

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

BANK QNB INDONESIA TBK

31 March 2020

(in IDR million)

No	ITEMS	BANK 31 March 2020
ASSET		
1	Cash	41.733
2	Placement with BI	1.903.353
3	Placement with Other Bank	108.165
4	Spot & Derivative Receivables	2.978
5	Marketable Securities	-
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to Maturity	646.532
	d. Loans & Receivables	1.668.485
6	Securities purchased under agreement to resell	-
7	Securities sold under agreement to repurchase	995.423
8	Acceptance receivables	247.119
9	Loans	-
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to Maturity	-
	d. Loans & Receivables	14.229.938
10	Islamic Finance	-
11	Participation	-
12	Allowance for impairment Losses	-
	a. Marketables Securities	(334)
	b. Loans	(700.899)
	c. Other	(231)
13	Intangible Assets	91.895
	Accumulated of amortization for intangible assets	(64.533)
14	Fixed assets	483.547
	Accumulated of depreciation for fixed assets	(185.056)
15	Non productive assets	-
	a. Abandoned property	-
	b. Foreclosed assets	1.358.462
	c. Account of Delay	-
	d. Interbranch assets	-
	i. Operating in indonesia	-
	ii. Operating in outside indonesia	-
16	Allowance for impairment losses on non financial assets	-
17	Finance Leases	-
18	Deferred tax assets	312.229
19	Other assets	185.623
	TOTAL ASSET	21.324.429

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

BANK QNB INDONESIA TBK

31 March 2020

(in IDR million)

No	ITEMS	BANK 31 March 2020
LIABILITIES AND EQUITIES		
1	Current account	1.450.253
2	Saving account	598.875
3	Time deposits	12.629.188
4	Revenue sharing investment	-
5	Loans from BI	-
6	Loans from other Bank	9.498
7	Spot & derivative liabilities	1.542
8	Debt Securities sold under agreements to repurchase	-
9	Acceptance Liabilities	247.119
10	Securities Issued	549.093
11	Borrowing	-
	a. Loans can be taken into account as capital	-
	b. Other borrowing	1.223.250
12	Security Deposits	99.462
13	Interbranch liabilities	-
	a. Operating in indonesia	-
	b. Operating in outside indonesia	-
14	Deferred assets liabilities	-
15	Other liabilities	444.191
16	Profit sharing investment	-
	TOTAL LIABILITIES	17.252.471
	EQUITY	
17	Paid-in capital	
	a. Authorized capital	8.000.000
	b. Unpaid capital	(2.890.829)
	c. Shared repurchased (treasury stock)	-
18	Additional paid-in capital	-
	a. Agio	-
	b. Disagio	(30.150)
	c. Capital Contribution	-
	d. Fund capital contribution	741.696
	e. others	-
19	Other comprehensive income (expense)	-
	a. Adjustment due to the translation of financial statements in foreign currencies	-
	b. Gains (losses) from changes in the value of financial assets available for sale	(2.651)
	c. The effective portion of cash flow hedges	-
	d. Gain on revaluation of fixed assets	-
	e. Other comprehensive income of associates	-
	f. Gains (losses) on defined benefit plan actuarial	18.246
	g. Income tax related to other comprehensive income	(3.899)
	h. Others	-
20	Difference on reorganization	-
21	Difference on restructurisation of controlling entity	-
22	Other equity	-
23	Reserve	-
	a. General Reserve	5.396
	b. Legal reserve	-
24	Profit/Loss	-
	a. Retained Earning	(1.747.073)
	b. Current Year	(18.778)
	TOTAL EQUITY ATTRIBUTABLE TO SHAREHOLDERS	4.071.958
25	Non Controlling Interest	-
	TOTAL EQUITY	4.071.958
	TOTAL LIABILITAS & EQUITY	21.324.429

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 March 2020

(in IDR million)

