

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2024	31 DEC 2023
<b>ASSETS</b>			
1.	Cash	397,046	327,605
2.	Placement with Bank Indonesia	6,540,577	5,245,521
3.	Placement with other banks	1,393,278	1,842,412
4.	Spot and derivative/forward receivables	3,063,706	1,201,949
5.	Marketable securities	40,219,076	29,212,958
6.	Securities sold under repurchased agreement (repo)	4,883,567	-
7.	Securities purchased under resell agreements (reverse repo)	5,859,724	7,970,432
8.	Acceptance receivables	1,700,481	821,506
9.	Loans	65,146,761	63,420,440
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other financial assets	979,673	921,677
13.	Impairment on financial assets -/-		
	a. Marketable securities	(651)	(642)
	b. Loans and sharia financing	(3,372,698)	(3,320,947)
	c. Others	(2,959)	(12,139)
14.	Intangible assets	1,419,217	1,397,801
	Accumulated amortisation on intangible assets -/-	(1,131,194)	(1,051,411)
15.	Fixed assets and equipments	2,380,385	2,360,699
	Accumulated depreciation on fixed assets and equipments -/-	(1,279,663)	(1,147,154)
16.	Non productive assets		
	a. Abandoned property	-	-
	b. Foreclosed collateral	-	-
	c. Suspense accounts	-	14
	d. Inter-office assets	-	-
17.	Other assets	5,004,043	3,781,270
	<b>TOTAL ASSETS</b>	<b>133,200,369</b>	<b>112,971,991</b>

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2024	31 DEC 2023
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current accounts	31,540,467	29,413,601
2.	Saving accounts	9,442,638	8,853,977
3.	Time deposits	47,833,000	46,005,383
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	4,049,028	3,050,247
7.	Spot and derivative/forward payables	3,198,966	1,357,429
8.	Liabilities on securities sold under repurchase agreement (repo)	7,299,311	-
9.	Acceptance payables	1,700,481	821,506
10.	Marketable securities issued	-	-
11.	Borrowings	7,570,000	5,388,950
12.	Security deposits	-	-
13.	Inter-office liabilities	-	-
14.	Other liabilities	7,047,963	5,899,639
15.	Minority interest	-	-
	<b>TOTAL LIABILITIES</b>	<b>119,681,854</b>	<b>100,790,732</b>
<b>EQUITIES</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	30,759	9,338
b.	Loss -/-	(37,102)	(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	1,290,190	1,689,817
c.	Dividend paid -/-	-	-
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>	<b>13,518,515</b>	<b>12,181,259</b>
	<b>TOTAL EQUITY</b>	<b>13,518,515</b>	<b>12,181,259</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>133,200,369</b>	<b>112,971,991</b>

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

(in millions of Rupiah)

NO.	ACCOUNTS	30 SEP 2024	30 SEP 2023
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest income &amp; expenses</b>			
1.	Interest Income	7,005,613	5,752,107
2.	Interest Expenses	(2,556,535)	(1,980,084)
	<b>Net Interest Income</b>	<b>4,449,078</b>	<b>3,772,023</b>
<b>B. Operating Income and Expenses Other than Interest</b>			
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	429,799	494,404
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	(16,713)	(34,933)
3.	Gain (Loss) on sale of financial assets	590	509,941
4.	Gain (Loss) on spot and derivative/forward transactions (realised)	(68,172)	(452,582)
5.	Gain (Loss) on investment under equity method	-	-
6.	Gain (loss) on foreign exchange translation	162,728	333,064
7.	Dividend income	-	-
8.	Commissions/provisions/fees and administrations income	920,112	862,319
9.	Other income	15,523	182,930
10.	Allowance for impairment losses of financial assets	(1,081,069)	(726,326)
11.	Loss on operational risk	(3,543)	(6,349)
12.	Personnel expenses	(1,351,694)	(1,295,192)
13.	Promotion expenses	(185,451)	(159,178)
14.	Others expenses	(1,614,212)	(1,603,179)
	<b>Net Operating Income (Expenses) Other than Net Interest</b>	<b>(2,792,102)</b>	<b>(1,895,081)</b>
	<b>Operating Profit (Loss)</b>	<b>1,656,976</b>	<b>1,876,942</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
1.	Gain (loss) on disposal of fixed assets and equipment	(186)	(1,916)
2.	Other non-operating income (expenses)	1,404	170
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>1,218</b>	<b>(1,746)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>1,658,194</b>	<b>1,875,196</b>
	<b>Income taxes</b>		
a.	Estimated current year tax	(317,001)	(381,169)
b.	Deferred tax income (expenses)	(51,003)	(36,304)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>1,290,190</b>	<b>1,457,723</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	47,066	(14,571)
c.	Others	-	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX</b>	<b>47,066</b>	<b>(14,571)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,337,256</b>	<b>1,443,152</b>
	<b>Current Year Net Profit (Loss) Attributable to:</b>		
	Owner	1,290,190	1,457,723
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL PROFIT</b>	<b>1,290,190</b>	<b>1,457,723</b>
	<b>Current Year Total Comprehensive Profit (Loss) Attributable to:</b>		
	Owner	1,337,256	1,443,152
	Minority Interest	-	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,337,256</b>	<b>1,443,152</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 SEPTEMBER 2024 AND DECEMBER 2023**

