

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

(in IDR million)

| NO | ACCOUNTS | INDIVIDUAL 31 May 2023 |
|---------------------------------|--|---------------------------|
| ASSET | | |
| 1. | Cash | 33,711 |
| 2. | Placement with Bank Indonesia | 1,664,684 |
| 3. | Placement with Other Bank | 98,343 |
| 4. | Spot & Derivative Receivables | 474 |
| 5. | Marketable Securities | 389,904 |
| 6. | Securities purchased under agreement to resell | - |
| 7. | Securities sold under agreement to repurchase | 4,540,365 |
| 8. | Acceptance receivables | 243,091 |
| 9. | Loans | 6,991,162 |
| 10. | Sharia Financing 1) | - |
| 11. | Participation | - |
| 12. | Other financial assets | 98,672 |
| 13. | Allowance for impairment Losses | - |
| | a. Marketables Securities | - |
| | b. Loans and shariah financing 1) | (438,030) |
| | c. Others | (281) |
| 14. | Intangible Assets | 156,835 |
| | Accumulated of amortization for intangible assets | (97,809) |
| 15. | Fixed assets | 543,632 |
| | Accumulated of depreciation for fixed assets | (288,188) |
| 16. | Non productive assets | - |
| | a. Abandoned property | 419 |
| | b. Foreclosed assets | 574,541 |
| | c. Account of Delay | - |
| | d. Interbranch assets 2) | - |
| 17. | Other assets | 534,546 |
| | TOTAL ASSET | 15,046,071 |
| LIABILITIES AND EQUITIES | | |
| LIABILITIES | | |
| 1. | Current account | 1,179,505 |
| 2. | Saving account | 438,319 |
| 3. | Time deposits | 8,203,043 |
| 4. | Electronic money | 2,059 |
| 5. | Loans from Bank Indonesia | - |
| 6. | Loans from other Bank | 4,949 |
| 7. | Spot and derivative / forward liabilities | 797 |
| 8. | Debt Securities sold under agreements to repurchase (repo) | - |
| 9. | Acceptance liabilities | 17,452 |
| 10. | Securities issued | - |
| 11. | Loans / financing received | - |
| 12. | Security Deposits | 4,254 |
| 13. | Interbranch liabilities 2) | - |
| 14. | Other liabilities | 473,242 |
| | TOTAL LIABILITIES | 10,323,620 |
| 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 -/- | (30,150) |
| | c. Fund capital contribution | 3,652 |
| | d. others | - |
| 17. | Other comprehensive income (expense) | |
| | a. Gain | 83,433 |
| | 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) | 43,951 |
| | c. Dividend paid -/- | - |
| | TOTAL EQUITY | 4,722,451 |
| | TOTAL LIABILITIES AND EQUITIES | 15,046,071 |

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

(in IDR million)

| NO | ACCOUNTS | INDIVIDUAL 31 May 2023 |
|--|--|---------------------------|
| OPERATING INCOME AND EXPENSE | | |
| A. Interest Income and Interest Expense | | |
| 1. | Interest Income | 442,593 |
| 2. | Interest Expense | (220,690) |
| | Net Interest Income (Expense) | 221,903 |
| B. Other Operating Income and Expense | | |
| 1. | Gain (loss) from increase (decrease) in fair value of financial assets | (324) |
| 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) | 10,921 |
| 5. | Gain (loss) on investment in shares under equity method | - |
| 6. | Gain (loss) on foreign exchange currency translation | 1,961 |
| 7. | Dividend income | - |
| 8. | Commissions/provisions/fees and administrations | 30,266 |
| 9. | Other income | 84,845 |
| 10. | Expenses (Recovery) of impairment expense on financial assets | (89,654) |
| 11. | Loss on operational risk -/- | (80) |
| 12. | Personnel expenses -/- | (112,409) |
| 13. | Promotion expenses -/- | (1,899) |
| 14. | Other expenses -/- | (100,599) |
| | Net Other Operational Income (Expenses) | (176,972) |
| | OPERATIONAL INCOME (EXPENSES) | 44,931 |
| NON OPERATIONAL INCOME (EXPENSES) | | |
| 1. | Gain (loss) on sale of fixed assets and equipments | (15) |
| 2. | Other non operating income (expenses) | (965) |
| | NON OPERATIONAL INCOME (EXPENSES) | (980) |
| | CURRENT YEAR PROFIT (LOSS) BEFORE TAX | 43,951 |
| | Income tax expenses | |
| | a. Estimated current year tax | - |
| | b. Deferred tax income (expenses) | - |
| | CURRENT YEAR PROFIT (LOSS) AFTER TAX | 43,951 |
| 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 | 25,013 |
| | c. Others | - |
| | OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX | 25,013 |
| | TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) | 68,964 |
| | TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾ | - |

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

(in IDR million)

| NO | ACCOUNT | INDIVIDUAL 31 May 2023 |
|-------------|--|---------------------------|
| I | COMMITMENTS RECEIVABLE | |
| | 1. Undrawn loan facilities | - |
| | 2. Foreign currency position receivables from spot and derivative / forward transactions | 70,820 |
| | 3. Others | - |
| II | COMMITMENTS PAYABLE | |
| | 1. Unused loans / financing facilities | |
| | a. <i>Committed</i> | 1,374,750 |
| | b. <i>Uncommitted</i> | 2,872,463 |
| | 2. <i>Outstanding irrevocable L/C</i> | 15,181 |
| | 3. Foreign currency position liabilities from spot and derivative / forward transactions | 81,699 |
| | 4. Others | - |
| III. | CONTINGENCIES RECEIVABLE | |
| | 1. Guarantees received | 488,707 |
| | 2. Others | 77,296 |
| IV. | CONTINGENCIES PAYABLE | |
| | 1. Guarantees issued | 6,562 |
| | 2. Others | - |