

## PT BANK DBS INDONESIA STATEMENT OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2020 AND 31 DECEMBER 2019

	(III IIIIIIIIIIII oii Kupian)	
NO. ACCOUNTS	30 SEP 2020	31 DEC 2019
<u>ASSETS</u>		
1. Cash	556,761	347,355
2. Placement with Bank Indonesia	6,860,383	6,813,198
3. Placement with other banks	3,480,440	1,308,237
4. Spot and derivative/forward receivables	1,721,277	1,159,577
5. Marketable securities	20,071,383	13,813,909
6. Securities sold under repurchased agreement (repo)	-	782,556
7. Securities purchased under resell agreements (reverse repo)	1,665,887	-
8. Acceptance receivables	2,021,040	3,864,469
9. Loans	52,270,171	58,982,630
10. Sharia financing	-	-
11. Equity investment	-	-
12. Other financial assets	655,370	502,620
13. Impairment on financial assets		
a. Marketable securities	(5,702)	(20,416)
b. Loans and sharia financing	(4,030,334)	(2,231,450)
c. Others	(27,494)	(56,916)
14. Intangible assets	1,132,992	998,225
Accumulated amortisation on intangible asset	(500,193)	(354,014)
15. Fixed assets and equipment	2,148,056	2,081,013
Accumulated depreciation on fixed assets and equipment	(855,471)	(688,603)
16. Non productive asset		
a. Abandoned property	-	-
b. Foreclosed asset *)	-	19,091
c. Suspense accounts	574	900
d. Interbranch assets	-	-
17. Other assets	3,615,888	2,609,462
TOTAL ASSETS	90,781,028	89,931,843

<sup>\*)</sup> Presented in net basis with its impairment



## PT BANK DBS INDONESIA STATEMENT OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2020 AND 31 DECEMBER 2019

	(in millions of Rupiah)						
NO.	ACCOUNTS	30 SEP 2020	31 DEC 2019				
LIA	BILITIES AND EQUITIES						
	<u>LIABILITIES</u>						
1.	Current accounts	19,414,170	17,997,742				
2.	Saving accounts	8,442,325	7,053,054				
3.	Time deposits	34,951,995	38,610,301				
4.	Electronic money	-	-				
5.	Liabilities to Bank Indonesia	-	-				
6.	Liabilities to other banks	1,258,350	560,044				
7.	Spot and derivative/forward payables	2,250,713	874,545				
8.	Liabilities on securities sold under repurchase agreement (repo)	-	781,726				
9.	Acceptance payables	2,021,040	3,864,469				
10.	Marketable securities issued	-	-				
11.	Borrowings	8,928,000	8,329,500				
12.	Security deposits	-	-				
13.	Inter-office liabilities	-	-				
14.	Other liabilities	4,162,477	3,412,822				
15.	Minority interest	-	-				
	TOTAL LIABILITIES	81,429,070	81,484,203				
	EQUITIES						
16	Paid in capital						
10.	a. Authorised capital	10,000,000	5,000,000				
	b. Unpaid capital	(4,366,750)	(745,050)				
	c. Treasury stock	(1,300,730)	(713,030)				
17	Additional paid in capital						
17.	a. Share premium	_	_				
	b. Share discount						
	c. Capital deposits funds						
	d. Others		_				
1 &	Other comprehensive income	-	-				
10.	a. Gain	113,183	94,018				
	b. Loss	-	74,010				
10	Reserves		_				
19.	a. General reserves						
	b. Appropriated reserves	-	-				
20	Profit/Loss	-	-				
20.	a. Previous years	3,705,205	4,305,670				
	b. Current year	(99,680)	(206,998)				
	c. Dividend paid	(99,080)	(200,998)				
		0.251.059	9 447 640				
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	9,351,958	8,447,640				
	TOTAL EQUITY	9,351,958	8,447,640				
	TOTAL LIABILITIES AND EQUITIES	90,781,028	89,931,843				



