

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
BANK QNB INDONESIA TBK
31 December 2023
Unaudited

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 December 2023
ASSET		
1.	Cash	24,445
2.	Placement with Bank Indonesia	1,637,094
3.	Placement with Other Bank	184,104
4.	Spot & Derivative Receivables	11
5.	Marketable Securities	-
6.	Securities purchased under agreement to resell	389,952
7.	Securities sold under agreement to repurchase	2,977,202
8.	Acceptance receivables	-
9.	Loans	5,956,424
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	173,378
13.	Allowance for impairment Losses	-
	a. Marketables Securities	-
	b. Loans and shariah financing 1)	(496,561)
	c. Others	(15)
14.	Intangible Assets	164,411
	Accumulated of amortization for intangible assets	(104,519)
15.	Fixed assets	509,674
	Accumulated of depreciation for fixed assets	(296,758)
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	389,427
	TOTAL ASSET	11,765,228
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	771,704
2.	Saving account	440,260
3.	Time deposits	5,128,405
4.	Electronic money	2,049
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	1,832
7.	Spot and derivative / forward liabilities	1,838
8.	Debt Securities sold under agreements to repurchase (repo)	385,051
9.	Acceptance liabilities	-
10.	Securities issued	-
11.	Loans / financing received	-
12.	Security Deposits	265
13.	Interbranch liabilities 2)	-
14.	Other liabilities	331,796
	TOTAL LIABILITIES	7,063,200
EQUITY		
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	30,572
	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)	79,827
	c. Dividend paid -/-	-
	TOTAL EQUITY	4,702,028
	TOTAL LIABILITIES AND EQUITIES	11,765,228

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 December 2023
Unaudited

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 December 2023
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1.	Interest Income	944,649
2.	Interest Expense	(419,362)
	Net Interest Income (Expense)	525,287
B. Other Operating Income and Expense		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(1,828)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial asset	(39,668)
4.	Gain (loss) on spot and derivative/forward transactions (realised)	18,283
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	3,739
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	63,628
9.	Other income	161,857
10.	(Expenses) Recovery of impairment expense on financial assets	(125,890)
11.	Loss on operational risk -/-	(203)
12.	Personnel expenses -/-	(273,388)
13.	Promotion expenses -/-	(3,512)
14.	Other expenses -/-	(250,019)
	Net Other Operational Income (Expenses)	(447,001)
	OPERATIONAL INCOME (EXPENSES)	78,286
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	1,540
2.	Other non operating income (expenses)	1
	NON OPERATIONAL INCOME (EXPENSES)	1,541
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	79,827
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	79,827
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	397
	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	(28,244)
	c. Others	-
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	(27,847)
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	51,980
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE ¹⁾	-

STATEMENT OF COMMITMENT AND CONTIGENCIES

BANK QNB INDONESIA TBK

31 December 2023

Unaudited

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 December 2023
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	1,859
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	788,871
	b. <i>Uncommitted</i>	3,112,228
	2. <i>Outstanding irrevocable L/C</i>	141,420
	3. Foreign currency position liabilities from spot and derivative / forward transactions	1,859
	4. Others	-
III.	CONTINGENCIES RECEIVABLE	
	1. Guarantees received	218,883
	2. Others	107,642
IV.	CONTINGENCIES PAYABLE	
	1. Guarantees issued	3,562
	2. Others	-