

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
28 Februari 2021

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 28 Februari 2021
ASSET		
1.	Cash	40.718
2.	Placement with Bank Indonesia	1.718.555
3.	Placement with Other Bank	139.904
4.	Spot & Derivative Receivables	469
5.	Marketable Securities	1.323.433
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.109.185
8.	Acceptance receivables	145.779
9.	Loans	11.915.545
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	127.675
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(269)
	b. Loans and shariah financing 1)	(685.328)
	c. Others	(347)
14.	Intangible Assets	106.975
	Accumulated of amortization for intangible assets	(74.071)
15.	Fixed assets	564.372
	Accumulated of depreciation for fixed assets	(209.517)
16.	Non productive assets	-
	a. Abandoned property	4.828
	b. Foreclosed assets	1.280.395
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	489.152
TOTAL ASSET		17.997.453
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.991.047
2.	Saving account	554.277
3.	Time deposits	9.179.008
4.	Electronic money	1.943
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.813
7.	Spot and derivative / forward liabilities	4
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	145.779
10.	Securities issued	545.977
11.	Loans / financing received	1.000.000
12.	Security Deposits	7.991
13.	Interbranch liabilities 2)	-
14.	Other liabilities	491.098
TOTAL LIABILITIES		13.924.937
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	29.655
	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)	(31.647)
	c. Dividend paid -/-	-
TOTAL EQUITY		4.072.516
TOTAL LIABILITIES AND EQUITIES		17.997.453

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
28 Februari 2021

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 28 Februari 2021
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	181.015
2.	Interest Expense	(99.623)
	Net Interest Income (Expense)	81.392
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	465
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)	3.263
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	14.246
9.	Other income	3.434
10.	Impairment expense on financial assets -/-	(34.318)
11.	Loss on operational risk -/-	(227)
12.	Personnel expenses -/-	(48.247)
13.	Promotion expenses -/-	(253)
14.	Other expenses -/-	(37.138)
	Net Other Operational Income (Expenses)	(98.775)
	OPERATIONAL INCOME (EXPENSES)	(17.383)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	150
2.	Other non operating income (expenses)	(3.194)
	NON OPERATIONAL INCOME (EXPENSES)	(3.044)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(20.427)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(11.220)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(31.647)
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	(8.279)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(8.279)
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)		(39.926)
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾		-

STATEMENT OF COMMITMENT AND CONTINGENCIES
BANK QNB INDONESIA TBK
28 Februari 2021

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 28 Februari 2021
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	152.945
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.711.253
	b. <i>Uncommitted</i>	817.099
	2. <i>Outstanding irrevocable L/C</i>	43.090
	3. Foreign currency position liabilities from spot and derivative / forward transactions	152.416
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	2.163.652
	2. Others	-
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	90.967
	2. Others	-