

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 Mei 2021

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Mei 2021
ASSET		
1.	Cash	46.395
2.	Placement with Bank Indonesia	1.700.393
3.	Placement with Other Bank	133.990
4.	Spot & Derivative Receivables	922
5.	Marketable Securities	1.362.029
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	713.845
8.	Acceptance receivables	117.511
9.	Loans	11.486.472
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	96.866
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(325)
	b. Loans and shariah financing 1)	(570.187)
	c. Others	(126)
14.	Intangible Assets	115.937
	Accumulated of amortization for intangible assets	(76.538)
15.	Fixed assets	569.983
	Accumulated of depreciation for fixed assets	(220.949)
16.	Non productive assets	-
	a. Abandoned property	4.828
	b. Foreclosed assets	1.179.214
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	528.236
TOTAL ASSET		17.188.496
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.726.432
2.	Saving account	464.136
3.	Time deposits	8.947.528
4.	Electronic money	1.997
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	141.694
7.	Spot and derivative / forward liabilities	94
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	117.511
10.	Securities issued	546.992
11.	Loans / financing received	1.000.000
12.	Security Deposits	5.848
13.	Interbranch liabilities 2)	-
14.	Other liabilities	427.720
TOTAL LIABILITIES		13.379.952
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	29.342
	b Loss -/-	-
18.	Reserve	
	a. General Reserve	6.396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(2.194.834)
	b. Current Year 3)	(295.307)
	c. Dividend paid -/-	-
TOTAL EQUITY		3.808.544
TOTAL LIABILITIES AND EQUITIES		17.188.496

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 Mei 2021

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Mei 2021
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	377.440
2.	Interest Expense	(232.383)
	Net Interest Income (Expense)	145.057
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	828
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)	5.918
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	26.554
9.	Other income	21.706
10.	Impairment expense on financial assets -/-	(250.196)
11.	Loss on operational risk -/-	(281)
12.	Personnel expenses -/-	(122.649)
13.	Promotion expenses -/-	(935)
14.	Other expenses -/-	(90.670)
	Net Other Operational Income (Expenses)	(409.725)
	OPERATIONAL INCOME (EXPENSES)	(264.668)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	96
2.	Other non operating income (expenses)	(2.385)
	NON OPERATIONAL INCOME (EXPENSES)	(2.289)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(266.957)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(28.350)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(295.307)
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	(8.592)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(8.592)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(303.899)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTINGENCIES
BANK QNB INDONESIA TBK
31 Mei 2021

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 Mei 2021
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	234.083
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.385.696
	b. <i>Uncommitted</i>	910.842
	2. <i>Outstanding irrevocable L/C</i>	46.964
	3. Foreign currency position liabilities from spot and derivative / forward transactions	233.478
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	2.105.072
	2. Others	-
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	91.616
	2. Others	-