PT BANK DBS INDONESIA

STATEMENT OF FINANCIAL POSITION

AS OF 30 JUNE 2026 AND 31 DECEMBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2026	31 DEC 2025
ASSETS			
1.	Cash	390,222	295,812
2.	Placement with Bank Indonesia	6,935,649	6,691,055
3.	Placement with other banks	5,876,209	1,592,296
4.	Spot and derivative/forward receivables	8,427,480	2,062,876
5.	Marketable securities	25,265,614	31,823,049
6.	Securities sold under repurchased agreement (repo)	5,380,866	4,083,086
7.	Securities purchased under resell agreements (reverse repo)	5,571,188	7,037,172
8.	Acceptance receivables	2,552,835	1,208,823
9.	Loans	98,548,856	81,283,499
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	956,220	867,308
13.	Impairment on financial assets -/-		
	a. Marketable securities	(6,383)	(74)
	b. Loans and sharia financing	(2,432,711)	(2,388,103)
	c. Others	(7,264)	(1,261)
14.	Intangible assets	1,213,370	1,190,010
	Accumulated amortisation on intangible assets -/-	(963,075)	(921,890)
15.	Fixed assets and equipments	2,354,499	2,392,227
	Accumulated depreciation on fixed assets and equipments -/-	(1,412,689)	(1,415,926)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	1	2
	d. Inter-office assets	-	-
17.	Other assets	3,690,640	3,103,454
	TOTAL ASSETS	**162,341,527**	**138,903,415**

PT BANK DBS INDONESIA

STATEMENT OF FINANCIAL POSITION

AS OF 30 JUNE 2026 AND 31 DECEMBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2026	31 DEC 2025
LIABILITIES AND EQUITIES			
	LIABILITIES		
1.	Current accounts	40,757,885	37,534,032
2.	Saving accounts	12,006,554	10,424,765
3.	Time deposits	59,425,869	50,546,149
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	5,279,102	7,567,207
7.	Spot and derivative/forward payables	8,212,463	1,647,566
8.	Liabilities on securities sold under repurchase agreement (repo)	7,701,420	4,603,267
9.	Acceptance payables	2,190,504	1,208,823
10.	Marketable securities issued	-	-
11.	Borrowings	5,364,000	5,002,500
12.	Security deposits	717	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	5,476,143	4,781,844
15.	Minority interest	-	-
	TOTAL LIABILITIES	**146,414,657**	**123,316,153**
	EQUITIES		
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	657	233,504
	b. Loss -/-	(264,794)	(91,542)
19.	Reserves		
	a. General reserves	563,325	281,663
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	9,248,725	7,807,835
	b. Current year	945,707	1,722,552
	c. Dividend paid -/-	(200,000)	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	**15,926,870**	**15,587,262**
	TOTAL EQUITY	**15,926,870**	**15,587,262**
	TOTAL LIABILITIES AND EQUITIES	**162,341,527**	**138,903,415**

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PT BANK DBS INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX MONTHS ENDED 30 JUN 2026 AND 2025

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2026	30 JUN 2025
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	4,677,727	4,806,334
2.	Interest Expenses	(1,654,878)	(1,833,600)
	Net Interest Income	**3,022,849**	**2,972,734**
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	723,650	404,518
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(3,900)	10,268
3.	Gain (Loss) on sale of financial assets	132,596	29,481
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	336,549	(206,434)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(806,089)	176,965
7.	Dividend income	-	-
8.	Commisions/provisions/fees and administrations income	897,183	841,757
9.	Other income	556	2,848
10.	Allowance for impairment losses of financial assets	(801,499)	(967,983)
11.	Loss on operational risk	(1,562)	(1,340)
12.	Personnel expenses	(1,017,303)	(1,019,365)
13.	Promotion expenses	(116,229)	(104,143)
14.	Others expenses	(1,158,678)	(1,116,307)
	Net Operating Income (Expenses) Other than Net Interest	**(1,814,726)**	**(1,949,735)**
	Operating Profit (Loss)	**1,208,123**	**1,022,999**
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on disposal of fixed assets and equipment	39	-
2.	Other non-operating income (expenses)	5,779	38
	NON OPERATING INCOME (EXPENSES)	**5,818**	**38**
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	**1,213,941**	**1,023,037**
	Income taxes		
	a. Estimated current year tax	(274,422)	(191,856)
	b. Deferred tax income (expenses)	6,188	(33,524)
	CURRENT YEAR NET PROFIT (LOSS)	**945,707**	**797,657**
	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	(406,099)	119,268
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	**(406,099)**	**119,268**
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	**539,608**	**916,925**
	Current Year Net Profit (Loss) Attributable to:		
	Owner	945,707	797,657
	Minority Interest	[redacted]	[redacted]
	CURRENT YEAR TOTAL PROFIT	945,707	797,657
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	539,608	916,925
	Minority Interest	[redacted]	[redacted]
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	539,608	916,925
	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 30 JUNE 2026 AND 31 DECEMBER 2025

