



**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 JANUARY 2024**

(in millions of Rupiah)

| NO.           | ACCOUNTS  | 31 JANUARY 2024    |
|---------------|---|--------------------|
| <b>ASSETS</b> |   |                    |
| 1.            | Cash  | 403,024            |
| 2.            | Placement with Bank Indonesia                               | 9,034,972          |
| 3.            | Placement with other banks                                  | 1,611,708          |
| 4.            | Spot and derivative/forward receivables                     | 1,609,803          |
| 5.            | Marketable securities                                       | 31,697,671         |
| 6.            | Securities sold under repurchased agreement (repo)          | 286,112            |
| 7.            | Securities purchased under resell agreements (reverse repo) | 10,085,670         |
| 8.            | Acceptance receivables                                      | 1,750,078          |
| 9.            | Loans   | 63,258,190         |
| 10.           | Sharia financing  | -                  |
| 11.           | Equity investment   | -                  |
| 12.           | Other financial assets                                      | 1,008,869          |
| 13.           | Impairment on financial assets                              |                    |
|               | a. Marketable securities                                    | (1,253)            |
|               | b. Loans and sharia financing                               | (3,335,210)        |
|               | c. Others   | (6,493)            |
| 14.           | Intangible assets   | 1,399,616          |
|               | Accumulated amortisation on intangible asset                | (1,061,779)        |
| 15.           | Fixed assets and equipment                                  | 2,295,280          |
|               | Accumulated depreciation on fixed assets and equipment      | (1,099,688)        |
| 16.           | Non productive asset  |                    |
|               | a. Abandoned property                                       | -                  |
|               | b. Foreclosed asset   | -                  |
|               | c. Suspense accounts  | -                  |
|               | d. Inter-office assets                                      | -                  |
| 17.           | Other assets  | 4,041,857          |
|               | <b>TOTAL ASSETS</b>   | <b>122,978,427</b> |



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**AS OF 31 JANUARY 2024**

(in millions of Rupiah)

| NO.                                    | ACCOUNTS   | 31 JANUARY 2024    |
|--|--|--------------------|
| <b><u>LIABILITIES AND EQUITIES</u></b> |  |                    |
| <b><u>LIABILITIES</u></b>              |  |                    |
| 1.                                     | Current accounts   | 36,658,102         |
| 2.                                     | Saving accounts  | 8,786,088          |
| 3.                                     | Time deposits  | 46,913,143         |
| 4.                                     | Electronic money   | -                  |
| 5.                                     | Liabilities to Bank Indonesia                                    | -                  |
| 6.                                     | Liabilities to other banks                                       | 2,694,567          |
| 7.                                     | Spot and derivatives/forward payables                            | 1,684,562          |
| 8.                                     | Liabilities on securities sold under repurchase agreement (repo) | 286,017            |
| 9.                                     | Acceptance payables  | 1,750,078          |
| 10.                                    | Marketable securities issued                                     | -                  |
| 11.                                    | Borrowings   | 5,523,000          |
| 12.                                    | Security deposits  | -                  |
| 13.                                    | Inter-office liabilities   | -                  |
| 14.                                    | Other liabilities  | 6,294,311          |
|  | <b>TOTAL LIABILITIES</b>   | <b>110,589,868</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   | 13,912             |
| b.                                     | Loss   | (53,582)           |
| 18.                                    | Reserves   | -                  |
| a.                                     | General reserves   | -                  |
| b.                                     | Appropriated reserves  | -                  |
| 19.                                    | Profit/Loss  | -                  |
| a.                                     | Previous years   | 6,599,892          |
| b.                                     | Current year   | 195,087            |
| c.                                     | Dividend paid  | -                  |
|  | <b>TOTAL EQUITIES</b>  | <b>12,388,559</b>  |
|  | <b>TOTAL LIABILITIES AND EQUITIES</b>                            | <b>122,978,427</b> |



PT BANK DBS INDONESIA

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD: 1 JANUARY - 31 JANUARY 2024

