

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 SEPTEMBER 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2022	31 DEC 2021
ASSETS			
1.	Cash	478,860	391,733
2.	Placement with Bank Indonesia	9,365,659	8,600,103
3.	Placement with other banks	2,664,779	1,370,362
4.	Spot and derivative/forward receivables	1,828,614	940,174
5.	Marketable securities	18,879,281	21,661,056
6.	Securities sold under repurchased agreement (repo)	333,532	-
7.	Securities purchased under resell agreements (reverse repo)	4,200,332	536,582
8.	Acceptance receivables	1,881,671	1,154,246
9.	Loans	55,831,202	49,511,986
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	781,574	716,217
13.	Impairment on financial assets		
	a. Marketable securities	(1,185)	(3,522)
	b. Loans and sharia financing	(3,172,407)	(3,182,655)
	c. Others	(19,347)	(41,129)
14.	Intangible assets	1,358,016	1,309,190
	Accumulated amortisation on intangible asset	(906,181)	(731,912)
15.	Fixed assets and equipment	2,104,313	2,093,342
	Accumulated depreciation on fixed assets and equipment	(1,022,633)	(857,097)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	5	10
	d. Inter-office assets	-	-
17.	Other assets	4,639,389	2,686,185
	TOTAL ASSETS	99,225,474	86,154,871

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 SEPTEMBER 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2022	31 DEC 2021
<u>LIABILITIES AND EQUITIES</u>			
<u>LIABILITIES</u>			
1.	Current accounts	26,753,152	29,362,377
2.	Saving accounts	10,633,189	9,511,860
3.	Time deposits	35,188,871	27,083,960
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	2,504,737	1,247,297
7.	Spot and derivative/forward payables	1,480,719	741,519
8.	Liabilities on securities sold under repurchase agreement (repo)	333,388	-
9.	Acceptance payables	1,881,671	1,154,246
10.	Marketable securities issued	-	-
11.	Borrowings	5,329,625	4,275,750
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	4,847,747	3,102,591
15.	Minority interest	-	-
	TOTAL LIABILITIES	88,953,099	76,479,600
<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	1,579	30,065
	b. Loss	(102,825)	-
19.	Reserves		
	a. General reserves	-	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	4,011,956	3,443,545
	b. Current year	728,415	568,411
	c. Dividend paid	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	10,272,375	9,675,271
	TOTAL EQUITY	10,272,375	9,675,271
	TOTAL LIABILITIES AND EQUITIES	99,225,474	86,154,871

PT BANK DBS INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2022 AND 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2022	30 SEP 2021
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	3,845,653	3,773,023
2.	Interest Expenses	(849,509)	(884,437)
	Net Interest Income	2,996,144	2,888,586
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	467,878	201,798
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	15,363	35,554
3.	Gain (Loss) on sale of financial assets	123,680	376,586
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	125,255	1,114,418
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(453,257)	(1,144,210)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	850,904	869,105
9.	Other income	115,145	12,677
10.	Allowance for impairment losses of financial assets	(389,998)	(1,112,000)
11.	Loss on operational risk	(445)	(68,804)
12.	Personnel expenses	(1,174,305)	(1,086,538)
13.	Promotion expenses	(152,750)	(115,216)
14.	Others expenses	(1,586,137)	(1,622,977)
	Net Operating Income (Expenses) Other than Net Interest	(2,058,667)	(2,539,607)
	Operating Profit (Loss)	937,477	348,979
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	(546)	(1,215)
2.	Other non-operating income (expenses)	976	186,879
	NON OPERATING INCOME (EXPENSES)	430	185,664
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	937,907	534,643
	Income taxes		
a.	Estimated current year tax	(220,260)	(30,017)
b.	Deferred tax income (expenses)	10,768	(91,423)
	CURRENT YEAR NET PROFIT (LOSS)	728,415	413,203
	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	(131,311)	(97,730)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(131,311)	(97,730)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	597,104	315,473
	Current Year Net Profit (Loss) Attributable to:		
	Owner	728,415	413,203
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	728,415	413,203
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	597,104	315,473
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	597,104	315,473
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah)	-	-

PT BANK DBS INDONESIA
STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF 30 SEPTEMBER 2022 AND 31 DECEMBER 2021

(in millions of Rupiah)

NO.	POS-POS	30 SEP 2022	31 DEC 2021
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	3,806,875	4,275,750
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	56,113,086	35,827,541
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	3,494,322	2,162,924
b.	Uncommitted	29,678,989	29,179,684
2.	Outstanding Irrevocable L/C	1,989,198	1,286,680
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	53,005,476	35,187,703
4.	Others	-	-
III.	CONTINGENT RECEIVABLES		
1.	Guarantees Received	30,166,662	25,518,342
2.	Others	-	-
IV.	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,075,768	1,355,465
2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 30 SEPTEMBER 2022 AND 2021

