

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)  
BANK QNB INDONESIA TBK  
30 Juni 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 Juni 2022
<b>ASSET</b>		
1.	Cash	28.135
2.	Placement with Bank Indonesia	2.084.738
3.	Placement with Other Bank	151.330
4.	Spot & Derivative Receivables	364
5.	Marketable Securities	565.214
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.520.800
8.	Acceptance receivables	187.744
9.	Loans	9.803.603
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	74.667
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(223)
	b. Loans and shariah financing 1)	(444.086)
	c. Others	(633)
14.	Intangible Assets	140.951
	Accumulated of amortization for intangible assets	(88.197)
15.	Fixed assets	568.513
	Accumulated of depreciation for fixed assets	(276.137)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	907.140
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	570.270
<b>TOTAL ASSET</b>		<b>15.794.612</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	2.115.681
2.	Saving account	548.298
3.	Time deposits	7.580.603
4.	Electronic money	2.001
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	11.119
7.	Spot and derivative / forward liabilities	359
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	3.607
10.	Securities issued	100.000
11.	Loans / financing received	1.000.000
12.	Security Deposits	1.744
13.	Interbranch liabilities 2)	-
14.	Other liabilities	363.218
<b>TOTAL LIABILITIES</b>		<b>11.726.630</b>
<b>EQUITY</b>		
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)	52.470
	c. Dividend paid -/-	-
<b>TOTAL EQUITY</b>		<b>4.067.982</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>15.794.612</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**30 Juni 2022**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 Juni 2022
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	Interest Income	435.348
2.	Interest Expense	(203.493)
	<b>Net Interest Income (Expense)</b>	<b>231.855</b>
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	5
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)	7.984
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	588
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	32.192
9.	Other income	161.631
10.	Impairment expense on financial assets -/-	(132.580)
11.	Loss on operational risk -/-	(340)
12.	Personnel expenses -/-	(139.615)
13.	Promotion expenses -/-	(769)
14.	Other expenses -/-	(109.086)
	<b>Net Other Operational Income (Expenses)</b>	<b>(179.990)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>51.865</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	1.453
2.	Other non operating income (expenses)	(848)
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	<b>605</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>52.470</b>
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>52.470</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	<b>Accounts that will not be reclassified to profit or loss</b>	
	a. Gain on revaluation of fixed assets	-
	b. Gain (loss) from remeasurement of post employment benefit	-
	c. Others	-
2.	<b>Accounts that will be reclassified to profit or loss</b>	
	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	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>(11.036)</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>41.434</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTIGENCIES**  
**BANK QNB INDONESIA TBK**  
**30 Juni 2022**

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 30 Juni 2022
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	338.899
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	631.032
	b. <i>Uncommitted</i>	826.280
	2. <i>Outstanding irrevocable L/C</i>	17.023
	3. Foreign currency position liabilities from spot and derivative / forward transactions	338.893
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	1.474.617
	2. Others	51.005
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	562
	2. Others	-