



**PT BANK DBS INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 31 JANUARY 2021**

(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2021
<b>ASSETS</b>		
1.	Cash	558,206
2.	Placement with Bank Indonesia	5,959,160
3.	Placement with other banks	2,431,143
4.	Spot and derivative/forward receivables	1,895,401
5.	Marketable securities	21,026,796
6.	Securities sold under repurchased agreement (repo)	-
7.	Securities purchased under resell agreements (reverse repo)	877,166
8.	Acceptance receivables	2,050,794
9.	Loans	49,435,649
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	622,944
13.	Impairment on financial assets	
	a. Marketable securities	(8,526)
	b. Loans and sharia financing	(4,135,780)
	c. Others	(49,323)
14.	Intangible assets	1,177,182
	Accumulated amortisation on intangible asset	(556,790)
15.	Fixed assets and equipment	2,214,702
	Accumulated depreciation on fixed assets and equipment	(894,842)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset *)	-
	c. Suspense accounts	58
	d. Inter-office assets	-
17.	Other assets	4,674,074
<b>TOTAL ASSETS</b>		<b>87,278,014</b>

\*) Presented in net basis with its impairment



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NO.	ACCOUNTS	31 JANUARY 2021
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current accounts	21,027,995
2.	Saving accounts	8,241,018
3.	Time deposits	30,402,422
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,055,587
7.	Spot and derivatives/forward payables	2,106,535
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	2,039,791
10.	Marketable securities issued	-
11.	Borrowings	8,418,000
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	4,729,276
	<b>TOTAL LIABILITIES</b>	<b>78,020,624</b>
<b>EQUITIES</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	102,284
	b. Loss	-
18.	Reserves	
	a. General reserves	-
	b. Appropriated reserves	-
19.	Profit/Loss	
	a. Previous years	3,467,780
	b. Current year	54,076
	c. Dividend paid	-
	<b>TOTAL EQUITIES</b>	<b>9,257,390</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>87,278,014</b>



PT BANK DBS INDONESIA

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD: 1 JANUARY - 31 JANUARY 2021

(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2021
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest income &amp; expenses</b>		
1.	Interest Income	456,326
2.	Interest Expense	110,931
	<b>Net Interest Income</b>	<b>345,395</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	(1,431)
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	5,876
3.	Gain (loss) on sale of financial assets	47,363
4.	Gain (loss) on spot and derivative/forward transactions (realised)	(47,198)
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	59,506
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	99,434
9.	Other income	8,967
10.	Allowance for impairment losses of financial assets	(144,162)
11.	Loss on operational risk	(322)
12.	Personnel expenses	(119,141)
13.	Promotion expenses	(9,422)
14.	Others expenses	(175,341)
	<b>Other Operating Income (Expenses)</b>	<b>(275,871)</b>
	<b>Operating Profit (Loss)</b>	<b>69,524</b>
<b>Non Operating Income (Expenses)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	-
2.	Other non-operating income (expenses)	(50)
	<b>Non Operating Income (Expenses)</b>	<b>(50)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>69,474</b>
	Income taxes	
a.	Estimated current year tax	49,437
b.	Deferred tax income (expenses)	34,039
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>54,076</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	(32,233)
c.	Others	-
	<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>	<b>(32,233)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)</b>	<b>21,843</b>
	<b>TRANSFER OF PROFIT/LOSS TO HEAD OFFICE</b>	<b>-</b>



PT BANK DBS INDONESIA

STATEMENTS OF COMMITMENTS AND CONTINGENCIES  
AS OF 31 JANUARY 2021

(in millions of Rupiah)

NO.	ACCOUNTS	31 JANUARY 2021
I	<b>COMMITMENT RECEIVABLES</b>	
1.	Undrawn borrowing facilities	-
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	37,974,425
3.	Others	-
II	<b>COMMITMENT LIABILITIES</b>	
1.	Unused loan facilities	
a.	Committed	3,918,869
b.	Uncommitted	31,202,108
2.	Outstanding irrevocable L/C	789,849
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	43,568,943
4.	Others	-
III.	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	25,699,102
2.	Others	-
IV.	<b>CONTINGENT LIABILITIES</b>	
1.	Guarantees issued	1,979,942
2.	Others	-