## PT BANK DBS INDONESIA STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2020 AND 2019

			(in millions of Rupiah)
NO.	ACCOUNTS	30 SEP 2020	30 SEP 2019
OPE	CRATING INCOME AND EXPENSES		
	nterest income & expenses		
	Interest Income	4,889,583	5,371,238
2.	Interest Expenses	1,536,195	2,358,697
	Net Interest Income	3,353,388	3,012,541
B. O	perating Income and Expenses Other than Interest		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	32,546	279,291
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	2,925	(20,910)
3.	Gain (Loss) on sale of financial assets	639,251	412,099
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	450,519	(97,495)
5.	Gain (Loss) on investment under equity method	(65,600)	25,002
6.	Gain (loss) on foreign exchange translation	(65,699)	35,992
7.	Dividend income	- 001 607	1 100 014
8.	Commissions/provisions/fees and administrations income	881,697	1,188,814
9.	Other income	5,962	58,477
10.	Allowance for impairment losses of financial assets	2,318,281	1,595,337
	Loss on operational risk	3,122	8,679
	Personnel expenses	1,050,418	1,013,261
	Promotion expenses	118,951	206,241
14.	Others expenses	1,780,799	1,825,266
	Net Operating Income (Expenses) Other than Net Interest	(3,324,370)	(2,792,516)
	Operating Profit (Loss)	29,018	220,025
NON	N OPERATING INCOME AND EXPENSES		
1.	Gain (loss) on sale of fixed assets and equipment	3	(2,430)
2.	Other non-operating income (expenses)	(15,951)	(15,402)
	NON OPERATING INCOME (EXPENSES)	(15,948)	(17,832)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	13,070	202,193
	Income taxes		
	a. Estimated current year tax	90,346	38,658
	b. Deferred tax income (expenses)	(22,404)	(17,209)
	CURRENT YEAR NET PROFIT (LOSS)	(99,680)	146,326
	CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST	-	-
OTI	HER 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	19,959	199,775
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	19,165	199,775
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	(80,515)	346,101
	Current Year Net Profit (Loss) Attributable to:	· , , , ,	•
	Owner	(99,680)	146,326
	Minority Interest		
	CURRENT YEAR TOTAL PROFIT	(99,680)	146,326
	Current Year Total Comprehensive Profit (Loss) Attributable to: Owner	(80,515)	346,101
	Minority Interest	(00,515)	2.0,101
1	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	(80,515)	346,101
	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 2020 AND 31 DECEMBER 2019

NO.		POS-POS	30 SEP 2020	31 DEC 2019
I	CO	MMITMENT RECEIVABLES		
	2.	Undrawn borrowing facilities Foreign currency positions to be received from spot and derivatives/forward transactions Others	446,400 42,469,698 -	416,475 29,233,743
II	CO	MMITMENT LIABILITIES		
	2.	Unused loan facilities  a. Committed  b. Uncommitted  Outstanding Irrevocable L/C  Foreign currency positions to be submitted for spot and derivatives/forward transactions  Others	2,260,485 38,584,173 650,247 52,329,017	5,056,016 40,819,727 1,830,070 30,797,163
III.	co	NTINGENT RECEIVABLES		
		Guarantees Received Others	26,869,683	30,397,734
IV.	CO	NTINGENT LIABILITIES		
		Guarantees Issued Others	2,700,514	2,742,629



