

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

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 January 2023
<b>ASSET</b>		
1.	Cash	36,292
2.	Placement with Bank Indonesia	2,203,534
3.	Placement with Other Bank	287,057
4.	Spot & Derivative Receivables	570
5.	Marketable Securities	470,300
6.	Securities purchased under agreement to resell	-
7.	Securities sold under agreement to repurchase	4,021,847
8.	Acceptance receivables	57,427
9.	Loans	8,746,188
10.	Sharia Financing 1)	-
11.	Participation	-
12.	Other financial assets	84,072
13.	Allowance for impairment Losses	-
	a. Marketables Securities	(151)
	b. Loans and shariah financing 1)	(401,021)
	c. Others	(189)
14.	Intangible Assets	156,342
	Accumulated of amortization for intangible assets	(93,856)
15.	Fixed assets	574,679
	Accumulated of depreciation for fixed assets	(298,684)
16.	Non productive assets	-
	a. Abandoned property	419
	b. Foreclosed assets	665,046
	c. Account of Delay	-
	d. Interbranch assets 2)	-
17.	Other assets	486,844
<b>TOTAL ASSET</b>		<b>16,996,716</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	1,490,147
2.	Saving account	544,098
3.	Time deposits	8,680,746
4.	Electronic money	2,069
5.	Loans from Bank Indonesia	-
6.	Loans from other Bank	4,658
7.	Spot and derivative / forward liabilities	560
8.	Debt Securities sold under agreements to repurchase (repo)	-
9.	Acceptance liabilities	8,573
10.	Securities issued	-
11.	Loans / financing received	1,000,000
12.	Security Deposits	2,327
13.	Interbranch liabilities 2)	-
14.	Other liabilities	604,351
<b>TOTAL LIABILITIES</b>		<b>12,337,529</b>
<b>EQUITY</b>		
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	49,988
	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)	14,199
	c. Dividend paid -/-	-
<b>TOTAL EQUITY</b>		<b>4,659,187</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>16,996,716</b>

**STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME**  
**BANK QNB INDONESIA TBK**  
**31 January 2023**

(in IDR million)

NO	ACCOUNTS	INDIVIDUAL 31 January 2023
<b>OPERATING INCOME AND EXPENSE</b>		
<b>A. Interest Income and Interest Expense</b>		
1.	Interest Income	89,687
2.	Interest Expense	(43,569)
	<b>Net Interest Income (Expense)</b>	<b>46,118</b>
<b>B. Other Operating Income and Expense</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	11
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)	1,870
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	209
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	3,862
9.	Other income	1,304
10.	(Expenses) Recovery of impairment expense on financial assets -/-	1,689
11.	Loss on operational risk -/-	-
12.	Personnel expenses -/-	(22,036)
13.	Promotion expenses -/-	(232)
14.	Other expenses -/-	(17,993)
	<b>Net Other Operational Income (Expenses)</b>	<b>(31,316)</b>
	<b>OPERATIONAL INCOME (EXPENSES)</b>	<b>14,802</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	(182)
2.	Other non operating income (expenses)	(421)
	<b>NON OPERATIONAL INCOME (EXPENSES)</b>	<b>(603)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>14,199</b>
	Income tax expenses	
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	-
	<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>	<b>14,199</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	(8,431)
	c. Others	-
	<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>	<b>(8,431)</b>
	<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>5,768</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

**STATEMENT OF COMMITMENT AND CONTIGENCIES**  
**BANK QNB INDONESIA TBK**  
**31 January 2023**

(in IDR million)

NO	ACCOUNT	INDIVIDUAL 31 January 2023
<b>I</b>	<b>COMMITMENTS RECEIVABLE</b>	
	1. Undrawn loan facilities	-
	2. Foreign currency position receivables from spot and derivative / forward transactions	48,318
	3. Others	-
<b>II</b>	<b>COMMITMENTS PAYABLE</b>	
	1. Unused loans / financing facilities	
	a. <i>Committed</i>	824,879
	b. <i>Uncommitted</i>	2,176,363
	2. <i>Outstanding irrevocable L/C</i>	122,414
	3. Foreign currency position liabilities from spot and derivative / forward transactions	48,302
	4. Others	-
<b>III.</b>	<b>CONTINGENCIES RECEIVABLE</b>	
	1. Guarantees received	562,597
	2. Others	66,180
<b>IV.</b>	<b>CONTINGENCIES PAYABLE</b>	
	1. Guarantees issued	6,562
	2. Others	-