



**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 30 NOVEMBER 2023**

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2023
<b>ASSETS</b>		
1.	Cash	365,397
2.	Placement with Bank Indonesia	6,747,272
3.	Placement with other banks	1,016,848
4.	Spot and derivative/forward receivables	1,525,602
5.	Marketable securities	22,326,329
6.	Securities sold under repurchased agreement (repo)	1,471,044
7.	Securities purchased under resell agreements (reverse repo)	9,448,478
8.	Acceptance receivables	1,985,431
9.	Loans	63,514,270
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	1,133,308
13.	Impairment on financial assets	
	a. Marketable securities	(824)
	b. Loans and sharia financing	(3,339,759)
	c. Others	(3,171)
14.	Intangible assets	1,388,143
	Accumulated amortisation on intangible asset	(1,040,511)
15.	Fixed assets and equipment	2,258,443
	Accumulated depreciation on fixed assets and equipment	(1,070,400)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	1
	d. Inter-office assets	-
17.	Other assets	5,227,800
	<b>TOTAL ASSETS</b>	<b>112,953,701</b>



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NO.	ACCOUNTS	30 NOVEMBER 2023
<b><u>LIABILITIES AND EQUITIES</u></b>		
<b><u>LIABILITIES</u></b>		
1.	Current accounts	26,114,088
2.	Saving accounts	8,877,297
3.	Time deposits	44,709,528
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	2,907,723
7.	Spot and derivatives/forward payables	1,568,437
8.	Liabilities on securities sold under repurchase agreement (repo)	1,470,064
9.	Acceptance payables	1,985,431
10.	Marketable securities issued	-
11.	Borrowings	5,428,500
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	7,808,589
	<b>TOTAL LIABILITIES</b>	<b>100,869,657</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	860
	b. Loss	(65,257)
18.	Reserves	-
	a. General reserves	-
	b. Appropriated reserves	-
19.	Profit/Loss	-
	a. Previous years	4,911,601
	b. Current year	1,603,590
	c. Dividend paid	-
	<b>TOTAL EQUITIES</b>	<b>12,084,044</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>112,953,701</b>



PT BANK DBS INDONESIA

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD: 1 JANUARY - 30 NOVEMBER 2023

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2023
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest income &amp; expenses</b>		
1.	Interest Income	7,124,891
2.	Interest Expense	(2,481,359)
	<b>Net Interest Income</b>	<b>4,643,532</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	514,691
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	(20,967)
3.	Gain (loss) on sale of financial assets	523,197
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(345,521)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	316,654
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,070,415
9.	Other income	190,416
10.	Allowance for impairment losses of financial assets	(971,828)
11.	Loss on operational risk	(8,327)
12.	Personnel expenses	(1,609,725)
13.	Promotion expenses	(203,711)
14.	Others expenses	(2,030,456)
	<b>Other Operating Income (Expenses)</b>	<b>(2,575,162)</b>
	<b>Operating Profit (Loss)</b>	<b>2,068,370</b>
<b>Non Operating Income (Expenses)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	(1,923)
2.	Other non-operating income (expenses)	(2,755)
	<b>Non Operating Income (Expenses)</b>	<b>(4,678)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>2,063,692</b>
	Income taxes	
	a. Estimated current year tax	(434,794)
	b. Deferred tax income (expenses)	(25,308)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>1,603,590</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	(19,949)
	c. Others	-
	<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>	<b>(19,949)</b>
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>		<b>1,583,641</b>
<b>TRANSFER OF PROFIT/LOSS TO HEAD OFFICE</b>		-



PT BANK DBS INDONESIA

STATEMENT OF COMMITMENTS AND CONTINGENCIES

AS OF 30 NOVEMBER 2023

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2023
I	<b>COMMITMENT RECEIVABLES</b>	
1.	Undrawn borrowing facilities	3,877,500
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	68,423,030
3.	Others	-
II	<b>COMMITMENT LIABILITIES</b>	
1.	Unused loan facilities	
a.	Committed	7,547,254
b.	Uncommitted	39,529,507
2.	Outstanding irrevocable L/C	575,613
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	63,077,230
4.	Others	-
III.	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	33,230,616
2.	Others	-
IV.	<b>CONTINGENT LIABILITIES</b>	
1.	Guarantees issued	1,553,474
2.	Others	-