



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF FINANCIAL POSITION

AS OF 31 OCTOBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 OCTOBER 2025
ASSETS		
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



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NO.	ACCOUNTS	31 OCTOBER 2025
<u>LIABILITIES AND EQUITIES</u>		
<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	-
	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

(in millions of Rupiah)

NO.	ACCOUNTS	31 OCTOBER 2025
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	8,192,022
2.	Interest Expense	(3,104,198)
	Net Interest Income	5,087,824
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	944,069
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	3,395
3.	Gain (loss) on sale of financial assets	257,369
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(221,190)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(99,594)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,408,033
9.	Other income	3,209
10.	Allowance for impairment losses of financial assets	(1,478,785)
11.	Loss on operational risk	(1,878)
12.	Personnel expenses	(1,683,096)
13.	Promotion expenses	(203,979)
14.	Others expenses	(1,927,830)
	Other Operating Income (Expenses)	(3,000,277)
	Operating Profit (Loss)	2,087,547
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	(2,578)
2.	Other non-operating income (expenses)	(2,638)
	Non Operating Income (Expenses)	(5,216)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,082,331
	Income taxes	
a.	Estimated current year tax	(417,337)
b.	Deferred tax income (expenses)	(42,729)
	CURRENT YEAR NET PROFIT (LOSS)	1,622,265
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	325,973
c.	Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	325,973
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)		1,948,238
TRANSFER OF PROFIT/LOSS TO HEAD OFFICE		-



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF COMMITMENTS AND CONTINGENCIES

AS OF 31 OCTOBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 OCTOBER 2025
I.	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	-
2.	Foreign currency positions to be received from spot and derivatives/forward	140,390,690
3.	Others	-
II.	COMMITMENT 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.	CONTINGENT LIABILITIES	
1.	Guarantees issued	2,411,031
2.	Others	-