

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)  
BANK QNB INDONESIA TBK  
29 February 2024

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 29 February 2024
<b>ASSET</b>		
1.	Cash	25,126
2.	Placement with Bank Indonesia	1,225,701
3.	Placement with Other Bank	115,399
4.	Spot & Derivative Receivables	2,111
5.	Marketable Securities	1,572,991
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1,743,567
8.	Acceptance receivables	2,143
9.	Loans	6,194,585
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	143,222
13.	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans and shariah financing 1)	(510,960)
	c. Others	(19)
14.	Intangible Assets	165,905
	Accumulated of amortization for intangible assets	(106,393)
15.	Fixed assets	515,058
	Accumulated of depreciation for fixed assets	(306,752)
16.	Non productive assets	-
	a. Abandoned property	6,543
	b. Foreclosed assets	250,416
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	402,313
	<b>TOTAL ASSET</b>	<b>11,440,956</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	1,125,287
2.	Saving account	507,026
3.	Time deposits	4,774,831
4.	Electronic money	2,056
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	1,864
7.	Spot and derivative / forward liabilities	5
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	2,143
10.	Securities issued	-
11.	Loans / financing received	-
12.	Security Deposits	2,984
13.	Interbranch liabilities 2)	-
14.	Other liabilities	327,357
	<b>TOTAL LIABILITIES</b>	<b>6,743,553</b>
<b>EQUITY</b>		
15.	Paid-in capital	
	a. Authorized capital	10,000,000
	b. Unpaid capital	(1,210,488)
	c. Shared repurchased (treasury stock)	-
16.	Additional paid-in capital	
	a. Agio	-
	b. Disagio -/-	(33,588)
	c. Fund capital contribution	3,652
	d. others	-
17.	Other comprehensive income (expense)	
	a. Gain	28,325
	b. Loss -/-	-
18.	Reserve	
	a. General Reserve	6,396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(4,105,094)
	b. Current Year 3)	8,200
	c. Dividend paid -/-	-
	<b>TOTAL EQUITY</b>	<b>4,697,403</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>11,440,956</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**29 February 2024**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 29 February 2024
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	<b>Interest Income</b>	124,192
2.	<b>Interest Expense</b>	(43,853)
	<b>Net Interest Income (Expense)</b>	80,339
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	2,106
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)	(1,364)
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	103
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	10,635
9.	Other income	5,969
10.	(Expenses) Recovery of impairment expense on financial assets	(3,664)
11.	Loss on operational risk -/-	(1)
12.	Personnel expenses -/-	(46,676)
13.	Promotion expenses -/-	(942)
14.	Other expenses -/-	(38,305)
	<b>Net Other Operational Income (Expenses)</b>	<b>(72,139)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>8,200</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	-
2.	Other non operating income (expenses)	-
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	-
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>8,200</b>
	Income tax expenses	
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	-
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>8,200</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	-
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	(2,247)
c.	Others	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>(2,247)</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>5,953</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTIGENCIES**  
**BANK QNB INDONESIA TBK**  
**29 February 2024**

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 29 February 2024
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	585,777
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	708,989
	b. <i>Uncommitted</i>	3,340,386
	2. <i>Outstanding irrevocable L/C</i>	18,488
	3. Foreign currency position liabilities from spot and derivative / forward transactions	27,894
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	218,883
	2. Others	113,261
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	3,562
	2. Others	-