

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								
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					
NO.	ACCOUNTS	31 MAR 2021	31 DEC 2020			
LIAI	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			
	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	60,944	134,517			
	b. Loss	_	-			
19.	Reserves					
	a. General reserves	_	-			
	b. Appropriated reserves	_	-			
	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		in millions of Rupiah)
NO.	ACCOUNTS	31 MAR 2021	31 MAR 2020
	TING INCOME AND EXPENSES est income & expenses		
	erest Income	1,359,351	1,740,05
2. Inte	erest Expenses	305,879	594,13
Net	t Interest Income	1,053,472	1,145,92
	ating Income and Expenses Other than Interest		
	in (Loss) from increase (decrease) in fair value of financial assets	267,748 17,163	926,21 33,13
	in (Loss) from decrease (increase) in fair value of financial liabilities in (Loss) on sale of financial assets	74,535	219,04
	in (Loss) on spot and derivative/forward transactions (realised)	8,587	445,97
5. Gai	in (Loss) on investment under equity method	-	-
	in (loss) on foreign exchange translation	(228,373)	(1,199,01
	vidend income	-	-
	mmisions/provisions/fees and administrations income	286,896	346,13
	ner income	16,001	14,44 334,70
	owance for impairment losses of financial assets ss on operational risk	68,162 68,181	1,00
	rsonnel expenses	361,875	354,13
	omotion expenses	32,737	52,75
	ners expenses	518,608	611,47
Net	t Operating Income (Expenses) Other than Net Interest	(607,006)	(568,11
Op	perating Profit (Loss)	446,466	577,80
ON OI	PERATING INCOME AND EXPENSES	-	
l. Gai	in (loss) on sale of fixed assets and equipment	-	
2. Oth	ner non-operating income (expenses)	(57)	(
NO	ON OPERATING INCOME (EXPENSES)	(57)	(
CU	URRENT YEAR PROFIT (LOSS) BEFORE TAX	446,409	577,80
Inc	come taxes		
a.	Estimated current year tax	15,797	115,14
b.	Deferred tax income (expenses)	(82,778)	(119,22
CU	URRENT YEAR NET PROFIT (LOSS)	347,834	343,43
CU	URRENT YEAR PROFIT (LOSS) MINORITY INTEREST	-	-
THER	R COMPREHENSIVE INCOME		
1. Ite	ms that will not be reclassified to profit or loss		
a.	Revaluation surplus of fixed assets	-	-
	Gain (Loss) from remeasurement on defined benefit plan	-	-
C.	Others ms that will be reclassified to profit or loss	-	-
2. Ite	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	(52.552)	(1.50.70
b.	comprehensive income	(73,573)	(163,79
	Others	-	-
0	THER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(73,573)	(163,79
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	274,261	179,64
Cı	urrent Year Net Profit (Loss) Attributable to:		
	Owner Minority Interest	347,834	343,43
	CURRENT YEAR TOTAL PROFIT	347,834	343,43
C	urrent Year Total Comprehensive Profit (Loss) Attributable to:	577,054	545,45
	Owner	274,261	179,64
	Minority Interest		,,0
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	274,261	179,64
TI	RANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
DI	IVIDEN	-	-
	ET EARNING (LOSS) PER SHARE (in unit Rupiah)		



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

				(III IIIIIIIIIIII of Kupian)					
NO.		POS-POS	31 MAR 2021	31 DEC 2020					
I	COMMITMENT RI	CCEIVABLES							
	 Undrawn borrowing Foreign currency parameters Others 	ng facilities positions to be received from spot and derivatives/forward	- 40,556,007 -	- 40,404,993 -					
II	COMMITMENT LI	ABILITIES							
	 Unused loan facili Committee Uncommit Outstanding Irrevers Foreign currency parameters Others 	i ted	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 REC								
	 Guarantees Receiv Others 	ved	25,831,194	26,193,208 -					
IV.	V. 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

