

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Maret 2021
ASSET		
1.	Cash	42.266
2.	Placement with Bank Indonesia	2.519.987
3.	Placement with Other Bank	216.543
4.	Spot & Derivative Receivables	49
5.	Marketable Securities	1.371.211
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.010.104
8.	Acceptance receivables	139.433
9.	Loans	11.340.030
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	88.257
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(332)
	b. Loans and shariah financing 1)	(459.519)
	c. Others	(178)
14.	Intangible Assets	106.975
	Accumulated of amortization for intangible assets	(74.863)
15.	Fixed assets	564.790
	Accumulated of depreciation for fixed assets	(214.260)
16.	Non productive assets	-
	a. Abandoned property	4.828
	b. Foreclosed assets	1.280.394
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	502.989
	TOTAL ASSET	18.438.704
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	2.730.047
2.	Saving account	506.270
3.	Time deposits	8.965.313
4.	Electronic money	1.958
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.723
7.	Spot and derivative / forward liabilities	891
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	139.433
10.	Securities issued	546.361
11.	Loans / financing received	1.000.000
12.	Security Deposits	11.372
13.	Interbranch liabilities 2)	-
14.	Other liabilities	585.808
	TOTAL LIABILITIES	14.495.176
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	17.691
	b. Loss -/-	-
18.	Reserve	
	a. General Reserve	6.395
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(2.194.834)
	b. Current Year 3)	(148.671)
	c. Dividend paid -/-	-
	TOTAL EQUITY	3.943.528
	TOTAL LIABILITIES AND EQUITIES	18.438.704

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Maret 2021
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	242.865
2.	Interest Expense	(146.704)
	Net Interest Income (Expense)	96.161
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(842)
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)	4.851
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	17.747
9.	Other income	18.734
10.	Impairment expense on financial assets -/-	(137.312)
11.	Loss on operational risk -/-	(262)
12.	Personnel expenses -/-	(73.918)
13.	Promotion expenses -/-	(602)
14.	Other expenses -/-	(54.827)
	Net Other Operational Income (Expenses)	(226.431)
	OPERATIONAL INCOME (EXPENSES)	(130.270)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	150
2.	Other non operating income (expenses)	(1.621)
	NON OPERATIONAL INCOME (EXPENSES)	(1.471)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(131.741)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(16.930)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(148.671)
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	(20.242)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(20.242)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(168.913)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

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

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 Maret 2021
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	85.500
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.728.890
	b. <i>Uncommitted</i>	737.762
	2. <i>Outstanding irrevocable L/C</i>	88.443
	3. Foreign currency position liabilities from spot and derivative / forward transactions	86.424
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	2.174.941
	2. Others	-
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	89.766
	2. Others	-