



PT BANK DBS INDONESIA
STATEMENT OF FINANCIAL POSITION
AS OF 31 OCTOBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	31 OCTOBER 2020
ASSETS		
1.	Cash	522,158
2.	Placement with Bank Indonesia	4,427,185
3.	Placement with other banks	3,169,968
4.	Spot and derivative/forward receivables	1,752,903
5.	Marketable securities	20,031,243
6.	Securities sold under repurchased agreement (repo)	-
7.	Securities purchased under resell agreements (reverse repo)	1,936,364
8.	Acceptance receivables	2,001,608
9.	Loans	53,478,930
10.	Sharia financing	-
11.	Equity investment	-
12.	Other financial assets	749,793
13.	Impairment on financial assets	
	a. Marketable securities	(5,709)
	b. Loans and sharia financing	(4,005,568)
	c. Others	(24,914)
14.	Intangible assets	1,146,380
	Accumulated amortisation on intangible asset	(517,777)
15.	Fixed assets and equipment	2,184,433
	Accumulated depreciation on fixed assets and equipment	(872,523)
16.	Non productive asset	
	a. Abandoned property	-
	b. Foreclosed asset *)	-
	c. Suspense accounts	614
	d. Inter-office assets	-
17.	Other assets	3,198,993
	TOTAL ASSETS	89,174,081

*) Presented in net basis with its impairment



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NO.	ACCOUNTS	31 OCTOBER 2020
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current accounts	20,266,964
2.	Saving accounts	8,129,081
3.	Time deposits	33,977,741
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	988,316
7.	Spot and derivatives/forward payables	2,072,185
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	2,001,608
10.	Marketable securities issued	-
11.	Borrowings	8,780,529
12.	Security deposits	-
13.	Inter-office liabilities	-
14.	Other liabilities	3,611,646
	TOTAL LIABILITIES	79,828,070
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	136,255
	b. Loss	-
18.	Reserves	
	a. General reserves	-
	b. Appropriated reserves	-
19.	Profit/Loss	
	a. Previous years	3,705,205
	b. Current year	(128,699)
	c. Dividend paid	-
	TOTAL EQUITIES	9,346,011
	TOTAL LIABILITIES AND EQUITIES	89,174,081



PT BANK DBS INDONESIA

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PERIOD: 1 JANUARY - 31 OCTOBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	31 OCTOBER 2020
OPERATING INCOME AND EXPENSES		
A. Interest income & expenses		
1.	Interest Income	5,374,876
2.	Interest Expense	1,670,896
	Net Interest Income	3,703,980
B. Other Operating Income and Expenses		
1.	Gain (loss) from increase (decrease) in mark to market on financial assets	165,270
2.	Gain (loss) from decrease (increase) in mark to market on financial liabilities	13,428
3.	Gain (loss) on sale of financial assets	676,390
4.	Gain (loss) on spot and derivative/forward transactions (realised)	453,168
5.	Gain (loss) on investment under equity method	-
6.	Gain (loss) on foreign exchange translation	(171,180)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations income	991,131
9.	Other income	26,300
10.	Allowance for impairment losses of financial assets	(2,573,785)
11.	Loss on operational risk	(3,996)
12.	Personnel expenses	(1,168,006)
13.	Promotion expenses	(136,420)
14.	Others expenses	(1,964,117)
	Other Operating Income (Expenses)	(3,691,817)
	Operating Profit (Loss)	12,163
Non Operating Income (Expenses)		
1.	Gain (loss) on sale of fixed assets and equipment	3
2.	Other non-operating income (expenses)	(36,158)
	Non Operating Income (Expenses)	(36,155)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	- 23,992
	Income taxes	
a.	Estimated current year tax	77,994
b.	Deferred tax income (expenses)	(26,713)
	CURRENT YEAR NET PROFIT (LOSS)	(128,699)
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	43,031
c.	Others	-
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	42,237
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	(86,462)
	TRANSFER OF PROFIT/LOSS TO HEAD OFFICE	-



PT BANK DBS INDONESIA

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS OF 31 OCTOBER 2020

(in millions of Rupiah)

NO.	ACCOUNTS	31 OCTOBER 2020
I	COMMITMENT RECEIVABLES	
1.	Undrawn borrowing facilities	438,750
2.	Foreign currency positions to be received from spot and derivatives/forward transactions	38,018,415
3.	Others	-
II	COMMITMENT LIABILITIES	
1.	Unused loan facilities	
a.	Committed	1,975,466
b.	Uncommitted	36,319,806
2.	Outstanding irrevocable L/C	720,846
3.	Foreign currency positions to be submitted for spot and derivatives/forward transactions	46,673,641
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	26,761,504
2.	Others	-
IV.	CONTINGENT LIABILITIES	
1.	Guarantees issued	2,505,384
2.	Others	-