

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2023	31 DEC 2022
<b>ASSETS</b>			
1.	Cash	393,108	395,371
2.	Placement with Bank Indonesia	6,125,732	8,991,260
3.	Placement with other banks	1,773,327	2,303,870
4.	Spot and derivative/forward receivables	1,577,134	1,755,026
5.	Marketable securities	25,225,195	16,675,050
6.	Securities sold under repurchased agreement (repo)	-	336,107
7.	Securities purchased under resell agreements (reverse repo)	9,306,164	8,122,751
8.	Acceptance receivables	1,855,581	3,794,885
9.	Loans	62,990,497	55,146,874
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	936,694	901,853
13.	Impairment on financial assets -/-		
	a. Marketable securities	(757)	(992)
	b. Loans and sharia financing	(3,295,150)	(3,198,250)
	c. Others	(3,068)	(15,563)
14.	Intangible assets	1,377,926	1,347,723
	Accumulated amortisation on intangible assets -/-	(1,019,781)	(960,008)
15.	Fixed assets and equipments	2,341,449	2,130,350
	Accumulated depreciation on fixed assets and equipments -/-	(1,185,196)	(1,072,228)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	1	6
	d. Inter-office assets	-	-
17.	Other assets	2,980,290	2,627,486
	<b>TOTAL ASSETS</b>	<b>111,379,146</b>	<b>99,281,571</b>

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2023	31 DEC 2022
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current accounts	28,964,864	23,156,951
2.	Saving accounts	9,201,124	10,796,684
3.	Time deposits	43,675,948	38,297,301
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	4,241,359	2,166,769
7.	Spot and derivative/forward payables	1,449,938	1,488,210
8.	Liabilities on securities sold under repurchase agreement (repo)	-	335,965
9.	Acceptance payables	1,855,581	3,794,885
10.	Marketable securities issued	-	-
11.	Borrowings	5,409,250	5,448,625
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	4,637,527	3,295,778
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>99,435,591</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	461	7,691
	b. Loss -/-	(59,480)	(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	1,457,723	899,645
	c. Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>11,943,555</b>	<b>10,500,403</b>
	<b>TOTAL EQUITY</b>	<b>11,943,555</b>	<b>10,500,403</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>111,379,146</b>	<b>99,281,571</b>

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2023	30 SEP 2022
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	5,752,107	3,845,653
2.	Interest Expenses	(1,980,084)	(849,509)
	<b>Net Interest Income</b>	<b>3,772,023</b>	<b>2,996,144</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	494,404	467,878
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(34,933)	15,363
3.	Gain (Loss) on sale of financial assets	509,941	123,680
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(452,582)	125,255
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	333,064	(453,257)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	862,319	850,904
9.	Other income	182,930	115,145
10.	Allowance for impairment losses of financial assets	(726,326)	(389,998)
11.	Loss on operational risk	(6,349)	(445)
12.	Personnel expenses	(1,295,192)	(1,174,305)
13.	Promotion expenses	(159,178)	(152,750)
14.	Others expenses	(1,603,179)	(1,586,137)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(1,895,081)</b>	<b>(2,058,667)</b>
	<b>Operating Profit (Loss)</b>	<b>1,876,942</b>	<b>937,477</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	(1,916)	(546)
2.	Other non-operating income (expenses)	170	976
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>(1,746)</b>	<b>430</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>1,875,196</b>	<b>937,907</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(381,169)	(220,260)
b.	Deferred tax income (expenses)	(36,304)	10,768
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>1,457,723</b>	<b>728,415</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	(14,571)	(131,311)
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>(14,571)</b>	<b>(131,311)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,443,152</b>	<b>597,104</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	1,457,723	728,415
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>1,457,723</b>	<b>728,415</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	1,443,152	597,104
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,443,152</b>	<b>597,104</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 SEPTEMBER 2023 AND 31 DECEMBER 2022**

(in millions of Rupiah)

NO.	POS-POS	30 SEP 2023	31 DEC 2022
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	3,863,750	3,891,875
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	58,150,070	53,150,165
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	8,572,481	5,243,511
b.	Uncommitted	39,749,195	36,240,624
2.	Outstanding Irrevocable L/C	514,543	880,570
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	53,252,403	46,179,082
4.	Others	-	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	32,631,114	30,358,580
2.	Others	-	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,172,608	941,215
2.	Others	-	-

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

(in millions of Rupiah)

