

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2024 AND DECEMBER 2023

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2024	31 DEC 2023
ASSETS			
1.	Cash	345,828	327,605
2.	Placement with Bank Indonesia	8,737,218	5,245,521
3.	Placement with other banks	1,280,603	1,842,412
4.	Spot and derivative/forward receivables	2,305,400	1,201,949
5.	Marketable securities	30,030,553	29,212,958
6.	Securities sold under repurchased agreement (repo)	10,548,063	-
7.	Securities purchased under resell agreements (reverse repo)	6,052,121	7,970,432
8.	Acceptance receivables	1,501,719	821,506
9.	Loans	73,735,880	63,420,440
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	965,043	921,677
13.	Impairment on financial assets -/-		
	a. Marketable securities	(1,076)	(642)
	b. Loans and sharia financing	(3,475,588)	(3,320,947)
	c. Others	(1,707)	(12,139)
14.	Intangible assets	1,117,336	1,397,801
	Accumulated amortisation on intangible assets -/-	(841,375)	(1,051,411)
15.	Fixed assets and equipments	2,367,512	2,360,699
	Accumulated depreciation on fixed assets and equipments -/-	(1,288,148)	(1,147,154)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	-	14
	d. Inter-office assets	-	-
17.	Other assets	3,497,569	3,781,270
	TOTAL ASSETS	136,876,951	112,971,991



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PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2024 AND DECEMBER 2023

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2024	31 DEC 2023
<u>LIABILITIES AND EQUITIES</u>			
<u>LIABILITIES</u>			
1.	Current accounts	31,152,259	29,413,601
2.	Saving accounts	8,597,211	8,853,977
3.	Time deposits	49,449,629	46,005,383
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	2,676,202	3,050,247
7.	Spot and derivative/forward payables	2,370,783	1,357,429
8.	Liabilities on securities sold under repurchase agreement (repo)	13,863,431	-
9.	Acceptance payables	1,501,719	821,506
10.	Marketable securities issued	-	-
11.	Borrowings	9,657,000	5,388,950
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,985,166	5,899,639
15.	Minority interest	-	-
	TOTAL LIABILITIES	123,253,400	100,790,732
<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	2,816	9,338
b.	Loss -/-	(102,013)	(62,747)
19.	Reserves		
a.	General reserves	-	-
b.	Appropriated reserves	-	-
20.	Profit/Loss		
a.	Previous years	6,601,418	4,911,601
b.	Current year	1,488,080	1,689,817
c.	Dividend paid -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	13,623,551	12,181,259
	TOTAL EQUITY	13,623,551	12,181,259
	TOTAL LIABILITIES AND EQUITIES	136,876,951	112,971,991

PT BANK DBS INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2024 AND 2023

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2024	31 DEC 2023
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	9,477,919	7,838,371
2.	Interest Expenses	(3,480,680)	(2,768,423)
	Net Interest Income	5,997,239	5,069,948
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	127,513	364,747
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(67,319)	(4,412)
3.	Gain (Loss) on sale of financial assets	500,951	683,757
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	87,221	(400,520)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(198,044)	427,235
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	1,242,535	1,168,138
9.	Other income	23,278	190,543
10.	Allowance for impairment losses of financial assets	(1,461,673)	(1,072,726)
11.	Loss on operational risk	(6,262)	(8,408)
12.	Personnel expenses	(1,877,263)	(1,739,622)
13.	Promotion expenses	(261,717)	(226,293)
14.	Others expenses	(2,196,361)	(2,271,137)
	Net Operating Income (Expenses) Other than Net Interest	(4,087,141)	(2,888,698)
	Operating Profit (Loss)	1,910,098	2,181,250
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	(399)	(1,923)
2.	Other non-operating income (expenses)	2,022	1,454
	NON OPERATING INCOME (EXPENSES)	1,623	(469)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,911,721	2,180,781
	Income taxes		
a.	Estimated current year tax	(210,273)	(367,198)
b.	Deferred tax income (expenses)	(213,368)	(123,766)
	CURRENT YEAR NET PROFIT (LOSS)	1,488,080	1,689,817
	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	11,665	(3,157)
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	(57,453)	(5,804)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(45,788)	(8,961)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,442,292	1,680,856
	Current Year Net Profit (Loss) Attributable to:		
	Owner	1,488,080	1,689,817
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	1,488,080	1,689,817
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	1,442,292	1,680,856
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,442,292	1,680,856
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah) ^{*)}	-	-

