

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 July 2020

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 July 2020
ASSET		
1.	Cash	38,637
2.	Placement with Bank Indonesia	2,932,980
3.	Placement with Other Bank	97,413
4.	Spot & Derivative Receivables	1,149
5.	Marketable Securities	1,571,396
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	876,702
8.	Acceptance receivables	169,731
9.	Loans	12,813,045
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	112,605
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(261)
	b. Loans and shariah financing 1)	(908,748)
	c. Others	(1,340)
14.	Intangible Assets	92,440
	Accumulated of amortization for intangible assets	(68,039)
15.	Fixed assets	474,845
	Accumulated of depreciation for fixed assets	(186,245)
16.	Non productive assets	-
	a. Abandoned property	-
	b. Foreclosed assets	1,284,162
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	431,093
TOTAL ASSET		19,731,565
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,073,516
2.	Saving account	523,900
3.	Time deposits	12,149,189
4.	Electronic money	1,896
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	15,858
7.	Spot and derivative / forward liabilities	558
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	169,731
10.	Securities issued	550,348
11.	Loans / financing received	1,367,602
12.	Security Deposits	23,977
13.	Interbranch liabilities 2)	-
14.	Other liabilities	363,995
TOTAL LIABILITIES		16,240,570
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	741,696
	d. others	-
17.	Other comprehensive income (expense)	-
	a. Gain	11,696
	b. Loss -/-	-
18.	Reserve	-
	a. General Reserve	6,395
	b. Legal reserve	-
19.	Profit/Loss	-
	a. Previous year	(1,748,073)
	b. Current Year 3)	(599,740)
	c. Dividend paid -/-	-
TOTAL EQUITY		3,490,995
TOTAL LIABILITIES AND EQUITIES		19,731,565

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 July 2020

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 July 2020
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	749,149
2.	Interest Expense	(570,643)
	Net Interest Income (Expense)	178,506
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	591
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)	1,048
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	59,258
9.	Other income	10,468
10.	Impairment expense on financial assets -/-	(534,680)
11.	Loss on operational risk -/-	(241)
12.	Personnel expenses -/-	(173,208)
13.	Promotion expenses -/-	(2,204)
14.	Other expenses -/-	(115,210)
	Net Other Operational Income (Expenses)	(754,178)
	OPERATIONAL INCOME (EXPENSES)	(575,672)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	581
2.	Other non operating income (expenses)	12,845
	NON OPERATIONAL INCOME (EXPENSES)	13,426
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(562,246)
	Income tax expenses	
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(37,494)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(599,740)
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	-
c.	Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	-
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(599,740)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTINGENCIES
BANK QNB INDONESIA TBK
31 July 2020

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 July 2020
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	221,578
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	859,606
	b. <i>Uncommitted</i>	1,453,388
	2. <i>Outstanding irrevocable L/C</i>	82,510
	3. Foreign currency position liabilities from spot and derivative / forward transactions	220,370
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	1,588,595
	2. Others	-
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	86,395
	2. Others	-