



**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 JUNE 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2024	31 DEC 2023
<b>ASSETS</b>			
1.	Cash	416,759	327,605
2.	Placement with Bank Indonesia	6,949,358	5,245,521
3.	Placement with other banks	2,092,723	1,842,412
4.	Spot and derivative/forward receivables	2,609,783	1,201,949
5.	Marketable securities	30,463,933	29,212,958
6.	Securities sold under repurchased agreement (repo)	9,797,215	-
7.	Securities purchased under resell agreements (reverse repo)	7,869,574	7,970,432
8.	Acceptance receivables	1,877,530	821,506
9.	Loans	66,731,882	63,420,440
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	1,070,706	921,677
13.	Impairment on financial assets -/-		
	a. Marketable securities	(464)	(642)
	b. Loans and sharia financing	(3,427,729)	(3,320,947)
	c. Others	(17,209)	(12,139)
14.	Intangible assets	1,408,752	1,397,801
	Accumulated amortisation on intangible assets -/-	(1,109,878)	(1,051,411)
15.	Fixed assets and equipments	2,381,990	2,360,699
	Accumulated depreciation on fixed assets and equipments -/-	(1,260,037)	(1,147,154)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	-	14
	d. Inter-office assets	-	-
17.	Other assets	3,698,511	3,781,270
	<b>TOTAL ASSETS</b>	<b>131,553,399</b>	<b>112,971,991</b>



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**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 JUNE 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2024	31 DEC 2023
<b><u>LIABILITIES AND EQUITIES</u></b>			
<b><u>LIABILITIES</u></b>			
1.	Current accounts	29,250,985	29,413,601
2.	Saving accounts	9,205,263	8,853,977
3.	Time deposits	46,709,928	46,005,383
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	4,109,803	3,050,247
7.	Spot and derivative/forward payables	2,376,897	1,357,429
8.	Liabilities on securities sold under repurchase agreement (repo)	9,792,117	-
9.	Acceptance payables	1,877,530	821,506
10.	Marketable securities issued	-	-
11.	Borrowings	8,187,500	5,388,950
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	7,039,552	5,899,639
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>118,549,575</b>	<b>100,790,732</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	4,260	9,338
b.	Loss -/-	(80,056)	(62,747)
19.	Reserves		
a.	General reserves	-	-
b.	Appropriated reserves	-	-
20.	Profit/Loss		
a.	Previous years	6,601,418	4,911,601
b.	Current year	844,952	1,689,817
c.	Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>13,003,824</b>	<b>12,181,259</b>
	<b>TOTAL EQUITY</b>	<b>13,003,824</b>	<b>12,181,259</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>131,553,399</b>	<b>112,971,991</b>

**PT BANK DBS INDONESIA**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2024 AND 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	30 JUN 2024	30 JUN 2023
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	4,501,561	3,723,948
2.	Interest Expenses	(1,654,392)	(1,232,992)
	<b>Net Interest Income</b>	<b>2,847,169</b>	<b>2,490,956</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	748,699	258,558
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(86,393)	(11,383)
3.	Gain (Loss) on sale of financial assets	(53,429)	340,409
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	234,169	(536,608)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	(481,883)	563,712
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	618,428	585,054
9.	Other income	15,344	103,051
10.	Allowance for impairment losses of financial assets	(690,210)	(649,357)
11.	Loss on operational risk	(514)	(1,623)
12.	Personnel expenses	(890,506)	(851,235)
13.	Promotion expenses	(105,412)	(100,154)
14.	Others expenses	(1,072,401)	(1,049,987)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(1,764,108)</b>	<b>(1,349,563)</b>
	<b>Operating Profit (Loss)</b>	<b>1,083,061</b>	<b>1,141,393</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	-	(144)
2.	Other non-operating income (expenses)	1,395	220
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>1,395</b>	<b>76</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>1,084,456</b>	<b>1,141,469</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(245,410)	(225,042)
b.	Deferred tax income (expenses)	5,906	(28,452)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>844,952</b>	<b>887,975</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	(22,387)	30,619
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>(22,387)</b>	<b>30,619</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>822,565</b>	<b>918,594</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	844,952	887,975
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>844,952</b>	<b>887,975</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	822,565	918,594
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>822,565</b>	<b>918,594</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) <sup>*)</sup></b>	<b>-</b>	<b>-</b>

