

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

BANK QNB INDONESIA TBK

30 Juni 2020

(in IDR million)

| No | ITEMS | BANK 30 Juni 2020 |
|--------------|---|----------------------|
| ASSET | | |
| 1 | Cash | 38.931 |
| 2 | Placement with BI | 1.352.067 |
| 3 | Placement with Other Bank | 173.878 |
| 4 | Spot & Derivative Receivables | 14.083 |
| 5 | Marketable Securities | - |
| | a. Measured at fair value through profit/loss | - |
| | b. Available for sale | 375.188 |
| | c. Held to Maturity | 550.630 |
| | d. Loans & Receivables | 1.051.545 |
| 6 | Securities purchased under agreement to resell | - |
| 7 | Securities sold under agreement to repurchase | 3.112.494 |
| 8 | Acceptance receivables | 236.724 |
| 9 | Loans | - |
| | a. Measured at fair value through profit/loss | - |
| | b. Available for sale | - |
| | c. Held to Maturity | - |
| | d. Loans & Receivables | 13.145.270 |
| 10 | Islamic Finance | - |
| 11 | Participation | - |
| 12 | Allowance for impairment Losses | - |
| | a. Marketables Securities | (276) |
| | b. Loans | (875.560) |
| | c. Other | (210) |
| 13 | Intangible Assets | 92.367 |
| | Accumulated of amortization for intangible assets | (67.172) |
| 14 | Fixed assets | 474.020 |
| | Accumulated of depreciation for fixed assets | (182.542) |
| 15 | Non productive assets | - |
| | a. Abandoned property | - |
| | b. Foreclosed assets | 1.358.462 |
| | c. Account of Delay | - |
| | d. Interbranch assets | - |
| | i. Operating in indonesia | - |
| | ii. Operating in outside indonesia | - |
| 16 | Allowance for impairment losses on non financial assets | - |
| 17 | Finance Leases | - |
| 18 | Deferred tax assets | 287.511 |
| 19 | Other assets | 256.720 |
| | TOTAL ASSET | 21.394.130 |

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| No | ITEMS | BANK 30 Juni 2020 |
|---------------------------------|--|----------------------|
| LIABILITIES AND EQUITIES | | |
| 1 | Current account | 1.510.371 |
| 2 | Saving account | 546.605 |
| 3 | Time deposits | 12.586.576 |
| 4 | Revenue sharing investment | - |
| 5 | Loans from BI | - |
| 6 | Loans from other Bank | 16.843 |
| 7 | Spot & derivative liabilities | 13.652 |
| 8 | Debt Securities sold under agreements to repurchase | - |
| 9 | Acceptance Liabilities | 236.724 |
| 10 | Securities Issued | 550.084 |
| 11 | Borrowing | - |
| | a. Loans can be taken into account as capital | - |
| | b. Other borrowing | 1.873.490 |
| 12 | Security Deposits | 79.597 |
| 13 | Interbranch liabilities | - |
| | a. Operating in indonesia | - |
| | b. Operating in outside indonesia | - |
| 14 | Deferred assets liabilities | - |
| 15 | Other liabilities | 427.089 |
| 16 | Profit sharing investment | - |
| | TOTAL LIABILITIES | 17.841.031 |
| | EQUITY | |
| 17 | Paid-in capital | |
| | a. Authorized capital | 8.000.000 |
| | b. Unpaid capital | (2.890.829) |
| | c. Shared repurchased (treasury stock) | - |
| 18 | Additional paid-in capital | - |
| | a. Agio | - |
| | b. Disagio | (30.150) |
| | c. Capital Contribution | - |
| | d. Fund capital contribution | 741.696 |
| | e. others | - |
| 19 | Other comprehensive income (expense) | - |
| | a. Adjustment due to the translation of financial statements in foreign currencies | - |
| | b. Gains (losses) from changes in the value of financial assets available for sale | (2.651) |
| | c. The effective portion of cash flow hedges | - |
| | d. Gain on revaluation of fixed assets | - |
| | e. Other comprehensive income of associates | - |
| | f. Gains (losses) on defined benefit plan actuarial | 18.246 |
| | g. Income tax related to other comprehensive income | (3.899) |
| | h. Others | - |
| 20 | Difference on reorganization | - |
| 21 | Difference on restructurisation of controlling entity | - |
| 22 | Other equity | - |
| 23 | Reserve | - |
| | a. General Reserve | 6.396 |
| | b. Legal reserve | - |
| 24 | Profit/Loss | - |
| | a. Retained Earning | (1.748.073) |
| | b. Current Year | (537.637) |
| | TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS | 3.553.099 |
| 25 | Non Controlling Interest | - |
| | TOTAL EQUITY | 3.553.099 |
| | TOTAL LIABILITAS & EQUITY | 21.394.130 |

