

PT BANK DBS INDONESIA STATEMENT OF FINANCIAL POSITION AS OF 31 MARCH 2021 AND 31 DECEMBER 2020

_			(in millions of Rupiah)						
NO.	ACCOUNTS	31 MAR 2021	31 DEC 2020						
ASS	SSETS SETS								
1.	Cash	595,368	409,139						
2.	Placement with Bank Indonesia	6,494,407	8,814,665						
3.	Placement with other banks	1,770,718	2,729,807						
4.	Spot and derivative/forward receivables	1,198,161	2,061,659						
5.	Marketable securities	21,673,373	20,069,949						
6.	Securities sold under repurchased agreement (repo)	-	-						
7.	Securities purchased under resell agreements (reverse repo)	2,546,559	1,051,892						
8.	Acceptance receivables	1,455,246	1,546,299						
9.	Loans	47,057,773	49,392,871						
10.	Sharia financing	-	-						
11.	Equity investment	-	-						
12.	Other financial assets	626,106	619,247						
13.	Impairment on financial assets								
	a. Marketable securities	(11,348)	(10,060)						
	b. Loans and sharia financing	(3,236,330)	(4,089,767)						
	c. Others	(81,070)	(27,743)						
14.	Intangible assets	1,212,607	1,172,113						
	Accumulated amortisation on intangible asset	(593,147)	(539,178)						
15.	Fixed assets and equipment	2,240,407	2,214,701						
	Accumulated depreciation on fixed assets and equipment	(904,289)	(875,294)						
16.	Non productive asset								
	a. Abandoned property	-	-						
	b. Foreclosed collateral *)	-	-						
	c. Suspense accounts	151	278						
	d. Inter-office assets	-	-						
17.	Other assets	3,280,134	3,091,664						
	TOTAL ASSETS	85,324,826	87,632,242						

^{*)} Presented in net basis with its impairment



PT BANK DBS INDONESIA STATEMENT OF FINANCIAL POSITION AS OF 31 MARCH 2021 AND 31 DECEMBER 2020

	(in million						
NO.	ACCOUNTS	31 MAR 2021	31 DEC 2020				
LIA	BILITIES AND EQUITIES						
	<u>LIABILITIES</u>						
1.	Current accounts	20,775,566	21,630,081				
2.	Saving accounts	8,587,336	8,591,650				
3.	Time deposits	29,921,235	31,873,049				
4.	Electronic money	-	-				
5.	Liabilities to Bank Indonesia	-	-				
6.	Liabilities to other banks	1,047,168	509,761				
7.	Spot and derivative/forward payables	1,993,052	2,260,914				
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-				
9.	Acceptance payables	1,430,348	1,546,299				
10.	Marketable securities issued	-	-				
11.	Borrowings	8,715,000	8,430,000				
12.	Security deposits	-	-				
13.	Inter-office liabilities	-	-				
14.	Other liabilities	3,369,548	3,579,176				
15.	Minority interest	-	-				
	TOTAL LIABILITIES	75,839,253	78,420,930				
	<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	60,944	134,517				
	b. Loss	-	-				
19.	Reserves						
	a. General reserves	-	-				
	b. Appropriated reserves	-	-				
20.	Profit/Loss						
	a. Previous years	3,443,545	3,720,338				
	b. Current year	347,834	(276,793)				
	c. Dividend paid	-	-				
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	9,485,573	9,211,312				
	TOTAL EQUITY	9,485,573	9,211,312				
	TOTAL LIABILITIES AND EQUITIES	85,324,826	87,632,242				



PT BANK DBS INDONESIA

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE THREE MONTHS ENDED AS OF 31 MARCH 2021 AND 2020

