

PT BANK DBS INDONESIA MONTHLY STATEMENT OF FINANCIAL POSITION AS OF 31 OCTOBER 2025

		(in inimons of Rupian)
NO.	ACCOUNTS	31 OCTOBER 2025
ASS	ETS	-
1.	Cash	352,558
2.	Placement with Bank Indonesia	7,493,435
3.	Placement with other banks	1,831,243
4.	Spot and derivative/forward receivables	2,242,736
5.	Marketable securities	33,618,811
6.	Securities sold under repurchased agreement (repo)	7,642,402
7.	Securities purchased under resell agreements (reverse repo)	7,046,147
8.	Acceptance receivables	912,562
9.	Loans	83,010,143
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	999,338
13.	Impairment on financial assets	
	a. Marketable securities	(613)
	b. Loans and sharia financing	(2,476,225)
	c. Others	(2,418)
14.	Intangible assets	1,145,183
	Accumulated amortisation on intangible asset	(905,356)
15.	Fixed assets and equipment	2,373,741
	Accumulated depreciation on fixed assets and equipment	(1,385,614)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	1,777
	d. Inter-office assets	-
17.	Other assets	3,797,404
	TOTAL ASSETS	147,697,254



PT BANK DBS INDONESIA MONTHLY STATEMENT OF FINANCIAL POSITION AS OF 31 OCTOBER 2025

(in millions of I		
NO.	ACCOUNTS	31 OCTOBER 2025
LIA	BILITIES AND EQUITIES	
	<u>LIABILITIES</u>	
1.	Current accounts	42,115,651
2.	Saving accounts	10,661,070
3.	Time deposits	51,372,509
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	5,251,563
7.	Spot and derivatives/forward payables	1,888,700
8.	Liabilities on securities sold under repurchase agreement (repo)	7,496,243
9.	Acceptance payables	912,562
10.	Marketable securities issued	-
11.	Borrowings	4,989,000
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	7,438,167
	TOTAL LIABILITIES	132,125,465
	<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	276,407
	b. Loss	(49,631)
18.	Reserves	-
	a. General reserves	281,663
	b. Appropriated reserves	-
19.	Profit/Loss	-
	a. Previous years	7,807,835
	b. Current year	1,622,265
	c. Dividend paid	-
L	TOTAL EQUITIES	15,571,789
	TOTAL LIABILITIES AND EQUITIES	147,697,254



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME PERIOD 1 JANUARY - 31 OCTOBER 2025

