



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF FINANCIAL POSITION

AS OF 30 NOVEMBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2025
<b>ASSETS</b>		
1.	Cash	357,000
2.	Placement with Bank Indonesia	5,370,051
3.	Placement with other banks	1,993,370
4.	Spot and derivative/forward receivables	2,183,363
5.	Marketable securities	34,144,455
6.	Securities sold under repurchased agreement (repo)	5,665,335
7.	Securities purchased under resell agreements (reverse repo)	7,299,322
8.	Acceptance receivables	971,818
9.	Loans	82,479,351
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	1,095,361
13.	Impairment on financial assets	
	a. Marketable securities	(620)
	b. Loans and sharia financing	(2,513,585)
	c. Others	(1,104)
14.	Intangible assets	1,143,162
	Accumulated amortisation on intangible asset	(909,294)
15.	Fixed assets and equipment	2,386,301
	Accumulated depreciation on fixed assets and equipment	(1,398,074)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	39
	d. Inter-office assets	-
17.	Other assets	3,819,030
	<b>TOTAL ASSETS</b>	<b>144,085,281</b>



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**MONTHLY STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 NOVEMBER 2025**

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2025
<b><u>LIABILITIES AND EQUITIES</u></b>		
<b><u>LIABILITIES</u></b>		
1.	Current accounts	39,617,639
2.	Saving accounts	11,075,546
3.	Time deposits	51,707,588
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	5,854,871
7.	Spot and derivatives/forward payables	1,855,475
8.	Liabilities on securities sold under repurchase agreement (repo)	6,982,384
9.	Acceptance payables	971,818
10.	Marketable securities issued	-
11.	Borrowings	4,996,500
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	5,545,459
	<b>TOTAL LIABILITIES</b>	<b>128,607,280</b>
<b><u>EQUITIES</u></b>		
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	201,928
b.	Loss	(50,413)
18.	Reserves	-
a.	General reserves	281,663
b.	Appropriated reserves	-
19.	Profit/Loss	-
a.	Previous years	7,807,835
b.	Current year	1,603,738
c.	Dividend paid	-
	<b>TOTAL EQUITIES</b>	<b>15,478,001</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>144,085,281</b>



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD 1 JANUARY - 30 NOVEMBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest income &amp; expenses</b>		
1.	Interest Income	9,005,219
2.	Interest Expense	(3,392,422)
	<b>Net Interest Income</b>	<b>5,612,797</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	917,531
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	(2,231)
3.	Gain (loss) on sale of financial assets	258,747
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(184,129)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(131,741)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,521,320
9.	Other income	3,399
10.	Allowance for impairment losses of financial assets	(1,635,330)
11.	Loss on operational risk	(2,131)
12.	Personnel expenses	(1,856,013)
13.	Promotion expenses	(229,417)
14.	Others expenses	(2,208,890)
	<b>Other Operating Income (Expenses)</b>	<b>(3,548,885)</b>
	<b>OPERATING PROFIT (LOSS)</b>	<b>2,063,912</b>
<b>NON OPERATING INCOME (EXPENSE)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	(2,579)
2.	Other non-operating income (expenses)	(2,270)
	<b>NON OPERATING INCOME (EXPENSE)</b>	<b>(4,849)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>2,059,063</b>
	Income taxes	
a.	Estimated current year tax	(416,330)
b.	Deferred tax income (expenses)	(38,995)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>1,603,738</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	<b>Accounts 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>Accounts that will be reclassified to Profit or Loss</b>	
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	250,712
c.	Others	-
	<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>	<b>250,712</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>1,854,450</b>
	<b>TRANSFER OF PROFIT/LOSS TO HEAD OFFICE</b>	<b>-</b>



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF COMMITMENTS AND CONTINGENCIES

AS OF 30 NOVEMBER 2025

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2025
I.	<b>COMMITMENT RECEIVABLES</b>	
1.	Undrawn borrowing facilities	-
2.	Foreign currency positions to be received from spot and derivatives/forward	132,741,672
3.	Others	-
II.	<b>COMMITMENT LIABILITIES</b>	
1.	Unused loan facilities	
a.	Committed	15,819,060
b.	Uncommitted	57,272,080
2.	Outstanding irrevocable L/C	686,491
3.	Foreign currency positions to be submitted for spot and derivatives/forward	127,684,924
4.	Others	-
III.	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	42,637,793
2.	Others	-
IV.	<b>CONTINGENT LIABILITIES</b>	
1.	Guarantees issued	2,350,321
2.	Others	-