		Aggoveta			1 millions of Rupia
		Accounts		31 MAR 2021	31 MAR 2020
Core Capital (Tier 1)				8,089,166	8,125,3
1 Common Equity Tier 1 (CET 1)				8,089,166	8,125,3
1.1 Paid in Capital (Excluding Tre	asury Stock)			5,633,250	4,254,9
1.2 Reserve additional capital 1.2.1 Additional Factors				3,899,110	5,353,9
1.2.1 Additional Factors 1.2.1.1 Other comprehen	rive income			+	
*	ess translation adjustment on fir	nancial statement		_	
	v		assified as fair value through other comprehensive income	115,822	23,0
	d asset revaluation surplus			-	-
1.2.1.2 Other disclosed r 1.2.1.2.1 Sha	eserves re premium			_	
	eral reserves			-	
	ious years profit			3,470,682	3,738,6
	ent year profit			330,671	310,2
	d for paid-in capital			-	1,364,5
1.2.1.2.6 Oth	ers			-	-
1.2.2 Deduction Factors					
1.2.2.1 Other comprehen					
1.2.2.1.1 Neg	ative adjustment due to fi nanci	al statement translation		-	
1.2.2.1.2 Pote	ntial losses due to impairment of	of fair value of financial asso	et classified as fair value through other comprehensive income	(18,065)	(73,0
1.2.2.2 Other disclosed r					
	re discount			-	
	rious years losses rent year losses			-	
	ative differences between regula	atory provision and impairm	nent of productive asset	-	
	ative differences on adjustment			_	
	uired regulatory provision on no		S = 0.00	_	(9,
1.2.2.2.7 Oth		•		-	•
1.3 Minority Interest That C				-	
1.4 Deduction Factors of CE				(1,443,194)	(1,483,0
1.4.1 Deferred tax calc	ılatıon			(851,989)	(895,
1.4.2 Goodwill 1.4.3 Other intangible	ecate			(84,816)	(84,
	t which can be calculated as de	duction factor		(300,389)	(303,
	apital of insurance subsidiary	duction factor		_	
1.4.6 Securitisation ex	•			-	
1.4.7 Other deduction					
1.4.7.1 Inve	stment on AT 1 and/or Tier 2 ir	strument with other bank		-	
			due to the law, a grant or grants will	-	
			ent (settlement risk) - Non Delivery Versus Payment	-	
	osures in the subsidiary compan	nies that carry out business a	ctivities based on sharia principles (if any)	-	
2 Additional Tier 1 (AT 1) 2.1 Capital instrument which of	on he coloulated as AT 1			_	
2.2 Share premium/Share disc					
2.3 Deduction Factors on ATI	June			-	
Suplementary Capital (Tier 2)				4,222,052	5,512
1 Capital Instrument in the form of sh	ares or other eligible Tier 2			3,757,727	4,871,
2 Share premium/share discount				-	
3 General provision of earning assets (maximum 1.25% of RWA for	Credit Risk)		464,325	641,
4 Deduction Factor of Tier 2 Capital				-	
		Fotal Capital		12,311,218	13,638,2
WEIGHEED ACCEPT	31 MAR 2021	31 MAR 2020	CARTEAL AREQUACY RATEO	31 MAR 2021	31 MAR 2020
WEIGHTED ASSETS	37.085,917	£1 102 40¢	CAPITAL ADEQUACY RATIO CET 1 Ratio (%)	15 700/	10
RWA FOR CREDIT RISK RWA FOR MARKET RISK	3,629,012	51,183,486 4,775,804	CE 1 Ratio (%) Tier 1 Ratio (%)	15.78% 15.78%	12. 12.
RWA FOR OPERATIONAL RISK	10,536,298	8,903,990	Tier 2 Ratio (%)	8.24%	8.
RWA TOTAL	51,251,227	64,863,280	CAR Ratio (%)	24.02%	21.
ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	9.78%	6.:
FULFILLMENT ALLOCATION			BUFFER REQUIREMENT FULFILLED BY BANK (%)		
ISK PROFIL	6.000/	£ 000/	Capital Conservation Ruffer (94)	0.00%	2
RISK PROFIL From CET 1 (%) From AT 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%) *) Countercyclical Buffer (%)	0.00% 0.00%	2.5

