

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 August 2022
ASSET		
1.	Cash	25.946
2.	Placement with Bank Indonesia	2.263.236
3.	Placement with Other Bank	125.353
4.	Spot & Derivative Receivables	223
5.	Marketable Securities	570.603
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.619.992
8.	Acceptance receivables	293.629
9.	Loans	9.506.339
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	83.103
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(241)
	b. Loans and shariah financing 1)	(782.145)
	c. Others	(695)
14.	Intangible Assets	141.034
	Accumulated of amortization for intangible assets	(90.048)
15.	Fixed assets	568.513
	Accumulated of depreciation for fixed assets	(286.547)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	907.140
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	641.619
TOTAL ASSET		15.587.473
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.597.257
2.	Saving account	482.634
3.	Time deposits	8.327.256
4.	Electronic money	1.998
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.254
7.	Spot and derivative / forward liabilities	156
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	962
10.	Securities issued	-
11.	Loans / financing received	1.000.000
12.	Security Deposits	9.276
13.	Interbranch liabilities 2)	-
14.	Other liabilities	422.228
TOTAL LIABILITIES		11.849.021
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	22.092
	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)	(279.371)
	c. Dividend paid -/-	-
TOTAL EQUITY		3.738.452
TOTAL LIABILITIES AND EQUITIES		15.587.473

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 August 2022
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	569.574
2.	Interest Expense	(266.508)
	Net Interest Income (Expense)	303.066
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	67
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)	9.676
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	1.016
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	48.725
9.	Other income	169.808
10.	Impairment expense on financial assets -/-	(474.186)
11.	Loss on operational risk -/-	(343)
12.	Personnel expenses -/-	(184.492)
13.	Promotion expenses -/-	(1.160)
14.	Other expenses -/-	(151.593)
	Net Other Operational Income (Expenses)	(582.482)
	OPERATIONAL INCOME (EXPENSES)	(279.416)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	1.453
2.	Other non operating income (expenses)	(1.408)
	NON OPERATIONAL INCOME (EXPENSES)	45
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(279.371)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(279.371)
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	(8.725)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(8.725)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(288.096)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

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

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 August 2022
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	316.467
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.302.187
	b. <i>Uncommitted</i>	1.599.729
	2. <i>Outstanding irrevocable L/C</i>	60.121
	3. Foreign currency position liabilities from spot and derivative / forward transactions	316.263
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	1.458.645
	2. Others	52.536
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	562
	2. Others	-