(in millions of Rupiah)

NO.	POS-POS	30 SEP 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	91,609,804	55,737,789
3.	Others	-	-
<b>II</b>	<b>COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities		
a.	Committed	6,003,217	5,981,332
b.	Uncommitted	48,127,652	39,790,336
2.	Outstanding Irrevocable L/C	704,477	411,770
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	80,396,921	49,482,671
4.	Others	-	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>		
1.	Guarantees Received	25,408,125	32,570,873
2.	Others	-	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>		
1.	Guarantees Issued	1,295,726	1,277,920
2.	Others	-	-

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

(in millions of Rupiah)

Accounts			30 SEP 2024	30 SEP 2023
<b>I</b>	<b>Core Capital (Tier 1)</b>		<b>12,762,518</b>	<b>10,974,762</b>
	<b>1. Common Equity Tier 1 (CET 1)</b>		<b>12,762,518</b>	<b>10,974,762</b>
	1.1 Paid in Capital (Excluding Treasury Stock)		5,633,250	5,633,250
	1.2 Reserve additional capital		7,937,859	6,373,548
	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		30,759	461
	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		1,306,904	1,492,655
	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		(9,010)	(34,545)
	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			
	1.4 Deduction Factors of CET 1		(808,591)	(1,032,036)
	1.4.1 Deferred tax calculation <sup>*)</sup>		(513,862)	(683,741)
	1.4.2 Goodwill		(84,816)	(84,816)
	1.4.3 Other intangible assets <sup>**)</sup>		(209,913)	(263,479)
	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>2,226,557</b>	<b>3,042,264</b>
	1. Capital Instrument in the form of shares or other eligible Tier 2		1,553,102	2,452,825
	2. Share premium/share discount		-	-
	3. General provision of earning assets (maximum 1.25% of RWA for Credit Risk)		673,455	589,439
	4. Deduction Factor of Tier 2 Capital		-	-
	<b>Total Capital</b>		<b>14,989,075</b>	<b>14,017,026</b>
		<b>30 SEP 2024</b>	<b>30 SEP 2023</b>	
				<b>CAPITAL ADEQUACY RATIO</b>
<b>RISK WEIGHTED ASSETS</b>				
RWA FOR CREDIT RISK	53,774,829	47,021,092	CET 1 Ratio (%)	19.56%
RWA FOR MARKET RISK	6,829,078	4,740,356	Tier 1 Ratio (%)	19.51%
RWA FOR OPERATIONAL RISK	4,640,462	4,491,440	Tier 2 Ratio (%)	5.41%
RWA TOTAL	65,244,369	56,252,888	CAR Ratio (%)	22.97%
CAR ACCORDING TO RISK PROFILE (%)	9.99%	9.99%	CET 1 FOR BUFFER (%)	12.98%
				13.51%
<b>CAR FULFILLMENT</b>			<b>BUFFER REQUIREMENT FULFILLED BY BANK (%)</b>	
From CET 1 (%)	6.58%	6.00%	Capital Conservation Buffer (%)	2.50%
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.00%
From Tier 2 (%)	3.41%	3.99%	Capital Surcharge for Systemic Bank (%)	0.00%