<sup>\*)</sup> Only for go public bank

**PT BANK DBS INDONESIA**  
**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF 30 JUNE 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	POS-POS	30 JUN 2024	31 DEC 2023
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities	-	3,849,250
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	90,326,990	55,737,789
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	7,381,709	5,981,332
b.	Uncommitted	47,420,839	39,790,336
2.	Outstanding Irrevocable L/C	801,548	411,770
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	83,840,314	49,482,671
4.	Others	-	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	26,424,380	32,570,873
2.	Others	-	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,589,175	1,277,920
2.	Others	-	-

PT BANK DBS INDONESIA  
CALCULATION OF CAPITAL ADEQUACY RATIO  
AS OF 30 JUNE 2024 AND 2023

(in millions of Rupiah)

Accounts			30 JUN 2024	30 JUN 2023
<b>I Core Capital (Tier 1)</b>			<b>12,230,156</b>	<b>10,408,128</b>
<b>1. Common Equity Tier 1 (CET 1)</b>			<b>12,230,156</b>	<b>10,408,128</b>
1.1 Paid in Capital (Excluding Treasury Stock)			5,633,250	5,633,250
1.2 Reserve additional capital			7,492,847	5,825,442
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 assets classified as fair value through other comprehensive income			4,260	17,190
1.2.1.1.3 Fixed assets 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			6,609,206	4,914,977
1.2.1.2.4 Current year profit			931,345	899,359
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 assets classified as fair value through other comprehensive income			(51,964)	(6,084)
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 assets			-	-
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 assets			-	-
1.2.2.2.7 Others			-	-
1.3 Minority Interest That Can be Counted			(895,941)	(1,050,564)
1.4 Deduction Factors of CET 1				
1.4.1 Deferred tax calculation <sup>*)</sup>			(589,966)	(677,411)
1.4.2 Goodwill			(84,816)	(84,816)
1.4.3 Other intangible assets <sup>**)</sup>			(221,159)	(288,337)
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 Supplementary Capital (Tier 2)</b>			<b>2,616,240</b>	<b>3,108,709</b>
1. Capital Instrument in the form of shares or other eligible Tier 2			1,927,255	2,530,498
2. Share premium/share discount			-	-
3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)			688,985	578,211
4. Deduction Factor of Tier 2 Capital			-	-
<b>Total Capital</b>			<b>14,846,396</b>	<b>13,516,837</b>
<b>RISK WEIGHTED ASSETS</b>				
	<b>30 JUN 2024</b>	<b>30 JUN 2023</b>	<b>CAPITAL ADEQUACY RATIO</b>	
RWA FOR CREDIT RISK	55,004,149	46,116,834	CET 1 Ratio (%)	18.95%
RWA FOR MARKET RISK	4,895,204	3,995,588	Tier 1 Ratio (%)	19.06%
RWA FOR OPERATIONAL RISK	4,640,462	4,491,440	Tier 2 Ratio (%)	4.05%
RWA TOTAL	64,539,815	54,603,862	CAR Ratio (%)	23.00%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	12.95%
<b>CAR FULFILLMENT</b>			<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>	
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%

<sup>\*)</sup> Excluding deferred tax liabilities for intangible assets

<sup>\*\*)</sup> Including deferred tax liabilities

PT BANK DBS INDONESIA  
EARNING ASSETS QUALITY AND OTHER INFORMATION  
AS OF 30 JUNE 2024 AND 2023

(in millions of Rupiah)

