

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 April 2022
ASSET		
1.	Cash	40.581
2.	Placement with Bank Indonesia	2.208.292
3.	Placement with Other Bank	709.455
4.	Spot & Derivative Receivables	69
5.	Marketable Securities	673.918
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1.644.354
8.	Acceptance receivables	29.435
9.	Loans	9.966.900
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	50.084
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(143)
	b. Loans and shariah financing 1)	(306.751)
	c. Others	(101)
14.	Intangible Assets	141.045
	Accumulated of amortization for intangible assets	(86.301)
15.	Fixed assets	575.811
	Accumulated of depreciation for fixed assets	(272.746)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	947.167
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	542.468
TOTAL ASSET		16.863.956
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	2.064.718
2.	Saving account	556.600
3.	Time deposits	8.132.751
4.	Electronic money	2.008
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	11.595
7.	Spot and derivative / forward liabilities	464
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	27.365
10.	Securities issued	99.984
11.	Loans / financing received	1.000.000
12.	Security Deposits	8.177
13.	Interbranch liabilities 2)	-
14.	Other liabilities	889.014
TOTAL LIABILITIES		12.792.676
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	19.656
	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)	55.893
	c. Dividend paid -/-	-
TOTAL EQUITY		4.071.280
TOTAL LIABILITIES AND EQUITIES		16.863.956

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 April 2022
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	290.645
2.	Interest Expense	(138.346)
	Net Interest Income (Expense)	152.299
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(395)
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)	7.055
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	229
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	21.359
9.	Other income	43.407
10.	Impairment expense on financial assets -/-	(200)
11.	Loss on operational risk -/-	(326)
12.	Personnel expenses -/-	(93.962)
13.	Promotion expenses -/-	(205)
14.	Other expenses -/-	(71.555)
	Net Other Operational Income (Expenses)	(94.593)
	OPERATIONAL INCOME (EXPENSES)	57.706
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	1.320
2.	Other non operating income (expenses)	(3.133)
	NON OPERATIONAL INCOME (EXPENSES)	(1.813)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	55.893
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	55.893
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	(11.161)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(11.161)
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)		44.732
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾		-

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

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 30 April 2022
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	124.619
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	616.448
	b. <i>Uncommitted</i>	865.167
	2. <i>Outstanding irrevocable L/C</i>	154.268
	3. Foreign currency position liabilities from spot and derivative / forward transactions	125.009
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	1.585.131
	2. Others	38.186
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	562
	2. Others	-