

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 SEPTEMBER 2021 AND 31 DECEMBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2021	31 DEC 2020
ASSETS			
1.	Cash	548,873	409,139
2.	Placement with Bank Indonesia	6,494,899	8,814,665
3.	Placement with other banks	1,599,569	2,729,807
4.	Spot and derivative/forward receivables	983,016	2,061,659
5.	Marketable securities	22,525,833	20,069,949
6.	Securities sold under repurchased agreement (repo)	-	-
7.	Securities purchased under resell agreements (reverse repo)	225,370	1,051,892
8.	Acceptance receivables	1,073,472	1,546,299
9.	Loans	48,121,656	49,392,871
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	570,999	619,247
13.	Impairment on financial assets		
	a. Marketable securities	(2,670)	(10,060)
	b. Loans and sharia financing	(3,373,317)	(4,089,767)
	c. Others	(35,684)	(27,743)
14.	Intangible assets	1,307,098	1,172,113
	Accumulated amortisation on intangible asset	(703,121)	(539,178)
15.	Fixed assets and equipment	2,250,681	2,214,701
	Accumulated depreciation on fixed assets and equipment	(991,219)	(875,294)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	5,888	278
	d. Inter-office assets	-	-
17.	Other assets	3,466,945	3,091,664
	TOTAL ASSETS	84,068,288	87,632,242

PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 SEPTEMBER 2021 AND 31 DECEMBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2021	31 DEC 2020
<u>LIABILITIES AND EQUITIES</u>			
<u>LIABILITIES</u>			
1.	Current accounts	22,911,566	21,630,081
2.	Saving accounts	8,900,802	8,591,650
3.	Time deposits	31,063,682	31,873,049
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	1,845,508	509,761
7.	Spot and derivative/forward payables	822,512	2,260,914
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance payables	1,073,472	1,546,299
10.	Marketable securities issued	-	-
11.	Borrowings	4,293,750	8,430,000
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,630,211	3,579,176
15.	Minority interest	-	-
	TOTAL LIABILITIES	74,541,503	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	36,787	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	413,203	(276,793)
	c. Dividend paid	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	9,526,785	9,211,312
	TOTAL EQUITY	9,526,785	9,211,312
	TOTAL LIABILITIES AND EQUITIES	84,068,288	87,632,242

PT BANK DBS INDONESIA
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE MONTHS ENDED AS OF 30 SEPTEMBER 2021 AND 2020

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2021	30 SEP 2020
OPERATING INCOME AND EXPENSES			
A. Interest income & expenses			
1.	Interest Income	3,773,023	4,889,583
2.	Interest Expenses	884,437	1,536,195
	Net Interest Income	2,888,586	3,353,388
B. Operating Income and Expenses Other than Interest			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	201,798	32,546
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	35,554	2,925
3.	Gain (Loss) on sale of financial assets	376,586	639,251
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	1,114,418	450,519
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(1,144,210)	(65,699)
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	869,105	881,697
9.	Other income	12,677	5,962
10.	Allowance for impairment losses of financial assets	1,112,000	2,318,281
11.	Loss on operational risk	68,804	3,122
12.	Personnel expenses	1,086,538	1,050,418
13.	Promotion expenses	115,216	118,951
14.	Others expenses	1,622,977	1,780,799
	Net Operating Income (Expenses) Other than Net Interest	(2,539,607)	(3,324,370)
	Operating Profit (Loss)	348,979	29,018
NON OPERATING INCOME AND EXPENSES			
1.	Gain (loss) on sale of fixed assets and equipment	(1,215)	3
2.	Other non-operating income (expenses)	186,879	(15,951)
	NON OPERATING INCOME (EXPENSES)	185,664	(15,948)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	534,643	13,070
	Income taxes		
a.	Estimated current year tax	30,017	90,346
b.	Deferred tax income (expenses)	(91,423)	(22,404)
	CURRENT YEAR NET PROFIT (LOSS)	413,203	(99,680)
	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	-	(794)
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	(97,730)	19,959
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	(97,730)	19,165
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	315,473	(80,515)
	Current Year Net Profit (Loss) Attributable to:		
	Owner	413,203	(99,680)
	Minority Interest	-	-
	CURRENT YEAR TOTAL PROFIT	413,203	(99,680)
	Current Year Total Comprehensive Profit (Loss) Attributable to:		
	Owner	315,473	(80,515)
	Minority Interest	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	315,473	(80,515)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEN	-	-
	NET EARNING (LOSS) PER SHARE (in unit Rupiah)	-	-

