

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
28 Februari 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 28 Februari 2022
ASSET		
1.	Cash	38.352
2.	Placement with Bank Indonesia	1.642.938
3.	Placement with Other Bank	415.606
4.	Spot & Derivative Receivables	824
5.	Marketable Securities	944.719
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	2.602.771
8.	Acceptance receivables	6.483
9.	Loans	10.148.953
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	76.168
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(309)
	b. Loans and shariah financing 1)	(320.262)
	c. Others	(104)
14.	Intangible Assets	139.576
	Accumulated of amortization for intangible assets	(84.406)
15.	Fixed assets	578.781
	Accumulated of depreciation for fixed assets	(263.983)
16.	Non productive assets	-
	a. Abandoned property	680
	b. Foreclosed assets	947.167
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	499.205
TOTAL ASSET		17.373.159
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1.993.867
2.	Saving account	634.964
3.	Time deposits	9.074.587
4.	Electronic money	1.983
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	7.751
7.	Spot and derivative / forward liabilities	734
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	5.642
10.	Securities issued	99.946
11.	Loans / financing received	1.000.000
12.	Security Deposits	5.675
13.	Interbranch liabilities 2)	-
14.	Other liabilities	506.213
TOTAL LIABILITIES		13.331.362
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	19.715
	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)	26.351
	c. Dividend paid -/-	-
TOTAL EQUITY		4.041.797
TOTAL LIABILITIES AND EQUITIES		17.373.159

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
28 Februari 2022

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 28 Februari 2022
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	146.064
2.	Interest Expense	(70.189)
	Net Interest Income (Expense)	75.875
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	303
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)	2.208
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	-
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	12.063
9.	Other income	21.168
10.	Impairment expense on financial assets -/-	(1.488)
11.	Loss on operational risk -/-	-
12.	Personnel expenses -/-	(44.683)
13.	Promotion expenses -/-	-
14.	Other expenses -/-	(34.707)
	Net Other Operational Income (Expenses)	(45.136)
	OPERATIONAL INCOME (EXPENSES)	30.739
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(175)
2.	Other non operating income (expenses)	(4.213)
	NON OPERATIONAL INCOME (EXPENSES)	(4.388)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	26.351
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	26.351
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	(11.032)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(11.032)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	15.319
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES
BANK QNB INDONESIA TBK
28 Februari 2022

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 28 Februari 2022
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	1.169.829
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	656.413
	b. <i>Uncommitted</i>	974.030
	2. <i>Outstanding irrevocable L/C</i>	198.585
	3. Foreign currency position liabilities from spot and derivative / forward transactions	1.169.764
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	1.865.050
	2. Others	38.562
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	562
	2. Others	-