



PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 30 NOVEMBER 2022

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2022
ASSETS		
1.	Cash	508,806
2.	Placement with Bank Indonesia	11,011,707
3.	Placement with other banks	1,558,512
4.	Spot and derivative/forward receivables	2,484,234
5.	Marketable securities	18,730,645
6.	Securities sold under repurchased agreement (repo)	334,635
7.	Securities purchased under resell agreements (reverse repo)	6,434,847
8.	Acceptance receivables	1,955,079
9.	Loans	55,341,758
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	929,094
13.	Impairment on financial assets	
	a. Marketable securities	(2,966)
	b. Loans and sharia financing	(3,045,800)
	c. Others	(15,319)
14.	Intangible assets	1,363,529
	Accumulated amortisation on intangible asset	(942,819)
15.	Fixed assets and equipment	2,130,569
	Accumulated depreciation on fixed assets and equipment	(1,056,302)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset	-
	c. Suspense accounts	13
	d. Inter-office assets	-
17.	Other assets	3,263,184
TOTAL ASSETS		100,983,406



PT BANK DBS INDONESIA
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(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2022
<u>LIABILITIES AND EQUITIES</u>		
<u>LIABILITIES</u>		
1.	Current accounts	24,400,600
2.	Saving accounts	11,070,274
3.	Time deposits	38,273,243
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	2,984,465
7.	Spot and derivatives/forward payables	2,025,743
8.	Liabilities on securities sold under repurchase agreement (repo)	334,544
9.	Acceptance payables	1,955,079
10.	Marketable securities issued	-
11.	Borrowings	5,506,025
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	3,879,558
	TOTAL LIABILITIES	90,429,531
<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	286
	b. Loss	(81,634)
18.	Reserves	
	a. General reserves	-
	b. Appropriated reserves	-
19.	Profit/Loss	
	a. Previous years	4,011,956
	b. Current year	990,017
	c. Dividend paid	-
	TOTAL EQUITIES	10,553,875
TOTAL LIABILITIES AND EQUITIES		100,983,406



PT BANK DBS INDONESIA
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PERIOD: 1 JANUARY - 30 NOVEMBER 2022

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2022
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	4,901,806
2.	Interest Expense	(1,115,374)
	Net Interest Income	3,786,432
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	846,107
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	3,899
3.	Gain (loss) on sale of financial assets	216,322
4.	Gain (loss) on spot and derivative/forward transactions (realised)	239,760
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(925,122)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	1,020,028
9.	Other income	117,683
10.	Allowance for impairment losses of financial assets	(400,671)
11.	Loss on operational risk	(1,016)
12.	Personnel expenses	(1,467,060)
13.	Promotion expenses	(184,581)
14.	Others expenses	(1,975,526)
	Other Operating Income (Expenses)	(2,510,177)
	Operating Profit (Loss)	1,276,255
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	(2,269)
2.	Other non-operating income (expenses)	1,067
	Non Operating Income (Expenses)	(1,202)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,275,053
	Income taxes	
	a. Estimated current year tax	(259,073)
	b. Deferred tax income (expenses)	(25,963)
	CURRENT YEAR NET PROFIT (LOSS)	990,017
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	(111,413)
	c. Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	(111,413)
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)		878,604
TRANSFER OF PROFIT/LOSS TO HEAD OFFICE		-



PT BANK DBS INDONESIA

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF 30 NOVEMBER 2022

(in millions of Rupiah)

NO.	ACCOUNTS	30 NOVEMBER 2022
I	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	3,932,875
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	56,739,898
3.	Others	-
II	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	4,428,927
b.	Uncommitted	36,413,685
2.	Outstanding irrevocable L/C	1,111,176
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	49,979,281
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	29,596,869
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	1,308,738
2.	Others	-