PT BANK DBS INDONESIA
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF 30 SEPTEMBER 2021 AND 31 DECEMBER 2020

(in millions of Rupiah)

NO.	POS-POS	30 SEP 2021	31 DEC 2020
I	COMMITMENT RECEIVABLES		
1.	Undrawn borrowing facilities	4,293,750	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	39,237,852	40,404,993
3.	Others	-	-
II	COMMITMENT LIABILITIES		
1.	Unused loan facilities		
a.	Committed	2,996,156	4,145,565
b.	Uncommitted	32,453,055	34,107,015
2.	Outstanding Irrevocable L/C	663,490	1,296,988
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	41,857,831	45,875,996
4.	Others	-	-
III	CONTINGENT RECEIVABLES		
1.	Guarantees Received	28,352,521	26,193,208
2.	Others	-	-
IV	CONTINGENT LIABILITIES		
1.	Guarantees Issued	1,495,988	1,813,364
2.	Others	-	-

PT BANK DBS INDONESIA
 CALCULATION OF CAPITAL ADEQUACY RATIO
 AS OF 30 SEPTEMBER 2021 AND 2020

(in millions of Rupiah)

Accounts			30 SEP 2021	30 SEP 2020
I Core Capital (Tier 1)			8,129,301	7,826,007
1 Common Equity Tier 1 (CET 1)			8,129,301	7,826,007
1.1 Paid in Capital (Excluding Treasury Stock)			5,633,250	5,633,250
1.2 Reserve additional capital			3,921,931	3,769,867
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 asset classified as fair value through other comprehensive income			88,633	155,241
1.2.1.1.3 Fixed asset revaluation surplus			-	-
1.2.1.2 Other disclosed reserves				
1.2.1.2.1 Share premium			-	-
1.2.1.2.2 General reserves			-	-
1.2.1.2.3 Previous years profit			3,470,682	3,738,633
1.2.1.2.4 Current year profit			377,649	-
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 asset classified as fair value through other comprehensive income			(15,033)	(21,402)
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			-	(102,605)
1.2.2.2.4 Negative differences between regulatory provision and impairment of productive asset			-	-
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 asset			-	-
1.2.2.2.7 Others			-	-
1.3 Minority Interest That Can be Counted			-	-
1.4 Deduction Factors of CET 1			(1,425,880)	(1,577,110)
1.4.1 Deferred tax calculation			(854,014)	(968,475)
1.4.2 Goodwill			(84,816)	(84,816)
1.4.3 Other intangible assets			(487,050)	(523,819)
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)			3,857,152	4,672,736
1 Capital Instrument in the form of shares or other eligible Tier 2			3,415,875	4,146,191
2 Share premium/share discount			-	-
3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)			441,277	526,545
4 Deduction Factor of Tier 2 Capital			-	-
Total Capital			11,986,453	12,498,743
	30 SEP 2021	30 SEP 2020	30 SEP 2021	30 SEP 2020
RISK WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO	
RWA FOR CREDIT RISK	35,227,017	42,059,962	CET 1 Ratio (%)	16.32%
RWA FOR MARKET RISK	4,037,601	4,599,502	Tier 1 Ratio (%)	16.32%
RWA FOR OPERATIONAL RISK	10,536,298	8,903,990	Tier 2 Ratio (%)	7.75%
RWA TOTAL	49,800,916	55,563,454	CAR Ratio (%)	24.07%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	10.32%
CAR FULFILLMENT			BUFFER REQUIREMENT FULFILLED BY BANK (%)	
From CET 1 (%)	6.00%	6.00%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	3.99%	3.99%	Capital Surcharge for Systemic Bank (%)	0.00%

