

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 July 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 July 2022
ASSET		
1.	Cash	29.577
2.	Placement with Bank Indonesia	2.127.905
3.	Placement with Other Bank	280.775
4.	Spot & Derivative Receivables	1.051
5.	Marketable Securities	604.460
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	2.051.012
8.	Acceptance receivables	294.982
9.	Loans	9.021.781
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	85.694
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(353)
	b. Loans and shariah financing 1)	(444.699)
	c. Others	(513)
14.	Intangible Assets	141.034
	Accumulated of amortization for intangible assets	(89.137)
15.	Fixed assets	568.513
	Accumulated of depreciation for fixed assets	(281.374)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	907.140
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	598.376
TOTAL ASSET		15.896.643
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.611.807
2.	Saving account	494.318
3.	Time deposits	8.176.340
4.	Electronic money	2.013
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.267
7.	Spot and derivative / forward liabilities	848
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	110.070
10.	Securities issued	-
11.	Loans / financing received	1.000.000
12.	Security Deposits	7.987
13.	Interbranch liabilities 2)	-
14.	Other liabilities	402.433
TOTAL LIABILITIES		11.813.083
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	2.683.926
	d. others	-
17.	Other comprehensive income (expense)	
	a Gain	22.092
	b Loss -/-	-
18.	Reserve	
	a. General Reserve	6.396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(3.773.612)
	b. Current Year 3)	65.737
	c. Dividend paid -/-	-
TOTAL EQUITY		4.083.560
TOTAL LIABILITIES AND EQUITIES		15.896.643

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 July 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 July 2022
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	512.814
2.	Interest Expense	(233.923)
	Net Interest Income (Expense)	278.891
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	204
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)	8.118
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	797
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	37.943
9.	Other income	166.828
10.	Impairment expense on financial assets -/-	(135.405)
11.	Loss on operational risk -/-	(342)
12.	Personnel expenses -/-	(162.830)
13.	Promotion expenses -/-	(965)
14.	Other expenses -/-	(128.050)
	Net Other Operational Income (Expenses)	(213.702)
	OPERATIONAL INCOME (EXPENSES)	65.189
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	1.453
2.	Other non operating income (expenses)	(905)
	NON OPERATIONAL INCOME (EXPENSES)	548
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	65.737
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	65.737
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	(8.724)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(8.724)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	57.013
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
31 July 2022

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 July 2022
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	316.467
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1.302.187
	b. <i>Uncommitted</i>	1.599.729
	2. <i>Outstanding irrevocable L/C</i>	60.121
	3. Foreign currency position liabilities from spot and derivative / forward transactions	316.263
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	1.458.645
	2. Others	52.536
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	562
	2. Others	-