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

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

No.	ITEMS	30 SEP 2024					30 SEP 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	133,901	-	-	-	-	133,901	165,364	-	-	-	-	165,364
2.	Spot and derivative/forward receivables												
a.	Rupiah	982,839	-	-	-	-	982,839	98,952	-	-	-	-	98,952
b.	Foreign currency	235,828	-	-	-	-	235,828	374,730	-	-	-	-	374,730
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>*)</sup>												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	399,632	-	-	-	-	399,632	258,747	-	-	-	-	258,747
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
a.	Rupiah	179,387	-	-	-	-	179,387	307,479	-	-	-	-	307,479
b.	Foreign currency	8,185	-	-	-	-	8,185	2,459	-	-	-	-	2,459
<b>II. NON-RELATED PARTIES</b>													
1.	Placement with other banks												
a.	Rupiah	187,603	-	-	-	-	187,603	519,003	-	-	-	-	519,003
b.	Foreign currency	1,071,375	-	-	-	-	1,071,375	1,088,561	-	-	-	-	1,088,561
2.	Spot and derivative/forward receivables												
a.	Rupiah	1,555,770	-	-	-	-	1,555,770	769,205	-	-	-	-	769,205
b.	Foreign currency	289,269	-	-	-	-	289,269	334,247	-	-	-	-	334,247
3.	Marketable securities												
a.	Rupiah	35,298,047	-	-	-	-	35,298,047	19,345,995	-	-	-	-	19,345,995
b.	Foreign currency	4,921,029	-	-	-	-	4,921,029	5,879,200	-	-	-	-	5,879,200
4.	Securities sold under repurchase agreement (repo)												
a.	Rupiah	4,883,567	-	-	-	-	4,883,567	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)												
a.	Rupiah	2,479,768	-	-	-	-	2,479,768	7,649,197	-	-	-	-	7,649,197
b.	Foreign currency	3,379,956	-	-	-	-	3,379,956	1,656,967	-	-	-	-	1,656,967
6.	Acceptance receivables	1,700,481	-	-	-	-	1,700,481	1,855,581	-	-	-	-	1,855,581
7.	Loans												
a.	Micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	3,104,768	-	6,400	-	15,999	3,127,167	890,181	8,786	5,769	-	9,631	914,367
ii.	Foreign currency	1,875,620	-	-	-	2,809	1,878,429	2,216,379	-	-	-	2,867	2,219,246
b.	Non micro, small and medium enterprises (UMKM) <sup>*)</sup>												
i.	Rupiah	37,503,520	914,261	295,059	239,508	911,980	39,864,328	36,394,106	707,902	127,312	671,206	566,203	38,466,729
ii.	Foreign currency	18,654,812	618,619	-	68,311	535,463	19,877,205	19,882,337	631,490	72,901	-	544,680	21,131,408
c.	Restructured loans												
i.	Rupiah	36,720	39,735	145,520	138	26,304	248,417	1,789	1,993	14	-	56,215	60,011
ii.	Foreign currency	-	618,619	-	68,311	9,383	696,313	108,370	631,490	72,901	-	9,092	821,853
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	298,488	-	-	-	-	298,488	291,013	-	-	-	-	291,013
10.	Commitment and contingencies												
a.	Rupiah	31,749,434	164,853	-	-	-	31,914,287	24,849,121	145,643	-	-	-	24,994,764
b.	Foreign currency	24,029,213	-	-	-	-	24,029,213	24,691,921	-	-	-	12,204	24,704,125
<b>III. OTHER INFORMATION</b>													
1.	Assets pledged as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed collateral	-	-	-	-	-	-	-	-	-	-	-	-

<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.

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

(in millions of Rupiah)

No.	ITEMS	30 SEP 2024					30 SEP 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	465	-	-	13,933	-	607	-	-	-	17,733	-
2.	Spot dan derivative receivable	-	-	-	30,637	-	-	-	-	-	15,771	-
3.	Marketable securities	164	487	-	16,465	-	757	-	-	-	22,983	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	58,597	-	-	-	-	-	32,329	-
6.	Acceptance receivable	1,894	496	-	17,005	-	2,182	117	-	-	18,556	-
7.	Loans and sharia financing	919,148	54,900	2,398,650	615,384	1,515,519	891,105	172,393	2,231,652	596,417	1,289,570	-
8.	Equity Investment	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	104	-	-	2,984	-	162	-	-	-	2,910	-
10.	Commitment and contingencies	18,554	663	-	20,002	8,243	19,037	5,169	12,204	16,750	19,486	-

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

Ratios		30 SEP 2024	30 SEP 2023
<b>Performance</b>			
1.	Capital Adequacy Ratio (CAR)	22.97%	24.92%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.16%	1.32%
3.	Non performing earning assets to total earning assets	1.16%	1.32%
4.	Allowance for impairment of financial assets to total earning assets	2.75%	3.20%
5.	Gross NPL	3.21%	3.20%
6.	Net NPL	0.47%	0.49%
7.	Return on Assets (ROA)	1.72%	2.40%
8.	Return on Equity (ROE)	14.24%	18.65%
9.	Net Interest Margin (NIM)	5.56%	6.10%
10.	Operating Expenses to Operating Income (BOPO)	80.58%	76.93%
11.	Cost to Income Ratio (CIR)	53.67%	55.86%
12.	Loan to Deposit Ratio (LDR)	72.81%	76.37%
<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	8.01%	7.89%
	ii. Average	8.63%	9.49%
	b. Reserve Requirement (Foreign currency)	4.03%	4.27%
3.	Net Open Position (NOP)	5.38%	5.38%



