



PT BANK DBS INDONESIA

STATEMENT OF FINANCIAL POSITION

AS OF 30 NOVEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2021
ASSETS		
1.	Cash	448,877
2.	Placement with Bank Indonesia	10,473,212
3.	Placement with other banks	2,640,588
4.	Spot and derivative/forward receivables	912,893
5.	Marketable securities	21,779,451
6.	Securities sold under repurchased agreement (repo)	-
7.	Securities purchased under resell agreements (reverse repo)	273,399
8.	Acceptance receivables	1,385,037
9.	Loans	49,916,929
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	627,031
13.	Impairment on financial assets	
	a. Marketable securities	(3,374)
	b. Loans and sharia financing	(3,345,598)
	c. Others	(38,313)
14.	Intangible assets	1,298,829
	Accumulated amortisation on intangible asset	(714,071)
15.	Fixed assets and equipment	2,087,443
	Accumulated depreciation on fixed assets and equipment	(837,529)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	5,868
	d. Inter-office assets	-
17.	Other assets	2,881,659
	TOTAL ASSETS	89,792,331



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(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2021
<u>LIABILITIES AND EQUITIES</u>		
<u>LIABILITIES</u>		
1.	Current accounts	32,705,791
2.	Saving accounts	9,446,954
3.	Time deposits	27,606,000
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	859,004
7.	Spot and derivatives/forward payables	695,354
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	1,385,037
10.	Marketable securities issued	-
11.	Borrowings	4,296,750
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	3,171,224
	TOTAL LIABILITIES	80,166,114
<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	38,132
	b. Loss	-
18.	Reserves	
	a. General reserves	-
	b. Appropriated reserves	-
19.	Profit/Loss	
	a. Previous years	3,443,545
	b. Current year	511,290
	c. Dividend paid	-
	TOTAL EQUITIES	9,626,217
	TOTAL LIABILITIES AND EQUITIES	89,792,331



PT BANK DBS INDONESIA

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD: 1 JANUARY - 30 NOVEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2021
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	4,571,747
2.	Interest Expense	1,057,220
	Net Interest Income	3,514,527
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	351,626
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	31,868
3.	Gain (loss) on sale of financial assets	419,658
4.	Gain (loss) on spot and derivative/forward transactions (realised)	1,111,688
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(1,252,209)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,070,562
9.	Other income	12,852
10.	Allowance for impairment losses of financial assets	(1,268,791)
11.	Loss on operational risk	(68,815)
12.	Personnel expenses	(1,324,530)
13.	Promotion expenses	(150,074)
14.	Others expenses	(2,006,683)
	Other Operating Income (Expenses)	(3,072,848)
	Operating Profit (Loss)	441,679
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	(1,248)
2.	Other non-operating income (expenses)	221,512
	Non Operating Income (Expenses)	220,264
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	661,943
	Income taxes	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(150,653)
	CURRENT YEAR NET PROFIT (LOSS)	511,290
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	(96,385)
	c. Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	(96,385)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	414,905
	TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	-



PT BANK DBS INDONESIA

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

AS OF 30 NOVEMBER 2021

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2021
I	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	4,296,750
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	34,994,432
3.	Others	-
II	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	2,187,052
b.	Uncommitted	30,467,682
2.	Outstanding irrevocable L/C	680,270
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	35,376,869
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	26,499,930
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	1,451,015
2.	Others	-