(in millions of Rupiah)

NO.		POS-POS	30 JUN 2026	31 DEC 2025
I	COMMITMENT RECEIVABLES			
	1.	Undrawn borrowing facilities	8,940,000	8,337,500
	2.	Foreign currency positions to be received from spot and derivatives/forward transactions	212,919,341	132,601,111
	3.	Others	-	-
II	COMMITMENT LIABILITIES			
	1.	Unused loan facilities		
		a. Committed	13,429,865	13,213,029
		b. Uncommitted	50,610,255	59,453,941
	2.	Outstanding Irrevocable L/C	1,103,558	627,356
	3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	204,955,406	122,796,093
	4.	Others	-	-
III.	CONTINGENT RECEIVABLES			
	1.	Guarantees Received	45,253,424	44,308,370
	2.	Others	-	-
IV.	CONTINGENT LIABILITIES			
	1.	Guarantees Issued	2,456,785	2,056,538
	2.	Others	-	-

PT BANK DBS INDONESIA
CALCULATION OF CAPITAL ADEQUACY RATIO
AS OF 30 JUN 2026 AND 2025

(in millions of Rupiah)

	Accounts	30 JUN 2026	30 JUN 2025
I	**Core Capital (Tier 1)**	**15,485,764**	**14,064,088**
	1. Common Equity Tier 1 (CET 1)	**15,485,764**	**14,064,088**
	1.1 Paid in Capital (Excluding Treasury Stock)	**5,633,250**	**5,633,250**
	1.2 Reserve additional capital	**10,476,740**	**9,002,794**
	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	657	41,390
	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	563,324	-
	1.2.1.2.3 Previous years profit	9,136,498	8,164,604
	1.2.1.2.4 Current year profit	949,606	801,690
	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	(173,345)	(4,890)
	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 fi nancial 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	**(624,226)**	**(571,956)**
	1.4.1 Deferred tax calculation *)	(377,758)	(322,376)
	1.4.2 Goodwill	(84,816)	(84,816)
	1.4.3 Other intangible assets **)	(161,652)	(164,764)
	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)**	**1,927,440**	**1,909,260**
	1. Capital Instrument in the form of shares or other eligible Tier 2	**876,875**	**1,120,544**
	2. Share premium/share discount	-	-
	3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	**1,050,565**	**788,716**
	4. Deduction Factor of Tier 2 Capital	-	-
	Total Capital	**17,413,204**	**15,973,348**

	30 JUN 2026	30 JUN 2025		30 JUN 2026	30 JUN 2025
RISK WEIGHTED ASSETS			**CAPITAL ADEQUACY RATIO**		
RWA FOR CREDIT RISK	**83,867,788**	**62,941,217**	**CET 1 Ratio (%)**	**15.94%**	**18.22%**
RWA FOR MARKET RISK	**7,533,191**	**9,079,394**	**Tier 1 Ratio (%)**	**15.94%**	**18.22%**
RWA FOR OPERATIONAL RISK	**5,719,161**	**5,154,302**	**Tier 2 Ratio (%)**	**1.98%**	**2.47%**
RWA TOTAL	**97,120,140**	**77,174,913**	**CAR Ratio (%)**	**17.93%**	**20.70%**
CAR ACCORDING TO RISK PROFILE (%)	**9.99%**	**9.99%**	**CET 1 FOR BUFFER (%)**	**7.94%**	**10.71%**
CAR FULFILLMENT			**BUFFER REQUIREMENT FULFILLED BY BANK (%)**		
From CET 1 (%)	**8.01%**	**7.52%**	**Capital Conservation Buffer (%)**	**2.50%**	**2.50%**
From AT 1 (%)	**0.00%**	**0.00%**	**Countercyclical Buffer (%)**	**0.00%**	**0.00%**
From Tier 2 (%)	**1.98%**	**2.47%**	**Capital Surcharge for Systemic Bank (%)**	**1.00%**	**1.00%**