Live more,  
Bank less

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

(in millions of Rupiah)

NO	TRANSACTION	Notional Amount	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchanged Rate Related</b>					
1.	Spot	5,682,744	5,682,744	-	7,383	6,802
2.	Forward	33,245,999	33,245,999	-	754,981	346,134
3.	Option					
	a. Sold	5,546,320	5,546,320	-	11,021	133,482
	b. Purchased	5,546,320	5,546,320	-	133,482	11,021
4.	Future	-	-	-	-	-
5.	Swap	69,099,141	69,099,141	-	1,220,993	1,775,612
6.	Other	-	-	-	-	-
<b>B.</b>	<b>Interest Rate Related</b>					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Sold	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	1,573,046	1,573,046	-	3,693	1,933
4.	Swap	36,517,903	36,517,903	-	224,918	131,291
5.	Other	-	-	-	-	-
<b>C.</b>	<b>Others</b>	34,950,174	34,950,174	-	707,235	792,691
	<b>TOTAL</b>	<b>192,161,647</b>	<b>192,161,647</b>	<b>-</b>	<b>3,063,706</b>	<b>3,198,966</b>

MANAGEMENT	SHAREHOLDER																		
<p><b>BOARD OF COMMISSIONERS</b></p> <p>- President Commissioner : Tan Su Shan Carrie            - Commissioner : Paulus Irwan Sutisna            - Independent Commissioner : Soemadi Brotodiningrat            - Independent Commissioner : Ahmad Hidayat</p> <p><b>BOARD OF DIRECTORS</b></p> <p>- President Director : Lim Chu Cong            - Director Compliance : Imelda Widjaja            - Director : Kunardy Darma Lie            - Director : Minarti            - Director : Sujatno Polina            - Director : Aries Nur Prasetyo Sunu            - Director : Himanshu Janardan Vaidya            - Director : Melfrida Waty Gultom</p>	<p>1. Ultimate Shareholder:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">DBS Group Holdings Ltd through DBS Bank Ltd</td> <td style="text-align: right; vertical-align: bottom;">99%</td> </tr> <tr> <td>2. PT Bank Central Asia Tbk.</td> <td style="text-align: right;">1%</td> </tr> <tr> <td>Total</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">100%</td> </tr> </table> <p>Shareholders of DBS Group Holdings Ltd:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">Citibank Nominees Singapore Pte Ltd</td> <td style="text-align: right;">19.86%</td> </tr> <tr> <td style="padding-left: 20px;">Maju Holdings Pte Ltd</td> <td style="text-align: right;">17.05%</td> </tr> <tr> <td style="padding-left: 20px;">DBSN Services Pte Ltd</td> <td style="text-align: right;">11.06%</td> </tr> <tr> <td style="padding-left: 20px;">Temasek Holdings (Private) Ltd</td> <td style="text-align: right;">10.99%</td> </tr> <tr> <td style="padding-left: 20px;">Raffles Nominees (Pte) Ltd</td> <td style="text-align: right;">8.88%</td> </tr> <tr> <td style="padding-left: 20px;">Public</td> <td style="text-align: right;">32.16%</td> </tr> </table> <p style="text-align: center; margin-top: 20px;">Jakarta, 13 Nov 2024 PT Bank DBS Indonesia S.E &amp; O</p> <p style="text-align: center; margin-top: 20px;"> <span style="margin-right: 100px;"><u>Lim Chu Cong</u> President Director</span> <span><u>Minarti</u> Director</span> </p>	DBS Group Holdings Ltd through DBS Bank Ltd	99%	2. PT Bank Central Asia Tbk.	1%	Total	100%	Citibank Nominees Singapore Pte Ltd	19.86%	Maju Holdings Pte Ltd	17.05%	DBSN Services Pte Ltd	11.06%	Temasek Holdings (Private) Ltd	10.99%	Raffles Nominees (Pte) Ltd	8.88%	Public	32.16%
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<p>Notes:</p> <p>1) The disclosure of publication financial reports for the period nine month ended 30 September 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 with Unmodified Opinion in reports dated 28 February 2024.</p> <p>2) The published financial statements are disclosed based on:</p> <p>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"</p> <p>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"</p> <p>3) The exchange rates used are as follows:            September 30, 2024: 1USD = IDR 15,140            December 31, 2023: 1USD = IDR 15,397            September 30, 2023: 1USD = IDR 15,455</p> <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>																			