

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 August 2023

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 August 2023
ASSET		
1.	Cash	27,148
2.	Placement with Bank Indonesia	1,445,689
3.	Placement with Other Bank	226,671
4.	Spot & Derivative Receivables	7
5.	Marketable Securities	389,878
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	4,267,971
8.	Acceptance receivables	115,592
9.	Loans	5,716,283
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	151,299
13.	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans and shariah financing 1)	(441,688)
	c. Others	(29)
14.	Intangible Assets	160,724
	Accumulated of amortization for intangible assets	(100,772)
15.	Fixed assets	548,840
	Accumulated of depreciation for fixed assets	(304,813)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	318,590
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	478,976
	TOTAL ASSET	13,000,785
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	630,983
2.	Saving account	540,825
3.	Time deposits	6,601,506
4.	Electronic money	2,044
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	1,846
7.	Spot and derivative / forward liabilities	191
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	18,393
10.	Securities issued	-
11.	Loans / financing received	-
12.	Security Deposits	3,672
13.	Interbranch liabilities 2)	-
14.	Other liabilities	429,815
	TOTAL LIABILITIES	8,229,275
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	116,289
	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)	63,592
	c. Dividend paid -/-	-
	TOTAL EQUITY	4,771,510
	TOTAL LIABILITIES AND EQUITIES	13,000,785

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 August 2023

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 August 2023
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	677,378
2.	Interest Expense	(316,265)
	Net Interest Income (Expense)	361,113
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial asset	(39,668)
4.	Gain (loss) on spot and derivative/forward transactions (realised)	12,259
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	2,688
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	45,135
9.	Other income	89,959
10.	(Expenses) Recovery of impairment expense on financial assets	(55,567)
11.	Loss on operational risk -/-	(196)
12.	Personnel expenses -/-	(186,248)
13.	Promotion expenses -/-	(3,498)
14.	Other expenses -/-	(162,371)
	Net Other Operational Income (Expenses)	(297,506)
	OPERATIONAL INCOME (EXPENSES)	63,607
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(15)
2.	Other non operating income (expenses)	-
	NON OPERATIONAL INCOME (EXPENSES)	(15)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	63,592
	Income tax expenses	
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	63,592
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	57,870
c.	Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	57,870
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	121,462
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTINGENCIES
BANK QNB INDONESIA TBK
31 August 2023

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 August 2023
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	232,394
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1,461,500
	b. <i>Uncommitted</i>	3,126,646
	2. <i>Outstanding irrevocable L/C</i>	10,308
	3. Foreign currency position liabilities from spot and derivative / forward transactions	224,506
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	355,305
	2. Others	95,839
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	6,562
	2. Others	-