*) Excluding deferred tax liabilities for intangible assets

**) Including deferred tax liabilities

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PT BANK DBS INDONESIA
PRODUCTIVE ASSETS QUALITY AND OTHER INFORMATION
AS OF 30 JUN 2026 AND 2025

(in millions of Rupiah)

No.	ITEMS	30 JUN 2026						30 JUN 2025					
		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	1,734,572	-	-	-	-	1,734,572	105,596	-	-	-	-	105,596
2.	Spot and derivative/forward receivables												
	a. Rupiah	387,377	-	-	-	-	387,377	448,673	-	-	-	-	448,673
	b. Foreign currency	458,091	-	-	-	-	458,091	237,341	-	-	-	-	237,341
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) *)												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM) *)												
	i. Rupiah	3,728,995	-	-	-	-	3,728,995	5,587	89	-	-	-	5,676
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	808,638	-	-	-	-	808,638	830,657	411	-	-	-	831,068
	b. Foreign currency	12,423	-	-	-	-	12,423	89,543	-	-	-	-	89,543
II	**NON-RELATED PARTIES**												
1.	Placement with other banks												
	a. Rupiah	307,495	-	-	-	-	307,495	71,507	-	-	-	-	71,507
	b. Foreign currency	3,833,743	-	-	-	-	3,833,743	1,970,510	-	-	-	-	1,970,510
2.	Spot and derivative/forward receivables												
	a. Rupiah	7,284,577	-	-	-	-	7,284,577	1,211,502	-	-	-	-	1,211,502
	b. Foreign currency	297,435	-	-	-	-	297,435	297,441	-	-	-	-	297,441
3.	Marketable securities												
	a. Rupiah	19,252,481	-	-	-	-	19,252,481	24,454,931	-	-	-	-	24,454,931
	b. Foreign currency	6,013,133	-	-	-	-	6,013,133	3,030,611	-	-	-	-	3,030,611
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	5,380,866	-	-	-	-	5,380,866	5,318,048	-	-	-	-	5,318,048
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
	a. Rupiah	2,681,494	-	-	-	-	2,681,494	5,103,823	-	-	-	-	5,103,823
	b. Foreign currency	2,889,694	-	-	-	-	2,889,694	3,544,276	-	-	-	-	3,544,276
6.	Acceptance receivables	2,552,835	-	-	-	-	2,552,835	1,117,719	-	-	-	-	1,117,719
7.	Loans												
	a. Micro, small and medium enterprises (UMKM) *)												
	i. Rupiah	5,147,973	-	-	-	23,019	5,170,992	4,690,524	-	-	-	13,981	4,704,505
	ii. Foreign currency	8,154,407	-	-	-	-	8,154,407	5,696,326	-	-	-	-	5,696,326
	b. Non micro, small and medium enterprises (UMKM) *)												
	i. Rupiah	57,207,681	1,159,957	149,051	293,194	964,624	59,774,507	46,432,355	981,821	289,061	311,255	704,967	48,719,459
	ii. Foreign currency	21,594,492	-	-	-	125,463	21,719,955	19,150,968	663,361	-	-	253,071	20,067,400
	c. Restructured loans												
	i. Rupiah	16,436	26,336	312	316	155,602	199,002	26,781	14,795	134,418	473	28,461	204,928
	ii. Foreign currency	-	-	-	-	91,978	91,978	-	663,361	-	-	83,811	747,172
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	78,017	-	-	-	-	78,017	150,302	-	-	-	-	150,302
10.	Commitment and contingencies												
	a. Rupiah	39,550,193	216,547	-	-	-	39,766,740	43,895,092	207,077	-	-	-	44,102,169
	b. Foreign currency	27,012,662	-	-	-	-	27,012,662	31,196,799	-	-	-	-	31,196,799
III	**OTHER INFORMATION**												
1.	Assets pledged as collateral :												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed collateral						-						-

*) 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 30 JUN 2026 AND 2025

(in millions of Rupiah)

No.	ITEMS	30 JUN 2026					30 JUN 2025				
		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	1,213	-	-	58,762	-	123	-	-	21,480	-
2.	Spot dan derivative receivable	-	-	-	84,275	-	-	-	-	21,950	-
3.	Marketable securities	6,383	-	-	9,118	-	245	-	-	12,668	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	55,712	-	-	-	-	86,481	-
6.	Acceptance receivable	5,608	351	-	25,528	-	1,252	110	-	11,177	-
7.	Loans and sharia financing	886,492	97,779	1,448,440	958,336	1,204,566	924,905	61,822	2,014,488	759,758	1,043,569
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	92	-	-	678	-	138	-	-	1,503	-
10.	Commitment and contingencies	22,839	1,022	-	35,604	10,827	20,579	889	-	29,765	10,374

