

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2021	31 DEC 2020
<b>ASSETS</b>			
1.	Cash	641,292	409,139
2.	Placement with Bank Indonesia	5,568,146	8,814,665
3.	Placement with other banks	1,127,463	2,729,807
4.	Spot and derivative/forward receivables	1,014,138	2,061,659
5.	Marketable securities	22,353,128	20,069,949
6.	Securities sold under repurchased agreement (repo)	-	-
7.	Securities purchased under resell agreements (reverse repo)	1,247,875	1,051,892
8.	Acceptance receivables	1,069,980	1,546,299
9.	Loans	46,958,606	49,392,871
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	626,464	619,247
13.	Impairment on financial assets		
	a. Marketable securities	(2,248)	(10,060)
	b. Loans and sharia financing	(3,304,465)	(4,089,767)
	c. Others	(135,440)	(27,743)
14.	Intangible assets	1,245,543	1,172,113
	Accumulated amortisation on intangible asset	(648,665)	(539,178)
15.	Fixed assets and equipment	2,254,832	2,214,701
	Accumulated depreciation on fixed assets and equipment	(964,676)	(875,294)
16.	Non productive asset		
	a. Abandoned property	-	-
	b. Foreclosed collateral *)	-	-
	c. Suspense accounts	1,426	278
	d. Inter-office assets	-	-
17.	Other assets	2,927,032	3,091,664
	<b>TOTAL ASSETS</b>	<b>81,980,431</b>	<b>87,632,242</b>

\*) Presented in net basis with its impairment

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2021	31 DEC 2020
<b><u>LIABILITIES AND EQUITIES</u></b>			
<b><u>LIABILITIES</u></b>			
1.	Current accounts	25,598,929	21,630,081
2.	Saving accounts	8,914,687	8,591,650
3.	Time deposits	27,973,601	31,873,049
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	401,881	509,761
7.	Spot and derivative/forward payables	815,803	2,260,914
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance payables	1,056,084	1,546,299
10.	Marketable securities issued	-	-
11.	Borrowings	4,350,000	8,430,000
12.	Security deposits	898	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	3,201,658	3,579,176
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>72,313,541</b>	<b>78,420,930</b>
<b><u>EQUITIES</u></b>			
16.	Paid in capital		
	a. Authorised capital	10,000,000	10,000,000
	b. Unpaid capital	(4,366,750)	(4,366,750)
	c. Treasury stock	-	-
17.	Additional paid in capital		
	a. Share premium	-	-
	b. Share discount	-	-
	c. Capital deposits funds	-	-
	d. Others	-	-
18.	Other comprehensive income		
	a. Gain	56,104	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	533,991	(276,793)
	c. Dividend paid	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>9,666,890</b>	<b>9,211,312</b>
	<b>TOTAL EQUITY</b>	<b>9,666,890</b>	<b>9,211,312</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>81,980,431</b>	<b>87,632,242</b>

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2021	30 JUN 2020
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	2,578,103	3,439,808
2.	Interest Expenses	593,011	1,104,112
	<b>Net Interest Income</b>	<b>1,985,092</b>	<b>2,335,696</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	184,397	(314,198)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	29,794	4,422
3.	Gain (Loss) on sale of financial assets	269,594	442,716
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	1,199,542	374,555
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(1,265,593)	250,858
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	556,435	600,968
9.	Other income	12,454	17,464
10.	Allowance for impairment losses of financial assets	403,559	1,074,945
11.	Loss on operational risk	68,591	1,579
12.	Personnel expenses	720,303	695,466
13.	Promotion expenses	67,478	89,199
14.	Others expenses	1,035,972	1,199,028
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(1,309,280)</b>	<b>(1,683,432)</b>
	<b>Operating Profit (Loss)</b>	<b>675,812</b>	<b>652,264</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on sale of fixed assets and equipment	6.00	3
2.	Other non-operating income (expenses)	11,929	(19,028)
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>11,935</b>	<b>(19,025)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>687,747</b>	<b>633,239</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	102,574	135,432
b.	Deferred tax income (expenses)	(51,182)	(137,717)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>533,991</b>	<b>360,090</b>
	<b>CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST</b>	<b>-</b>	<b>-</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	<b>Items that will not be reclassified to profit or loss</b>		
a.	Revaluation surplus of fixed assets	-	-
b.	Gain (Loss) from remeasurement on defined benefit plan	-	-
c.	Others	-	-
2.	<b>Items that will be reclassified to profit or loss</b>		
a.	Gain (loss) from translation of financial statements in foreign currencies	-	-
b.	Gain (loss) from changes in fair value of financial assets on debt instruments classified as fair value through other comprehensive income	(78,413)	(45,124)
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>(78,413)</b>	<b>(45,124)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>455,578</b>	<b>314,966</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	533,991	360,090
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>533,991</b>	<b>360,090</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	455,578	314,966
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>455,578</b>	<b>314,966</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>	<b>-</b>
	<b>DIVIDEN</b>	<b>-</b>	<b>-</b>
	<b>NET EARNING (LOSS) PER SHARE (in unit Rupiah)</b>	<b>-</b>	<b>-</b>