^{*)} Only for go public bank

PT BANK DBS INDONESIA
STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF 31 DECEMBER 2024 AND DECEMBER 2023

(in millions of Rupiah)

NO.	POS-POS	31 DEC 2024	31 DEC 2023
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	-	3,849,250
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	110,482,344	55,737,789
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	11,960,768	5,981,332
b.	Uncommitted	51,105,306	39,790,336
2.	Outstanding Irrevocable L/C	585,262	411,770
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	100,659,769	49,482,671
4.	Others	-	-
III.	CONTINGENT RECEIVABLES		
1.	Guarantees Received	33,661,471	32,570,873
2.	Others	-	-
IV.	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,327,053	1,277,920
2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 31 DECEMBER 2024 AND 2023

(in millions of Rupiah)

Accounts			31 DEC 2024	31 DEC 2023
I Core Capital (Tier 1)			13,054,730	11,285,902
1. Common Equity Tier 1 (CET 1)			13,054,730	11,285,902
1.1 Paid in Capital (Excluding Treasury Stock)			5,633,250	5,633,250
1.2 Reserve additional capital			8,081,834	6,583,888
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			2,816	9,338
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			6,609,206	4,914,977
1.2.1.2.4 Current year profit			1,555,398	1,694,229
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			(85,586)	(34,656)
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			(660,354)	(931,236)
1.4.1 Deferred tax calculation ^{*)}			(378,319)	(577,452)
1.4.2 Goodwill			(84,816)	(84,816)
1.4.3 Other intangible assets ^{**)}			(197,219)	(268,968)
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)			2,108,804	2,882,950
1. Capital Instrument in the form of shares or other eligible Tier 2			1,407,837	2,272,458
2. Share premium/share discount			-	-
3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)			700,967	610,492
4. Deduction Factor of Tier 2 Capital			-	-
Total Capital			15,163,534	14,168,852
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO	
	31 DEC 2024	31 DEC 2023	31 DEC 2024	31 DEC 2023
RWA FOR CREDIT RISK	55,928,637	48,736,897	CET 1 Ratio (%)	19.78%
RWA FOR MARKET RISK	5,444,939	3,082,111	Tier 1 Ratio (%)	20.04%
RWA FOR OPERATIONAL RISK	4,640,462	4,491,440	Tier 2 Ratio (%)	3.19%
RWA TOTAL	66,014,038	56,310,448	CAR Ratio (%)	25.16%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	12.98%
CAR FULFILLMENT			BUFFER REQUIREMENT FULFILLED BY BANK (%)	
From CET 1 (%)	6.80%	6.00%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	3.19%	3.99%	Capital Surcharge for Systemic Bank (%)	1.00%

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

^{**)} Including deferred tax liabilities

PT BANK DBS INDONESIA
EARNING ASSETS QUALITY AND OTHER INFORMATION
AS OF 31 DECEMBER 2024 AND 2023

(in millions of Rupiah)

