

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 December 2022
<b>ASSET</b>		
1.	Cash	33.354
2.	Placement with Bank Indonesia	1.952.695
3.	Placement with Other Bank	148.380
4.	Spot & Derivative Receivables	108
5.	Marketable Securities	514.182
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	3.072.222
8.	Acceptance receivables	188.512
9.	Loans	9.662.250
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	83.805
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(195)
	b. Loans and shariah financing 1)	(406.127)
	c. Others	(250)
14.	Intangible Assets	150.056
	Accumulated of amortization for intangible assets	(92.908)
15.	Fixed assets	569.351
	Accumulated of depreciation for fixed assets	(293.953)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	665.046
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	470.139
<b>TOTAL ASSET</b>		<b>16.717.086</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	1.629.583
2.	Saving account	405.414
3.	Time deposits	8.569.627
4.	Electronic money	2.046
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.302
7.	Spot and derivative / forward liabilities	90
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	26.336
10.	Securities issued	-
11.	Loans / financing received	1.000.000
12.	Security Deposits	5.094
13.	Interbranch liabilities 2)	-
14.	Other liabilities	418.176
<b>TOTAL LIABILITIES</b>		<b>12.063.668</b>
<b>EQUITY</b>		
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	58.419
	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)	(400.732)
	c. Dividend paid -/-	-
<b>TOTAL EQUITY</b>		<b>4.653.418</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>16.717.086</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**31 December 2022**  
**Unaudited**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 December 2022
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	Interest Income	863.896
2.	Interest Expense	(408.204)
	<b>Net Interest Income (Expense)</b>	<b>455.692</b>
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	18
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)	18.613
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	4.286
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	68.127
9.	Other income	201.722
10.	Impairment expense on financial assets -/-	(636.324)
11.	Loss on operational risk -/-	(419)
12.	Personnel expenses -/-	(262.118)
13.	Promotion expenses -/-	(3.849)
14.	Other expenses -/-	(245.506)
	<b>Net Other Operational Income (Expenses)</b>	<b>(855.450)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>(399.758)</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	899
2.	Other non operating income (expenses)	(1.873)
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	<b>(974)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>(400.732)</b>
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>(400.732)</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	<b>Accounts that will not be reclassified to profit or loss</b>	
	a. Gain on revaluation of fixed assets	-
	b. Gain (loss) from remeasurement of post employment benefit	8.025
	c. Others	-
2.	<b>Accounts that will be reclassified to profit or loss</b>	
	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	19.578
	c. Others	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>27.603</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>(373.129)</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTIGENCIES**

**BANK QNB INDONESIA TBK**

**31 December 2022**

**Unaudited**

**(in IDR million)**

<b>NO</b>	<b>ACCOUNT</b>	<b>INDIVIDUAL 31 December 2022</b>
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	48.318
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	824.879
	b. <i>Uncommitted</i>	2.176.363
	2. <i>Outstanding irrevocable L/C</i>	122.414
	3. Foreign currency position liabilities from spot and derivative / forward transactions	48.302
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	562.597
	2. Others	66.180
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	6.562
	2. Others	-