

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 January 2024

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 January 2024
ASSET		
1.	Cash	23.726
2.	Placement with Bank Indonesia	1.793.687
3.	Placement with Other Bank	281.716
4.	Spot & Derivative Receivables	93
5.	Marketable Securities	1.002.459
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	2.281.404
8.	Acceptance receivables	2.137
9.	Loans	5.578.352
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	155.171
13.	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans and shariah financing 1)	(505.426)
	c. Others	(22)
14.	Intangible Assets	164.411
	Accumulated of amortization for intangible assets	(105.458)
15.	Fixed assets	509.693
	Accumulated of depreciation for fixed assets	(301.782)
16.	Non productive assets	-
	a. Abandoned property	6.543
	b. Foreclosed assets	250.416
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	401.767
	TOTAL ASSET	11.538.887
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.105.346
2.	Saving account	481.884
3.	Time deposits	4.896.738
4.	Electronic money	2.043
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	1.871
7.	Spot and derivative / forward liabilities	86
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	2.137
10.	Securities issued	-
11.	Loans / financing received	-
12.	Security Deposits	1.597
13.	Interbranch liabilities 2)	-
14.	Other liabilities	353.390
	TOTAL LIABILITIES	6.845.092
EQUITY		
15.	Paid-in capital	
	a. Authorized capital	10.000.000
	b. Unpaid capital	(1.210.488)
	c. Shared repurchased (treasury stock)	-
16.	Additional paid-in capital	
	a. Agio	-
	b. Disagio -/-	(33.588)
	c. Fund capital contribution	3.652
	d. others	-
17.	Other comprehensive income (expense)	
	a. Gain	28.500
	b. Loss -/-	-
18.	Reserve	
	a. General Reserve	6.396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(4.105.094)
	b. Current Year 3)	4.417
	c. Dividend paid -/-	-
	TOTAL EQUITY	4.693.795
	TOTAL LIABILITIES AND EQUITIES	11.538.887

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 January 2024

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 January 2024
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	64.549
2.	Interest Expense	(23.026)
	Net Interest Income (Expense)	41.523
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	7
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
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	160
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	2.750
9.	Other income	2.585
10.	(Expenses) Recovery of impairment expense on financial assets	1.963
11.	Loss on operational risk -/-	(1)
12.	Personnel expenses -/-	(25.518)
13.	Promotion expenses -/-	(418)
14.	Other expenses -/-	(18.672)
	Net Other Operational Income (Expenses)	(37.106)
	OPERATIONAL INCOME (EXPENSES)	4.417
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	-
2.	Other non operating income (expenses)	-
	NON OPERATIONAL INCOME (EXPENSES)	-
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	4.417
	Income tax expenses	
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	4.417
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	(2.072)
c.	Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(2.072)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	2.345
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTINGENCIES
BANK QNB INDONESIA TBK
31 January 2024

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 January 2024
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	78.237
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	891.082
	b. <i>Uncommitted</i>	3.617.317
	2. <i>Outstanding irrevocable L/C</i>	140.045
	3. Foreign currency position liabilities from spot and derivative / forward transactions	78.237
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	218.883
	2. Others	109.652
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	3.562
	2. Others	-