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
30 Juni 2020

(in IDR million)

| No | ITEMS | BANK 30 Juni 2020 |
|--|---|----------------------|
| OPERATING INCOME AND EXPENSE | | |
| A. Interest Income and Interest Expense | | |
| 1 | Interest Income | 644.301 |
| | a. IDR | 587.146 |
| | b. Foreign Currency | 57.155 |
| 2 | Interest Expense | 485.938 |
| | a. IDR | 447.815 |
| | b. Foreign Currency | 38.123 |
| | Net Interest Income (Expense) | 158.363 |
| B. Operating Income and Expense other than Interest | | |
| 1 | Operating Income other than Interest | 76.405 |
| | a. Increase in fair value of financial assets | |
| | i. Securities | - |
| | ii. Loans | - |
| | iii. Spot and Derivative | 723 |
| | iv. Other financial asset | - |
| | b. Decrease in fair value of financial liabilities | - |
| | c. Gain on sale of financial assets | - |
| | i. Securities | - |
| | ii. Loans | - |
| | iii. Other financial asset | - |
| | d. Gain on spot and derivative transaction (realised) | 8.033 |
| | e. Gain from investment with equity method | - |
| | f. Dividend | - |
| | g. Commision/fees and administration | 56.266 |
| | h. Recovery of allowance for impairment losses | 2.732 |
| | i. Other income | 8.651 |
| 2 | Operating Expense other than Interest | 760.441 |
| | a. Decrease in fair value of financial assets | |
| | i. Securities | - |
| | ii. Loans | - |
| | iii. Spot and Derivative | 292 |
| | iv. Other financial asset | - |
| | b. Increase in fair value of financial liabilities | - |
| | c. Losses on sale of financial assets | - |
| | i. Securities | - |
| | ii. Loans | - |
| | iii. Other financial asset | - |
| | d. Losses on spot and derivative transaction (realised) | 9.569 |
| | e. Impairment losses of financial assets | - |
| | i. Securities | - |
| | ii. Loans | 501.372 |
| | iii. Sharia Financing | - |
| | iv. Other financial asset | - |
| | f. Losses related to operational risk | 95 |
| | g. Loss from investment with equity method | - |
| | h. Commision/fees and administration | 789 |
| | i. Impairment losses of other assets (non financial) | - |
| | j. Personnel Expenses | 144.824 |
| | k. Promosion Expenses | 2.148 |
| | l. Other Expenses | 101.352 |
| | Operating Income and Expense other than Interest - net | (684.036) |
| | OPERATING PROFIT (LOSS) | (525.673) |