Accounts			30 SEP 2023	30 SEP 2022		
<b>I</b>	<b>Core Capital (Tier 1)</b>		<b>10,974,762</b>	<b>9,136,211</b>		
	<b>1 Common Equity Tier 1 (CET 1)</b>		<b>10,974,762</b>	<b>9,136,211</b>		
	1.1	Paid in Capital (Excluding Treasury Stock)	5,633,250	5,633,250		
	1.2	Reserve additional capital	6,373,548	4,663,088		
	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	461	1,579		
	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	1,492,655	713,052		
	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	(34,545)	(62,710)		
	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	(1,032,036)	(1,160,127)		
	1.4.1	Deferred tax calculation <sup>*)</sup>	(683,741)	(731,529)		
	1.4.2	Goodwill	(84,816)	(84,816)		
	1.4.3	Other intangible assets <sup>**)</sup>	(263,479)	(343,782)		
	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>3,042,264</b>	<b>3,541,190</b>		
	1	Capital Instrument in the form of shares or other eligible Tier 2	2,452,825	3,025,486		
	2	Share premium/share discount	-	-		
	3	General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	589,439	515,704		
	4	Deduction Factor of Tier 2 Capital	-	-		
	<b>Total Capital</b>		<b>14,017,026</b>	<b>12,677,401</b>		
			<b>30 SEP 2023</b>	<b>30 SEP 2022</b>		
	<b>RISK WEIGHTED ASSETS</b>		<b>CAPITAL ADEQUACY RATIO</b>			
	RWA FOR CREDIT RISK	47,021,092	41,114,154	CET 1 Ratio (%)	19.51%	16.18%
	RWA FOR MARKET RISK	4,740,356	3,956,992	Tier 1 Ratio (%)	19.51%	16.18%
	RWA FOR OPERATIONAL RISK	4,491,440	11,402,387	Tier 2 Ratio (%)	5.41%	6.27%
	RWA TOTAL	56,252,888	56,473,533	CAR Ratio (%)	24.92%	22.45%
	CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	13.51%	10.18%
	<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%

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

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

No.	ITEMS	30 SEP 2023					30 SEP 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	400	-	-	-	-	400
b.	Foreign currency	165,364	-	-	-	-	165,364	156,143	-	-	-	-	156,143
2.	Spot and derivative/forward receivables												
a.	Rupiah	98,952	-	-	-	-	98,952	50,226	-	-	-	-	50,226
b.	Foreign currency	374,730	-	-	-	-	374,730	394,000	-	-	-	-	394,000
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>1)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	258,747	-	-	-	-	258,747	33,423	-	-	-	-	33,423
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	307,479	-	-	-	-	307,479	49,186	-	-	-	-	49,186
b.	Foreign currency	2,459	-	-	-	-	2,459	26,370	-	-	-	-	26,370
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	519,003	-	-	-	-	519,003	724,356	-	-	-	-	724,356
b.	Foreign currency	1,088,561	-	-	-	-	1,088,561	1,783,880	-	-	-	-	1,783,880
2.	Spot and derivative/forward receivables												
a.	Rupiah	769,205	-	-	-	-	769,205	1,085,183	-	-	-	-	1,085,183
b.	Foreign currency	334,247	-	-	-	-	334,247	299,205	-	-	-	-	299,205
3.	Marketable securities												
a.	Rupiah	19,345,995	-	-	-	-	19,345,995	12,798,888	-	-	-	-	12,798,888
b.	Foreign currency	5,879,200	-	-	-	-	5,879,200	6,080,393	-	-	-	-	6,080,393
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	7,649,197	-	-	-	-	7,649,197	3,560,916	-	-	-	-	3,560,916
b.	Foreign currency	1,656,967	-	-	-	-	1,656,967	639,416	-	-	-	-	639,416
6.	Acceptance receivables	1,855,581	-	-	-	-	1,855,581	1,881,671	-	-	-	-	1,881,671
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	890,181	8,786	5,769	-	9,631	914,367	846,016	23,745	2,018	-	88,632	960,411
ii.	Foreign currency	2,216,379	-	-	-	2,867	2,219,246	1,117,025	-	-	-	2,825	1,119,850
b.	Non micro, small and medium enterprises (UMKM) <sup>1)</sup>												
i.	Rupiah	36,394,106	707,902	127,312	671,206	566,203	38,466,729	31,860,791	744,441	327,703	102,171	513,503	33,548,609
ii.	Foreign currency	19,882,337	631,490	72,901	-	544,680	21,131,408	18,750,961	895,433	21,346	-	501,169	20,168,909
c.	Restructured loans												
i.	Rupiah	1,789	1,993	14	-	56,215	60,011	1,623,900	42,306	237,439	2,609	62,027	1,968,281
ii.	Foreign currency	108,370	631,490	72,901	-	9,092	821,853	370,211	834,910	8,305	-	-	1,213,426
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	291,013	-	-	-	-	291,013	291,840	-	-	-	-	291,840
10.	Commitment and contingencies												
a.	Rupiah	24,849,121	145,643	-	-	-	24,994,764	22,316,130	126,555	21,200	-	-	22,463,885
b.	Foreign currency	24,691,921	-	-	-	12,204	24,704,125	13,623,431	-	75,405	-	-	13,698,836
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

<sup>1)</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 SEPTEMBER 2023 AND 2022

(in millions of Rupiah)