No.	ITEMS	31 DEC 2024						31 DEC 2023					
		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	193,420	-	-	-	-	193,420	187,443	-	-	-	-	187,443
2.	Spot and derivative/forward receivables												
a.	Rupiah	216,864	-	-	-	-	216,864	51,492	-	-	-	-	51,492
b.	Foreign currency	389,301	-	-	-	-	389,301	306,710	-	-	-	-	306,710
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) ⁷⁾												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) ⁷⁾												
i.	Rupiah	400,207	-	-	-	-	400,207	266,035	-	-	-	-	266,035
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	431,275	-	-	-	-	431,275	311,508	-	-	-	-	311,508
b.	Foreign currency	88,983	-	-	-	-	88,983	47,723	-	-	-	-	47,723
II. NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	96,508	-	-	-	-	96,508	966,514	-	-	-	-	966,514
b.	Foreign currency	990,276	-	-	-	-	990,276	688,056	-	-	-	-	688,056
2.	Spot and derivative/forward receivables												
a.	Rupiah	1,480,027	-	-	-	-	1,480,027	540,530	-	-	-	-	540,530
b.	Foreign currency	219,208	-	-	-	-	219,208	303,217	-	-	-	-	303,217
3.	Marketable securities												
a.	Rupiah	25,014,592	-	-	-	-	25,014,592	23,785,836	-	-	-	-	23,785,836
b.	Foreign currency	5,015,961	-	-	-	-	5,015,961	5,427,122	-	-	-	-	5,427,122
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	10,548,063	-	-	-	-	10,548,063	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	2,541,719	-	-	-	-	2,541,719	4,754,127	-	-	-	-	4,754,127
b.	Foreign currency	3,510,402	-	-	-	-	3,510,402	3,216,305	-	-	-	-	3,216,305
6.	Acceptance receivables	1,501,719	-	-	-	-	1,501,719	821,506	-	-	-	-	821,506
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) ⁷⁾												
i.	Rupiah	4,870,789	-	-	-	16,230	4,887,019	941,455	7,431	1,055	-	15,250	965,191
ii.	Foreign currency	3,428,829	-	-	-	2,986	3,431,815	2,450,299	-	-	-	2,856	2,453,155
b.	Non micro, small and medium enterprises (UMKM) ⁷⁾												
i.	Rupiah	42,432,099	842,039	332,329	293,002	899,432	44,798,901	34,099,991	703,263	138,706	676,289	537,253	36,155,502
ii.	Foreign currency	18,921,129	657,641	-	-	639,168	20,217,938	22,335,464	629,121	71,780	-	544,192	23,580,557
c.	Restructured loans												
i.	Rupiah	24,073	26,937	140,704	10,652	25,973	228,339	70,992	28,431	1,066	356	72,539	173,384
ii.	Foreign currency	-	657,641	-	-	81,915	739,556	-	629,120	71,780	-	9,451	710,351
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	285,663	-	-	-	-	285,663	246,280	-	-	-	-	246,280
10.	Commitment and contingencies												
a.	Rupiah	37,391,270	168,803	-	-	-	37,560,073	23,114,493	167,009	-	-	-	23,281,502
b.	Foreign currency	26,898,058	-	-	-	-	26,898,058	23,807,939	-	-	-	12,686	23,820,625
III. OTHER INFORMATION													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

⁷⁾ 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 2024 AND 2023

(in millions of Rupiah)

No.	ITEMS	31 DEC 2024					31 DEC 2023					
		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	329	-	-	12,806	-	2,145	-	-	-	18,424	-
2.	Spot dan derivative receivable	-	-	-	23,054	-	-	-	-	-	12,019	-
3.	Marketable securities	1,076	-	-	15,799	-	642	-	-	-	16,540	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	60,521	-	-	-	-	-	37,603	-
6.	Acceptance receivable	975	275	-	15,017	-	1,768	8,084	-	-	8,215	-
7.	Loans and sharia financing	872,137	52,355	2,551,096	700,531	1,511,727	898,700	86,958	2,335,289	600,933	1,181,181	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	128	-	-	2,857	-	142	-	-	-	2,463	-
10.	Commitment and contingencies	20,275	818	-	19,123	8,440	19,381	1,405	12,686	16,770	21,036	



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PT BANK DBS INDONESIA
FINANCIAL RATIOS
AS OF 31 DECEMBER 2024 AND 2023

Ratios		31 DEC 2024	31 DEC 2023
Performance			
1.	Capital Adequacy Ratio (CAR)	22.97%	25.16%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.14%	1.31%
3.	Non performing earning assets to total earning assets	1.14%	1.31%
4.	Allowance for impairment of financial assets to total earning assets	2.77%	3.18%
5.	Gross NPL	2.98%	3.16%
6.	Net NPL	0.41%	0.46%
7.	Return on Assets (ROA)	1.47%	2.06%
8.	Return on Equity (ROE)	12.09%	15.94%
9.	Net Interest Margin (NIM)	5.49%	6.02%
10.	Operating Expenses to Operating Income (BOPO)	83.33%	79.56%
11.	Cost to Income Ratio (CIR)	56.45%	58.08%
12.	Loan to Deposit Ratio (LDR)	82.10%	74.68%
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	10.32%	6.95%
	ii. Average	9.37%	8.59%
	b. Reserve Requirement (Foreign currency)	4.05%	4.26%
3.	Net Open Position (NOP)	1.88%	0.28%



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**PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTION
AS OF 31 DECEMBER 2024**