No.	ITEMS	30 JUN 2024						30 JUN 2023					
		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	399	-	-	-	-	399	399	-	-	-	-	399
b.	Foreign currency	186,987	-	-	-	-	186,987	160,315	-	-	-	-	160,315
2.	Spot and derivative/forward receivables												
a.	Rupiah	125,466	-	-	-	-	125,466	84,531	-	-	-	-	84,531
b.	Foreign currency	411,456	-	-	-	-	411,456	310,156	-	-	-	-	310,156
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) <sup>7)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>7)</sup>												
i.	Rupiah	399,827	-	-	-	-	399,827	259,120	-	-	-	-	259,120
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	220,985	-	-	-	-	220,985	849,941	-	-	-	-	849,941
b.	Foreign currency	8,803	-	-	-	-	8,803	2,010	-	-	-	-	2,010
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	624,404	-	-	-	-	624,404	445,931	-	-	-	-	445,931
b.	Foreign currency	1,280,933	-	-	-	-	1,280,933	608,817	-	-	-	-	608,817
2.	Spot and derivative/forward receivables												
a.	Rupiah	1,822,831	-	-	-	-	1,822,831	518,547	-	-	-	-	518,547
b.	Foreign currency	250,030	-	-	-	-	250,030	274,425	-	-	-	-	274,425
3.	Marketable securities												
a.	Rupiah	25,148,083	-	-	-	-	25,148,083	14,370,950	-	-	-	-	14,370,950
b.	Foreign currency	5,315,850	-	-	-	-	5,315,850	5,455,640	-	-	-	-	5,455,640
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	9,797,215	-	-	-	-	9,797,215	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	2,716,099	-	-	-	-	2,716,099	8,967,513	-	-	-	-	8,967,513
b.	Foreign currency	5,153,475	-	-	-	-	5,153,475	1,512,412	-	-	-	-	1,512,412
6.	Acceptance receivables	1,785,549	91,981	-	-	-	1,877,530	1,856,693	-	-	-	-	1,856,693
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>7)</sup>												
i.	Rupiah	3,196,899	6,000	780	-	16,005	3,219,684	940,637	14,905	-	6,286	7,859	969,687
ii.	Foreign currency	3,055,651	-	-	-	3,038	3,058,689	1,116,360	-	-	-	2,781	1,119,141
b.	Non micro, small and medium enterprises (UMKM) <sup>7)</sup>												
i.	Rupiah	37,963,810	774,810	137,952	716,129	518,223	40,110,924	35,865,077	1,168,027	221,065	223,914	433,512	37,911,595
ii.	Foreign currency	18,542,429	748,196	74,702	-	577,431	19,942,758	20,571,289	630,519	276,736	-	529,480	22,008,024
c.	Restructured loans												
i.	Rupiah	54,405	28,774	543	287	64,260	148,269	1,351,791	1,014	-	-	58,228	1,411,033
ii.	Foreign currency	-	669,081	74,702	-	9,716	753,499	121,919	630,519	276,736	-	9,098	1,038,272
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	342,875	-	-	-	-	342,875	290,562	-	-	-	-	290,562
10.	Commitment and contingencies												
a.	Rupiah	28,759,155	164,109	-	-	-	28,923,264	26,210,293	139,484	-	-	-	26,349,777
b.	Foreign currency	28,040,219	-	-	-	-	28,040,219	22,835,566	-	-	-	33,534	22,869,100
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

<sup>7)</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.

PT BANK DBS INDONESIA  
 IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION  
 AS OF 30 JUNE 2024 AND 2023

(in millions of Rupiah)

No.	ITEMS	30 JUN 2024					30 JUN 2023					
		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	1,871	-	-	20,927	-	506	-	-	-	12,155	-
2.	Spot dan derivative receivable	-	-	-	26,098	-	-	-	-	-	11,877	-
3.	Marketable securities	464	-	-	13,282	-	1,025	-	-	-	20,609	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	66,558	-	-	-	-	-	34,046	-
6.	Acceptance receivable	4,268	10,897	-	17,855	4,135	3,037	1,448	-	-	18,567	-
7.	Loans and sharia financing	914,844	66,256	2,446,629	631,586	1,247,878	834,096	351,119	2,238,920	587,525	1,190,143	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	173	-	-	3,429	-	154	-	-	-	2,906	-
10.	Commitment and contingencies	20,321	426	-	23,908	8,205	16,314	4,906	33,534	30,597	40,508	-



Live more,  
Bank less

**PT BANK DBS INDONESIA  
FINANCIAL RATIOS  
AS OF 30 JUNE 2024 AND 2023**

Ratios		30 JUN 2024	30 JUN 2023
<b>Performance</b>			
1.	Capital Adequacy Ratio (CAR)	23.00%	24.75%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.14%	1.18%
3.	Non performing earning assets to total earning assets	1.14%	1.18%
4.	Allowance for impairment of financial assets to total earning assets	2.83%	3.53%
5.	Gross NPL	3.09%	2.77%
6.	Net NPL	0.42%	0.51%
7.	Return on Assets (ROA)	1.74%	2.24%
8.	Return on Equity (ROE)	14.24%	17.41%
9.	Net Interest Margin (NIM)	5.54%	6.17%
10.	Operating Expenses to Operating Income (BOPO)	82.30%	79.53%
11.	Cost to Income Ratio (CIR)	54.06%	54.27%
12.	Loan to Deposit Ratio (LDR)	77.75%	80.24%
<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	8.02%	6.29%
	ii. Average	8.00%	8.39%
	b. Reserve Requirement (Foreign currency)	4.05%	4.11%
3.	Net Open Position (NOP)	1.31%	3.68%





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**PT BANK DBS INDONESIA  
SPOT AND DERIVATIVE TRANSACTION  
AS OF 30 JUNE 2024**