^{*)} 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

Page					21 MAI	D 2021					21 MA	P 2020		
Commentment of the comment of the	No.	ITEMS	Porce	Special Montion			Loss	Total	Doce	Special Mention			Lore	Total
Programme		DEI ATER DADTIEC	1 455	Special Menuon	Substanuaru	Doubtui	Loss	Total	1 ass	Special Mention	Substanuaru	Doubtui	Loss	Total
No.						1								
December Programmer 16600 13 15 16000 13 15 15 15 15 15 15 15			400					400	2.212					2 212
2.				-	-	-				-	-	-	-	2,313 3,497,310
No.	2.		140,900	-	-	-	-	140,900	3,497,310	-	-	-	-	3,497,310
December 1965 196		a. Rupiah	128			-	_	128	27,053				-	27,053
No. No.		b. Foreign currency		-	-	-	-			-	-	-	-	573,632
Description of the process propose and p	3.	Marketable securities												
Bandard Sequence (copy			-	-	-	-	-	-	-	-	-	-	-	-
Page			-	-		-	-	-	-	-	-	-	-	-
No. Programmy No.	4.													
Page			-		-	-		-	-	-	-	-	=	-
Page	5.		-	-	-	-	-	-	-	-	-	-	-	-
No. Programmery			_								_		_	
A comparation of the comparation (ANSA)						-					-		_	
Begins and not continue receptors (1980s)	6.	Acceptance receivables	-			-							-	
B. Sepace	7.	Loans												
Repair Secretary Secreta	1													
Part	1		-	-	-	-	-	-	-	-	-	-	-	-
B. Pariga controls S. Pariga control S. Pariga controls S. Pariga control S. Pariga controls S. Pariga controls S. Pariga control S. Pariga controls S. Pariga control	1		-	-	-	-	-	-	-	-	-	-	-	-
P. Fasque controls from the control from the controls from the control from the cont	1													
Restrict Original	1		3,379		-	-		3,379	3,174	-	-	-	-	3,174
E. Repub Internant	1		-	-	-	-	-	-	-	-	-	-	-	-
Reproprieties	1													
B. Color monomated contingencies	1				-							-		
Description Comments and continguistics Comments and continues Comme	8.		-		-									-
Rigidal	9.	Other receivables	-			_			_		-	_	_	_
Non-NELTIFE PATTER	10	Commitment and contingencies												
No.	1		640,390	-	-	-	-	640,390	265,410	-	-	-	-	265,410
Temporaries and index banks 663,386	<u></u>		820	-	-	-	-	820	-	-	-	-	-	-
Regular Septial control Septial Septia	_			ı	1	1		ı						
Description controls 1,000	1.													
2. See and determine General exercisables Rigidah	1			-	-	-				-	-	-	-	110,871
Regrath 949,589	2.		959,972	-	-	-	-	959,972	1,030,214	-	-	-	-	1,030,214
B. Foreign currency	1		040.500					040.500	2 056 022					2056 963
3. Markeathle socurities 1,4076,354	1									41				3,956,863 545,959
Secretic sold under repurchase agreement (repo) 7,844,932 12,087	3.		45,461	-	-		-	45,461	545,539			-		343,939
No. Foreign currency 7,584,932 12,087	1	a. Rupiah	14,076,354	-	-	-	-	14,076,354	7,639,249	490	-	-	- 1	7,639,739
4. Securities and under reparchase agreement (repo) 2. Ruptuh 3. Ruptuh 4. Securities purchased under resell agreements (revene repo) 3. Ruptuh 5. Foreign currency 5. Securities purchased under resell agreements (revene repo) 4. Ruptuh 6. Acceptance receivables 7. Loans 6. Acceptance receivables 7. Loans 8. Micro, small and medium enterprises (UMKM) 79 1. Ruptuh 1	1	b. Foreign currency		12,087	-	-					-	-	-	7,488,484
Description currency Continue purchased under receil agreements (reverse repo) Continue purchased under receil agreements (reverse receivables Continue purchased under receil agreements (reverse receivables Continue purchased under receil agreements (reverse receivables Continue purchased under receil agreements Continue purchased under receil agreements Continue purchased under receivables Continue purchased under receivable	4.													
5. Securities purchased under resell agreements (revene repo) a. Rupuh 5. Securities purchased under resell agreements (revene repo) b. Foreign currency 6. Acceptance receivables 1.448,192 7.054 7. Loans a. Micro, small and medium enterprises (UMKM) i. Rupiah 2.93,674 3.90,34 3.	1		-	-	-	-	-	-	-	-	-	-	-	-
a. Reptah b. Foreign currency c. Acceptance receivables c. Micro, small and medium enterprises (UMKM) c. Ruptah c. Posign currency c. Micro, small and medium enterprises (UMKM) c. Ruptah c. Posign currency c. Reptance receivables c. Reptance rec	1.		-	-	-	-	-	-	-	-	-	-	-	-
h. Foreign currency 6. Acceptance receivables 1,448,192 7,654 1,455,246 2,998,532 68,342 1,455,246 2,998,532 68,342	5.													
6. Acceptance receivables 1,448,192 7,054	1		2,546,559	-	-	-		2,546,559	-	-	-	-	-	-
7. Loans a. Micro, small and medium enterprises (UMKM) '') i. Rupiah ii. Foreign currency b. Non micro, small and medium enterprises (UMKM) '') i. Rupiah ii. Foreign currency b. Non micro, small and medium enterprises (UMKM) '') ii. Rupiah ii. Foreign currency c. Restructured loans i. Rupiah j.	6.		1 440 102	7.054	-	-		1 455 245	2 000 522	69.343	-	-		2044 774