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A. Exchanged Rate Related						
1.	Spot	2,317,178	2,317,178	-	6,094	1,220
2.	Forward	53,180,072	53,180,072	-	354,710	345,803
3.	Option					
	a. Sold	7,644,425	7,644,425	-	12,364	156,255
	b. Purchased	7,644,425	7,644,425	-	158,119	11,798
4.	Future	-	-	-	-	-
5.	Swap	80,189,802	80,189,802	-	705,363	678,230
6.	Other	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	450,000.00	450,000.00	-	21.00	10.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	791,875	791,875	-	8,221	197
4.	Swap	38,196,783	38,196,783	-	287,214	151,010
5.	Other	-	-	-	-	-
C.	Others	37,301,436	37,301,436	-	773,294	1,026,260
	TOTAL	227,715,996	227,715,996	-	2,305,400	2,370,783

MANAGEMENT	SHAREHOLDER																								
<p>BOARD OF COMMISSIONERS</p> <ul style="list-style-type: none"> - President Commissioner : Shee Tse Koon¹⁾ - Commissioner : Paulus Irwan Sutisna - Independent Commissioner : Soemadi Brotodiningrat - Independent Commissioner : Ahmad Hidayat <p>BOARD OF DIRECTORS</p> <ul style="list-style-type: none"> - 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 Gultom²⁾ <p>¹⁾ Appointed as President Commissioner with effective date as of 20 November 2024 after being approved by the Financial Service Authority (“OJK”) on 20 November 2024</p> <p>²⁾ Appointed as Director with effective date as of 21 May 2024 after being approved by the Financial Service Authority (“OJK”) on 21 May 2024</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">1. Ultimate Shareholder:</td> </tr> <tr> <td style="padding-left: 20px;">DBS Group Holdings Ltd through DBS Bank Ltd</td> <td style="text-align: right;">99%</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> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Shareholders of DBS Group Holdings Ltd:</td> </tr> <tr> <td style="padding-left: 20px;">Citibank Nominees Singapore Pte Ltd</td> <td style="text-align: right;">19.78%</td> </tr> <tr> <td style="padding-left: 20px;">Maju Holdings Pte Ltd</td> <td style="text-align: right;">17.07%</td> </tr> <tr> <td style="padding-left: 20px;">Temasek Holdings (Private) Ltd</td> <td style="text-align: right;">11.01%</td> </tr> <tr> <td style="padding-left: 20px;">DBSN Services Pte Ltd</td> <td style="text-align: right;">11.66%</td> </tr> <tr> <td style="padding-left: 20px;">HSBC (Singapore) Nominees Pte Ltd</td> <td style="text-align: right;">8.55%</td> </tr> <tr> <td style="padding-left: 20px;">Publik</td> <td style="text-align: right;">31.93%</td> </tr> </table> <p style="text-align: center;">Jakarta, 26 Mar 2025 PT Bank DBS Indonesia S.E & O</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; vertical-align: bottom;"> <u>Lim Chu Cong</u> President Director </td> <td style="width: 50%; text-align: center; vertical-align: bottom;"> <u>Minarti</u> Director </td> </tr> </table>	1. Ultimate Shareholder:		DBS Group Holdings Ltd through DBS Bank Ltd	99%	2. PT Bank Central Asia Tbk.	1%	Total	100%	Shareholders of DBS Group Holdings Ltd:		Citibank Nominees Singapore Pte Ltd	19.78%	Maju Holdings Pte Ltd	17.07%	Temasek Holdings (Private) Ltd	11.01%	DBSN Services Pte Ltd	11.66%	HSBC (Singapore) Nominees Pte Ltd	8.55%	Publik	31.93%	<u>Lim Chu Cong</u> President Director	<u>Minarti</u> Director
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<p>Notes:</p> <p>1) The disclosure of publication financial reports for the year ended 31 December 2024 and 2023 above has been prepared based on PT Bank DBS Indonesia's audited financial statements by KAP Rintis, Jumadi, Rianto & Rekan (previously KAP Tanudiredja, Wibisana, Rintis & Rekan and 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 2025.</p> <p>2) The published financial statements are disclosed based on:</p> <ul style="list-style-type: none"> 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" <p>3) The exchange rates used are as follows: December 31, 2024: 1USD = IDR 16,095 December 31, 2023: 1USD = IDR 15,397</p> <p>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</p>																									