

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
30 April 2023

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 April 2023
ASSET		
1.	Cash	29,945
2.	Placement with Bank Indonesia	1,909,269
3.	Placement with Other Bank	154,137
4.	Spot & Derivative Receivables	628
5.	Marketable Securities	389,781
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	5,033,687
8.	Acceptance receivables	223,144
9.	Loans	7,636,487
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	112,439
13.	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans and shariah financing 1)	(471,280)
	c. Others	(647)
14.	Intangible Assets	156,342
	Accumulated of amortization for intangible assets	(96,836)
15.	Fixed assets	567,268
	Accumulated of depreciation for fixed assets	(308,801)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	665,046
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	501,467
	TOTAL ASSET	16,502,495
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,422,501
2.	Saving account	558,190
3.	Time deposits	8,625,740
4.	Electronic money	2,049
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	6,984
7.	Spot and derivative / forward liabilities	54
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	-
11.	Loans / financing received	660,000
12.	Security Deposits	2,824
13.	Interbranch liabilities 2)	-
14.	Other liabilities	486,434
	TOTAL LIABILITIES	11,764,776
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	3,683,926
	d. others	-
17.	Other comprehensive income (expense)	
	a. Gain	108,456
	b. Loss -/-	-
18.	Reserve	
	a. General Reserve	6,396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(4,174,343)
	b. Current Year 3)	34,263
	c. Dividend paid -/-	-
	TOTAL EQUITY	4,737,719
	TOTAL LIABILITIES AND EQUITIES	16,502,495

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
30 April 2023

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 April 2023
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	359,522
2.	Interest Expense	(177,330)
	Net Interest Income (Expense)	182,192
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	574
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)	8,980
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	921
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	24,810
9.	Other income	75,814
10.	(Expenses) Recovery of impairment expense on financial assets -/-	(82,468)
11.	Loss on operational risk -/-	(80)
12.	Personnel expenses -/-	(90,579)
13.	Promotion expenses -/-	(1,367)
14.	Other expenses -/-	(83,581)
	Net Other Operational Income (Expenses)	(146,976)
	OPERATIONAL INCOME (EXPENSES)	35,216
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(196)
2.	Other non operating income (expenses)	(757)
	NON OPERATIONAL INCOME (EXPENSES)	(953)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	34,263
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	34,263
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	50,036
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	50,036
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	84,299
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
30 April 2023

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 30 April 2023
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	-
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1,496,229
	b. <i>Uncommitted</i>	2,911,117
	2. <i>Outstanding irrevocable L/C</i>	28,624
	3. Foreign currency position liabilities from spot and derivative / forward transactions	3,749
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	562,597
	2. Others	72,459
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	6,562
	2. Others	-