

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)  
BANK QNB INDONESIA TBK  
31 Oktober 2021

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Oktober 2021
<b>ASSET</b>		
1.	Cash	35.589
2.	Placement with Bank Indonesia	1.709.435
3.	Placement with Other Bank	286.933
4.	Spot & Derivative Receivables	3.876
5.	Marketable Securities	1.273.938
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.754.539
8.	Acceptance receivables	18.602
9.	Loans	10.754.816
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	111.519
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(324)
	b. Loans and shariah financing 1)	(822.519)
	c. Others	(160)
14.	Intangible Assets	134.067
	Accumulated of amortization for intangible assets	(80.777)
15.	Fixed assets	576.064
	Accumulated of depreciation for fixed assets	(244.743)
16.	Non productive assets	-
	a. Abandoned property	680
	b. Foreclosed assets	1.167.905
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	490.337
<b>TOTAL ASSET</b>		<b>17.169.777</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	1.740.292
2.	Saving account	468.425
3.	Time deposits	9.441.469
4.	Electronic money	2.037
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.756
7.	Spot and derivative / forward liabilities	3.908
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	18.602
10.	Securities issued	547.801
11.	Loans / financing received	1.000.000
12.	Security Deposits	14.162
13.	Interbranch liabilities 2)	-
14.	Other liabilities	436.258
<b>TOTAL LIABILITIES</b>		<b>13.680.710</b>
<b>EQUITY</b>		
15.	Paid-in capital	
	a. Authorized capital	8.000.000
	b. Unpaid capital	(2.890.829)
	c. Shared repurchased (treasury stock)	-
16.	Additional paid-in capital	
	a. Agio	-
	b. Disagio -/-	(30.150)
	c. Fund capital contribution	1.183.926
	d. others	-
17.	Other comprehensive income (expense)	
	a Gain	25.173
	b Loss -/-	-
18.	Reserve	
	a. General Reserve	6.396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(2.194.834)
	b. Current Year 3)	(610.615)
	c. Dividend paid -/-	-
<b>TOTAL EQUITY</b>		<b>3.489.067</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>17.169.777</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**31 Oktober 2021**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Oktober 2021
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	Interest Income	739.779
2.	Interest Expense	(435.528)
	<b>Net Interest Income (Expense)</b>	<b>304.251</b>
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	313
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial asset	-
4.	Gain (loss) on spot and derivative/forward transactions (realised)	12.839
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	-
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	49.541
9.	Other income	53.753
10.	Impairment expense on financial assets -/-	(530.471)
11.	Loss on operational risk -/-	(461)
12.	Personnel expenses -/-	(244.506)
13.	Promotion expenses -/-	(1.553)
14.	Other expenses -/-	(181.103)
	<b>Net Other Operational Income (Expenses)</b>	<b>(841.648)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>(537.397)</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	4.473
2.	Other non operating income (expenses)	(4.223)
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	<b>250</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>(537.147)</b>
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(73.468)
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>(610.615)</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	<b>Accounts that will not be reclassified to profit or loss</b>	
	a. Gain on revaluation of fixed assets	-
	b. Gain (loss) from remeasurement of post employment benefit	-
	c. Others	-
2.	<b>Accounts that will be reclassified to profit or loss</b>	
	a. Gain (loss) from adjustment due to translation of financial statements in foreign currencies	-
	b. Gain (loss) from fair value changes on financial assets measured at fair value through other comprehensive income	(12.399)
	c. Others	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>(12.399)</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>(623.014)</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTIGENCIES**  
**BANK QNB INDONESIA TBK**  
**31 Oktober 2021**

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 Oktober 2021
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	1.336.727
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.539.930
	b. <i>Uncommitted</i>	1.455.006
	2. <i>Outstanding irrevocable L/C</i>	263.621
	3. Foreign currency position liabilities from spot and derivative / forward transactions	1.327.425
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	2.095.712
	2. Others	247.127
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	87.236
	2. Others	-