



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF FINANCIAL POSITION

AS OF 31 JANUARY 2026

(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2026
ASSETS		
1.	Cash	411,290
2.	Placement with Bank Indonesia	3,634,765
3.	Placement with other banks	1,506,290
4.	Spot and derivative/forward receivables	2,304,220
5.	Marketable securities	30,674,152
6.	Securities sold under repurchased agreement (repo)	1,628,624
7.	Securities purchased under resell agreements (reverse repo)	7,372,159
8.	Acceptance receivables	1,327,819
9.	Loans	85,586,333
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	834,210
13.	Impairment on financial assets	
	a. Marketable securities	(966)
	b. Loans and sharia financing	(2,389,804)
	c. Others	(3,020)
14.	Intangible assets	1,190,639
	Accumulated amortisation on intangible asset	(929,060)
15.	Fixed assets and equipment	2,395,717
	Accumulated depreciation on fixed assets and equipment	(1,429,639)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	1
	d. Inter-office assets	-
17.	Other assets	3,989,479
	TOTAL ASSETS	138,103,209



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(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2026
<u>LIABILITIES AND EQUITIES</u>		
<u>LIABILITIES</u>		
1.	Current accounts	38,678,910
2.	Saving accounts	10,768,325
3.	Time deposits	48,612,972
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	7,580,441
7.	Spot and derivatives/forward payables	1,799,608
8.	Liabilities on securities sold under repurchase agreement (repo)	2,171,011
9.	Acceptance payables	1,327,819
10.	Marketable securities issued	-
11.	Borrowings	5,035,500
12.	Security deposits	8
13.	Inter-office liabilities	-
14.	Other liabilities	6,370,934
	TOTAL LIABILITIES	122,345,528
<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	117,086
	b. Loss	(86,822)
18.	Reserves	-
	a. General reserves	281,663
	b. Appropriated reserves	-
19.	Profit/Loss	-
	a. Previous years	9,529,176
	b. Current year	283,328
	c. Dividend paid	-
	TOTAL EQUITIES	15,757,681
	TOTAL LIABILITIES AND EQUITIES	138,103,209



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD 1 JANUARY - 31 JANUARY 2026

(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2026
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	796,745
2.	Interest Expense	(267,295)
	Net Interest Income	529,450
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	(140,687)
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	(24,907)
3.	Gain (loss) on sale of financial assets	495,906
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(149,584)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	29,483
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	252,262
9.	Other income	36
10.	Allowance for impairment losses of financial assets	(128,320)
11.	Loss on operational risk	(45)
12.	Personnel expenses	(158,667)
13.	Promotion expenses	(23,199)
14.	Others expenses	(323,237)
	Other Operating Income (Expenses)	(170,959)
	OPERATING PROFIT (LOSS)	358,491
NON OPERATING INCOME (EXPENSE)		
1.	Gain (loss) on sale of fixed assets and equipment	63
2.	Other non-operating income (expenses)	5,620
	NON OPERATING INCOME (EXPENSE)	5,683
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	364,174
	Income taxes	
	a. Estimated current year tax	(92,712)
	b. Deferred tax income (expenses)	11,866
	CURRENT YEAR NET PROFIT (LOSS)	283,328
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	(111,698)
	c. Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	(111,698)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	171,630
	TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	-



PT BANK DBS INDONESIA

MONTHLY STATEMENT OF COMMITMENTS AND CONTINGENCIES

AS OF 31 JANUARY 2026

(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2026
I.	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	8,392,500
2.	Foreign currency positions to be received from spot and derivatives/forward	156,558,203
3.	Others	-
II.	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	15,047,944
b.	Uncommitted	55,347,955
2.	Outstanding irrevocable L/C	545,212
3.	Foreign currency positions to be submitted for spot and derivatives/forward	149,945,089
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	44,540,517
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	2,169,221
2.	Others	-