NO.	ACCOUNTS	31 MAR 2021	31 MAR 2020
OPE	RATING INCOME AND EXPENSES		
	terest income & expenses		
	Interest Income	1,359,351	1,740,057
2.	Interest Expenses Net Interest Income	305,879 1,053,472	594,135 1,145,922
P. ()		1,055,472	1,143,722
	perating Income and Expenses Other than Interest Gain (Loss) from increase (decrease) in fair value of financial assets	267,748	926,218
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	17,163	33,139
3.	Gain (Loss) on sale of financial assets	74,535	219,040
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	8,587	445,979
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(228,373)	(1,199,019)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	286,896	346,137
9.	Other income	16,001	14,448
	Allowance for impairment losses of financial assets	68,162	334,704
	Loss on operational risk	68,181	1,002
	Personnel expenses	361,875	354,130
	Promotion expenses	32,737	52,751
14.	Others expenses	518,608	611,473
	Net Operating Income (Expenses) Other than Net Interest	(607,006)	(568,118)
NON	Operating Profit (Loss)	446,466	577,804
-	OPERATING INCOME AND EXPENSES	_ [3
	Gain (loss) on sale of fixed assets and equipment	(57)	(6)
2.	Other non-operating income (expenses)	(57)	(3)
	NON OPERATING INCOME (EXPENSES)	` ` '	
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	446,409	577,801
	Income taxes		
	a. Estimated current year tax	15,797	115,142
	b. Deferred tax income (expenses)	(82,778)	(119,220)
	CURRENT YEAR NET PROFIT (LOSS)	347,834	343,439
	CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST	-	-
OTE	ER COMPREHENSIVE INCOME		
-	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	-	-
	Gain (loss) from changes in fair value of financial assets on debt instruments classified as fair value through other b.	(73,573)	(163,797)
	comprehensive income	(12)212)	(,,
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(73,573)	(163,797)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	274,261	179,642
	Current Year Net Profit (Loss) Attributable to:		
	Owner Minority Interest	347,834	343,439
	CURRENT YEAR TOTAL PROFIT	347,834	343,439
	Current Year Total Comprehensive Profit (Loss) Attributable to: Owner Minority Interest	274,261	179,642
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	274,261	179,642
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah)	-	
	AND MARKET (MODO) I DICOLLIAD (III unit Aupun)	•	-



PT BANK DBS INDONESIA STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS OF 31 MARCH 2021 AND 31 DECEMBER 2020

		(in millions of Rupian)	
NO.	POS-POS	31 MAR 2021	31 DEC 2020
I	COMMITMENT RECEIVABLES		
	 Undrawn borrowing facilities Foreign currency positions to be received from spot and derivatives/forward transactions Others 	- 40,556,007 -	- 40,404,993 -
II	COMMITMENT LIABILITIES		
	 Unused loan facilities a. Committed b. Uncommitted Outstanding Irrevocable L/C Foreign currency positions to be submitted for spot and derivatives/forward transactions Others 	3,726,220 33,829,980 527,847 41,648,394	4,145,565 34,107,015 1,296,988 45,875,996
III.	CONTINGENT RECEIVABLES	<u> </u>	
	 Guarantees Received Others 	25,831,194	26,193,208 -
IV.	CONTINGENT LIABILITIES		
	 Guarantees Issued Others 	2,105,250	1,813,364 -