Interest Expense	(in millions of Rupia)				
A. Interest income & expenses 8,192.05 Interest Expense 6,3104.15 Nother Operating Income and Expenses 5,887,878 Cain (loss) from increase (decrease) in mark to market on financial assets 944.06 Cain (loss) from increase (decrease) in mark to market on financial assets 944.06 Cain (loss) from decrease (increase) in mark to market on financial assets 944.06 Cain (loss) from decrease (increase) in mark to market on financial liabilities 3,36 Cain (loss) on sale of financial assets 2573,36 Cain (loss) on sale of financial assets 2573,36 Cain (loss) on sale of financial assets 2573,36 Cain (loss) on investment under equity method 221.15 Cain (loss) on investment under equity method 9,55 Cain (loss) on foreign exchange translation 995.55 Cain (loss) on foreign exchange franslations income 200.000 Diterion (loss) on foreign exchange franslations income 3,20 Cain (loss) on foreign exchange franslations income 3,20 Diterion (loss) on foreign expenses 1,408,00 Cain (loss) on foreign expenses 1,408,00 Cain (loss) on expenses 1,408,00	NO.	ACCOUNTS	31 OCTOBER 2025		
Interest Income	OPE	RATING INCOME AND EXPENSES			
Interest Expense	A. Iı	terest income & expenses			
Net laterest Income 5,087,81	1.		8,192,022		
B. Other Operating Income and Expenses	2.		(3,104,198)		
1. Gain (loss) from increase (decrease) in mark to market on financial assets 2. Gain (loss) from decrease (increase) in mark to market on financial liabilities 3.35 3.6 3.			5,087,824		
Gain (loss) from decrease (increase) in mark to market on financial liabilities 257,34					
3. Gain (loss) on sale of financial assets			944,069		
Gain (loss) on spot and derivative/forward transactions (realised) C221,15 S. Gain (loss) on investment under equity method Cain (loss) on foretign exchange translation C99,55 C. Gain (loss) on foretign exchange translation C99,55 Dividend income 1,488,01 Dividend income 1,488,01 Commissions/provisions/fees and administrations income 1,488,01 Dividend income 3,220 O. Allowance for impairment losses of financial assets (1,478,781) I. Loss on operational risk (1,871) Dividend cycles of impairment losses of financial assets (1,487,781) Dividend cycles of impairment losses of financial assets (1,883,061) Dividend cycles of impairment losses of financial assets (1,883,061) Dividend cycles of impairment losses of financial assets (1,883,061) Dividend cycles of impairment losses of financial assets (1,883,061) Dividend cycles of impairment losses of financial assets (2,833,061) Dividend cycles of impairment losses			3,395		
5. Gain (loss) on investment under equity method			257,369		
6. Gain (loss) on foreign exchange translation (99.56 7. Dividend income 1,408.05 8. Commissions/provisions/fees and administrations income 3,20 9. Other income 3,3.20 10. Allowance for impairment losses of financial assets (1,478.78 11. Loss on operational risk (1,878.78 11. Loss on operational risk (1,878.78 12. Personnel expenses (1,683.05 13. Promotio expenses (203.97 14. Other expenses (203.97 14. Other operating Income (Expenses) (3,000.27 0 Operating Profit (Loss) (2,007.27 0 Operating Income (Expenses) (2,007.27 0 Operating Income (Expenses) (2,007.27 0 Operating Income (Expenses) (2,057.27			(221,190)		
7. Dividend income 1,480.0 8. Commisions/provisions/fees and administrations income 1,480.0 9. Other income 3,20 10. Allowance for impairment losses of financial assets (1,478.78 11. Loss on operational risk (1,83.06 12. Personnel expenses (203.97 3. Promotion expenses (203.97 14. Others expenses (1,927.83 Other Operating Income (Expenses) (3,000.21 Operating Profit (Loss) 2,087.54 Non Operating Income (Expenses) (2,65) 2. Other non-operating income (expenses) (2,65) Non Operating Income (Expenses) (2,65) Non Operating Income (expenses) (2,65) CURRENT YEAR PROFIT (LOSS) BEFORE TAX 2,082.33 Income taxes 4(417.33 a. Estimated current year tax (417.33 b. Deferred tax income (expenses) (42.72 CURRENT YEAR NET PROFIT (LOSS) 1,622.06 OTHER COMPREHENSIVE INCOME - 2. Accounts that will not be reclassified to Profit or Loss - a. Gain (loss) from translation adjustment from foreign currencies - b. Gain (loss) from changes in fair val	5.		- !		