# PT BANK DBS INDONESIA CALCULATION OF CAPITAL ADEQUACY RATIO

AS OF 30 SEPTEMBER 2020 AND 2019

				INDIVII	DUAL
	A	eccounts		30 SEP 2020	30 SEP 2019
Core Capital (Tier 1)				7,826,007	7,531,7
1 Common Equity Tier 1 (CET 1)				7,826,007	7,531,7
1.1 Paid in Capital (Excluding Treasury S	stock)			5,633,250	4,254,9
1.2 Reserve additional capital				3,769,867	4,512,3
1.2.1 Additional Factors					
1.2.1.1 Other comprehensive inco					
	lation adjustment on financial sta		1 4 4 4 4 1 1	- 155 041	
	revaluation surplus	i illianciai asset ciassined as iai	r value through other comprehensive income	155,241	67,2
1.2.1.2 Other disclosed reserves	o ruidicon our prus			_	
1.2.1.2.1 Share premi	um			-	-
1.2.1.2.2 General rese	erves			-	-
1.2.1.2.3 Previous year	ars profit			3,738,633	4,328,7
1.2.1.2.4 Current year				-	167,2
1.2.1.2.5 Fund for pai	d-in capital			-	
1.2.1.2.6 Others				-	
1.2.2 Deduction Factors					
1.2.2.1 Other comprehensive inco	ome justment due to fi nancial stateme	ent translation			
			s fair value through other comprehensive income	(21,402)	(41,
1.2.2.2 Other disclosed reserves	are to impairment or full vali	imment usset etussified d	anough outer comprehensive meonic	(21,402)	(41,
1.2.2.2.1 Disagio				-	
1.2.2.2.2 Previous year	ars losses			-	
1.2.2.2.3 Current year	losses			(102,605)	
1.2.2.2.4 Negative dif	ferences between regulatory pro-	vision and impairment of produ	ctive asset	=	
		rences on adjustment on fair value on fi nancial instrument in the Trading Book			
	gulatory provision on non produc	tive asset		-	(9
1.2.2.2.7 Others				-	
1.3 Minority Interest That Can be C	Counted			- (1.555.110)	(1.225
1.4 Deduction Factors of CET 1 1.4.1 Deferred tax calculation		(1,577,110)	(1,235		
1.4.1 Deferred tax calculation 1.4.2 Goodwill				(968,475) (84,816)	(638
1.4.2 Goodwin  1.4.3 Other intangible assets				(523,819)	(512
	can be calculated as deduction fa	(323,017)	(312,		
1.4.5 Shortfall on the capital of		-			
1.4.6 Securitisation exposure	-			-	
1.4.7 Other deduction factors of	f CET 1				
1.4.7.1 Investment of	on AT1 and/or Tier 2 instrument	with other bank		-	
	rship with another entity acquired			9	
			nt risk) - Non Delivery Versus Payment	-	
	n the subsidiary companies that c	arry out business activities base	ed on sharia principles (if any)	-	
2 Additional Tier 1 (AT 1)	1 1 1 1 1 1 1 1				
2.1 Capital instrument which can be ca 2.2 Share premium/Share discount	ilculated as A1 1			-	
2.2 Share premium/Share discount 2.3 Deduction Factors on AT1				-	
	Tier 2 instruments with other ba	nk		_	
	entity acquired by the transition of		will	-	
Suplementary Capital (Tier 2)	J 1 J	, , , , , , , , , , , ,		4,672,736	4,73
1 Capital Instrument in the form of shares or	other eligible Tier 2			4,146,191	4,258
2 Share premium/share discount	-			-	
3 General provision of earning assets (maxim	um 1,25% of RWA for Credit	Risk)		526,545	478
4 Deduction Factor of Tier 2 Capital				-	
Capital				12,498,743	12,268
	INDIVI			INDIVII	DUAL
	30 SEP 2020	30 SEP 2019		30 SEP 2020	30 SEP 2019
WEIGHTED ASSETS			CAPITAL ADEQUACY RATIO		
RWA FOR CREDIT RISK	42,059,962	49,073,215	CET1 Ratio (%)	14.08%	12
RWA FOR MARKET RISK	4,599,502	4,759,592	Tier 1 Ratio (%)	14.08%	12
RWA FOR OPERATIONAL RISK RWA TOTAL	8,903,990 55,562,454	7,564,327 61,397,134	Tier 2 Ratio (%)	8.41% 22.49%	19
ACCORDING TO RISK PROFILE (%)	55,563,454 9.99%	9.99%	CAR Ratio (%) CET 1 For BUFFER (%)	8.08%	6
FULFILLMENT ALLOCATION	9.99%	9.99%	CEIIFOI BUFFER ( /0)	0.00%	
ISK PROFIL			BUFFER REQUIREMENT FULFILLED BY BANK (%)		
	6.000/	6.000/	Capital Conservation Ruffer (%)	0.0007	7
From CET1 (%) From AT1 (%)	6.00% 0.00%	6.00% 0.00%	Capital Conservation Buffer (%) Countercyclical Buffer (%)	0.00%	2.



