

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
30 September 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 September 2022
ASSET		
1.	Cash	29.586
2.	Placement with Bank Indonesia	2.501.389
3.	Placement with Other Bank	327.818
4.	Spot & Derivative Receivables	647
5.	Marketable Securities	544.744
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.676.203
8.	Acceptance receivables	309.112
9.	Loans	9.461.431
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	76.014
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(142)
	b. Loans and shariah financing 1)	(864.708)
	c. Others	(558)
14.	Intangible Assets	143.013
	Accumulated of amortization for intangible assets	(90.952)
15.	Fixed assets	573.714
	Accumulated of depreciation for fixed assets	(290.273)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	884.748
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	685.638
TOTAL ASSET		15.967.843
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.661.473
2.	Saving account	497.219
3.	Time deposits	8.466.047
4.	Electronic money	2.013
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.318
7.	Spot and derivative / forward liabilities	494
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	10.135
10.	Securities issued	-
11.	Loans / financing received	1.000.000
12.	Security Deposits	12.336
13.	Interbranch liabilities 2)	-
14.	Other liabilities	643.125
TOTAL LIABILITIES		12.300.160
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	22.104
	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)	(350.152)
	c. Dividend paid -/-	-
TOTAL EQUITY		3.667.683
TOTAL LIABILITIES AND EQUITIES		15.967.843

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
30 September 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 September 2022
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	639.580
2.	Interest Expense	(298.036)
	Net Interest Income (Expense)	341.544
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	153
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)	9.076
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	2.521
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	52.371
9.	Other income	186.188
10.	Impairment expense on financial assets -/-	(563.246)
11.	Loss on operational risk -/-	(345)
12.	Personnel expenses -/-	(205.394)
13.	Promotion expenses -/-	(1.604)
14.	Other expenses -/-	(170.868)
	Net Other Operational Income (Expenses)	(691.148)
	OPERATIONAL INCOME (EXPENSES)	(349.604)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	678
2.	Other non operating income (expenses)	(1.226)
	NON OPERATIONAL INCOME (EXPENSES)	(548)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(350.152)
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(350.152)
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	(8.713)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(8.713)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(358.865)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
30 September 2022

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 30 September 2022
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	96.990
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	556.825
	b. <i>Uncommitted</i>	1.725.074
	2. <i>Outstanding irrevocable L/C</i>	93.689
	3. Foreign currency position liabilities from spot and derivative / forward transactions	96.837
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	759.430
	2. Others	75.398
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	562
	2. Others	-