

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)  
BANK QNB INDONESIA TBK  
30 April 2024

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 April 2024
<b>ASSET</b>		
1.	Cash	29,269
2.	Placement with Bank Indonesia	1,907,667
3.	Placement with Other Bank	307,690
4.	Spot & Derivative Receivables	564
5.	Marketable Securities	1,331,655
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	1,016,471
8.	Acceptance receivables	11,140
9.	Loans	6,169,776
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	106,523
13.	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans and shariah financing 1)	(519,832)
	c. Others	(24)
14.	Intangible Assets	167,221
	Accumulated of amortization for intangible assets	(108,301)
15.	Fixed assets	514,443
	Accumulated of depreciation for fixed assets	(316,163)
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	410,611
<b>TOTAL ASSET</b>		<b>11,285,669</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	945,506
2.	Saving account	455,193
3.	Time deposits	4,852,788
4.	Electronic money	2,040
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	1,920
7.	Spot and derivative / forward liabilities	475
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	11,140
10.	Securities issued	-
11.	Loans / financing received	-
12.	Security Deposits	2,552
13.	Interbranch liabilities 2)	-
14.	Other liabilities	315,975
<b>TOTAL LIABILITIES</b>		<b>6,587,589</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	24,884
	b. Loss -/-	-
18.	Reserve	
	a. General Reserve	6,396
	b. Legal reserve	-
19.	Profit/Loss	
	a. Previous year	(4,105,095)
	b. Current Year 3)	12,319
	c. Dividend paid -/-	-
<b>TOTAL EQUITY</b>		<b>4,698,080</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>11,285,669</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**30 April 2024**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 30 April 2024
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	<b>Interest Income</b>	247,615
2.	<b>Interest Expense</b>	(87,465)
	<b>Net Interest Income (Expense)</b>	160,150
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	89
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)	(2,195)
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	2,684
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	16,780
9.	Other income	12,154
10.	(Expenses) Recovery of impairment expense on financial assets	(11,744)
11.	Loss on operational risk -/-	(6)
12.	Personnel expenses -/-	(86,823)
13.	Promotion expenses -/-	(1,887)
14.	Other expenses -/-	(76,904)
	<b>Net Other Operational Income (Expenses)</b>	<b>(147,852)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>12,298</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	21
2.	Other non operating income (expenses)	-
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	21
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>12,319</b>
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>12,319</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	(5,688)
	c. Others	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>(5,688)</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>6,631</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTINGENCIES**  
**BANK QNB INDONESIA TBK**  
**30 April 2024**

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 30 April 2024
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	256,135
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	1,225,423
	b. <i>Uncommitted</i>	3,787,150
	2. <i>Outstanding irrevocable L/C</i>	6,249
	3. Foreign currency position liabilities from spot and derivative / forward transactions	77,328
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	218,883
	2. Others	120,714
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	3,562
	2. Others	-