PT BANK DBS INDONESIA EARNING ASSET QUALITY AND OTHER INFORMATION AS OF 30 SEPTEMBER 2020 AND 2019

TEMS	400 154,712 2,730 187,920	Special Mention	30 SEI	P 2020  Doubtful	Loss	Total 400 154,712	Pass 3,696	Special Mention	30 SEI Substandard	P 2019 Doubtful	Loss	Total
I. RELATED PARTIES  1. Placement with other banks a. Rupiah b. Foreign currency 2. Sopt and derivative/forward receivables a. Rupiah b. Foreign currency 3. Marketable securities a. Rupiah b. Foreign currency 4. Securities sold under repurchase agreement (repo) a. Rupiah b. Foreign currency 5. Securities vold under repurchase agreement (repo) a. Rupiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Rupiah b. Foreign currency 5. Acceptance receivables 6. Acceptance receivables 7. Loans	400 154,712 2,730	Special Mention		Doubtful		400		Special Mention			Loss	Total
RELATED PARTIES	400 154,712 2,730	Special Mention	Substandard			400		Special Mention	Substandard	Doubtful	Loss	Total
1. Placement with other banks a. Repiah b. Foreign currency 2. Spot and derivative-forward receivables a. Rupiah b. Foreign currency 3. Marketable securities a. Rupiah b. Foreign currency 4. Securities wold under repurchase agreement (repo) a. Rupiah b. Foreign currency 5. Securities purchase difference (repo) a. Rupiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Rupiah b. Foreign currency 6. Acceptance receivables 7. Loans	154,712 2,730	-	-	-	-		3,696	_				
a. Rupiah b. Foreign currency 2. Spot and derivative/forward receivables a. Rupiah b. Foreign currency 3. Marketable securities a. Rupiah b. Foreign currency 4. Securities odd under reparchase agreement (repo) a. Rupiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Rupiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Rupiah b. Foreign currency 6. Acceptance receivables 7. Loans	154,712 2,730			-	-		3,696	_				1 ,
h. Foreign currency 2. Spot and derivative/forward receivables a. Rupiah b. Foreign currency 3. Marketable securities a. Rupiah b. Foreign currency 4. Securities old under repurchase agreement (repo) a. Rupiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Rupiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Rupiah b. Foreign currency 6. Acceptance receivables 7. Loans	154,712 2,730	-		-	-		3,696	-				1
2. Spot and derivative forward receivables a. Rupiah b. Foreign currency 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 6. Acceptance receivables 7. Loans 6. Rupiah 7. Loans 8. Rupiah 8. Foreign currency 9. Acceptance receivables 9. Loans 1. Loans 1. Rupiah 9. Foreign currency 1. Rupiah 1. 1. Rupia	2,730	-		-	-	154,712			-	-	-	3,696
a. Rupiah b. Foreign currency 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 5. Acceptance receivables 6. Acceptance receivables 7. Loans		-	-	-			2,973,541	-		-	-	2,973,541
h. Foreign currency  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		-	-	-		2,730					_	
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	-	-	-		-	187,920	119,264				-	119,264
b. Foreign currency 4. Securities sold under repurchase agreement (repo) 2. Ropiah 5. Foreign currency 5. Securities purchased under resell agreements (reverse repo) 2. Ropiah 6. Foreign currency 6. Acceptance receivables 7. Loans	-	-	-			,.	,					,
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	- - -		-	-	-		143,017	-		-	-	143,017
a. Ropiah b. Foreign currency 5. Securities purchased under resell agreements (reverse repo) a. Ropiah b. Foreign currency 6. Acceptance receivables 7. Loans	-	_		-	-	-	-	-	-	-	-	- '