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
30 Juni 2020

(in IDR million)

| No | ITEMS | BANK 30 Juni 2020 |
|---|--|----------------------|
| Non Operating Income and Expense | | |
| 1 | Gain (loss) on sale of fixed assets and Inventories | 580 |
| 2 | Gain (loss) on revaluation of foreign exchange transactions | 12.598 |
| 3 | Other non operating income (exxpense) | 156 |
| NON OPERATING INCOME (EXPENSE) | | 13.334 |
| CURRENT YEAR PROFIT (LOSS) BEFORE INCOME TAX | | (512.339) |
| Income Tax | | |
| a. | Estimated tax of the current year | - |
| b. | Deffered Tax Income (Expense) | (25.298) |
| NET PROFIT (LOSS) FOR THE YEAR | | (537.637) |
| OTHER COMPREHENSIVE INCOME | | |
| 1 | Item that will not be reclassified to profit or loss : | |
| a. | Gain on revaluation of fixed assets | |
| b. | Remeasurement of defined benefit plan | - |
| c. | The other comprehensive income section of the associate entity | |
| d. | Others | |
| e. | Income Tax related to item that will not be reclassified to profir or loss | - |
| 2 | Item that will be reclassified to profit or loss : | |
| a. | Adjustments due to translation of foreign currency financial statements | - |
| b. | gain (loss) from changes in the value of available-for-sale financial assets | (2.044) |
| c. | the effective part of the cash flow hedge | - |
| d. | Gain on revaluation of fixed assets | - |
| e. | The other comprehensive income section of the associate entity | - |
| f. | Gain (Loss) actuarial employee benefit | - |
| g. | Income tax related to other comprehensive income | - |
| h. | Others | - |
| i. | Income Tax related to item that will not be reclassified to profir or loss | 511 |
| OTHER COMPREHENSIVE INCOME AFTER TAX | | (1.533) |
| TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR | | (539.170) |
| Net Profit (Loss) for the Year attributed to : | | |
| | Owner | (537.637) |
| | Non- controlling Interests | - |
| | TOTAL PROFIT (LOSS) FOR THE YEAR | (537.637) |
| Total Comprehensive Profit (Loss) for the Year attributed to : | | |
| | Owner | (539.170) |
| | Non- controlling Interests | - |
| | TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR | (539.170) |
| TRANSFER PROFIT (LOSS) TO CENTRAL OFFICE **) | | |
| DIVIDEND | | |
| EARNING PER SHARES (in Rupiah) | | (32,57) |

STATEMENT OF COMMITMENT AND CONTIGENCIES

BANK QNB INDONESIA TBK

30 Juni 2020

(in IDR million)

| No | ITEMS | BANK 30 Juni 2020 |
|------------|--|----------------------|
| I | COMMITMENTS RECEIVABLE | |
| | 1. Undrawn loan facilities | |
| | a. IDR | - |
| | b. Foreign Currency | - |
| | 2. Outstanding spot and derivatives (purchased) | 428.644 |
| | 3. Others | - |
| II | COMMITMENTS PAYABLE | |
| | 1. Undisbursed loan facilities to debtors | |
| | a. BUMN | - |
| | i. Committed | - |
| | - IDR | - |
| | - Foreign Currency | - |
| | ii. Uncommitted | |
| | - IDR | 398.577 |
| | - Foreign Currency | - |
| | b. Others | |
| | i. Committed | 712.750 |
| | ii. Uncommitted | 830.807 |
| | 2. Undisbursed loan facilities to other bank | |
| | a. <i>Committed</i> | |
| | i. IDR | - |
| | ii. Foreign Currency | - |
| | b. <i>Uncommitted</i> | |
| | i. IDR | - |
| | ii. Foreign Currency | - |
| | 3. <i>Outstanding irrevocable Letter of Credit</i> | |
| | a. Foreign L/C | 147.188 |
| | b. Local L/C | 13.214 |
| | 4. Outstanding spot and derivatives (sold) | 400.408 |
| | 5. Others | - |
| III | CONTINGENCIES RECEIVABLE | |
| | 1. Guarantee | |
| | a. IDR | 920.890 |
| | b. Foreign Currency | 1.061.407 |
| | 2. Accrued Interest | |
| | a. Loan Interest | 190.610 |
| | b. Other Interest | - |
| | 3. Others | - |
| IV | CONTINGENCIES PAYABLE | |
| | 1. Guarantee | |
| | a. IDR | 562 |
| | b. Foreign Currency | 79.996 |
| | 2. Others | - |