



PT BANK DBS INDONESIA

STATEMENT OF FINANCIAL POSITION

AS OF 31 AUGUST 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 AUGUST 2025
ASSETS		
1.	Cash	330,288
2.	Placement with Bank Indonesia	6,524,623
3.	Placement with other banks	1,539,342
4.	Spot and derivative/forward receivables	2,319,613
5.	Marketable securities	34,577,779
6.	Securities sold under repurchased agreement (repo)	10,754,219
7.	Securities purchased under resell agreements (reverse repo)	7,118,272
8.	Acceptance receivables	1,450,624
9.	Loans	80,516,571
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	1,071,541
13.	Impairment on financial assets	
	a. Marketable securities	(933)
	b. Loans and sharia financing	(2,971,203)
	c. Others	(937)
14.	Intangible assets	1,148,853
	Accumulated amortisation on intangible asset	(905,461)
15.	Fixed assets and equipment	2,422,381
	Accumulated depreciation on fixed assets and equipment	(1,399,102)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	1
	d. Inter-office assets	-
17.	Other assets	4,129,027
	TOTAL ASSETS	148,625,498



PT BANK DBS INDONESIA
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(in millions of Rupiah)

NO.	ACCOUNTS	31 AUGUST 2025
<u>LIABILITIES AND EQUITIES</u>		
<u>LIABILITIES</u>		
1.	Current accounts	40,558,784
2.	Saving accounts	10,521,128
3.	Time deposits	48,873,878
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	6,536,502
7.	Spot and derivatives/forward payables	1,936,500
8.	Liabilities on securities sold under repurchase agreement (repo)	11,077,696
9.	Acceptance payables	1,450,624
10.	Marketable securities issued	-
11.	Borrowings	4,947,000
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	7,559,172
	TOTAL LIABILITIES	133,461,284
<u>EQUITIES</u>		
15.	Paid in capital	
a.	Authorised capital	10,000,000
b.	Unpaid capital	(4,366,750)
c.	Treasury stock	-
16.	Additional paid in capital	-
a.	Share premium	-
b.	Share discount	-
c.	Capital deposits funds	-
d.	Others	-
17.	Other comprehensive income	-
a.	Gain	204,573
b.	Loss	(49,607)
18.	Reserves	-
a.	General reserves	281,663
b.	Appropriated reserves	-
19.	Profit/Loss	-
a.	Previous years	7,807,835
b.	Current year	1,286,500
c.	Dividend paid	-
	TOTAL EQUITIES	15,164,214
	TOTAL LIABILITIES AND EQUITIES	148,625,498



PT BANK DBS INDONESIA

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD 1 JANUARY - 31 AUGUST 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 AUGUST 2025
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	6,518,851
2.	Interest Expense	(2,491,680)
	Net Interest Income	4,027,171
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	831,821
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	13,654
3.	Gain (loss) on sale of financial assets	85,376
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(227,141)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(10,626)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,153,545
9.	Other income	2,913
10.	Allowance for impairment losses of financial assets	(1,199,069)
11.	Loss on operational risk	(1,222)
12.	Personnel expenses	(1,351,070)
13.	Promotion expenses	(153,994)
14.	Others expenses	(1,518,801)
	Other Operating Income (Expenses)	(2,374,614)
	Operating Profit (Loss)	1,652,557
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	(2,058)
2.	Other non-operating income (expenses)	39
	Non Operating Income (Expenses)	(2,019)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,650,538
	Income taxes	
a.	Estimated current year tax	(328,652)
b.	Deferred tax income (expenses)	(35,386)
	CURRENT YEAR NET PROFIT (LOSS)	1,286,500
OTHER COMPREHENSIVE INCOME		
1.	Accounts that will not be reclassified to Profit or Loss	
a.	Revaluation surplus of fixed assets	-
b.	Gain (loss) from remeasurement on defined benefit plan	-
c.	Others	-
2.	Accounts that will be reclassified to Profit or Loss	
a.	Gain (loss) from translation adjustment from foreign currencies	-
b.	Gain (loss) from changes in fair value of financial assets on debt instruments classified as fair value through other comprehensive income	254,163
c.	Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	254,163
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,540,663
	TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	-



PT BANK DBS INDONESIA

STATEMENT OF COMMITMENTS AND CONTINGENCIES

AS OF 31 AUGUST 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 AUGUST 2025
I.	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	-
2.	Foreign currency positions to be received from spot and derivatives/forward	126,444,923
3.	Others	-
II.	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	15,454,188
b.	Uncommitted	60,548,065
2.	Outstanding irrevocable L/C	411,416
3.	Foreign currency positions to be submitted for spot and derivatives/forward	116,364,260
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	42,390,587
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	1,832,266
2.	Others	-