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

(in millions of Rupiah)

NO.	POS-POS	30 JUN 2021	31 DEC 2020
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	4,350,000	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	38,640,641	40,404,993
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	2,479,841	4,145,565
b.	Uncommitted	31,377,517	34,107,015
2.	Outstanding Irrevocable L/C	971,258	1,296,988
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	41,664,422	45,875,996
4.	Others	-	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	24,853,514	26,193,208
2.	Others	-	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,438,698	1,813,364
2.	Others	-	-

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

(in millions of Rupiah)

Accounts		30 JUN 2021	30 JUN 2020
<b>I</b>	<b>Core Capital (Tier 1)</b>	<b>8,247,473</b>	<b>8,288,259</b>
	<b>1 Common Equity Tier 1 (CET 1)</b>	<b>8,247,473</b>	<b>8,288,259</b>
	1.1 Paid in Capital (Excluding Treasury Stock)	5,633,250	5,633,250
	1.2 Reserve additional capital	4,067,796	4,153,512
	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	106,200	96,066
	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	504,197	355,668
	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	(13,283)	(27,310)
	1.2.2.2 Other disclosed reserves		
	1.2.2.2.1 Share discount	-	-
	1.2.2.2.2 Previous years losses	-	-
	1.2.2.2.3 Current year losses	-	-
	1.2.2.2.4 Negative differences between regulatory provision and impairment of productive 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	-	(9,545)
	1.2.2.2.7 Others	-	-
	1.3 Minority Interest That Can be Counted	-	-
	1.4 Deduction Factors of CET 1	(1,453,573)	(1,498,503)
	1.4.1 Deferred tax calculation	(887,699)	(901,365)
	1.4.2 Goodwill	(84,816)	(84,816)
	1.4.3 Other intangible assets	(481,058)	(512,322)
	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)	-	-
<b>II</b>	<b>Supplementary Capital (Tier 2)</b>	<b>4,045,158</b>	<b>4,687,102</b>
	1 Capital Instrument in the form of shares or other eligible Tier 2	3,606,736	4,115,682
	2 Share premium/share discount	-	-
	3 General provision of earning assets (maximum 1.25% of RWA for Credit Risk)	438,422	571,420
	4 Deduction Factor of Tier 2 Capital	-	-
	<b>Total Capital</b>	<b>12,292,631</b>	<b>12,975,361</b>
		<b>30 JUN 2021</b>	<b>30 JUN 2020</b>
	<b>RISK WEIGHTED ASSETS</b>		<b>CAPITAL ADEQUACY RATIO</b>
	RWA FOR CREDIT RISK	35,013,767	45,676,041
	RWA FOR MARKET RISK	3,223,422	4,469,635
	RWA FOR OPERATIONAL RISK	10,536,298	8,903,990
	RWA TOTAL	48,773,487	59,049,666
	CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%
	CAR FULFILLMENT ALLOCATION OF RISK PROFIL		
	From CET 1 (%)	6.00%	6.00%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	3.99%	3.99%
			<b>CET 1 Ratio (%)</b>
			16.91%
			16.91%
			8.29%
			25.20%
			<b>10.91%</b>
			<b>8.04%</b>
			<b>Capital Conservation Buffer (%)<sup>*)</sup></b>
			<b>2.50%</b>
			<b>Countercyclical Buffer (%)</b>
			<b>0.00%</b>
			<b>Capital Surcharge for Systemic Bank (%)</b>
			<b>0.00%</b>