PT BANK DBS INDONESIA CALCULATION OF CAPITAL ADEQUACY RATIO

AS OF 31 MARCH 2021 AND 2020

					(ir	n millions of Rupiah)
			Accounts		31 MAR 2021	31 MAR 2020
Core Capital (Tier 1)					8,089,166	8,125,31
1 Common Equity Tier 1 (CET 1	1)				8,089,166	8,125,31
1.1 Paid in Capital (Excludir	ng Treasury Sto	ock)			5,633,250	4,254,950
1.2 Reserve additional capita					3,899,110	5,353,971
1.2.1 Additional Factors						
1.2.1.1 Other comp						
1.2.1.1.1	Excess translat	tion adjustment on fir	nancial statement		-	-
1.2.1.1.2	Potential gain	due to increases of fa	ir value of financial asset c	lassified as fair value through other comprehensive income	115,822	23,098
1.2.1.1.3	Fixed asset rev	valuation surplus			-	-
1.2.1.2 Other discl						
1.2.1.2.1	Share premiun				-	-
1.2.1.2.2	General reserv				-	-
1.2.1.2.3	Previous years				3,470,682	3,738,633
1.2.1.2.4	Current year pr				330,671	310,29
1.2.1.2.5	Fund for paid-	in capital			-	1,364,50
1.2.1.2.6	Others				-	-
1.2.2 Deduction Factors						
	prehensive incom		-1			
1.2.2.1.1			al statement translation		(18.065)	- (72.01
1.2.2.1.2		es due to impairment	or rair value of financial ass	set classified as fair value through other comprehensive income	(18,065)	(73,014
1.2.2.2 Other discl						
1.2.2.2.1	Share discount				-	<u> </u>
1.2.2.2.2	Previous years				-	-
1.2.2.2.3	Current year lo				-	<u> </u>
1.2.2.2.4			atory provision and impair		-	-
1.2.2.2.5				instrument in the Trading Book	-	
1.2.2.2.6		latory provision on ne	on productive asset		-	(9,54
1.2.2.2.7 1.3 Minority Interest T	Others	unted			-	<u> </u>
1.4 Deduction Factors		unteu			(1,443,194)	(1,483,609
	ax calculation				(851,989)	(895,710
1.4.2 Goodwill	A carculation				(84,816)	(84,810
	ngible assets				(506,389)	(503,07
		an be calculated as de	eduction factor		(500,505)	(202,07
		nsurance subsidiary	duction factor		_	_
	ion exposure				_	_
	iction factors of C	CET 1				
1.4.7.1			nstrument with other bank		_	_
1.4.7.2				due to the law, a grant or grants will	-	-
1.4.7.3				ent (settlement risk) - Non Delivery Versus Payment	-	-
1.4.7.4				activities based on sharia principles (if any)	-	-
2 Additional Tier 1 (AT 1)						
2.1 Capital instrument v	which can be calc	culated as AT 1			-	-
2.2 Share premium/Shar					-	-
2.3 Deduction Factors o	n AT1				-	-
Suplementary Capital (Tier 2)					4,222,052	5,512,90
1 Capital Instrument in the form	ı of shares or otl	her eligible Tier 2			3,757,727	4,871,56
A (1)	į.					-
2 Share premium/share discount	ccate (maximum	n 1.25% of RWA for	Credit Risk)		464,325	641,33
3 General provision of earning a					_	_
		7	Total Canital			12 (20 21)
3 General provision of earning a			Total Capital		12,311,218	
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca		31 MAR 2021	Total Capital 31 MAR 2020	CADITAL ADEQUACY DATIO		13,638,21 31 MAR 2020
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca		31 MAR 2021	31 MAR 2020	CAPITAL ADEQUACY RATIO	12,311,218 31 MAR 2021	31 MAR 2020
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK		31 MAR 2021 37,085,917	31 MAR 2020 51,183,486	CET 1 Ratio (%)	12,311,218 31 MAR 2021 15.78%	31 MAR 2020 12.53
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK RWA FOR MARKET RISK	pital	31 MAR 2021 37,085,917 3,629,012	31 MAR 2020 51,183,486 4,775,804	CET 1 Ratio (%) Tier 1 Ratio (%)	12,311,218 31 MAR 2021 15.78% 15.78%	31 MAR 2020 12.53 12.53
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL RISK	pital	31 MAR 2021 37,085,917 3,629,012 10,536,298	31 MAR 2020 51,183,486 4,775,804 8,903,990	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	12,311,218 31 MAR 2021 15.78% 15.78% 8.24%	31 MAR 2020 12.53 12.53 8.50
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL RISK RWA TOTAL	pital	37,085,917 3,629,012 10,536,298 51,251,227	31 MAR 2020 51,183,486 4,775,804 8,903,990 64,863,280	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%)	12,311,218 31 MAR 2021 15.78% 15.78% 8.24% 24.02%	12.53 12.53 8.50 21.04
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL RISK RWA TOTAL RA CCORDING TO RISK PROFIL RE FULFILLMENT ALLOCATION	pital	37,085,917 3,629,012 10,536,298	31 MAR 2020 51,183,486 4,775,804 8,903,990	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 FOR BUFFER (%)	12,311,218 31 MAR 2021 15.78% 15.78% 8.24%	12.53° 12.53° 12.53° 8.50° 21.04°
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL RISK RWA TOTAL RA CCORDING TO RISK PROFIL R FULFILLMENT ALLOCATION RISK PROFIL	pital	31 MAR 2021 37,085,917 3,629,012 10,536,298 51,251,227 9,99%	31 MAR 2020 51,183,486 4,775,804 8,903,990 64,863,280 9,99%	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 FOR BUFFER (%) BUFFER REQUIREMENT FULFILLED BY BANK (%)	12,311,218 31 MAR 2021 15.78% 15.78% 8.24% 24.02% 9.78%	12.53° 12.53° 12.53° 8.50° 21.04° 6.53°
3 General provision of earning a 4 Deduction Factor of Tier 2 Ca SK WEIGHTED ASSETS RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL RISK RWA TOTAL RA CCORDING TO RISK PROFIL RE FULFILLMENT ALLOCATION	pital	37,085,917 3,629,012 10,536,298 51,251,227	31 MAR 2020 51,183,486 4,775,804 8,903,990 64,863,280	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CET 1 FOR BUFFER (%)	12,311,218 31 MAR 2021 15.78% 15.78% 8.24% 24.02%	13,638,212 31 MAR 2020 12.533 12.533 8.500 21.043 6.539 2.509