No.	ITEMS	30 SEP 2021						30 SEP 2020					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	400	-	-	-	-	400	400	-	-	-	-	400
b.	Foreign currency	183,130	-	-	-	-	183,130	154,712	-	-	-	-	154,712
2.	Spot and derivative/forward receivables												
a.	Rupiah	12,616	-	-	-	-	12,616	2,730	-	-	-	-	2,730
b.	Foreign currency	197,851	-	-	-	-	197,851	187,920	-	-	-	-	187,920
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	2,699	-	-	-	-	2,699	2,251	-	-	-	-	2,251
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	376,764	-	-	-	-	376,764	373,177	-	-	-	-	373,177
b.	Foreign currency	5,569	-	-	-	-	5,569	6,033	-	-	-	-	6,033
II. NON-RELATED PARTIES													
1.	Placement with other banks												
a.	Rupiah	201,780	-	-	-	-	201,780	507,694	-	-	-	-	507,694
b.	Foreign currency	1,214,259	-	-	-	-	1,214,259	2,817,634	-	-	-	-	2,817,634
2.	Spot and derivative/forward receivables												
a.	Rupiah	743,990	123	-	-	-	744,113	1,451,403	41	-	-	-	1,451,444
b.	Foreign currency	28,436	-	-	-	-	28,436	79,183	-	-	-	-	79,183
3.	Marketable securities												
a.	Rupiah	15,845,824	-	-	-	-	15,845,824	12,239,775	-	-	-	-	12,239,775
b.	Foreign currency	6,680,009	-	-	-	-	6,680,009	7,820,923	10,685	-	-	-	7,831,608
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	225,370	-	-	-	-	225,370	1,665,887	-	-	-	-	1,665,887
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,064,829	8,643	-	-	-	1,073,472	2,006,342	14,698	-	-	-	2,021,040
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	1,062,620	22,901	5,841	5,835	174,148	1,271,345	1,877,440	43,352	10,468	87,634	257,962	2,276,856
ii.	Foreign currency	2,271,005	-	-	-	28,884	2,299,889	2,444,944	3,606	-	25,296	75,561	2,549,407
b.	Non micro, small and medium enterprises (UMKM) ^{*)}												
i.	Rupiah	26,875,523	2,472,818	218,021	185,706	612,100	30,364,168	24,104,279	3,169,233	273,259	641,846	1,104,801	29,293,418
ii.	Foreign currency	12,711,974	960,150	143,114	-	368,317	14,183,555	16,937,184	1,195,797	-	7,071	8,187	18,148,239
c.	Restructured loans												
i.	Rupiah	344,981	1,840,029	101,187	27,674	44,749	2,358,620	512,931	302,346	83,576	189	645,735	1,544,777
ii.	Foreign currency	163,334	811,135	-	-	4,297	978,766	16,039	910,644	-	-	8,187	934,870
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	89,275	-	-	-	21,584	110,859	122,650	-	-	-	5,584	128,234
10.	Commitment and contingencies												
a.	Rupiah	21,640,692	197,527	-	-	-	21,838,219	24,482,943	443,673	-	-	16,000	24,942,616
b.	Foreign currency	15,210,223	177,914	-	-	-	15,388,137	18,598,023	276,570	-	-	-	18,874,593
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.

