

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Desember 2020
<b>ASSET</b>		
1.	Cash	37.456
2.	Placement with Bank Indonesia	2.201.492
3.	Placement with Other Bank	134.283
4.	Spot & Derivative Receivables	5.742
5.	Marketable Securities	1.286.995
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	982.688
8.	Acceptance receivables	129.058
9.	Loans	11.927.258
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	106.220
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(149)
	b. Loans and shariah financing 1)	(613.725)
	c. Others	(77)
14.	Intangible Assets	106.976
	Accumulated of amortization for intangible assets	(72.451)
15.	Fixed assets	568.582
	Accumulated of depreciation for fixed assets	(202.675)
16.	Non productive assets	-
	a. Abandoned property	4.828
	b. Foreclosed assets	1.280.395
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	474.993
<b>TOTAL ASSET</b>		<b>18.357.889</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	1.755.394
2.	Saving account	477.667
3.	Time deposits	9.732.235
4.	Electronic money	1.924
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.664
7.	Spot and derivative / forward liabilities	5.636
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	129.058
10.	Securities issued	545.122
11.	Loans / financing received	1.060.000
12.	Security Deposits	8.886
13.	Interbranch liabilities 2)	-
14.	Other liabilities	447.128
<b>TOTAL LIABILITIES</b>		<b>14.170.714</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	1.183.926
	d. others	-
17.	Other comprehensive income (expense)	
	a Gain	36.985
	b Loss -/-	-
18.	Reserve	
	a. General Reserve	6.396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(1.769.369)
	b. Current Year 3)	(349.784)
	c. Dividend paid -/-	-
<b>TOTAL EQUITY</b>		<b>4.187.175</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>18.357.889</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**31 Desember 2020**  
**Unaudited**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 Desember 2020
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	Interest Income	1.257.034
2.	Interest Expense	(915.048)
	<b>Net Interest Income (Expense)</b>	<b>341.986</b>
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	106
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)	38.902
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	54.707
9.	Other income	106.754
10.	Impairment expense on financial assets -/-	(129.261)
11.	Loss on operational risk -/-	(3.740)
12.	Personnel expenses -/-	(289.497)
13.	Promotion expenses -/-	(3.519)
14.	Other expenses -/-	(310.586)
	<b>Net Other Operational Income (Expenses)</b>	<b>(536.134)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>(194.148)</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	622
2.	Other non operating income (expenses)	(13.471)
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	<b>(12.849)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>(206.997)</b>
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(142.787)
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>(349.784)</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	18.673
	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	18.313
	c. Others	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>36.986</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>(312.798)</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTINGENCIES**

**BANK QNB INDONESIA TBK**

**31 Desember 2020**

**Unaudited**

**(in IDR million)**

<b>NO</b>	<b>ACCOUNT</b>	<b>INDIVIDUAL 31 Desember 2020</b>
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	328.913
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.689.057
	b. <i>Uncommitted</i>	659.698
	2. <i>Outstanding irrevocable L/C</i>	52.162
	3. Foreign currency position liabilities from spot and derivative / forward transactions	317.165
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	2.156.126
	2. Others	-
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	86.734
	2. Others	-