No.	ITEMS	30 SEP 2023					30 SEP 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	607	-	-	17,733	-	1,179	-	-	-	26,648	-
2.	Spot dan derivative receivable	-	-	-	15,771	-	-	-	-	-	18,286	-
3.	Marketable securities	757	-	-	22,983	-	1,185	-	-	-	20,111	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	32,329	-	-	-	-	-	15,379	-
6.	Acceptance receivable	2,182	117	-	18,556	-	4,199	13,662	-	-	18,817	-
7.	Loans and sharia financing	891,105	172,393	2,231,652	596,417	1,289,570	598,306	867,573	1,706,528	526,082	1,064,283	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	162	-	-	2,910	-	307	-	-	-	2,919	-
10.	Commitment and contingencies	19,037	5,169	12,204	16,750	19,486	6,905	5,757	79,023	29,684	20,818	-

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

Ratios		30 SEP 2023	30 SEP 2022
<b>Performance</b>			
1.	Capital Adequacy Ratio (CAR)	24.92%	22.45%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.32%	1.36%
3.	Non performing earning assets to total earning assets	1.32%	1.36%
4.	Allowance for impairment of financial assets to total earning assets	3.20%	3.72%
5.	Gross NPL	3.20%	2.79%
6.	Net NPL	0.49%	0.51%
7.	Return on Assets (ROA)	2.40%	1.34%
8.	Return on Equity (ROE)	18.65%	10.89%
9.	Net Interest Margin (NIM)	6.10%	5.03%
10.	Operating Expenses to Operating Income (BOPO)	76.93%	83.09%
11.	Cost to Income Ratio (CIR)	55.86%	70.61%
12.	Loan to Deposit Ratio (LDR)	76.37%	76.93%
<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	7.89%	10.69%
	ii. Average	9.49%	10.20%
	b. Reserve Requirement (Foreign currency)	4.27%	4.06%
3.	Net Open Position (NOP)	5.38%	5.47%



PT BANK DBS INDONESIA  
SPOT AND DERIVATIVE TRANSACTION  
AS OF 30 SEPTEMBER 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	1,584,217	1,584,217	-	2,217	997
2.	Forward	15,761,107	15,761,107	-	119,681	43,758
3.	Option					
	a. Sold	3,968,954	3,968,954	-	195,132	11,244
	b. Purchased	3,968,954	3,968,954	-	11,244	194,870
4.	Future	-	-	-	-	-
5.	Swap	44,424,621	44,424,621	-	402,104	265,284
6.	Other	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1.	Forward	-	-	-	-	-
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	24,630,247	24,630,247	-	435,075	156,386
5.	Other	-	-	-	-	-
<b>C.</b>	<b>Others</b>	29,865,370	29,865,370	-	411,681	777,399
	<b>TOTAL</b>	<b>124,203,470</b>	<b>124,203,470</b>	<b>-</b>	<b>1,577,134</b>	<b>1,449,938</b>

MANAGEMENT	SHAREHOLDER
<p><b>BOARD OF COMMISSIONERS</b></p> <p>- President Commissioner : Tan Su Shan Carrie</p> <p>- Commissioner : Paulus Irwan Sutisna <sup>1)</sup></p> <p>- Independent Commissioner : Prof. Dr. Subroto <sup>2)</sup></p> <p>- Independent Commissioner : Soemadi Brotodiningrat</p> <p><b>BOARD OF DIRECTORS</b></p> <p>- President Director : Lim Chu Cong <sup>3)</sup></p> <p>- Director Compliance : Imelda Widjaja</p> <p>- Director : Kunardy Darma, Lie</p> <p>- Director : Minarti</p> <p>- Director : Pranam Wahi</p> <p>- Director : Rudy Tandjung</p> <p>- Director : Sujatno Polina <sup>4)</sup></p> <p>- Director : Aries Nur Prasetyo Sunu <sup>5)</sup></p>	<p>1. Ultimate Shareholder:</p> <p style="padding-left: 20px;">DBS Group Holdings Ltd through DBS Bank Ltd <span style="float: right;">99%</span></p> <p>2. PT Bank Central Asia Tbk. <span style="float: right;">1%</span></p> <hr style="width: 100%;"/> <p style="text-align: right;">Total <span style="float: right;">100%</span></p> <hr style="width: 100%;"/> <p>Shareholders of DBS Group Holdings Ltd:</p> <p style="padding-left: 20px;">Temasek Holdings (Private) Ltd <span style="float: right;">11.02%</span></p> <p style="padding-left: 20px;">Maju Holdings Pte Ltd <span style="float: right;">17.79%</span></p> <p style="padding-left: 20px;">Public <span style="float: right;">71.19%</span></p> <p style="text-align: center;">Jakarta, 10 November 2023 PT Bank DBS Indonesia</p> <p style="text-align: center;">S.E &amp; O</p> <p style="text-align: center;"><u>Lim Chu Cong</u> <span style="float: right;"><u>Minarti</u></span> <b>President Director</b> <span style="float: right;"><b>Director</b></span></p>
<p>Notes:</p> <p>1) The disclosure of publication financial reports for the period nine months ended 30 September 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> <p>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"</p> <p>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"</p> <p>3) The exchange rates used are as follows:</p> <p>September 30, 2023: 1USD = IDR 15,455</p> <p>December 31, 2022: 1USD = IDR 15,568</p> <p>September 30, 2022: 1USD = IDR 15,228</p> <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>	