



Live more,  
Bank less

**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 DECEMBER 2025 AND 2024**

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2025	31 DEC 2024
<b>ASSETS</b>			
1.	Cash	295,812	345,828
2.	Placement with Bank Indonesia	6,691,055	8,737,218
3.	Placement with other banks	1,592,296	1,280,603
4.	Spot and derivative/forward receivables	2,062,876	2,305,400
5.	Marketable securities	31,823,049	30,030,553
6.	Securities sold under repurchased agreement (repo)	4,083,086	10,548,063
7.	Securities purchased under resell agreements (reverse repo)	7,037,172	6,052,121
8.	Acceptance receivables	1,208,823	1,501,719
9.	Loans	81,283,499	73,735,880
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	867,308	965,043
13.	Impairment on financial assets -/-		
	a. Marketable securities	(74)	(1,076)
	b. Loans and sharia financing	(2,388,103)	(3,475,588)
	c. Others	(1,261)	(1,707)
14.	Intangible assets	1,190,010	1,117,336
	Accumulated amortisation on intangible assets -/-	(921,890)	(841,375)
15.	Fixed assets and equipments	2,392,227	2,367,512
	Accumulated depreciation on fixed assets and equipments -/-	(1,415,926)	(1,288,148)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	2	-
	d. Inter-office assets	-	-
17.	Other assets	3,103,454	3,497,569
	<b>TOTAL ASSETS</b>	<b>138,903,415</b>	<b>136,876,951</b>



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**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 DECEMBER 2025 AND 2024**

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2025	31 DEC 2024
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current accounts	37,534,032	31,152,259
2.	Saving accounts	10,424,765	8,597,211
3.	Time deposits	50,546,149	49,449,629
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	7,567,207	2,676,202
7.	Spot and derivative/forward payables	1,647,566	2,370,783
8.	Liabilities on securities sold under repurchase agreement (repo)	4,603,267	13,863,431
9.	Acceptance payables	1,208,823	1,501,719
10.	Marketable securities issued	-	-
11.	Borrowings	5,002,500	9,657,000
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	4,781,844	3,985,166
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>123,316,153</b>	<b>123,253,400</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	233,504	2,816
	b. Loss -/-	(91,542)	(102,013)
19.	Reserves		
	a. General reserves	281,663	-
	b. Appropriated reserves	-	-
20.	Profit/Loss		
	a. Previous years	7,807,835	6,601,418
	b. Current year	1,722,552	1,488,080
	c. Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>15,587,262</b>	<b>13,623,551</b>
	<b>TOTAL EQUITY</b>	<b>15,587,262</b>	<b>13,623,551</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>138,903,415</b>	<b>136,876,951</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE NINE MONTHS ENDED 31 DECEMBER 2025 AND 2024**

(in millions of Rupiah)

NO.	ACCOUNTS	31 DEC 2025	31 DEC 2024
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	9,830,249	9,477,919
2.	Interest Expenses	(3,683,245)	(3,480,680)
	<b>Net Interest Income</b>	<b>6,147,004</b>	<b>5,997,239</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	1,103,408	127,513
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(12,666)	(67,319)
3.	Gain (Loss) on sale of financial assets	259,486	500,951
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(259,393)	87,221
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(182,245)	(198,044)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	1,642,290	1,242,535
9.	Other income	3,432	23,278
10.	Allowance for impairment losses of financial assets	(1,790,399)	(1,461,673)
11.	Loss on operational risk	(2,249)	(6,262)
12.	Personnel expenses	(2,017,711)	(1,877,263)
13.	Promotion expenses	(248,747)	(261,717)
14.	Others expenses	(2,431,168)	(2,196,361)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(3,935,962)</b>	<b>(4,087,141)</b>
	<b>Operating Profit (Loss)</b>	<b>2,211,042</b>	<b>1,910,098</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	(2,586)	(399)
2.	Other non-operating income (expenses)	2,329	2,022
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>(257)</b>	<b>1,623</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>2,210,785</b>	<b>1,911,721</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(424,997)	(210,273)
b.	Deferred tax income (expenses)	(63,236)	(213,368)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>1,722,552</b>	<b>1,488,080</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	(40,088)	11,665
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	281,247	(57,453)
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>241,159</b>	<b>(45,788)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,963,711</b>	<b>1,442,292</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	1,722,552	1,488,080
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>1,722,552</b>	<b>1,488,080</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	1,963,711	1,442,292
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,963,711</b>	<b>1,442,292</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) *)</b>	<b>-</b>	<b>-</b>