a. Micro, small and medium enterprises (UMKM) '' i. Rupiah 293,674 39,034 - 5,341 189,365 527,414 2,001,874 12,085 - 170,300 33,596 ii. Foreign currency 109,160 4,621 113,781 2,877,765 27,727 - 82,822 b. Non micro, small and medium enterprises (UMKM) '' i. Rupiah 25,431,431 2,542,533 192,252 315,108 681,041 29,162,185 30,843,336 1,612,317 869,187 238,040 315,592 ii. Foreign currency 16,104,115 1,026,014 - 9,441 111,444 17,251,014 18,436,642 863,280 - 12,154 c. Restructured bans i. Rupiah 961,083 1,978,220 95,700 86,966 915 3,122,884 13,704 17,293 732,945 ii. Foreign currency - 831,973 6,612 838,585 22,089 20,855 12,154 g. Equity Investment 21,585 124,330 100,905 5,584 to Commitment and contingencies a. Rupiah 22,234,006 229,274 22,463,280 34,456,084 30,1026 16,000 b. Foreign currency 16,590,498 134,309 17,088 to THE NEVERMATION 1. Auster bedged as collateral: a. To Bank Indonesia b. To other parties			1,448,192	7,054	-	·	-	1,455,246	2,998,532	68,242		-	_ [3,066,774
i. Rupiah ii. Foreign currency 109,160 4,621 113,781 2,877,765 27,727 - 82,822 4,621 113,781 2,877,765 27,727 - 82,822	1	a. Micro, small and medium enterprises (UMKM) *)												
10,160 - - 4,621 113,781 2,877,765 27,727 - 82,822 -	1		293,674	39,034	-	5,341	189,365	527,414	2,001,874	12,085	-	170,300	33,596	2,217,855
Non micro, small and medium enterprises (UMKM)	1	ii. Foreign currency			-	-					-			2,988,314
ii. Foreign currency c. Restructured loans i. Rupiah di. Foreign currency di. Foreign currency c. Restructured loans di. Foreign currency di. Foreign curren	1													
c. Restrictured loans i. Rupiah 961,083 1,978,220 95,700 86,966 915 3,122,884 13,704 17,293 732,945 - ii. Foreign currency 8. Equity Investment 9 Other receivables 10 Commitment and contingencies 4. Rupiah 22,234,006 229,274 22,463,280 34,45,084 301,026 16,000 b. Foreign currency 11 OTHER INFORMATION 1. Assets pelegded as collateral: a. To Bank Indonesia b. To other parties	1		25,431,431	2,542,353	192,252	315,108	681,041	29,162,185	30,843,336	1,612,317	869,187	238,040	315,592	33,878,472
i. Rupiah 961,083 1,978,220 95,700 86,966 915 3,122,884 13,704 17,293 732,945 6,612 838,585 22,089 20,855 12,154 8. Equity Investment	1		16,104,115	1,026,014	-	9,441	111,444	17,251,014	18,436,642	863,280	-	-	12,154	19,312,076
ii. Foreign currency iii. Fore	1													
8. Equity Investment	1					86,966						-		763,942
9. Other receivables 102,745 - 21,585 124,330 100,905 - 5,584 10 Commitment and contingencies a Rupiah 22,234,006 229,274 22,463,280 34,456,084 301,026 - 16,090 b. Foreign currency 16,950,498 134,309 - 17,084,807 22,092,495 113,395 1	۰			831,973		-		838,585	22,089	20,855		-		55,098
10 Commitment and contingencies 102,745 1 21,355 124,350 100,905 1 3,564 100,905 1 10				-		-		-	-	-		-		-
a. Rupiah 22,234,006 229,274			102,745	-	-	-	21,585	124,330	100,905	-	-	-	5,584	106,489
b Foreign currency 16,950,498 134,309	1	·	22 224 006	220 274				22 462 290	34 456 004	201.026			16,000	34 772 110
II OTHER INFORMATION	1				-	_ [-						16,000	34,773,110 22,205,890
a. To Bank Indonesia b. To other parties - 170,088	Ш	OTHER INFORMATION						,,,,,,						, ,
b. To other parties 170,088	1.	Assets pledged as collateral :												
	1													-
	1	•						170,088						304,997
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.			1010		17/12/	5.1.105.					, . ,			19,091

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.

Freented in net basis with its impairment



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

		31 MAR 2021					31 MAR 2020				
No.	ITEMS	Al	lowance for Impairm	ent	Regulator	y Provision	A	Allowance for Impairment			ry 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
Perfori	nance		
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%
Compli	ance	•	
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

-110			Pur	pose	Derivative Receivables and Payables		
NO	TRANSACTION	Notional Amount	Trading	Hedging	Receivables	Payables	
Α.	Exchanged Rate Related						
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						
	a. Sold	2,980,563	2,980,563	-	31,630	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 COMMISSIONE	CRS	Ultimate Shareholder:				
- President Commissioner	: Tan Su Shan Carrie	DBS Group Holdings Ltd through				
- Commissioner	: Shee Tse Koon	DBS Bank Ltd	99%			
- Independent Commissioner	: Prof. Dr. Subroto	2. PT Bank Central Asia Tbk.	1%			
- Independent Commissioner	: Soemadi Brotodiningrat	Total	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