(in millions of Rupiah)

Accounts		30 SEP 2022	30 SEP 2021
I	Core Capital (Tier 1)	9,136,211	8,129,301
	1 Common Equity Tier 1 (CET 1)	9,136,211	8,129,301
	1.1 Paid in Capital (Excluding Treasury Stock)	5,633,250	5,633,250
	1.2 Reserve additional capital	4,663,088	3,921,931
	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	1,579	88,633
	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	4,011,167	3,470,682
	1.2.1.2.4 Current year profit	713,052	377,649
	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	(62,710)	(15,033)
	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 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	(1,160,127)	(1,425,880)
	1.4.1 Deferred tax calculation	(731,529)	(854,014)
	1.4.2 Goodwill	(84,816)	(84,816)
	1.4.3 Other intangible assets	(343,782)	(487,050)
	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)	3,541,190	3,857,152
	1 Capital Instrument in the form of shares or other eligible Tier 2	3,025,486	3,415,875
	2 Share premium/share discount	-	-
	3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	515,704	441,277
	4 Deduction Factor of Tier 2 Capital	-	-
	Total Capital	12,677,401	11,986,453
		30 SEP 2022	30 SEP 2021
	RISK WEIGHTED ASSETS		CAPITAL ADEQUACY RATIO
	RWA FOR CREDIT RISK	41,114,154	35,227,017
	RWA FOR MARKET RISK	3,956,992	4,037,601
	RWA FOR OPERATIONAL RISK	11,402,387	10,536,298
	RWA TOTAL	56,473,533	49,800,916
	CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%
	CAR FULFILLMENT ALLOCATION		BUFFER REQUIREMENT FULFILLED BY BANK (%)
	From CET 1 (%)	6.00%	6.00%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	3.99%	3.99%
			Capital Conservation Buffer (%)
			Countercyclical Buffer (%)
			Capital Surcharge for Systemic Bank (%)

No.	ITEMS	30 SEP 2022						30 SEP 2021					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	400	-	-	-	-	400	400	-	-	-	-	400
b.	Foreign currency	156,143	-	-	-	-	156,143	183,130	-	-	-	-	183,130
2.	Spot and derivative/forward receivables												
a.	Rupiah	50,226	-	-	-	-	50,226	12,616	-	-	-	-	12,616
b.	Foreign currency	394,000	-	-	-	-	394,000	197,851	-	-	-	-	197,851
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) ¹⁾												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) ¹⁾												
i.	Rupiah	33,423	-	-	-	-	33,423	2,699	-	-	-	-	2,699
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	49,186	-	-	-	-	49,186	376,764	-	-	-	-	376,764
b.	Foreign currency	26,370	-	-	-	-	26,370	5,569	-	-	-	-	5,569
II. NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	724,356	-	-	-	-	724,356	201,780	-	-	-	-	201,780
b.	Foreign currency	1,783,880	-	-	-	-	1,783,880	1,214,259	-	-	-	-	1,214,259
2.	Spot and derivative/forward receivables												
a.	Rupiah	1,085,183	-	-	-	-	1,085,183	743,990	123	-	-	-	744,113
b.	Foreign currency	299,205	-	-	-	-	299,205	28,436	-	-	-	-	28,436
3.	Marketable securities												
a.	Rupiah	12,798,888	-	-	-	-	12,798,888	15,845,824	-	-	-	-	15,845,824
b.	Foreign currency	6,080,393	-	-	-	-	6,080,393	6,680,009	-	-	-	-	6,680,009
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	333,532	-	-	-	-	333,532	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	3,560,916	-	-	-	-	3,560,916	225,370	-	-	-	-	225,370
b.	Foreign currency	639,416	-	-	-	-	639,416	-	-	-	-	-	-
6.	Acceptance receivables	1,881,671	-	-	-	-	1,881,671	1,064,829	8,643	-	-	-	1,073,472
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) ¹⁾												
i.	Rupiah	846,016	23,745	2,018	-	88,632	960,411	1,062,620	22,901	5,841	5,835	174,148	1,271,345
ii.	Foreign currency	1,117,025	-	-	-	2,825	1,119,850	2,271,005	-	-	-	28,884	2,299,889
b.	Non micro, small and medium enterprises (UMKM) ¹⁾												
i.	Rupiah	31,860,791	744,441	327,703	102,171	513,503	33,548,609	26,875,523	2,472,818	218,021	185,706	612,100	30,364,168
ii.	Foreign currency	18,750,961	895,433	21,346	-	501,169	20,168,909	12,711,974	960,150	143,114	-	368,317	14,183,555
c.	Restructured loans												
i.	Rupiah	1,623,900	42,306	237,439	2,609	62,027	1,968,281	344,981	1,840,029	101,187	27,674	44,749	2,358,620
ii.	Foreign currency	370,211	834,910	8,305	-	-	1,213,426	163,334	811,135	-	-	4,297	978,766
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	291,840	-	-	-	-	291,840	89,275	-	-	-	21,584	110,859
10.	Commitment and contingencies												
a.	Rupiah	22,316,130	126,555	21,200	-	-	22,463,885	21,640,692	197,527	-	-	-	21,838,219
b.	Foreign currency	13,623,431	-	75,405	-	-	13,698,836	15,210,223	177,914	-	-	-	15,388,137
III. OTHER INFORMATION													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	110,206
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