\*) Only for go public bank

**PT BANK DBS INDONESIA**  
**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF 31 DECEMBER 2025 AND 2024**

(in millions of Rupiah)

NO.	POS-POS	31 DEC 2025	31 DEC 2024
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	8,337,500	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	132,601,111	91,609,804
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	13,213,029	6,003,217
b.	Uncommitted	59,453,941	48,127,652
2.	Outstanding Irrevocable L/C	627,356	704,477
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	122,796,093	80,396,921
4.	Others	-	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	44,308,370	25,408,125
2.	Others	-	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	2,056,538	1,295,726
2.	Others	-	-

PT BANK DBS INDONESIA  
CALCULATION OF CAPITAL ADEQUACY RATIO  
AS OF 31 DECEMBER 2025 AND 2024

(in millions of Rupiah)

Accounts		31 DEC 2025	31 DEC 2024			
<b>I</b>	<b>Core Capital (Tier 1)</b>	<b>15,162,625</b>	<b>13,054,730</b>			
	<b>1. Common Equity Tier 1 (CET 1)</b>	<b>15,162,625</b>	<b>13,054,730</b>			
	<b>1.1 Paid in Capital (Excluding Treasury Stock)</b>	<b>5,633,250</b>	<b>5,633,250</b>			
	<b>1.2 Reserve additional capital</b>	<b>10,050,662</b>	<b>8,081,834</b>			
	<b>1.2.1 Additional Factors</b>					
	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	157,359	2,816			
	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	281,662	-			
	1.2.1.2.3 Previous years profit	7,882,942	6,609,206			
	1.2.1.2.4 Current year profit	1,735,219	1,555,398			
	1.2.1.2.5 Fund for paid-in capital	-	-			
	1.2.1.2.6 Others	-	-			
	<b>1.2.2 Deduction Factors</b>					
	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	(6,520)	(85,586)			
	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	-	-			
	<b>1.3 Minority Interest That Can be Counted</b>					
	<b>1.4 Deduction Factors of CET 1</b>	<b>(521,287)</b>	<b>(660,354)</b>			
	1.4.1 Deferred tax calculation <sup>)</sup>	(254,183)	(378,319)			
	1.4.2 Goodwill	(84,816)	(84,816)			
	1.4.3 Other intangible assets <sup>**</sup>	(182,288)	(197,219)			
	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)	-	-			
	<b>2. Additional Tier 1 (AT 1)</b>					
<b>II</b>	<b>Supplementary Capital (Tier 2)</b>	<b>1,787,353</b>	<b>2,108,804</b>			
	<b>1. Capital Instrument in the form of shares or other eligible Tier 2</b>	<b>982,977</b>	<b>1,407,837</b>			
	<b>2. Share premium/share discount</b>					
	<b>3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)</b>	<b>804,376</b>	<b>700,967</b>			
	<b>4. Deduction Factor of Tier 2 Capital</b>					
	<b>Total Capital</b>	<b>16,949,978</b>	<b>15,163,534</b>			
		<b>31 DEC 2025</b>	<b>31 DEC 2024</b>			
	<b>RISK WEIGHTED ASSETS</b>		<b>CAPITAL ADEQUACY RATIO</b>			
	<b>RWA FOR CREDIT RISK</b>	<b>64,207,538</b>	<b>55,928,637</b>	<b>CET 1 Ratio (%)</b>	<b>19.88%</b>	<b>19.78%</b>
	<b>RWA FOR MARKET RISK</b>	<b>6,904,856</b>	<b>5,444,939</b>	<b>Tier 1 Ratio (%)</b>	<b>19.88%</b>	<b>19.78%</b>
	<b>RWA FOR OPERATIONAL RISK</b>	<b>5,154,302</b>	<b>4,640,462</b>	<b>Tier 2 Ratio (%)</b>	<b>2.34%</b>	<b>3.19%</b>
	<b>RWA TOTAL</b>	<b>76,266,696</b>	<b>66,014,038</b>	<b>CAR Ratio (%)</b>	<b>22.22%</b>	<b>22.97%</b>
	<b>CAR ACCORDING TO RISK PROFILE (%)</b>	<b>9.99%</b>	<b>9.99%</b>	<b>CET 1 FOR BUFFER (%)</b>	<b>12.23%</b>	<b>12.98%</b>
	<b>CAR FULFILLMENT</b>			<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>		
	<b>From CET 1 (%)</b>	<b>7.65%</b>	<b>6.80%</b>	<b>Capital Conservation Buffer (%)</b>	<b>2.50%</b>	<b>2.50%</b>
	<b>From AT 1 (%)</b>	<b>0.00%</b>	<b>0.00%</b>	<b>Countercyclical Buffer (%)</b>	<b>0.00%</b>	<b>0.00%</b>
	<b>From Tier 2 (%)</b>	<b>2.34%</b>	<b>3.19%</b>	<b>Capital Surcharge for Systemic Bank (%)</b>	<b>1.00%</b>	<b>1.00%</b>