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



Live more,
Bank less

PT BANK DBS INDONESIA
IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION
AS OF 30 SEPTEMBER 2021 AND 2020

(in millions of Rupiah)

No.	ITEMS	30 SEP 2021					30 SEP 2020					
		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	163	-	-	15,996	-	429	-	-	-	34,804	-
2.	Spot dan derivative receivable	-	-	-	9,829	6	-	-	-	-	17,212	2
3.	Marketable securities	2,670	-	-	29,549	-	5,633	69	-	-	31,584	534
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	2,826	10,989	-	10,648	432	8,351	10,900	-	-	20,064	335
7.	Loans and sharia financing	830,322	537,808	2,005,187	429,238	1,037,005	1,149,525	469,365	2,411,444	453,661	1,578,378	
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	122	-	21,584	892	21,585	751	1,479	5,584	1,227	5,584	
10.	Commitment and contingencies	10,411	8,891	57,264	20,233	18,772	11,890	38,411	19,274	31,622	45,008	

**PT BANK DBS INDONESIA
FINANCIAL RATIO
AS OF 30 SEP 2021 AND 2020**

Ratio		30 SEP 2021	30 SEP 2020
Performance			
1	Capital Adequacy Ratio (CAR)	24.07%	22.49%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.57%	2.03%
3	Non performing earning assets to total earning assets	1.57%	2.00%
4	Allowance for impairment of financial assets to total earning assets	4.57%	4.99%
5	Gross NPL	3.62%	4.79%
6	Net NPL	1.05%	1.47%
7	Return on Asset (ROA)	0.83%	0.02%
8	Return on Equity (ROE)	6.78%	(1.63%)
9	Net Interest Margin (NIM)	5.17%	5.67%
10	Operating Expenses to Operating Income (BOPO)	94.53%	99.29%
11	Cost to Income Ratio (CIR)	66.64%	55.36%
12	Loan to Deposit Ratio (LDR)	76.53%	82.80%
Compliance			
1	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non related parties	0.00%	0.00%
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non related parties	0.00%	0.00%
2	Statutory Reserve		
	a. Primary Reserve Requirement (Rupiah)		
	i. Daily	4.87%	3.29%
	ii. Average	5.02%	3.16%
	b. Reserve Requirement (Foreign currency)	5.04%	4.14%
3	Net Open Position (NOP)	4.76%	0.90%

**PT BANK DBS INDONESIA
SPOT AND DERIVATIVE TRANSACTIONS
AS OF 30 SEPTEMBER 2021**

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchanged Rate Related					
1	Spot	1,422,336	1,422,336	-	481	586
2	Forward	9,688,177	9,688,177	-	45,306	97,194
3	Option					
	a. Sold	3,154,026	3,154,026	-	189,960	-
	b. Purchased	3,154,026	3,154,026	-	-	189,721
4	Future	-	-	-	-	-
5	Swap	38,337,987	38,337,987	-	199,666	177,620
6	Other	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	12,079,947	9,231,760	2,848,187	33,046	242,610
5	Other	-	-	-	-	-
C.	Others	17,995,419	17,995,419	-	514,557	114,781
	TOTAL	85,831,918	82,983,731	2,848,187	983,016	822,512

MANAGEMENT	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Tan Su Shan Carrie - Commissioner : Shee Tse Koon - Independent Commissioner : Prof. Dr. Subroto - Independent Commissioner : Soemadi Brotodiningrat	1. Ultimate Shareholder: DBS Group Holdings Ltd through DBS Bank Ltd 99% 2. PT Bank Central Asia Tbk. 1% <hr style="width: 100%;"/> Total <u>100%</u>
BOARD OF DIRECTORS - Presiden Direktur : Paulus Irwan Sutisna - Direktur Kepatuhan : Imelda Widjaja - Direktur : Kunardy Darma, Lie - Direktur : Rudy Tandjung - Direktur : Minarti - Direktur : Pranam Wahy - Direktur : Lim Boon Khee	Shareholders of DBS Group Holdings Ltd: Temasek Holdings (Private) Ltd 11.06% Maju Holdings Pte Ltd 17.87% Public 71.07%
	Jakarta, 15 November 2021 PT Bank DBS Indonesia S.E & O
	<u>Rudy Tanjung</u> <u>Minarti</u> Director Director

Notes:

- 1) The disclosure of published financial reports for the date and nine months ended 30 September 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:
 - 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:
 September 30, 2021: 1USD = IDR 14,313
 December 31, 2020: 1USD = IDR 14,050
 September 30, 2020: 1USD = IDR 14,880
- 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>