8. Commisions/provisions/fees and administrations income 3,22 10. Allowance for impairment losses of financial assets (1,478,78 11. Loss on operational risk (1,883,06 12. Personnel expenses (1,683,06 13. Promotion expenses (203,97 14. Others expenses (203,97 Other Operating Income (Expenses) (3,000,27 Operating Profit (Loss) 2,087,54 Non Operating Income (Expenses) (2,67 Other on-operating income (expenses) (2,67 Concome taxes (2,67 Income taxes (417,33 a. Estimated current year tax (417,33 b. Deferred tax income (expenses) (42,72 CURRENT YEAR NET PROFIT (LOSS) (42,72 CURRENT YEAR NET PROFIT (LOSS) (42,72 CURRENT YEAR NET PROFIT (LOSS) (42,72 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 - <t< td=""><td></td><td></td><td>(99,594)</td></t<>			(99,594)		
9. Other income 3,20 10. Allowance for impairment losses of financial assets (1,478,78 11. Loss on operational risk (1,87 12. Personnel expenses (203,97 13. Promotion expenses (203,97 14. Other Operating Income (Expenses) (1,927,82 Other Operating Income (Expenses) (3,000,27 Operating Profit (Loss) (3,000,27 Operating Profit (Loss) (2,57 Operating Income (Expenses) (2,57 Operat			- !		
10. Allowance for impairment losses of financial assets (1,478,78 11. Loss on operational risk (1,83 12. Personnel expenses (1,683,06 13. Promotion expenses (2,039,7 14. Others expenses (1,927,81 Other Operating Income (Expenses) (3,000,27 Other Operating Profit (Loss) (3,000,27 Other Operating Income (Expenses) (2,057,54 Other Operating Income		*	1,408,033		
11. Loss on operational risk (1.85 1			3,209		
12. Personnel expenses (1,683,06		-	(1,478,785)		
13. Promotion expenses (203,97 14. Others expenses (1,927,83 Other Operating Income (Expenses) (3,000,27 Operating Profit (Loss) (2,087,54 Operating Profit (Loss) (2,087,54 Operating Income (Expenses) (2,57 Other non-operating income (expenses) (2,63 Non Operating Income (Expenses) (2,63 Non Operating Income (Expenses) (2,63 Non Operating Income (Expenses) (2,63 Other non-operating income (expenses) (2,63 Other non-operating income (Expenses) (2,63 Other Non Operating Income (Expenses) (2,63 Other Non Operating Income (Expenses) (2,63 Other Non Operating Income (Expenses) (2,63 Other YEAR PROFIT (LOSS) BEFORE TAX (2,082,33 Income taxes (417,33 Income taxes (417,33 Other taxes (42,72 OTHER COMPREHENSIVE INCOME OTHER COMPREHENSIVE INCOME (42,72 OTHER COMPREHENSIVE INCOME (42,72 OTHER COMPREHENSIVE INCOME (42,72 Others (42,72 Ot			(1,878)		
14. Others expenses (1,927,83 (3,000,27 Operating Income (Expenses) (3,000,27 Operating Profit (Loss) (2,087,54 Non Operating Income (Expenses) (2,65 Other non-operating Income (Expenses) (2,65 Other YEAR PROFIT (LOSS) BEFORE TAX (2,082,33 Income taxes (417,33 Other State		-	(1,683,096)		
Other Operating Income (Expenses) (3,000,27) Operating Profit (Loss) 2,087,54	13.	•	(203,979)		
Operating Profit (Loss) 2,087,54	14.	1	(1,927,830)		
Non Operating Income (Expenses) 1. Gain (loss) on sale of fixed assets and equipment (2,57) 2. Other non-operating income (expenses) (2,63) Non Operating Income (Expenses) (5,21) CURRENT YEAR PROFIT (LOSS) BEFORE TAX (2,082,33) Income taxes a. Estimated current year tax (417,33) b. Deferred tax income (expenses) (42,72) CURRENT YEAR NET PROFIT (LOSS) (42,72) CURRENT YEAR NET PROFIT (LOSS) (1,622,20) OTHER COMPREHENSIVE INCOME 1. Accounts that will not be reclassified to Profit or Loss a. Revaluation surplus of fixed assets - 5			(3,000,277)		
1. Gain (loss) on sale of fixed assets and equipment (2,57) 2. Other non-operating income (expenses) (2,63) Non Operating Income (Expenses) (5,21) CURRENT YEAR PROFIT (LOSS) BEFORE TAX (2,082,33) Income taxes a. Estimated current year tax (417,33) b. Deferred tax income (expenses) (42,72) CURRENT YEAR NET PROFIT (LOSS) (42,72) CURRENT YEAR NET PROFIT (LOSS) (1,622,26) OTHER COMPREHENSIVE INCOME 1. Accounts that will not be reclassified to Profit or Loss a. Revaluation surplus of fixed assets - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets on debt instruments classified as fair value through other comprehensive income - conditions of fixed assets - conditions of fixed assets - condit			2,087,547		
