

## STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

## BANK QNB INDONESIA TBK

31 May 2020

(in IDR million)

No	ITEMS	BANK 31 May 2020
<b>ASSET</b>		
1	Cash	45.073
2	Placement with BI	1.302.337
3	Placement with Other Bank	140.172
4	Spot & Derivative Receivables	19.217
5	Marketable Securities	-
	a. Measured at fair value through profit/loss	-
	b. Available for sale	325.666
	c. Held to Maturity	547.609
	d. Loans & Receivables	1.064.494
6	Securities purchased under agreement to resell	-
7	Securities sold under agreement to repurchase	1.728.454
8	Acceptance receivables	258.089
9	Loans	-
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to Maturity	-
	d. Loans & Receivables	13.452.553
10	Islamic Finance	-
11	Participation	-
12	Allowance for impairment Losses	-
	a. Marketables Securities	(264)
	b. Loans	(781.455)
	c. Other	(259)
13	Intangible Assets	91.895
	Accumulated of amortization for intangible assets	(66.305)
14	Fixed assets	470.517
	Accumulated of depreciation for fixed assets	(180.130)
15	Non productive assets	-
	a. Abandoned property	-
	b. Foreclosed assets	1.358.462
	c. Account of Delay	-
	d. Interbranch assets	-
	i. Operating in indonesia	-
	ii. Operating in outside indonesia	-
16	Allowance for impairment losses on non financial assets	-
17	Finance Leases	-
18	Deferred tax assets	299.707
19	Other assets	269.103
	<b>TOTAL ASSET</b>	<b>20.344.935</b>

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No	ITEMS	BANK 31 May 2020
<b>LIABILITIES AND EQUITIES</b>		
1	Current account	1.320.007
2	Saving account	541.138
3	Time deposits	12.470.935
4	Revenue sharing investment	-
5	Loans from BI	-
6	Loans from other Bank	144.986
7	Spot & derivative liabilities	16.339
8	Debt Securities sold under agreements to repurchase	-
9	Acceptance Liabilities	258.089
10	Securities Issued	549.787
11	Borrowing	-
	a. Loans can be taken into account as capital	-
	b. Other borrowing	753.400
12	Security Deposits	95.174
13	Interbranch liabilities	-
	a. Operating in indonesia	-
	b. Operating in outside indonesia	-
14	Deferred assets liabilities	-
15	Other liabilities	437.416
16	Profit sharing investment	-
	<b>TOTAL LIABILITIES</b>	<b>16.587.271</b>
<b>EQUITY</b>		
17	Paid-in capital	
	a. Authorized capital	8.000.000
	b. Unpaid capital	(2.890.829)
	c. Shared repurchased (treasury stock)	-
18	Additional paid-in capital	-
	a. Agio	-
	b. Disagio	(30.150)
	c. Capital Contribution	-
	d. Fund capital contribution	741.696
	e. others	-
19	Other comprehensive income (expense)	-
	a. Adjustment due to the translation of financial statements in foreign currencies	-
	b. Gains (losses) from changes in the value of financial assets available for sale	(2.651)
	c. The effective portion of cash flow hedges	-
	d. Gain on revaluation of fixed assets	-
	e. Other comprehensive income of associates	-
	f. Gains (losses) on defined benefit plan actuarial	18.246
	g. Income tax related to other comprehensive income	(3.899)
	h. Others	-
20	Difference on reorganization	-
21	Difference on restructurisation of controlling entity	-
22	Other equity	-
23	Reserve	-
	a. General Reserve	5.396
	b. Legal reserve	-
24	Profit/Loss	-
	a. Retained Earning	(1.747.073)
	b. Current Year	(333.072)
	<b>TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS</b>	<b>3.757.664</b>
25	Non Controlling Interest	-
	<b>TOTAL EQUITY</b>	<b>3.757.664</b>
	<b>TOTAL LIABILITAS &amp; EQUITY</b>	<b>20.344.935</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**31 May 2020**

(in IDR million)

