

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 July 2021
ASSET		
1.	Cash	46.397
2.	Placement with Bank Indonesia	1.643.539
3.	Placement with Other Bank	290.100
4.	Spot & Derivative Receivables	248
5.	Marketable Securities	1.515.630
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	619.009
8.	Acceptance receivables	30.679
9.	Loans	11.251.527
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	110.958
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(211)
	b. Loans and shariah financing 1)	(842.572)
	c. Others	(125)
14.	Intangible Assets	122.639
	Accumulated of amortization for intangible assets	(78.298)
15.	Fixed assets	565.751
	Accumulated of depreciation for fixed assets	(227.866)
16.	Non productive assets	-
	a. Abandoned property	4.367
	b. Foreclosed assets	1.179.214
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	516.528
TOTAL ASSET		16.747.514
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.593.124
2.	Saving account	460.740
3.	Time deposits	8.982.684
4.	Electronic money	2.012
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.762
7.	Spot and derivative / forward liabilities	500
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	30.679
10.	Securities issued	547.451
11.	Loans / financing received	1.000.000
12.	Security Deposits	11.012
13.	Interbranch liabilities 2)	-
14.	Other liabilities	599.337
TOTAL LIABILITIES		13.235.301
EQUITY		
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	28.030
	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)	(590.326)
	c. Dividend paid -/-	-
TOTAL EQUITY		3.512.213
TOTAL LIABILITIES AND EQUITIES		16.747.514

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 July 2021
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	522.189
2.	Interest Expense	(315.192)
	Net Interest Income (Expense)	206.997
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(252)
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)	5.526
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	36.430
9.	Other income	26.913
10.	Impairment expense on financial assets -/-	(525.146)
11.	Loss on operational risk -/-	(297)
12.	Personnel expenses -/-	(171.118)
13.	Promotion expenses -/-	(1.212)
14.	Other expenses -/-	(126.952)
	Net Other Operational Income (Expenses)	(756.108)
	OPERATIONAL INCOME (EXPENSES)	(549.111)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	1.382
2.	Other non operating income (expenses)	510
	NON OPERATIONAL INCOME (EXPENSES)	1.892
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(547.219)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(43.107)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(590.326)
OTHER COMPREHENSIVE INCOME		
1.	Accounts that will not be reclassified to profit or loss	
	a. Gain on revaluation of fixed assets	-
	b. Gain (loss) from remeasurement of post employment benefit	-
	c. Others	-
2.	Accounts that will be reclassified to profit or loss	
	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	(9.904)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(9.904)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(600.230)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
31 July 2021

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 July 2021
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	206.427
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.683.659
	b. <i>Uncommitted</i>	1.124.555
	2. <i>Outstanding irrevocable L/C</i>	72.781
	3. Foreign currency position liabilities from spot and derivative / forward transactions	205.512
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	2.112.301
	2. Others	178.960
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	90.581
	2. Others	-