2. Other non-operating income (expenses) Non Operating Income (Expenses) CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income taxes a. Estimated current year tax b. Deferred tax income (expenses) CURRENT YEAR NET PROFIT (LOSS) 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 translation adjustment from foreign currencies c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR OTHER COMPREHENSIVE PROFIT (LOSS) 1,948,23	Non	<u> </u>			
Non Operating Income (Expenses) (5,21 CURRENT YEAR PROFIT (LOSS) BEFORE TAX 2,082,33 Income taxes a. Estimated current year tax (417,33 b. Deferred tax income (expenses) (42,72 CURRENT YEAR NET PROFIT (LOSS) 1,622,26 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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23			(2,578)		
CURRENT YEAR PROFIT (LOSS) BEFORE TAX CURRENT YEAR PROFIT (LOSS) BEFORE TAX 2,082,33 Income taxes (417,33 b. Deferred tax income (expenses) (42,72 CURRENT YEAR NET PROFIT (LOSS) 1,622,26 OTHER COMPREHENSIVE INCOME	2.	Other non-operating income (expenses)	(2,638)		
Income taxes a. Estimated current year tax b. Deferred tax income (expenses) CURRENT YEAR NET PROFIT (LOSS) 3. 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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) (42,72 (42,			(5,216)		
a. Estimated current year tax b. Deferred tax income (expenses) CURRENT YEAR NET PROFIT (LOSS) 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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,082,331		
b. Deferred tax income (expenses) CURRENT YEAR NET PROFIT (LOSS) 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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		Income taxes			
CURRENT YEAR NET PROFIT (LOSS) 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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		a. Estimated current year tax	(417,337)		
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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23			(42,729)		
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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		` '	1,622,265		
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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	OTI	IER COMPREHENSIVE INCOME			
b. Gain (loss) from remeasurement on defined benefit plan c. Others 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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23	1.	Accounts that will not be reclassified to Profit or Loss	ļ		
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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		a. Revaluation surplus of fixed assets	-		
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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		b. Gain (loss) from remeasurement on defined benefit plan	-		
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 c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX 325,97 CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23		c. Others	-		
b. Gain (loss) from changes in fair value of financial assets on debt instruments classified as fair value through other comprehensive income c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23	2.	Accounts that will be reclassified to Profit or Loss	-		
other comprehensive income c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23			-		
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23			325,973		
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS) 1,948,23			-		
			325,973		
TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	CUF	RRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,948,238		
	TRA	NSFER OF PROFIT/LOSS TO HEAD OFFICE	-		



MONTHLY STATEMENT OF COMMITMENTS AND CONTINGENCIES AS OF 31 OCTOBER 2025

	(III IIIIIII III)					
NO.		ACCOUNTS	31 OCTOBER 2025			
I.	CO	MMITMENT RECEIVABLES				
	1.	Undrawn borrowing facilities	-			
	2.	Foreign currency positions to be received from spot and derivatives/forward	140,390,690			
	3.	Others	-			
II.	CO	MMITMENT LIABILITIES				
	1.	Unused loan facilities				
		a. Committed	13,920,801			
		b. Uncommitted	57,800,256			
	2.	Outstanding irrevocable L/C	583,353			
	3.	Foreign currency positions to be submitted for spot and derivatives/forward	131,780,110			
	4.	Others	-			
III.	. CONTINGENT RECEIVABLES					
	1.	Guarantees received	43,143,552			
	2.	Others	-			
IV.	IV. CONTINGENT LIABILITIES					
	1.	Guarantees issued	2,411,031			
	2.	Others	-			