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

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

**PT BANK DBS INDONESIA  
EARNING ASSETS QUALITY AND OTHER INFORMATION  
AS OF 31 DECEMBER 2025 AND 2024**

(in millions of Rupiah)

No.	ITEMS	31 DEC 2025					31 DEC 2024						
		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	97,069	-	-	-	-	97,069	193,420	-	-	-	-	193,420
2.	Spot and derivative/forward receivables												
a.	Rupiah	169,050	-	-	-	-	169,050	216,864	-	-	-	-	216,864
b.	Foreign currency	253,380	-	-	-	-	253,380	389,301	-	-	-	-	389,301
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	1,609,894	-	-	-	-	1,609,894	400,207	-	-	-	-	400,207
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	1,892,613	-	-	-	-	1,892,613	431,275	-	-	-	-	431,275
b.	Foreign currency	94,963	-	-	-	-	94,963	88,983	-	-	-	-	88,983
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	137,769	-	-	-	-	137,769	96,508	-	-	-	-	96,508
b.	Foreign currency	1,357,059	-	-	-	-	1,357,059	990,276	-	-	-	-	990,276
2.	Spot and derivative/forward receivables												
a.	Rupiah	1,400,895	-	-	-	-	1,400,895	1,480,027	-	-	-	-	1,480,027
b.	Foreign currency	239,551	-	-	-	-	239,551	219,208	-	-	-	-	219,208
3.	Marketable securities												
a.	Rupiah	26,508,328	-	-	-	-	26,508,328	25,014,592	-	-	-	-	25,014,592
b.	Foreign currency	5,314,721	-	-	-	-	5,314,721	5,015,961	-	-	-	-	5,015,961
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	4,083,086	-	-	-	-	4,083,086	10,548,063	-	-	-	-	10,548,063
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	3,421,997	-	-	-	-	3,421,997	2,541,719	-	-	-	-	2,541,719
b.	Foreign currency	3,615,175	-	-	-	-	3,615,175	3,510,402	-	-	-	-	3,510,402
6.	Acceptance receivables	1,208,823	-	-	-	-	1,208,823	1,501,719	-	-	-	-	1,501,719
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	4,998,540	-	10,000	-	13,069	5,021,609	4,870,789	-	-	-	16,230	4,887,019
ii.	Foreign currency	6,258,905	-	-	-	-	6,258,905	3,428,829	-	-	-	2,986	3,431,815
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	47,959,466	878,266	300,971	273,795	816,335	50,228,833	42,432,099	842,039	332,329	293,002	899,432	44,798,901
ii.	Foreign currency	18,046,010	-	-	-	118,248	18,164,258	18,921,129	657,641	-	-	639,168	20,217,938
c.	Restructured loans												
i.	Rupiah	16,221	26,798	240	56	158,107	201,422	24,073	26,937	140,704	10,652	25,973	228,339
ii.	Foreign currency	-	-	-	-	86,093	86,093	-	657,641	-	-	81,915	739,556
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	84,246	-	-	-	-	84,246	285,663	-	-	-	-	285,663
10.	Commitment and contingencies												
a.	Rupiah	38,881,883	223,862	-	-	-	39,105,745	37,391,270	168,803	-	-	-	37,560,073
b.	Foreign currency	34,257,543	-	-	-	-	34,257,543	26,898,058	-	-	-	-	26,898,058
<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.

**PT BANK DBS INDONESIA**  
**IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION**  
**AS OF 31 DECEMBER 2025 AND 2024**

(in millions of Rupiah)

No.	ITEMS	31 DEC 2025					31 DEC 2024					
		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	91	-	-	15,923	-	329	-	-	-	12,806	-
2.	Spot dan derivative receivable	-	-	-	20,629	-	-	-	-	-	23,054	-
3.	Marketable securities	74	-	-	11,586	-	1,076	-	-	-	15,799	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	70,372	-	-	-	-	-	60,521	-
6.	Acceptance receivable	1,107	-	-	12,088	-	975	275	-	-	15,017	-
7.	Loans and sharia financing	944,994	115,190	1,327,919	788,728	1,076,068	872,137	52,355	2,551,096	700,531	1,511,727	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	63	-	-	782	-	128	-	-	-	2,857	-
10.	Commitment and contingencies	21,205	1,212	-	26,839	11,193	20,275	818	-	-	19,123	8,440