^{*)} In accordance with OJK Regulation No. 48/POJK.03/2020 on the 1st December 2020 regarding "Changes in Otoritas Jasa Keuangan Regulation No. 11/ POJK.03/2020 on National Economic Stimulus as Countercyclical Policy Due to the Effect of Coronavirus Disease 2019", the requirement to fulfill the Capital Conservation Buffer in the capital component of 2.5% of the Risk Weighted Assets for banks in BUKU category 3 and 4 is negated until 31st March 2022.



PT BANK DBS INDONESIA EARNING ASSET QUALITY AND OTHER INFORMATION AS OF 31 MARCH 2021 AND 2020

Marie			(in m 31 MAR 2021 31 MAR 2020											
Compared markeds	No.	ITEMS	D	Special Mention			T	Total	D	Cassial Mantina			Y	Total
Processor Proc	-	DEV ATTER BARTIES	F 258	Special Mention	Substanuaru	Doubtiui	Luss	Totai	rass	Special Mention	Substanuaru	Doubtui	Loss	Total
Designation				1	1		1			1			1	
March Marc	1.													
The content of the			400	-	=	=	-	400		÷	-	-	-	
S. Anterior 11			146,960	-	=	=	-	146,960	3,497,310	÷	-	-	-	3,497,310
Section Section	2.													
Description of the content of the				-	=	=	-			÷	-	-	-	
Brown			202,963	-	=	=	-	202,963	573,632	÷	-	-	-	573,632
B. Section cell and recognized grown property	3.													
Section Sect			-	-	=	=	-	=	-	÷	-	-	-	-
Secretary Comment Co	١.		-	-	=	=	-	-	-	-	-	-	-	=
Section Content of the Content o	4.													
\$			-	-	=	=	-	-	-	-	-	-	-	=
B. Stager controllers			-	-	-	-	=	-	-	-	-	-	-	-
No. No. Angestee month of the Control of the Cont	5.													
6. Accordance controls			-	-	-	-	=	-	-	-	-	-	-	-
2.			-	-	=	=	-	=	-	÷	-	-	-	-
No. Mineral contains compose (MANA)	1		-	-	=	=	-	=	-	÷	-	-	-	-
Registration	7.													
Part														
No.			-	-	-	-	=	=	-	-	-	-	-	-
Right Stage Stag			-	-	-	-	=	=	-	-	-	-	-	-
Page		_												
Page	1		3,379	-		-		3,379	3,174	-	-	-	-	3,174
Page			-	-	-	-	=	=	-	-	-	-	-	-
B. Delignormery C. Deligno														
Section Sect			-	-	-	-	=	-	-	-	-	-	-	-
0. Commerce of			-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	=	-	-	-	-	-	-	-
Republic Properties			-	-	-	-	-	-	-	-	-	-	-	-
Nomemon	10													
Non-mark the the bads				-	-	-	=		265,410	-	-	-	-	265,410
Part	L.		820	-	-		-	820	-	-	-	-	-	-
Regish	_			1	1		ı	ı		1	1		1	
Part	1.													
2				-	-	-	-			-	-	-	-	
Regish	_		959,972	-	-	-	-	959,972	1,030,214	-	-	-	-	1,030,214
Separate securing Sepa	2.													
Machenable occurities				-	=	=	-			41	-	-	-	
Regular 14,076,254 7,697,290 7,697,290 7,697,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290 7,699,290			45,481	-	=	=	-	45,481	545,959	-	-	-	-	545,959
Securities and under reportation agreement (repo) 7,884,972 12,087	3.													
## Securities sold under reporthese agreement (repo) ## Republ Foreign currency				-	=	=	-				-	-	-	
Repair R	١.		7,584,932	12,087	=	=	-	7,597,019	7,469,058	19,426	-	-	-	7,488,484
No. Foreign currency Securities purchased under resell agreements (reverse repo) Securities (under resell agreements (reverse repo) Securities (under resell agreements (reverse repo) Securities (under resell agreements (under resell agreement (under resell agreement (under resel	4.													
5. Securities purchased under resetal agreements (reverse repo) 4. Ruplah 2.546,559 2.546,559 <th< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></th<>			-	-	-	-	-	-	-	-	-	-	-	-
