



PT BANK DBS INDONESIA

STATEMENT OF FINANCIAL POSITION

AS OF 31 JULY 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 JULY 2025
ASSETS		
1.	Cash	377,433
2.	Placement with Bank Indonesia	7,501,398
3.	Placement with other banks	1,610,772
4.	Spot and derivative/forward receivables	2,176,074
5.	Marketable securities	34,849,924
6.	Securities sold under repurchased agreement (repo)	7,201,313
7.	Securities purchased under resell agreements (reverse repo)	8,036,811
8.	Acceptance receivables	1,525,987
9.	Loans	79,259,919
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	947,957
13.	Impairment on financial assets	
	a. Marketable securities	(428)
	b. Loans and sharia financing	(2,985,292)
	c. Others	(1,329)
14.	Intangible assets	1,146,144
	Accumulated amortisation on intangible asset	(899,836)
15.	Fixed assets and equipment	2,402,689
	Accumulated depreciation on fixed assets and equipment	(1,386,083)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	6
	d. Inter-office assets	-
17.	Other assets	3,609,881
TOTAL ASSETS		145,373,340



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(in millions of Rupiah)

NO.	ACCOUNTS	31 JULY 2025
<u>LIABILITIES AND EQUITIES</u>		
<u>LIABILITIES</u>		
1.	Current accounts	41,190,196
2.	Saving accounts	10,525,935
3.	Time deposits	51,406,236
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	5,790,629
7.	Spot and derivatives/forward payables	1,893,016
8.	Liabilities on securities sold under repurchase agreement (repo)	7,495,554
9.	Acceptance payables	1,525,987
10.	Marketable securities issued	-
11.	Borrowings	4,936,500
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	5,774,273
	TOTAL LIABILITIES	130,538,326
<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	116,416
b.	Loss	(47,694)
18.	Reserves	-
a.	General reserves	281,663
b.	Appropriated reserves	-
19.	Profit/Loss	-
a.	Previous years	7,807,835
b.	Current year	1,043,544
c.	Dividend paid	-
	TOTAL EQUITIES	14,835,014
	TOTAL LIABILITIES AND EQUITIES	145,373,340



PT BANK DBS INDONESIA

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD 1 JANUARY - 31 JULY 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 JULY 2025
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	5,656,914
2.	Interest Expense	(2,166,893)
	Net Interest Income	3,490,021
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	529,413
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	19,108
3.	Gain (loss) on sale of financial assets	53,650
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(119,305)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	65,854
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,009,517
9.	Other income	2,882
10.	Allowance for impairment losses of financial assets	(1,077,133)
11.	Loss on operational risk	(1,190)
12.	Personnel expenses	(1,186,845)
13.	Promotion expenses	(127,861)
14.	Others expenses	(1,320,015)
	Other Operating Income (Expenses)	(2,151,925)
	Operating Profit (Loss)	1,338,096
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	-
2.	Other non-operating income (expenses)	38
	Non Operating Income (Expenses)	38
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,338,134
	Income taxes	
a.	Estimated current year tax	(261,932)
b.	Deferred tax income (expenses)	(32,658)
	CURRENT YEAR NET PROFIT (LOSS)	1,043,544
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	167,919
c.	Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	167,919
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	1,211,463
	TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	-



PT BANK DBS INDONESIA

STATEMENT OF COMMITMENTS AND CONTINGENCIES

AS OF 31 JULY 2025

(in millions of Rupiah)

NO.	ACCOUNTS	31 JULY 2025
I.	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	-
2.	Foreign currency positions to be received from spot and derivatives/forward	127,127,476
3.	Others	-
II.	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	15,905,738
b.	Uncommitted	61,245,996
2.	Outstanding irrevocable L/C	271,546
3.	Foreign currency positions to be submitted for spot and derivatives/forward	111,358,902
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	42,946,039
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	2,158,044
2.	Others	-