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**PT BANK DBS INDONESIA**  
**FINANCIAL RATIOS**  
**AS OF 31 DECEMBER 2025 AND 2024**

Ratios		31 DEC 2025	31 DEC 2024
<b>Performance</b>			
1.	Capital Adequacy Ratio (CAR)	22.22%	22.97%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	0.75%	1.14%
3.	Non performing earning assets to total earning assets	0.75%	1.14%
4.	Allowance for impairment of financial assets to total earning assets	1.85%	2.77%
5.	Gross NPL	1.89%	2.98%
6.	Net NPL	0.27%	0.41%
7.	Return on Assets (ROA)	1.56%	1.47%
8.	Return on Equity (ROE)	12.07%	12.09%
9.	Net Interest Margin (NIM)	5.11%	5.49%
10.	Operating Expenses to Operating Income (BOPO)	82.78%	83.33%
11.	Cost to Income Ratio (CIR)	54.03%	56.45%
12.	Loan to Deposit Ratio (LDR)	82.52%	82.10%
<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	4.59%	10.32%
	ii. Average	4.70%	9.37%
	b. Reserve Requirement (Foreign currency)	4.03%	4.05%
3.	Net Open Position (NOP)	1.53%	1.88%



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**PT BANK DBS INDONESIA  
SPOT AND DERIVATIVE TRANSACTION  
AS OF 31 DECEMBER 2025**

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchanged Rate Related</b>					
1.	Spot	4,819,861	4,819,861	-	6,952	6,954
2.	Forward	64,713,348	64,713,348	-	94,482	148,023
3.	Option					
	a. Sold	8,655,018	8,655,018	-	24,348	172,404
	b. Purchased	8,655,018	8,655,018	-	175,628	22,350
4.	Future	-	-	-	-	-
5.	Swap	89,027,130	89,027,130	-	447,737	139,321
6.	Other	-	-	-	-	-
<b>B.</b>	<b>Interest Rate Related</b>					
1.	Forward	1,693,000.00	1,693,000.00	-	198.00	9,596.00
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	748,708	748,708	-	1,544	439
4.	Swap	43,406,077	43,406,077	-	157,942	207,981
5.	Other	-	-	-	-	-
<b>C.</b>	<b>Others</b>	52,826,736	52,826,736	-	1,154,045	940,498
	<b>TOTAL</b>	<b>274,544,896</b>	<b>274,544,896</b>	<b>-</b>	<b>2,062,876</b>	<b>1,647,566</b>

MANAGEMENT	SHAREHOLDER
<b>BOARD OF COMMISSIONERS</b> - President Commissioner : Shee Tse Koon - Commissioner : Paulus Irwan Sutisna - Independent Commissioner : Soemadi Brotodiningrat - Independent Commissioner : Triana Gunawan <sup>1)</sup>	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd <span style="float: right;">99%</span> 2. PT Bank Central Asia Tbk. <span style="float: right;">1%</span> Total <span style="float: right; border-top: 1px solid black; border-bottom: 3px double black;">100%</span>
<b>BOARD OF DIRECTORS</b> - President Director : Lim Chu Cong - Director Compliance : Imelda Widjaja - Director : Minarti - Director : Anthonius Sehonamin <sup>2)</sup> - Director : Puneet Punj <sup>3)</sup> - Director : Sujatno Polina - Director : Aries Nur Prasetyo Sunu - Director : Himanshu Janardan Vaidya - Director : Melfrida Waty Gultom	Shareholders of DBS Group Holdings Ltd: Citibank Nominees Singapore Pte Ltd <span style="float: right;">19.13%</span> Maju Holdings Pte Ltd <span style="float: right;">17.08%</span> Temasek Holdings (Private) Ltd <span style="float: right;">11.02%</span> DBSN Services Pte Ltd <span style="float: right;">10.71%</span> DBS Nominees Pte Ltd <span style="float: right;">9.22%</span> Public <span style="float: right;">32.84%</span>
	Jakarta, 27 Mar 2026 PT Bank DBS Indonesia S.E & O
	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <u>Lim Chu Cong</u>  <b>President Director</b> </div> <div style="text-align: center;"> <u>Minarti</u>  <b>Director</b> </div> </div>

**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 (previously KAP Tanudiredja, Wibisana, Rintis & Rekan and 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:

- December 31, 2025: 1USD = IDR 16,675
- December 31, 2024: 1USD = IDR 16,095

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>