Regish (Regish (Regisher Receivables) (Regish	_		-	-	-	-	=	=	-	-	-	-	-	-
8. Foreign currency 6. Accorpance receivables 7. Loans 8. Micro, small and medium enterprises (UMKM) 7 i. Rupinh 6. No micro, small and medium enterprises (UMKM) 7 i. Rupinh 7. Loans 8. Micro, small and medium enterprises (UMKM) 7 i. Rupinh 8. No micro, small and medium enterprises (UMKM) 7 i. Rupinh 8. No micro, small and medium enterprises (UMKM) 7 i. Rupinh 9. No micro, small and medium enterprises (UMKM) 7 i. Rupinh 1. Foreign currency 1. Rupinh 1. Rupinh 1. Foreign currency 1. Rupinh 1. Rup	5.													
6 Accepture receivables			2,546,559	-	-	-	=	2,546,559	-	-	-	-	-	-
	_		-	-	-	-	-	-	-		-	-	-	-
a. Micro, small and medium enterprises (UMKM) '\frac{1}{1}. Rupiah i. Rupiah			1,448,192	7,054	-	-	-	1,455,246	2,998,532	68,242	-	-	-	3,066,774
1. Rupish 1.545.636 39.034 5.341 39.065 1.949.076 2.001.874 12.085 170.00 33.996 2.217.855 1. Foreign currency 2.232.286 47.473 103.071 2.382.824 2.877.65 27.727 82.822 2.988.314 1. Rupish Rupish Rupish Rupish Rupish	7.													
II Foreign currency 2,232,280 47,473		* ' '												
b. Non micro, small and medium enterprises (UMKM) 7 i. Rupish i. Foreign currency c. Restructured loans i. Foreign currency difference of the state of the s					-	5,341					-		33,596	
Foreign currency 13,980,995 978,541 - 9,441 12,994 14,981,971 18,436,642 863,280 - 238,040 315,592 33,878,472 12,914 12,914 14,981,971 18,436,642 863,280 - 12,154 19,312,076 12,154 19,312,076 12,154 12,914 14,981,971 18,436,642 863,280 - 12,154 19,312,076 12,154 19,312,076 12,154 12,914 12,914 14,981,971 18,436,642 863,280 - 12,154 19,312,076 12,154 12,914 1			2,232,280	47,473	-	-	103,071	2,382,824	2,877,765	27,727	-	82,822	-	2,988,314
Foreign currency 13,980,995 978,541 - 9,441 12,994 14,981,971 18,436,642 863,280 - 12,154 19,312,076		_												
Restrictured loans			24,179,469	2,542,353	192,252	315,108	510,741	27,739,923	30,843,336	1,612,317	869,187	238,040	315,592	33,878,472
I. Rupish 961.083 1.978,220 95.700 86.966 915 3.122.884 13.704 17.293 732.945			13,980,995	978,541	-	9,441	12,994	14,981,971	18,436,642	863,280	-	-	12,154	19,312,076
ii. Foreign currency														
8. Equity Investment			961,083	1,978,220	95,700	86,966	915	3,122,884	13,704	17,293	732,945	-	-	763,942
9. Other receivables 102,745 - 21,585 124,330 100,905 - 5,584 106,489 100 Commitment and contingencies 2 12,340 229,274 - 22,463,280 34,456,084 301,026 - 16,000 34,773,110 24,00			-	831,973	-	-	6,612	838,585	22,089	20,855	-	-	12,154	55,098
102.475			-	-	-	-	-	-	-	-	-	=	-	-
Rupiah 22,234,006 229,274 -			102,745	-	-	-	21,585	124,330	100,905	-	-	-	5,584	106,489
b. Foreign currency	10	Commitment and contingencies												
b. Foreign currency		a. Rupiah	22,234,006	229,274	-	-	-	22,463,280	34,456,084	301,026	-	-	16,000	34,773,110
1. Assets pledged as colluteral : a. To Bank Indonesia b. To other parties 170,088 304,997	<u></u>		16,950,498	134,309	-	-	-	17,084,807	22,092,495		-	-	-	
a. To Bank Indonesia	Ш	OTHER INFORMATION												
b. To other parties 170,088 304,997	1.	Assets pledged as collateral :												
	1	a. To Bank Indonesia						-						-
2. Foreclosed collateral **) - 19,091		b. To other parties						170,088						304,997
	2.	Foreclosed collateral **)						-						19,091