b. Foreign currency  5. Securities purchased under resell agreements (reverse repo)  a. Rupiah  b. Foreign currency  6. Acceptance receivables  7. Loans	-	_										
Securities purchased under resell agreements (reverse repo)     a. Rupiah     Foreign currency     Acceptance receivables     Loans	-		-			-	-	-	-	-	-	- '
a. Rupiah b. Foreign currency 6. Acceptance receivables 7. Loans		-	-			-	-	-		-	-	-
b. Foreign currency 6. Acceptance receivables 7. Loans												
Acceptance receivables     Loans	-	-					-	-	-	-	-	
				-	-						-	
a. Micro, small and medium enterprises (UMKM) *)			-						-			
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	- '
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM) *)												
Rupiah     Foreign currency	2,251	-	-	-	-	2,251	13,083	-	-	-	-	13,083
ti. Foreign currency c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah				_	_	_						
ii. Foreign currency				-	-							
8. Equity Investment				_	_							_
Other receivables	-	-	-	-		-		-			-	-
10 Commitment and contingencies												
a. Rupiah	373,177	-	-	-	-	373,177	100,000	-	-	-	-	100,000
b. Foreign currency	6,033	-	-	-	-	6,033	-	-	-	-	-	
II NON-RELATED PARTIES  1. Placement with other banks											I I	
a. Rupiah												
	507,694 2,817,634	-	-	-	-	507,694 2,817,634	251,115 560,588	-	-	-	-	251,115 560,588
Spot and derivative/forward receivables	2,017,034					2,617,034	300,388	-		-	-	300,388
a. Rupiah	1,451,403	41	-	-		1,451,444	742,825	-			-	742,825
b. Foreign currency	79,183	-	-	-	-	79,183	61,848	-		-	-	61,848
Marketable securities												
	12,239,775	-	-	-	-	12,239,775	9,705,202	901	-	-	-	9,706,103
	7,820,923	10,685	-			7,831,608	6,130,195	25,232	-	-	-	6,155,427
Securities sold under repurchase agreement (repo)												
a. Rupiah b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
n 11	1,665,887	_	_		_	1,665,887		_	_	_	_	- '
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	- '
	2,006,342	14,698	-	-	-	2,021,040	3,200,915	27,056	-	-	-	3,227,971
7. Loans												
Micro, small and medium enterprises (UMKM) *												
l l	1,877,440	43,352	10,468	87,634	257,962	2,276,856	1,436,808	170,300	-	-	95,913	1,703,021
Foreign currency     Non micro, small and medium enterprises (UMKM) *)	2,444,944	3,606	-	25,296	75,561	2,549,407	3,111,073	72,082	-	-	213,313	3,396,468
	24 104 200	2 1 40 22 -	202.25	*** ***	1 101 00:	20 202 11-	22 040 55	005.55	040.003	100.00	1 000 400	26 882 1
	24,104,279 16,937,184	3,169,233 1,195,797	273,259	641,846 7,071	1,104,801 8,187	29,293,418 18,148,239	33,860,536 16,406,477	885,735 463,786	819,393 467,543	183,981	1,023,463 112,079	36,773,108 17,449,885
c. Restructured loans	,,,,,,104	1,173,191	-	7,071	0,167	10,140,239	10,400,477	403,780	407,343		112,079	17,447,003
i. Rupiah	512,931	302,346	83,576	189	645,735	1,544,777	40,384	97,432	712,673	605	36,868	887,962
ii. Foreign currency	16,039	910,644	-	-	8,187	934,870	57,341	321,558	467,543	-	110,871	957,313
8. Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Other receivables	122,650	-	-	-	5,584	128,234	245,564	-	-	-	-	245,564
10 Commitment and contingencies												1
	24,482,943	442,673	-	-	16,000	24,941,616	30,099,826	211,530	21,585	1,000	-	30,333,941
b. Foreign currency III OTHER INFORMATION	18,598,023	276,570	-	-	-	18,874,593	21,205,700	23,315		-	-	21,229,015
Assets pledged as collateral:												
a. To Bank Indonesia						-						-
June mountain						-						-
b. To other parties												