No.	ITEMS	30 JUN 2021						30 JUN 2020					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
<b>I. RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	400	-	-	-	-	400	400	-	-	-	-	400
b.	Foreign currency	99,030	-	-	-	-	99,030	128,410	-	-	-	-	128,410
2.	Spot and derivative/forward receivables												
a.	Rupiah	972	-	-	-	-	972	9,545	-	-	-	-	9,545
b.	Foreign currency	173,985	-	-	-	-	173,985	172,198	-	-	-	-	172,198
3.	Marketable securities												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables												
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	2,882	-	-	-	-	2,882	2,637	-	-	-	-	2,637
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment												
9.	Other receivables												
10.	Commitment and contingencies												
a.	Rupiah	277,876	-	-	-	-	277,876	3,161	-	-	-	-	3,161
b.	Foreign currency	5,148	-	-	-	-	5,148	-	-	-	-	-	-
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	166,450	-	-	-	-	166,450	308,177	-	-	-	-	308,177
b.	Foreign currency	861,583	-	-	-	-	861,583	1,292,362	-	-	-	-	1,292,362
2.	Spot and derivative/forward receivables												
a.	Rupiah	808,230	-	-	-	-	808,230	2,002,593	123	-	-	-	2,002,716
b.	Foreign currency	30,951	-	-	-	-	30,951	93,537	-	-	-	-	93,537
3.	Marketable securities												
a.	Rupiah	15,739,693	-	-	-	-	15,739,693	9,839,413	-	-	-	-	9,839,413
b.	Foreign currency	6,608,959	4,476	-	-	-	6,613,435	7,087,055	10,220	-	-	-	7,097,275
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)												
a.	Rupiah	1,247,875	-	-	-	-	1,247,875	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables												
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	1,278,517	34,832	1,535	-	365,005	1,679,889	1,899,698	158,705	4,006	-	257,962	2,320,371
ii.	Foreign currency	2,816,321	-	47,391	-	102,893	2,966,605	3,065,666	28,404	-	-	72,387	3,166,457
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	22,956,432	2,516,827	199,821	188,355	615,564	26,476,999	26,138,819	3,954,760	348,981	1,096,350	288,915	31,827,825
ii.	Foreign currency	14,482,593	1,328,321	-	-	21,317	15,832,231	16,846,137	763,619	-	-	8,984	17,618,740
c.	Restructured loans												
i.	Rupiah	741,809	1,913,529	104,432	23,021	71,625	2,854,416	83,529	23,709	84,679	645,780	-	837,697
ii.	Foreign currency	165,474	827,052	-	-	5,875	998,401	32,119	108,946	-	-	8,984	150,049
8.	Equity Investment												
9.	Other receivables												
10.	Commitment and contingencies												
a.	Rupiah	21,733,077	274,946	-	-	-	22,008,023	24,743,374	401,383	-	-	16,000	25,160,757
b.	Foreign currency	13,835,938	140,329	-	-	-	13,976,267	17,855,565	216,824	-	-	-	18,072,389
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia												
b.	To other parties						140,215						202,421
2.	Foreclosed collateral <sup>**)</sup>												19,091

<sup>\*)</sup> In accordance with Bank Indonesia Regulation No. 14/22 / PBI / 2012 dated 21 December 2012 and its amendment No. 17/12 / PBI / 2015 dated 25 June 2015 concerning Credit or Financing by Commercial Banks and Technical Assistance in Developing Micro Small and Medium Enterprises.

