

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

BANK QNB INDONESIA TBK

29 February 2020

(in IDR million)

No	ITEMS	BANK 29 February 2020
ASSET		
1	Cash	37,355
2	Placement with BI	1,719,586
3	Placement with Other Bank	592,022
4	Spot & Derivative Receivables	-
5	Marketable Securities	-
	a. Measured at fair value through profit/loss	-
	b. Available for sale	248,230
	c. Held to Maturity	573,549
	d. Loans & Receivables	1,548,822
6	Securities purchased under agreement to resell	-
7	Securities sold under agreement to repurchase	2,139,772
8	Acceptance receivables	213,611
9	Loans	-
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to Maturity	-
	d. Loans & Receivables	13,526,639
10	Islamic Finance	-
11	Participation	-
12	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans	(797,892)
	c. Other	(155)
13	Intangible Assets	91,884
	Accumulated of amortization for intangible assets	(63,646)
14	Fixed assets	480,547
	Accumulated of depreciation for fixed assets	(177,913)
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	309,187
19	Other assets	200,995
	TOTAL ASSET	22,001,055

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LIABILITIES AND EQUITIES		
1	Current account	1,262,262
2	Saving account	643,193
3	Time deposits	13,387,156
4	Revenue sharing investment	-
5	Loans from BI	-
6	Loans from other Bank	268,888
7	Spot & derivative liabilities	5
8	Debt Securities sold under agreements to repurchase	-
9	Acceptance Liabilities	213,611
10	Securities Issued	548,697
11	Borrowing	-
	a. Loans can be taken into account as capital	
	b. Other borrowing	1,076,063
12	Security Deposits	83,745
13	Interbranch liabilities	
	a. Operating in indonesia	-
	b. Operating in outside indonesia	-
14	Deferred assets liabilities	-
15	Other liabilities	425,342
16	Profit sharing investment	-
	TOTAL LIABILITIES	17,908,962
	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	(1,799)
	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	13,685
	g. Income tax related to other comprehensive income	-
	h. Others	-
20	Difference on reorganization	-
21	Difference on restructurisation of controlling entity	-
22	Other equity	-
23	Reserve	
	a. General Reserve	5,395
	b. Legal reserve	-
24	Profit/Loss	
	a. Retained Earning	(1,750,857)
	b. Current Year	4,952
	TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS	4,092,093
25	Non Controlling Interest	-
	TOTAL EQUITY	4,092,093
	TOTAL LIABILITAS & EQUITY	22,001,055

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
29 February 2020

(in IDR million)

No	ITEMS	BANK 29 February 2020
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1	Interest Income	223,875
	a. IDR	199,658
	b. Foreign Currency	24,217
2	Interest Expense	165,974
	a. IDR	149,336
	b. Foreign Currency	16,638
	Net Interest Income (Expense)	57,901
B. Operating Income and Expense other than Interest		
1	Operating Income other than Interest	57,890
	a. Increase in fair value of financial assets	-
	i. Securities	-
	ii. Loans	-
	iii. Spot and Derivative	-
	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)	1,839
	e. Gain from investment with equity method	-
	f. Dividend	-
	g. Commision/fees and administration	46,201
	h. Recovery of allowance for impairment losses	7,060
	i. Other income	2,790
2	Operating Expense other than Interest	133,791
	a. Decrease in fair value of financial assets	-
	i. Securities	-
	ii. Loans	-
	iii. Spot and Derivative	-
	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)	20,954
	e. Impairment losses of financial assets	-
	i. Securities	-
	ii. Loans	28,279
	iii. Sharia Financing	-
	iv. Other financial asset	-
	f. Losses related to operational risk	92
	g. Loss from investment with equity method	-
	h. Commision/fees and administration	392
	i. Impairment losses of other assets (non financial)	-
	j. Personnel Expenses	47,114
	k. Promosion Expenses	670
	l. Other Expenses	36,290
	Operating Income and Expense other than Interest - net	(75,901)
	OPERATING PROFIT (LOSS)	(18,000)

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
29 February 2020

(in IDR million)

No	ITEMS	BANK 29 February 2020
Non Operating Income and Expense		
1	Gain (loss) on sale of fixed assets and Inventories	1,088
2	Gain (loss) on revaluation of foreign exchange transactions	22,151
3	Other non operating income (exxpense)	99
NON OPERATING INCOME (EXPENSE)		23,338
CURRENT YEAR PROFIT (LOSS) BEFORE INCOME TAX		5,338
Income Tax		
a.	Estimated tax of the current year	-
b.	Deffered Tax Income (Expense)	(386)
NET PROFIT (LOSS) FOR THE YEAR		4,952
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	1,843
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	(461)
		1,382
OTHER COMPREHENSIVE INCOME AFTER TAX		6,334
Net Profit (Loss) for the Year attributed to :		
	Owner	4,952
	Non- controlling Interests	-
	TOTAL PROFIT (LOSS) FOR THE YEAR	4,952
Total Comprehensive Profit (Loss) for the Year attributed to :		
	Owner	6,334
	Non- controlling Interests	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	6,334
TRANSFER PROFIT (LOSS) TO CENTRAL OFFICE **)		
DIVIDEND		
EARNING PER SHARES (in Rupiah)		0.30

STATEMENT OF COMMITMENT AND CONTIGENCIES

BANK QNB INDONESIA TBK

29 February 2020

(in IDR million)

No	ITEMS	BANK 29 February 2020
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	
	a. IDR	-
	b. Foreign Currency	-
	2. Outstanding spot and derivatives (purchased)	866
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	-
	i. Committed	-
	- IDR	-
	- Foreign Currency	-
	ii. Uncommitted	
	- IDR	300,000
	- Foreign Currency	-
	b. Others	
	i. Committed	-
	ii. Uncommitted	2,228,684
	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	154,138
	b. Local L/C	18,346
	4. Outstanding spot and derivatives (sold)	861
	5. Others	-
III	CONTINGENCIES RECEIVABLE	
	1. Guarantee	
	a. IDR	-
	b. Foreign Currency	1,568,418
	2. Accrued Interest	
	a. Loan Interest	1,067,484
	b. Other Interest	-
	3. Others	-
IV	CONTINGENCIES PAYABLE	
	1. Guarantee	
	a. IDR	562
	b. Foreign Currency	79,148
	2. Others	-