¹⁾ 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,
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PT BANK DBS INDONESIA
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION
AS OF 30 SEPTEMBER 2022 AND 2021

(in millions of Rupiah)

No.	ITEMS	30 SEP 2022					30 SEP 2021				
		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	1,179	-	-	26,648	-	163	-	-	15,996	-
2.	Spot dan derivative receivable	-	-	-	18,286	-	-	-	-	9,829	6
3.	Marketable securities	1,185	-	-	20,111	-	2,670	-	-	29,549	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	15,379	-	-	-	-	-	-
6.	Acceptance receivable	4,199	13,662	-	18,817	-	2,826	10,989	-	10,648	432
7.	Loans and sharia financing	598,306	867,573	1,706,528	526,082	1,064,283	830,322	537,808	2,005,187	429,238	1,037,005
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	307	-	-	2,919	-	122	-	21,584	892	21,585
10.	Commitment and contingencies	6,905	5,757	79,023	29,684	20,818	10,411	8,891	57,264	20,233	18,772



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PT BANK DBS INDONESIA
FINANCIAL RATIOS
AS OF 30 SEPTEMBER 2022 AND 2021

Ratio		30 SEP 2022	30 SEP 2021
Performance			
1	Capital Adequacy Ratio (CAR)	22.45%	24.07%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.36%	1.57%
3	Non performing earning assets to total earning assets	1.36%	1.57%
4	Allowance for impairment of financial assets to total earning assets	3.72%	4.57%
5	Gross NPL	2.79%	3.62%
6	Net NPL	0.51%	1.05%
7	Return on Asset (ROA)	1.34%	0.83%
8	Return on Equity (ROE)	10.89%	6.78%
9	Net Interest Margin (NIM)	5.03%	5.17%
10	Operating Expenses to Operating Income (BOPO)	83.09%	94.53%
11	Cost to Income Ratio (CIR)	70.61%	66.64%
12	Loan to Deposit Ratio (LDR)	76.93%	76.53%
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	10.69%	4.87%
	ii. Average	10.20%	5.02%
	b. Reserve Requirement (Foreign currency)	4.06%	5.04%
3	Net Open Position (NOP)	5.47%	4.76%

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTION
AS OF 30 SEPTEMBER 2022

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1	Spot	2,485,423	2,485,423	-	2,116	1,083
2	Forward	20,344,831	20,344,831	-	218,361	93,799
3	Option					
	a. Sold	4,039,010	4,039,010	-	207,697	10,886
	b. Purchased	4,039,010	4,039,010	-	10,886	207,508
4	Future	-	-	-	-	-
5	Swap	47,861,311	47,861,311	-	602,813	451,273
6	Other	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	20,533,156	17,502,883	3,030,273	451,199	34,595
5	Other	-	-	-	-	-
C.	Others	21,952,373	21,952,373	-	335,542	681,575
	TOTAL	121,255,114	118,224,841	3,030,273	1,828,614	1,480,719

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Tan Su Shan Carrie - Commissioner : Paulus Irwan Sutisna ¹⁾ - Independent Commissioner : Prof. Dr. Subroto - Independent Commissioner : Soemadi Brotodiningrat	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 ²⁾ - Director Compliance : Imelda Widjaja - Director : Kunardy Darma, Lie - Director : Minarti - Director : Pranam Wahi - Director : Rudy Tandjung - Director : Sujatno Polina ³⁾ - Director : Aries Nur Prasetyo Sunu ⁴⁾	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd 11.04% Maju Holdings Pte Ltd 17.83% Public 71.13%
	Jakarta, 31 October 2022 PT Bank DBS Indonesia S.E & O
	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <u>Lim Chu Cong</u> President Director </div> <div style="text-align: center;"> <u>Minarti</u> Director </div> </div>

Notes:

- 1) The disclosure of published financial reports for the date and nine months ended 30 September 2022 and 2021 above were prepared based on PT Bank DBS Indonesia's unaudited financial statements. 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.
- 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, 2022: 1USD = IDR 15,228
 December 31, 2021: 1USD = IDR 14,253
 September 30, 2021: 1USD = IDR 14,313
- 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>