rate Related</b>						
1	Spot	5,542,303	5,542,303	-	877	1,107
2	Forward	18,354,473	18,354,473	-	121,803	36,789
3	Option					
	a. Sold	3,908,727	3,908,727	-	158,738	8,567
	b. Purchased	3,908,727	3,908,727	-	8,567	158,500
4	Future	-	-	-	-	-
5	Swap	40,435,423	40,435,423	-	172,183	204,450
6	Other	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	22,974,500	20,740,617	2,233,883	387,325	134,795
5	Other	-	-	-	-	-
<b>C. Others</b>						
		25,374,513	25,374,513	-	338,166	486,432
<b>TOTAL</b>						
		<b>120,498,666</b>	<b>118,264,783</b>	<b>2,233,883</b>	<b>1,187,659</b>	<b>1,030,640</b>

MANAGEMENT	SHAREHOLDER														
<p><b>BOARD OF COMMISSIONERS</b></p> <ul style="list-style-type: none"> <li>- President Commissioner : Tan Su Shan Carrie</li> <li>- Commissioner : Paulus Irwan Sutisna <sup>1)</sup></li> <li>- Independent Commissioner : Prof. Dr. Subroto <sup>2)</sup></li> <li>- Independent Commissioner : Soemadi Brotodiningrat</li> </ul> <p><b>BOARD OF DIRECTORS</b></p> <ul style="list-style-type: none"> <li>- President Director : Lim Chu Cong <sup>3)</sup></li> <li>- Director Compliance : Imelda Widjaja</li> <li>- Director : Kunardy Darma, Lie</li> <li>- Director : Minarti</li> <li>- Director : Pranam Wahi</li> <li>- Director : Rudy Tandjung</li> <li>- Director : Sujatno Polina <sup>4)</sup></li> <li>- Director : Aries Nur Prasetyo Sunu <sup>5)</sup></li> </ul>	<p>1. Ultimate Shareholder:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">DBS Group Holdings Ltd through</td> <td style="text-align: right;">99%</td> </tr> <tr> <td style="padding-left: 20px;">DBS Bank Ltd</td> <td style="text-align: right;">1%</td> </tr> <tr> <td style="padding-left: 20px;">2. PT Bank Central Asia Tbk.</td> <td style="text-align: right;">1%</td> </tr> <tr> <td style="padding-left: 20px;">Total</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100%</td> </tr> </table> <p>Shareholders of DBS Group Holdings Ltd:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">Temasek Holdings (Private) Ltd</td> <td style="text-align: right;">11.02%</td> </tr> <tr> <td style="padding-left: 20px;">Maju Holdings Pte Ltd</td> <td style="text-align: right;">17.79%</td> </tr> <tr> <td style="padding-left: 20px;">Public</td> <td style="text-align: right;">71.19%</td> </tr> </table> <p style="text-align: center;">Jakarta, 15 August 2023 PT Bank DBS Indonesia</p> <p style="text-align: center;">S.E &amp; O</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="text-align: center;"> <p><u>Lim Chu Cong</u> <b>President Director</b></p> </div> <div style="text-align: center;"> <p><u>Minarti</u> <b>Director</b></p> </div> </div>	DBS Group Holdings Ltd through	99%	DBS Bank Ltd	1%	2. PT Bank Central Asia Tbk.	1%	Total	100%	Temasek Holdings (Private) Ltd	11.02%	Maju Holdings Pte Ltd	17.79%	Public	71.19%
DBS Group Holdings Ltd through	99%														
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2. PT Bank Central Asia Tbk.	1%														
Total	100%														
Temasek Holdings (Private) Ltd	11.02%														
Maju Holdings Pte Ltd	17.79%														
Public	71.19%														
<p>Notes:</p> <p>1) The disclosure of publication financial reports for the period six months ended 30 June 2023 and 2022 above has been prepared based on PT Bank DBS Indonesia's unaudited financial statements. The disclosure of publication financial reports as of 31 December 2022 PT Bank DBS Indonesia's audited by Public Accounting Firm of Tanudiredja, Wibisana, Rintis &amp; Rekan - a member of the PricewaterhouseCoopers network of firms with Jimmy Pangestu, S.E. as partner in charge with Unmodified Opinion in reports dated 01 March 2023.</p> <p>2) The published financial statements are disclosed based on:</p> <ul style="list-style-type: none"> <li>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"</li> <li>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"</li> </ul> <p>3) The exchange rates used are as follows:</p> <ul style="list-style-type: none"> <li>June 33, 2023: 1USD = IDR 14,993</li> <li>December 31, 2022: 1USD = IDR 15,568</li> <li>June 30, 2022: 1USD = IDR 14,898</li> </ul> <p>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></p>															