



PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 NOVEMBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2020
ASSETS		
1.	Cash	480,045
2.	Placement with Bank Indonesia	8,371,414
3.	Placement with other banks	2,259,662
4.	Spot and derivative/forward receivables	2,135,589
5.	Marketable securities	19,665,290
6.	Securities sold under repurchased agreement (repo)	-
7.	Securities purchased under resell agreements (reverse repo)	1,221,736
8.	Acceptance receivables	1,814,983
9.	Loans	51,755,354
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	648,195
13.	Impairment on financial assets	
	a. Marketable securities	(5,502)
	b. Loans and sharia financing	(3,841,507)
	c. Others	(26,164)
14.	Intangible assets	1,134,083
	Accumulated amortisation on intangible asset	(520,610)
15.	Fixed assets and equipment	2,156,463
	Accumulated depreciation on fixed assets and equipment	(859,802)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset *)	-
	c. Suspense accounts	124
	d. Inter-office assets	-
17.	Other assets	3,314,823
	TOTAL ASSETS	89,704,176

*) Presented in net basis with its impairment



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NO.	ACCOUNTS	30 NOVEMBER 2020
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current accounts	21,309,336
2.	Saving accounts	8,842,977
3.	Time deposits	32,661,924
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	668,054
7.	Spot and derivatives/forward payables	2,331,493
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	1,814,983
10.	Marketable securities issued	-
11.	Borrowings	8,472,000
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	4,060,725
	TOTAL LIABILITIES	80,161,492
EQUITIES		
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	176,584
	b. Loss	-
18.	Reserves	
	a. General reserves	-
	b. Appropriated reserves	-
19.	Profit/Loss	
	a. Previous years	3,705,205
	b. Current year	27,645
	c. Dividend paid	-
	TOTAL EQUITIES	9,542,684
	TOTAL LIABILITIES AND EQUITIES	89,704,176



PT BANK DBS INDONESIA

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD: 1 JANUARY - 30 NOVEMBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2020
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	5,841,707
2.	Interest Expense	1,796,911
	Net Interest Income	4,044,796
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	207,274
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	11,817
3.	Gain (loss) on sale of financial assets	753,660
4.	Gain (loss) on spot and derivative/forward transactions (realised)	496,770
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(177,252)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,091,720
9.	Other income	6,075
10.	Allowance for impairment losses of financial assets	(2,639,671)
11.	Loss on operational risk	(4,556)
12.	Personnel expenses	(1,287,531)
13.	Promotion expenses	(151,865)
14.	Others expenses	(2,155,806)
	Other Operating Income (Expenses)	(3,849,365)
	Operating Profit (Loss)	195,431
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	(7,999)
2.	Other non-operating income (expenses)	(10,714)
	Non Operating Income (Expenses)	(18,713)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	176,718
	Income taxes	
a.	Estimated current year tax	112,365
b.	Deferred tax income (expenses)	(36,708)
	CURRENT YEAR NET PROFIT (LOSS)	27,645
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	(794)
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	83,360
c.	Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	82,566
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	110,211
	TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	-



PT BANK DBS INDONESIA

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF 30 NOVEMBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2020
I	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	423,600
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	35,714,852
3.	Others	-
II	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	3,316,907
b.	Uncommitted	33,812,545
2.	Outstanding irrevocable L/C	757,033
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	43,182,896
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	26,331,612
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	1,934,346
2.	Others	-