^{2.} Forecased 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.

Presented in net basis with its impairment

Presented in net basis with its impairment



PT BANK DBS INDONESIA IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION AS OF 31 MARCH 2021 AND 2020

	ITEMS	31 MAR 2021				31 MAR 2020					
No.		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	208	-	-	17,707	-	468	-	-	46,407	-
2.	Spot dan derivative receivable	-	-	-	11,982	-	-	-	-	51,035	2
3.	Marketable securities	3,264	8,084	-	34,742	604	6,245	857	-	41,017	996
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	2,573	51,419	-	14,482	353	10,442	56,635	-	29,986	278
7.	Loans and sharia financing	932,978	714,295	1,589,057	419,418	855,688	830,432	653,539	1,365,465	541,628	667,853
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	62	5,223	21,585	1,027	21,585	455	-	5,584	1,009	5,584
10.	Commitment and contingencies	11,406	29,539	-	25,011	12,513	14,032	12,357	16,000	53,758	36,721



PT BANK DBS INDONESIA FINANCIAL RATIO AS OF 31 MARCH 2021 AND 2020

	Ratio	31 MAR 2021	31 MAR 2020
Perform	•		
1	Capital Adequacy Ratio (CAR)	24.02%	21.03%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.32%	1.23%
3	Non performing earning assets to total earning assets *)	1.32%	1.21%
4	Allowance for impairment of financial assets to total earning assets	4.39%	3.39%
5	Gross NPL	3.21%	2.96%
6	Net NPL	1.33%	0.97%
7	Return on Asset (ROA)	2.07%	2.42%
8	Return on Equity (ROE)	17.79%	17.17%
9	Net Interest Margin (NIM)	5.57%	5.81%
10	Operating Expenses to Operating Income (BOPO) *)	78.01%	84.49%
11	Cost to Income Ratio (CIR)	66.08%	53.00%
12	Loan to Deposit Ratio (LDR)	79.38%	84.21%
Complia	nce		
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	3.11%	6.07%
	ii. Average	3.20%	5.97%
	b. Reserve Requirement (Foreign currency)	4.24%	5.26%
3	Net Open Position (NOP)	4.68%	2.25%