No	ITEMS	BANK 31 May 2020
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
<b>1</b>	<b>Interest Income</b>	<b>540.000</b>
	a. IDR	489.488
	b. Foreign Currency	50.512
<b>2</b>	<b>Interest Expense</b>	<b>405.885</b>
	a. IDR	373.209
	b. Foreign Currency	32.676
	<b>Net Interest Income (Expense)</b>	<b>134.115</b>
<b>B. Operating Income and Expense other than Interest</b>		
<b>1</b>	<b>Operating Income other than Interest</b>	<b>78.041</b>
	a. Increase in fair value of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Spot and Derivative	7.727
	iv. Other financial asset	-
	b. Decrease in fair value of financial liabilities	-
	c. Gain on sale of financial assets	-
	i. Securities	-
	ii. Loans	-
	iii. Other financial asset	-
	d. Gain on spot and derivative transaction ( realised)	6.662
	e. Gain from investment with equity method	-
	f. Dividend	-
	g. Commission/fees and administration	52.950
	h. Recovery of allowance for impairment losses	3.194
	i. Other income	7.508
<b>2</b>	<b>Operating Expense other than Interest</b>	<b>545.137</b>
	a. Decrease in fair value of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Spot and Derivative	-
	iv. Other financial asset	-
	b. Increase in fair value of financial liabilities	-
	c. Losses on sale of financial assets	-
	i. Securities	-
	ii. Loans	-
	iii. Other financial asset	-
	d. Losses on spot and derivative transaction ( realised)	17.017
	e. Impairment losses of financial assets	-
	i. Securities	-
	ii. Loans	319.574
	iii. Sharia Financing	-
	iv. Other financial asset	-
	f. Losses related to operational risk	95
	g. Loss from investment with equity method	-
	h. Commission/fees and administration	691
	i. Impairment losses of other assets ( non financial)	-
	j. Personnel Expenses	121.779
	k. Promosion Expenses	1.916
	l. Other Expenses	84.065
	<b>Operating Income and Expense other than Interest - net</b>	<b>(467.096)</b>
	<b>OPERATING PROFIT (LOSS)</b>	<b>(332.981)</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**31 May 2020**

(in IDR million)

No	ITEMS	BANK 31 May 2020
<b>Non Operating Income and Expense</b>		
1	Gain (loss) on sale of fixed assets and Inventories	730
2	Gain (loss) on revaluation of foreign exchange transactions	12.124
3	Other non operating income (exxpense)	157
<b>NON OPERATING INCOME (EXPENSE)</b>		<b>13.011</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE INCOME TAX</b>		<b>(319.970)</b>
Income Tax		
a.	Estimated tax of the current year	-
b.	Deffered Tax Income (Expense)	(13.102)
<b>NET PROFIT (LOSS) FOR THE YEAR</b>		<b>(333.072)</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	<b>Item that will not be reclassified to profit or loss :</b>	
a.	Gain on revaluation of fixed assets	
b.	Remeasurement of defined benefit plan	-
c.	The other comprehensive income section of the associate entity	
d.	Others	
e.	Income Tax related to item that will not be reclassified to profir or loss	-
2	<b>Item that will be reclassified to profit or loss :</b>	
a.	Adjustments due to translation of foreign currency financial statements	-
b.	gain (loss) from changes in the value of available-for-sale financial assets	(2.044)
c.	the effective part of the cash flow hedge	-
d.	Gain on revaluation of fixed assets	-
e.	The other comprehensive income section of the associate entity	-
f.	Gain (Loss) actuarial employee benefit	-
g.	Income tax related to other comprehensive income	-
h.	Others	-
i.	Income Tax related to item that will not be reclassified to profir or loss	511
		<b>(1.533)</b>
<b>OTHER COMPREHENSIVE INCOME AFTER TAX</b>		<b>(334.605)</b>
<b>Net Profit (Loss) for the Year attributed to :</b>		
	Owner	(333.072)
	Non- controlling Interests	-
<b>TOTAL PROFIT (LOSS) FOR THE YEAR</b>		<b>(333.072)</b>
<b>Total Comprehensive Profit (Loss) for the Year attributed to :</b>		
	Owner	(334.605)
	Non- controlling Interests	-
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>		<b>(334.605)</b>
<b>TRANSFER PROFIT (LOSS) TO CENTRAL OFFICE **)</b>		
<b>DIVIDEND</b>		
<b>EARNING PER SHARES (in Rupiah)</b>		<b>(20.18)</b>

## STATEMENT OF COMMITMENT AND CONTIGENCIES

## BANK QNB INDONESIA TBK

31 May 2020

(in IDR million)

No	ITEMS	BANK 31 May 2020
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	
	a. IDR	-
	b. Foreign Currency	-
	2. Outstanding spot and derivatives (purchased)	552.865
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	-
	i. Committed	-
	- IDR	-
	- Foreign Currency	-
	ii. Uncommitted	-
	- IDR	465.577
	- Foreign Currency	-
	b. Others	
	i. Committed	-
	ii. Uncommitted	1.593.184
	2. Undisbursed loan facilities to other bank	-
	a. <i>Committed</i>	-
	i. IDR	-
	ii. Foreign Currency	-
	b. <i>Uncommitted</i>	-
	i. IDR	-
	ii. Foreign Currency	-
	3. <i>Outstanding irrevocable Letter of Credit</i>	
	a. Foreign L/C	155.212
	b. Local L/C	17.301
	4. Outstanding spot and derivatives (sold)	516.194
	5. Others	-
<b>III</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantee	
	a. IDR	921.086
	b. Foreign Currency	1.087.839
	2. Accrued Interest	
	a. Loan Interest	184.197
	b. Other Interest	-
	3. Others	-
<b>IV</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantee	
	a. IDR	562
	b. Foreign Currency	81.122
	2. Others	-