

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
30 September 2020

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 September 2020
ASSET		
1.	Cash	45,522
2.	Placement with Bank Indonesia	1,192,193
3.	Placement with Other Bank	126,650
4.	Spot & Derivative Receivables	1,968
5.	Marketable Securities	1,523,059
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	3,787,089
8.	Acceptance receivables	65,857
9.	Loans	12,662,417
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	110,231
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(327)
	b. Loans and shariah financing 1)	(535,068)
	c. Others	(350)
14.	Intangible Assets	93,225
	Accumulated of amortization for intangible assets	(69,741)
15.	Fixed assets	476,192
	Accumulated of depreciation for fixed assets	(193,434)
16.	Non productive assets	-
	a. Abandoned property	-
	b. Foreclosed assets	1,284,163
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	402,255
	TOTAL ASSET	20,971,901
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,477,349
2.	Saving account	457,680
3.	Time deposits	13,303,334
4.	Electronic money	1,895
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	10,331
7.	Spot and derivative / forward liabilities	768
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	65,857
10.	Securities issued	550,774
11.	Loans / financing received	1,327,360
12.	Security Deposits	4,728
13.	Interbranch liabilities 2)	-
14.	Other liabilities	343,379
	TOTAL LIABILITIES	17,543,455
EQUITY		
15.	Paid-in capital	
	a. Authorized capital	8,000,000
	b. Unpaid capital	(2,890,828)
	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)	(662,290)
	c. Dividend paid -/-	-
	TOTAL EQUITY	3,428,446
	TOTAL LIABILITIES AND EQUITIES	20,971,901

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
30 September 2020

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 September 2020
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	957,723
2.	Interest Expense	(730,965)
	Net Interest Income (Expense)	226,758
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,199
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)	1,833
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	65,354
9.	Other income	13,851
10.	Impairment expense on financial assets -/-	(549,225)
11.	Loss on operational risk -/-	(245)
12.	Personnel expenses -/-	(218,527)
13.	Promotion expenses -/-	(2,490)
14.	Other expenses -/-	(152,189)
	Net Other Operational Income (Expenses)	(840,439)
	OPERATIONAL INCOME (EXPENSES)	(613,681)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	594
2.	Other non operating income (expenses)	12,685
	NON OPERATIONAL INCOME (EXPENSES)	13,279
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(600,402)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(61,888)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(662,290)
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	(1,532)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(1,532)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(663,822)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
30 September 2020

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 30 September 2020
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	348,059
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1,709,961
	b. <i>Uncommitted</i>	994,930
	2. <i>Outstanding irrevocable L/C</i>	32,580
	3. Foreign currency position liabilities from spot and derivative / forward transactions	484,942
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	2,301,768
	2. Others	-
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	87,848
	2. Others	-