^{*)} Non performing earning assets to total earning assets and Operating Expenses to Operating Income (BOPO) ratio for the period of 31 March 2020 is recalculated using the formula stipulated in SEOJK No. 9/SEOJK.03/2020



PT BANK DBS INDONESIA SPOT AND DERIVATIVE TRANSACTIONS AS OF 31 MARCH 2021

(in millions of Rup											
NO	TRANSACTION	Notional Amount	Purpo	ose	Derivative Receivables and Payables						
			Trading	Hedging	Receivables	Payables					
A.											
1	Spot	2,943,631	2,943,631	-	2,575	3,841					
2	Forward	12,284,935	12,284,935	-	142,540	56,054					
3	Option										
3	a. Sold	2,980,563	2,980,563		31,630	142 510					
				-		143,519					
	b. Purchased	2,980,563	2,980,563	-	143,762	31,630					
4	Future	-	-	-	-	-					
5	Swap	35,732,452	35,732,452	-	278,604	1,276,844					
6	Other	-	-	-	-	-					
В.	Interest Rate Related										
1	Forward	-	-	-	-	-					
2	Option										
	a. Sold	-	-	-	-	-					
	b. Purchased	-	-	-	-	-					
3	Future	-	-	-	-	-					
4	Swap	19,339,055	16,448,580	2,890,475	58,658	310,535					
5	Other	-	-	-	-	-					
C.	Others	17,511,179	17,511,179	-	540,392	170,629					
	TOTAL	93,772,378	90,881,903	2,890,475	1,198,161	1,993,052					



	MANAGEMENT	SHAREHOLDER				
BOARD OF COMMISSIONED - President Commissioner - Commissioner - Independent Commissioner - Independent Commissioner	RS : Tan Su Shan Carrie : Shee Tse Koon : Prof. Dr. Subroto : Soemadi Brotodiningrat	Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd PT Bank Central Asia Tbk. Total	99% 1% 100%			
BOARD OF DIRECTORS - Presiden Direktur - Direktur Kepatuhan - Direktur - Direktur - Direktur - Direktur - Direktur - Direktur	: Paulus Irwan Sutisna : Imelda Widjaja : Kunardy Darma, Lie : Rudy Tandjung : Minarti : Pranam Wahi : Lim Boon Khee	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd Maju Holdings Pte Ltd Public	11.12% 17.97% 70.91%			
		Jakarta, 12 May 2021 PT Bank DBS Indonesia S.E & O				
		Paulus Irwan Sutisna President Director	<u>Minarti</u> Director			

Notes:

- 1) The disclosure of published financial reports for the date and three months ended 31 March 2021 and 2020 above were prepared based on PT Bank DBS Indonesia's unaudited financial statements. PT Bank DBS Indonesia published financial reports as of 31 December 2020 were audited by KAP Tanudiredja, Wibisana, Rintis & Rekan a member firm of PricewaterhouseCoopers network of firms with Jimmy Pangestu, S.E. as partner in charge with Unmodified Opinion in reports dated 26 February 2021.
- 2) The published financial statements are disclosed based on Financial Accounting Standards in Indonesia and in accordance with the Financial Services Authority (FSA) regulation No. 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and FSA circular letter No. 09/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Commercial Bank Reports.
- 3) USD to IDR Exchange rate as of 31 March 2021, 31 December 2020, and 31 March 2020 are Rp 14,525, Rp 14,050, and Rp 16,310.
- 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