(in millions of Rupiah)

| NO.   | ACCOUNTS   | 31 JANUARY 2024  |
|---|--|------------------|
| <b>OPERATING INCOME AND EXPENSES</b>          |  |                  |
| <b>A. Interest income &amp; expenses</b>      |  |                  |
| 1.  | Interest Income  | 754,673          |
| 2.  | Interest Expense   | (294,717)        |
|   | <b>Net Interest Income</b>   | <b>459,956</b>   |
| <b>B. Other Operating Income and Expenses</b> |  |                  |
| 1.  | Gain (loss) from increase (decrease) in mark to market on financial assets   | 446,022          |
| 2.  | Gain (loss) from decrease (increase) in mark to market on financial liabilities  | (12,884)         |
| 3.  | Gain (loss) on sale of financial assets  | (121,792)        |
| 4.  | Gain (loss) on spot and derivative/forward transactions (realised)   | (53,232)         |
| 5.  | Gain (loss) on investment under equity method  | -                |
| 6.  | Gain (loss) on foreign exchange translation  | (141,231)        |
| 7.  | Dividend income  | -                |
| 8.  | Commissions/provisions/fees and administrations income   | 123,357          |
| 9.  | Other income   | 2,287            |
| 10.   | Allowance for impairment losses of financial assets  | (98,359)         |
| 11.   | Loss on operational risk   | (33)             |
| 12.   | Personnel expenses   | (141,655)        |
| 13.   | Promotion expenses   | (15,322)         |
| 14.   | Others expenses  | (196,953)        |
|   | <b>Other Operating Income (Expenses)</b>   | <b>(209,795)</b> |
|   | <b>Operating Profit (Loss)</b>   | <b>250,161</b>   |
| <b>Non Operating Income (Expenses)</b>        |  |                  |
| 1.  | Gain (loss) on sale of fixed assets and equipment  | -                |
| 2.  | Other non-operating income (expenses)  | 22               |
|   | <b>Non Operating Income (Expenses)</b>   | <b>22</b>        |
|   | <b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>   | <b>250,183</b>   |
|   | Income taxes   |                  |
| a.  | Estimated current year tax   | (58,604)         |
| b.  | Deferred tax income (expenses)   | 3,508            |
|   | <b>CURRENT YEAR NET PROFIT (LOSS)</b>  | <b>195,087</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 | 13,740           |
| c.  | Others   | -                |
|   | <b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>   | <b>13,740</b>    |
|   | <b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>  | <b>208,827</b>   |
|   | <b>TRANSFER OF PROFIT/LOSS TO HEAD OFFICE</b>  | <b>-</b>         |



**PT BANK DBS INDONESIA**

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**

**AS OF 31 JANUARY 2024**

**(in millions of Rupiah)**

| <b>NO.</b>  | <b>ACCOUNTS</b>  | <b>31 JANUARY 2024</b> |
|-------------|--|------------------------|
| <b>I</b>    | <b>COMMITMENT RECEIVABLES</b>  |                        |
| 1.          | Undrawn borrowing facilities   | 3,945,000              |
| 2.          | Foreign currency positions to be received from spot and derivatives/forward transactions | 65,775,375             |
| 3.          | Others   | -                      |
| <b>II</b>   | <b>COMMITMENT LIABILITIES</b>  |                        |
| 1.          | Unused loan facilities   |                        |
| a.          | Committed  | 5,590,618              |
| b.          | Uncommitted  | 39,703,379             |
| 2.          | Outstanding irrevocable L/C  | 554,372                |
| 3.          | Foreign currency positions to be submitted for spot and derivatives/forward transactions | 56,465,366             |
| 4.          | Others   | -                      |
| <b>III.</b> | <b>CONTINGENT RECEIVABLES</b>  |                        |
| 1.          | Guarantees received  | 27,647,595             |
| 2.          | Others   | -                      |
| <b>IV.</b>  | <b>CONTINGENT LIABILITIES</b>  |                        |
| 1.          | Guarantees issued  | 1,402,674              |
| 2.          | Others   | -                      |