

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
28 February 2023

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 28 February 2023
ASSET		
1.	Cash	28,127
2.	Placement with Bank Indonesia	2,719,490
3.	Placement with Other Bank	173,639
4.	Spot & Derivative Receivables	320
5.	Marketable Securities	454,565
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	4,643,451
8.	Acceptance receivables	140,002
9.	Loans	8,156,323
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	90,784
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(67)
	b. Loans and shariah financing 1)	(409,582)
	c. Others	(442)
14.	Intangible Assets	156,342
	Accumulated of amortization for intangible assets	(94,863)
15.	Fixed assets	573,964
	Accumulated of depreciation for fixed assets	(302,944)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	665,046
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	517,803
TOTAL ASSET		17,512,377
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,627,246
2.	Saving account	547,897
3.	Time deposits	9,103,226
4.	Electronic money	2,061
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	4,803
7.	Spot and derivative / forward liabilities	602
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	5,363
10.	Securities issued	-
11.	Loans / financing received	1,000,000
12.	Security Deposits	506
13.	Interbranch liabilities 2)	-
14.	Other liabilities	531,358
TOTAL LIABILITIES		12,823,062
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	3,683,926
	d. others	-
17.	Other comprehensive income (expense)	
	a Gain	77,449
	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)	16,866
	c. Dividend paid -/-	-
TOTAL EQUITY		4,689,315
TOTAL LIABILITIES AND EQUITIES		17,512,377

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
28 February 2023

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 28 February 2023
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	175,779
2.	Interest Expense	(86,204)
	Net Interest Income (Expense)	89,575
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(282)
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)	2,398
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	543
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	14,189
9.	Other income	4,518
10.	(Expenses) Recovery of impairment expense on financial assets -/-	(10,454)
11.	Loss on operational risk -/-	-
12.	Personnel expenses -/-	(44,488)
13.	Promotion expenses -/-	(148)
14.	Other expenses -/-	(38,451)
	Net Other Operational Income (Expenses)	(72,175)
	OPERATIONAL INCOME (EXPENSES)	17,400
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(126)
2.	Other non operating income (expenses)	(408)
	NON OPERATIONAL INCOME (EXPENSES)	(534)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	16,866
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	16,866
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	19,030
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	19,030
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	35,896
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
28 February 2023

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 28 February 2023
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	-
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	809,004
	b. <i>Uncommitted</i>	2,707,175
	2. <i>Outstanding irrevocable L/C</i>	388,649
	3. Foreign currency position liabilities from spot and derivative / forward transactions	-
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	562,597
	2. Others	70,674
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	6,562
	2. Others	-