<sup>1</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.
2 Posterior in net basis with its impairment



PT BANK DBS INDONESIA IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION ON PRODUCTIVE ASSETS AS OF 30 SEPTEMBER 2020 AND 2019

		30 SEP 2020 30 SEP 2019									
No.	ITEMS	Al	lowance for Impairm	ent	Regulator	y Provision	A	llowance for Impairm	ent	Regulator	ry Provision
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	429	-	-	34,804	-				37,889	-
2.	Spot dan derivative receivable	-	-	=	17,212	2				9,239	-
3.	Marketable securities	5,633	69		31,584	534				16,866	1,307
,	The receive securities	5,055	0,7		31,304	334				10,000	1,507
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-				-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-				-	-
6.	Acceptance receivable	8,351	10,900	-	20,064	335				20,941	453
7.	Loans and sharia financing	1,149,525	469,365	2,411,444	453,661	1,578,378				358,314	1,674,735
8.	Equity Investment	-	-	-	-	-				-	-
9.	Other receivables	751	1,479	5,584	1,227	5,584				2,456	-
10.	Commitment and contingencies	11,890	38,411	19,274	31,622	45,008				32,340	14,947



### PT BANK DBS INDONESIA FINANCIAL RATIOS AS OF 30 SEPTEMBER 2020 AND 2019

	Rasio	30 SEP 2020	30 SEP 2019
Perform	ance		
1	Capital Adequacy Ratio (CAR)	22.49%	19.98%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.03%	2.19%
3	Non performing earning assets to total earning assets	3.07%	3.49%
4	Allowance for impairment of financial assets to total earning assets	4.99%	4.28%
5	Gross NPL	4.79%	4.91%
6	Net NPL	1.47%	1.20%
7	Return on Asset (ROA)	0.02%	0.29%
8	Return on Equity (ROE)	-1.63%	2.58%
9	Net Interest Margin (NIM)	5.67%	5.06%
10	Operating Expenses to Operating Income	99.29%	97.00%
11	Cost to Income Ratio (CIR)	55.36%	63.25%
12	Loan to Deposit Ratio (LDR)	82.80%	88.59%
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	3.29%	6.01%
	ii. Average	3.16%	6.05%
	b. Reserve Requirement (Foreign currency)	4.14%	8.36%
3	Net Open Position (NOP)	0.90%	7.16%

 $<sup>^{*)}\</sup> BOPO\ ratio\ for\ the\ period\ of\ 30\ September\ 2019\ is\ recalculated\ using\ the\ formula\ stipulated\ in\ SEOJK\ No.\ 9/SEOJK.03/2020$ 



### PT BANK DBS INDONESIA SPOT AND DERIVATIVE TRANSACTIONS 30 SEPTEMBER 2020

			INDIVIDUAL							
NO.	TRANSACTION	Notional Amount	Purp	oose	Derivative Receivables and Payables					
		Trottonal Trinount	Trading Hedging		Receivables	Payables				
A.	Exchanged Rate Related									
1	Spot	1,629,820	1,629,820	-	1,229	3,462				
2	Forward	7,178,513	7,178,513	-	48,820	15,414				
3	Option									
	a. Sold	2,589,870	2,589,870	-	-	144,461				
	b. Purchased	2,589,870	2,589,870	-	144,461	-				
4	Future	-	-	-	-	-				
5	Swap	37,467,788	37,467,788	-	106,092	1,099,790				
6	Other	-	-	-	-	-				
В.	Interest Rate Related		J							
1	Forward	-	-	-	-	-				
2	Option									
	a. Sold	-	-	-	-	-				
	b. Purchased	-	-	-	-	-				
3	Future	20,769	20,769	-	20	-				
4	Swap	28,455,587	25,494,467	2,961,120	99,903	544,978				
5	Other	-	-	-	-	-				
C.	Others	29,069,594	29,069,594	_	1,320,752	442,608				
	TOTAL	109,001,811	106,040,691	2,961,120	1,721,277	2,250,713				



MANA	GEMENT	SHAREHOLDER				
BOARD OF COMMISSION	ERS	1. 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 - President Director	: Paulus Irwan Sutisna					
- Director	: Satia Indrarini					
- Director	: Rudy Tandjung	Jakarta, 12 November 2020				
- Director	: Minarti	PT Bank DBS Indonesia				
- Director	: Kunardy Darma, Lie	S.E & O				
- Director	: Pranam Wahi					
		<u>Paulus Sutisna</u> Presiden Direktur	<u>Minarti</u> Direktur			

#### Notes:

- 1) The disclosure of published financial reports for the date and nine months period ended 30 September 2020 and 2019 above were prepared based on PT Bank DBS Indonesia's unaudited financial statements. The disclosure of published financial reports as of 31 December 2019 were audited by KAP Tanudiredja, Wibisana, Rintis & Rekan a member firm of PwC global network with Lucy Luciana Suhenda, S.E.,Ak.,CPA as partner in charge, which report dated 24 February 2020 with unmodified opinion.
- 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 30 September 2020, 31 December 2019, and 31 December 2019 are Rp 14,880, Rp 13,883 and Rp 14,195.