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

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

(in millions of Rupiah)

No.	ITEMS	30 JUN 2021					30 JUN 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	134	-	-	11,275	-	430	-	-	-	17,293	-
2.	Spot dan derivative receivable	-	-	-	10,141	-	-	-	-	-	22,779	6
3.	Marketable securities	1,763	485	-	29,034	224	6,796	81	-	-	29,042	511
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	2,191	11,571	94,873	8,750	9,749	14,128	5,480	-	-	28,379	1,473
7.	Loans and sharia financing	853,788	584,122	1,866,555	415,367	880,034	718,409	933,354	1,585,894	-	479,530	1,087,993
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	77	5,009	21,585	1,122	21,585	369	-	5,584	-	517	5,585
10.	Commitment and contingencies	8,034	11,092	59,039	22,753	15,064	11,503	28,934	16,000	-	31,391	39,792

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

Ratio		30 JUN 2021	30 JUN 2020
<b>Performance</b>			
1	Capital Adequacy Ratio (CAR)	25.20%	21.97%
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.42%	1.74%
3	Non performing earning assets to total earning assets <sup>*)</sup>	1.42%	1.72%
4	Allowance for impairment of financial assets to total earning assets	4.66%	4.15%
5	Gross NPL	3.28%	3.80%
6	Net NPL	1.36%	1.27%
7	Return on Asset (ROA)	1.60%	1.34%
8	Return on Equity (ROE)	13.26%	8.85%
9	Net Interest Margin (NIM)	5.30%	5.91%
10	Operating Expenses to Operating Income (BOPO) <sup>*)</sup>	86.01%	87.29%
11	Cost to Income Ratio (CIR)	63.94%	53.64%
12	Loan to Deposit Ratio (LDR)	75.15%	87.34%
<b>Compliance</b>			
1	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non related parties	0.00%	0.00%
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non related parties	0.00%	0.00%
2	Statutory Reserve		
	a. Primary Reserve Requirement (Rupiah)		
	i. Daily	3.42%	2.41%
	ii. Average	3.15%	3.12%
	b. Reserve Requirement (Foreign currency)	4.24%	4.23%
3	Net Open Position (NOP)	1.21%	0.54%

<sup>\*)</sup> Non performing earning assets to total earning assets and Operating Expenses to Operating Income (BOPO) ratio for the period of 30 June 2020 is recalculated using the formula stipulated in SEOJK No. 9/SEOJK.03/2020



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

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A. Exchanged Rate Related</b>						
1	Spot	2,460,265	2,460,265	-	3,892	3,188
2	Forward	13,927,448	13,927,448	-	90,059	74,925
3	Option					
	a. Sold	2,974,662	2,974,662	-	226	165,688
	b. Purchased	2,974,662	2,974,662	-	165,931	226
4	Future	-	-	-	-	-
5	Swap	32,609,721	32,609,721	-	197,754	126,537
6	Other	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1	Forward	-	-	-	-	-
2	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	13,657,255	10,771,754	2,885,501	34,175	308,717
5	Other	-	-	-	-	-
<b>C. Others</b>		16,720,398	16,720,398	-	522,101	136,522
<b>TOTAL</b>		<b>85,324,411</b>	<b>82,438,910</b>	<b>2,885,501</b>	<b>1,014,138</b>	<b>815,803</b>

MANAGEMENT	SHAREHOLDER
<b>BOARD OF COMMISSIONERS</b> - 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 <span style="float: right;">99%</span> 2. PT Bank Central Asia Tbk. <span style="float: right;">1%</span> <hr/> Total <span style="float: right;"><u>100%</u></span>
<b>BOARD OF DIRECTORS</b> - 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 <span style="float: right;">11.06%</span> Maju Holdings Pte Ltd <span style="float: right;">17.93%</span> Public <span style="float: right;">71.01%</span>
	Jakarta, 18 August 2021 PT Bank DBS Indonesia S.E & O
	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <u>Paulus Irwan Sutisna</u>  <b>President Director</b> </div> <div style="text-align: center;"> <u>Minarti</u>  <b>Director</b> </div> </div>

**Notes:**

- 1) The disclosure of published financial reports for the date and six months ended 30 June 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:  
 June 30, 2021: 1USD = IDR 14,500  
 December, 31 2020: 1USD = IDR 14,050  
 June 30, 2020: 1USD = IDR 14,255
- 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>