No	ITEMS	BANK 31 March 2020
OPERATING INCOME AND EXPENSE		
A. Interest Income and Interest Expense		
1	Interest Income	334.570
	a. IDR	300.173
	b. Foreign Currency	34.397
2	Interest Expense	249.792
	a. IDR	227.128
	b. Foreign Currency	22.664
	Net Interest Income (Expense)	84.778
B. Operating Income and Expense other than Interest		
1	Operating Income other than Interest	61.208
	a. Increase in fair value of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Spot and Derivative	1.436
	iv. Other financial asset	-
	b. Decrease in fair value of financial liabilities	-
	c. Gain on sale of financial assets	-
	i. Securities	-
	ii. Loans	-
	iii. Other financial asset	-
	d. Gain on spot and derivative transaction (realised)	2.649
	e. Gain from investment with equity method	-
	f. Dividend	-
	g. Commision/fees and administration	49.811
	h. Recovery of allowance for impairment losses	3.183
	i. Other income	4.129
2	Operating Expense other than Interest	177.943
	a. Decrease in fair value of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Spot and Derivative	-
	iv. Other financial asset	-
	b. Increase in fair value of financial liabilities	-
	c. Losses on sale of financial assets	-
	i. Securities	-
	ii. Loans	-
	iii. Other financial asset	-
	d. Losses on spot and derivative transaction (realised)	9.859
	e. Impairment losses of financial assets	-
	i. Securities	-
	ii. Loans	42.481
	iii. Sharia Financing	-
	iv. Other financial asset	-
	f. Losses related to operational risk	92
	g. Loss from investment with equity method	-
	h. Commision/fees and administration	510
	i. Impairment losses of other assets (non financial)	-
	j. Personnel Expenses	71.136
	k. Promosion Expenses	684
	l. Other Expenses	53.181
	Operating Income and Expense other than Interest - net	(116.735)
	OPERATING PROFIT (LOSS)	(31.957)

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
BANK QNB INDONESIA TBK
31 March 2020

(in IDR million)

No	ITEMS	BANK 31 March 2020
Non Operating Income and Expense		
1	Gain (loss) on sale of fixed assets and Inventories	1.088
2	Gain (loss) on revaluation of foreign exchange transactions	12.511
3	Other non operating income (exxpense)	160
NON OPERATING INCOME (EXPENSE)		13.759
CURRENT YEAR PROFIT (LOSS) BEFORE INCOME TAX		(18.198)
Income Tax		
a.	Estimated tax of the current year	-
b.	Deffered Tax Income (Expense)	(580)
NET PROFIT (LOSS) FOR THE YEAR		(18.778)
OTHER COMPREHENSIVE INCOME		
1	Item that will not be reclassified to profit or loss :	
a.	Gain on revaluation of fixed assets	-
b.	Remeasurement of defined benefit plan	-
c.	The other comprehensive income section of the associate entity	-
d.	Others	-
e.	Income Tax related to item that will not be reclassified to profir or loss	-
2	Item that will be reclassified to profit or loss :	
a.	Adjustments due to translation of foreign currency financial statements	-
b.	gain (loss) from changes in the value of available-for-sale financial assets	(2.044)
c.	the effective part of the cash flow hedge	-
d.	Gain on revaluation of fixed assets	-
e.	The other comprehensive income section of the associate entity	-
f.	Gain (Loss) actuarial employee benefit	-
g.	Income tax related to other comprehensive income	-
h.	Others	-
i.	Income Tax related to item that will not be reclassified to profir or loss	511
		(1.533)
OTHER COMPREHENSIVE INCOME AFTER TAX		(20.311)
Net Profit (Loss) for the Year attributed to :		
	Owner	(18.778)
	Non- controlling Interests	-
	TOTAL PROFIT (LOSS) FOR THE YEAR	(18.778)
Total Comprehensive Profit (Loss) for the Year attributed to :		
	Owner	(20.311)
	Non- controlling Interests	-
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	(20.311)
TRANSFER PROFIT (LOSS) TO CENTRAL OFFICE **)		
DIVIDEND		
EARNING PER SHARES (in Rupiah)		(1,14)

STATEMENT OF COMMITMENT AND CONTIGENCIES

BANK QNB INDONESIA TBK

31 March 2020

(in IDR million)

No	ITEMS	BANK 31 March 2020
I	COMMITMENTS RECEIVABLE	
	1. Undrawn loan facilities	
	a. IDR	-
	b. Foreign Currency	-
	2. Outstanding spot and derivatives (purchased)	478.779
	3. Others	-
II	COMMITMENTS PAYABLE	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	-
	i. Committed	-
	- IDR	-
	- Foreign Currency	-
	ii. Uncommitted	
	- IDR	300.577
	- Foreign Currency	-
	b. Others	
	i. Committed	-
	ii. Uncommitted	1.602.988
	2. Undisbursed loan facilities to other bank	
	a. <i>Committed</i>	
	i. IDR	-
	ii. Foreign Currency	-
	b. <i>Uncommitted</i>	
	i. IDR	-
	ii. Foreign Currency	-
	3. <i>Outstanding irrevocable Letter of Credit</i>	
	a. Foreign L/C	204.795
	b. Local L/C	33.161
	4. Outstanding spot and derivatives (sold)	481.480
	5. Others	-
III	CONTINGENCIES RECEIVABLE	
	1. Guarantee	
	a. IDR	920.890
	b. Foreign Currency	1.782.951
	2. Accrued Interest	
	a. Loan Interest	169.080
	b. Other Interest	-
	3. Others	-
IV	CONTINGENCIES PAYABLE	
	1. Guarantee	
	a. IDR	562
	b. Foreign Currency	89.681
	2. Others	-