(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	4,263,811	4,263,811	-	5,440	1,457
2.	Forward	39,680,729	39,680,729	-	210,125	105,048
3.	Option					
	a. Sold	5,839,146	5,839,146	-	17,253	247,416
	b. Purchased	5,839,146	5,839,146	-	247,416	17,253
4.	Future	-	-	-	-	-
5.	Swap	65,188,623	65,188,623	-	673,673	420,853
6.	Other	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1.	Forward	-	-	-	-	-
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	2,243,375	2,243,375	-	1,269	7,286
4.	Swap	34,317,284	34,317,284	-	297,795	90,790
5.	Other	-	-	-	-	-
<b>C.</b>	<b>Others</b>	34,641,297	34,641,297	-	1,156,812	1,486,794
	<b>TOTAL</b>	<b>192,013,411</b>	<b>192,013,411</b>	<b>-</b>	<b>2,609,783</b>	<b>2,376,897</b>

MANAGEMENT	SHAREHOLDER
<p><b>BOARD OF COMMISSIONERS</b></p> <ul style="list-style-type: none"> <li>- President Commissioner : Tan Su Shan Carrie</li> <li>- Commissioner : Paulus Irwan Sutisna</li> <li>- Independent Commissioner : Soemadi Brotodiningrat</li> <li>- Independent Commissioner : Ahmad Hidayat</li> </ul> <p><b>BOARD OF DIRECTORS</b></p> <ul style="list-style-type: none"> <li>- President Director : Lim Chu Cong</li> <li>- Director Compliance : Imelda Widjaja</li> <li>- Director : Kunardy Darma Lie</li> <li>- Director : Minarti</li> <li>- Director : Sujatno Polina</li> <li>- Director : Aries Nur Prasetyo Sunu</li> <li>- Director : Himanshu Janardan Vaidya</li> <li>- Director : Melfrida Waty Gultom <sup>1)</sup></li> </ul> <p><sup>1)</sup> Appointed as Director with effective date as of 21 May 2024 after being approved by OJK on 21 May 2024.</p>	<p>1. Ultimate Shareholder:</p> <ul style="list-style-type: none"> <li>DBS Group Holdings Ltd through DBS Bank Ltd <span style="float: right;">99%</span></li> <li>2. PT Bank Central Asia Tbk. <span style="float: right;">1%</span></li> <li>Total <span style="float: right; border-top: 1px solid black; border-bottom: 3px double black;">100%</span></li> </ul> <p>Shareholders of DBS Group Holdings Ltd:</p> <ul style="list-style-type: none"> <li>Citibank Nominees Singapore Pte Ltd <span style="float: right;">20.01%</span></li> <li>Maju Holdings Pte Ltd <span style="float: right;">17.43%</span></li> <li>Temasek Holdings (Private) Ltd <span style="float: right;">10.99%</span></li> <li>DBSN Services Pte Ltd <span style="float: right;">10.87%</span></li> <li>Raffles Nominees (Pte) Ltd <span style="float: right;">8.77%</span></li> <li>Public <span style="float: right;">31.93%</span></li> </ul> <p style="text-align: center;">Jakarta, 12 Aug 2024 PT Bank DBS Indonesia</p> <p style="text-align: center;">S.E &amp; O</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="text-align: center;"> <p><u>Lim Chu Cong</u> <b>President Director</b></p> </div> <div style="text-align: center;"> <p><u>Minarti</u> <b>Director</b></p> </div> </div>
<p>Notes:</p> <p>1) The disclosure of publication financial reports for the period six month ended 30 June 2024 and 2023 above has been prepared based on PT Bank DBS Indonesia's unaudited financial statements. The disclosure of publication financial reports as of 31 December 2023 PT Bank DBS Indonesia's audited by Public Accounting Firm of Tanudiredja, Wibisana, Rintis &amp; Rekan - a member of the PricewaterhouseCoopers network of firms with Jimmy Pangestu, S.E as partner in charge</p> <p>2) The published financial statements are disclosed based on:</p> <ul style="list-style-type: none"> <li>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"</li> <li>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"</li> </ul> <p>3) The exchange rates used are as follows:</p> <ul style="list-style-type: none"> <li>June 30, 2024: 1USD = IDR 16,375</li> <li>December 31, 2023: 1USD = IDR 15,397</li> <li>June 30, 2023: 1USD = IDR 14,993</li> </ul> <p>4) The disclosure of published financial reports can be accessed through the PT Bank DBS Indonesia website: <a href="https://www.dbs.com/indonesia/bh/investors/default.page">https://www.dbs.com/indonesia/bh/investors/default.page</a></p>	