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PT BANK DBS INDONESIA
FINANCIAL RATIOS
AS OF 30 JUN 2026 AND 2025

Ratios		30 JUN 2026	30 JUN 2025
Performance			
1.	Capital Adequacy Ratio (CAR)	17.93%	20.70%
2.	Non performing productive assets and non productive assets to total productive assets and non productive assets	0.71%	0.78%
3.	Non performing productive assets to total productive assets	0.71%	0.78%
4.	Allowance for impairment of financial assets to total productive assets	1.61%	2.38%
5.	Gross NPL	1.58%	2.00%
6.	Net NPL	0.14%	0.29%
7.	Return on Assets (ROA)	1.59%	1.48%
8.	Return on Equity (ROE)	12.24%	11.66%
9.	Net Interest Margin (NIM)	4.66%	5.16%
10.	Operating Expenses to Operating Income (BOPO)	82.15%	88.79%
11.	Cost to Income Ratio (CIR)	53.31%	52.99%
12.	Loan to Deposit Ratio (LDR)	87.84%	79.62%
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	0.37%	0.00%
2.	Statutory Reserve		
	a. Primary Reserve Requirement (Rupiah)		
	i. Daily	5.37%	6.52%
	ii. Average	4.37%	6.92%
	b. Reserve Requirement (Foreign currency)	4.02%	4.02%
3.	Net Open Position (NOP)	3.68%	5.29%

PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTION
AS OF 30 JUNE 2026

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	**Exchanged Rate Related**					
1.	Spot	6,619,647	6,619,647	-	2,010	3,925
2.	Forward	116,685,883	116,685,883	-	1,905,225	2,190,750
3.	Option					
	a. Sold	7,820,157	7,820,157	-	3,889	117,392
	b. Purchased	7,820,157	7,820,157	-	125,043	498
4.	Future	-	-	-	-	-
5.	Swap	159,036,058	159,036,058	-	3,393,441	2,247,573
6.	Other	-	-	-	-	-
B.	**Interest Rate Related**					
1.	Forward	3,606,581	3,606,581	-	31,374	1,077
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	811,752	811,752	-	17	5,996
4.	Swap	66,149,621	64,898,021	1,251,600	250,071	165,583
5.	Other	-	-	-	-	-
C.	**Others**	61,319,201	58,618,431	2,700,770	2,716,410	3,479,669
	TOTAL	**429,869,057**	**425,916,687**	**3,952,370**	**8,427,480**	**8,212,463**

MANAGEMENT

BOARD OF COMMISSIONERS [1]

- President Commissioner	: Shee Tse Koon
- Independent Commissioner	: Soemadi Brotodiningrat
- Independent Commissioner	: Triana Gunawan

BOARD OF DIRECTORS

- President Director	: Lim Chu Chong
- Director Compliance	: Imelda Widjaja
- Director	: Minarti
- Director	: Anthonius Sehonamin
- Director	: Puneet Punj [2]
- Director	: Sujatno Polina
- Director	: Aries Nur Prasetyo Sunu
- Director	: Himanshu Janardan Vaidya
- Director	: Melfrida Waty Gultom

[1] Paulus Irwan Sutisna ceased to be Commissioner following the Annual General Meeting of Shareholders (AGMS) dated 29 May 2026

[2] Puneet Punj has tendered his resignation as Director following letter dated 31 March 2026 with effective date as of 1 July 2026

SHAREHOLDER

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	18.73%
Maju Holdings Pte Ltd	17.05%
Temasek Holdings (Private) Ltd	10.99%
DBSN Services Pte Ltd	10.54%
DBS Nominees Pte Ltd	8.81%
Public	33.88%

Jakarta, 05 August 2026
PT Bank DBS Indonesia
S.E & O

Lim Chu Chong	Minarti
President Director	**Director**

Notes:

1) The disclosure of publication financial reports for the year ended 31 December 2025 above has been prepared based on PT Bank DBS Indonesia's audited financial statements by KAP Rintis, Jumadi, Rianto & Rekan (a member of the PricewaterhouseCoopers network of firms) with Hendra Setiadi, CPA as partner in charge with Unmodified Opinion in reports dated 27 February 2026.

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:
   June 30, 2026: 1USD = IDR 17,880
   December 31, 2025: 1USD = IDR 16,675
   June 30, 2025: 1USD = IDR 16,235

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