

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 Maret 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Maret 2022
ASSET		
1.	Cash	29.527
2.	Placement with Bank Indonesia	2.946.745
3.	Placement with Other Bank	449.771
4.	Spot & Derivative Receivables	177
5.	Marketable Securities	708.598
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.663.169
8.	Acceptance receivables	24.298
9.	Loans	10.097.479
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	55.052
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(343)
	b. Loans and shariah financing 1)	(307.394)
	c. Others	(84)
14.	Intangible Assets	139.929
	Accumulated of amortization for intangible assets	(85.358)
15.	Fixed assets	577.849
	Accumulated of depreciation for fixed assets	(269.390)
16.	Non productive assets	-
	a. Abandoned property	680
	b. Foreclosed assets	947.167
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	508.048
TOTAL ASSET		17.485.920
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	2.125.608
2.	Saving account	571.069
3.	Time deposits	8.959.374
4.	Electronic money	1.987
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.747
7.	Spot and derivative / forward liabilities	134
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	22.591
10.	Securities issued	99.967
11.	Loans / financing received	1.000.000
12.	Security Deposits	14.915
13.	Interbranch liabilities 2)	-
14.	Other liabilities	611.735
TOTAL LIABILITIES		13.415.127
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	2.683.926
	d. others	-
17.	Other comprehensive income (expense)	
	a Gain	19.781
	b Loss -/-	-
18.	Reserve	
	a. General Reserve	6.396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(3.773.612)
	b. Current Year 3)	55.281
	c. Dividend paid -/-	-
TOTAL EQUITY		4.070.793
TOTAL LIABILITIES AND EQUITIES		17.485.920

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 Maret 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Maret 2022
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	221.241
2.	Interest Expense	(105.169)
	Net Interest Income (Expense)	116.072
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	43
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)	7.044
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	40
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	17.969
9.	Other income	39.630
10.	Impairment expense on financial assets -/-	-
11.	Loss on operational risk -/-	(324)
12.	Personnel expenses -/-	(67.851)
13.	Promotion expenses -/-	(113)
14.	Other expenses -/-	(52.809)
	Net Other Operational Income (Expenses)	(56.371)
	OPERATIONAL INCOME (EXPENSES)	59.701
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(187)
2.	Other non operating income (expenses)	(4.233)
	NON OPERATIONAL INCOME (EXPENSES)	(4.420)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	55.281
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	55.281
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	(11.036)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(11.036)
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)		44.245
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾		-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
31 Maret 2022

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 Maret 2022
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	34.886
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	628.204
	b. <i>Uncommitted</i>	866.882
	2. <i>Outstanding irrevocable L/C</i>	226.589
	3. Foreign currency position liabilities from spot and derivative / forward transactions	34.845
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	1.583.894
	2. Others	38.223
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	562
	2. Others	-