

Laporan Keuangan

PT Bank QNB Indonesia Tbk

Financial Statement

Qatar National Bank, Q.P.S.C.

Seuai dengan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tanggal 12 Agustus 2016 & SE OJK No. 43/SE.OJK/03/2016 tanggal 28 September 2016 tentang Transparansi Keuangan Bank, maka di bawah ini adalah Laporan Posisi Keuangan Konsolidasi per 31 Maret 2017 dan 31 Desember 2016 serta Laporan Laba Rugi Komprehensif Konsolidasi dan Laporan Aset Konsolidasi Qatar National Bank, Q.P.S.C. untuk periode yang berakhir tanggal 31 Maret 2017 dan 2016 yang diambil dari Laporan Keuangan Konsolidasi yang berakhir tanggal 31 Maret 2017 dan 2016. Qatar National Bank, Q.P.S.C. adalah pemegang 82,59% saham PT Bank QNB Indonesia Tbk sehingga Qatar National Bank, Q.P.S.C. secara langsung merupakan pemegang saham pendiri PT Bank QNB Indonesia Tbk.

Qatar National Bank, Q.P.S.C. Interim Consolidated Statement of Financial Position

As at 31 March 2017

	31-Mar-17 QR000	31-Dec-16 QR000
ASSETS		
Cash and Balances with Central Banks	46,643,351	28,592,617
Due from Banks	53,002,369	21,713,695
Loans and Advances to Customers	536,770,785	401,885,406
Investment Securities	70,855,148	77,869,324
Investments in Associates	7,365,892	7,819,777
Property and Equipment	4,216,294	1,702,941
Intangible Assets	3,856,484	5,348,995
Other Assets	15,227,165	5,320,200
Total Assets	742,859,488	550,252,776
LIABILITIES		
Due to Banks	57,214,472	40,180,995
Customer Deposits	540,922,290	402,952,502
Debt Securities	23,314,140	16,346,021
Other Borrowings	22,321,302	14,788,863
Other Liabilities	28,159,674	15,514,374
Total Liabilities	671,831,878	489,782,756
EQUITY		
Issued Capital	9,238,429	8,399,753
Legal Reserve	25,320,037	24,486,361
Risk Reserve	7,000,000	5,000,000
Fair Value Reserve	102,613	(710,159)
Foreign Currency Translation Reserve	(11,864,917)	(2,915,928)
Other Reserves	65,532	1,205,451
Retained Earnings	69,283,163	20,059,927
Total Equity Attributable to Equity Holders of the Bank	60,088,057	59,222,405
Non-controlling Interests	941,553	947,615
Instrument Eligible for Additional Tier 1 Capital	10,000,000	-
Total Liabilities and Equity	742,859,488	60,470,220

Qatar National Bank, Q.P.S.C. Interim Consolidated Statement of Income

For the Three Months Period Ended 31 March 2017

	31-Mar-17 QR000	31-Mar-16 QR000
Interest Income	9,182,177	5,373,424
Interest Expense	(5,005,704)	(2,085,898)
Net Interest Income	4,176,473	3,287,526
Fee and commission income	993,447	608,469
Fee and commission expense	(120,302)	(69,947)
Net Fee and Commission Income	873,145	538,522
Foreign Exchange Gain	221,308	201,259
Income from Investment Securities	150,351	100,035
Other Operating Income	19,395	2,201
Operating Income	5,431,671	4,129,543
Staff Expenses	(821,084)	(538,889)
Depreciation	(117,267)	(81,154)
Other Expenses	(631,152)	(321,495)
Net Impairment Losses on Investment Securities	(1,365)	(13,893)
Net Impairment Losses on Loans and Advances to Customers	(396,934)	(20,117)
Amortisation of Intangible Assets	(17,781)	(20,007)
Other Provisions	(16,116)	(19,270)
	(2,003,699)	(994,825)
Share of Results of Associates	4,779	(69,098)
Profit Before Income Taxes	3,432,762	3,065,712
Income Tax Expense	(216,527)	(182,765)
Profit for the Period	3,216,235	2,882,947
Attributable to:		
Equity Holders of the Bank	3,204,206	2,865,049
Non-controlling Interests	12,019	17,898
Profit for the Period	3,216,235	2,882,947
Earnings Per Share (EPS) (Basic and Diluted)	3.5	3.1
Weighted Average Number of Shares	923,642,867	923,642,867

Qatar National Bank, Q.P.S.C. Interim Consolidated Statement of Cash Flows

For the Three Months Period Ended 31 March 2017

	31-Mar-17 QR000	31-Mar-16 QR000
Profit for the Year	3,216,235	2,882,947
Other comprehensive income to be reclassified to income statement in subsequent periods		
Foreign Currency Translation Differences for Foreign Operations	(153,494)	(882,288)
Share of Results of Associates	44,165	(6,759)
Effective Portion of Changes in Fair Value of Cash Flow Hedges	113,303	(413,103)
Effective Portion of Changes in Fair Value of Net Investment in Foreign Operation	(118,068)	-
Available-for-Sale Investment Securities	201,957	(497,665)
Net Changes in Fair Value	(118,255)	(82,996)
Net Amount Transferred to Income Statement	(30,392)	(1,882,813)
Total Other Comprehensive Income for the Year, net of Income Tax	(3,185,833)	1,000,134
Attributable to:		
Equity Holders of the Bank	3,066,506	982,236
Non-controlling Interests	119,327	17,898
Total Comprehensive Income for the Year	3,185,833	1,000,134

Qatar National Bank, Q.P.S.C. Interim Consolidated Statement of Comprehensive Income

For the Three Months Period Ended 31 March 2017

	31-Mar-17 QR000	31-Mar-16 QR000
Profit for the Year	3,216,235	2,882,947
Other comprehensive income to be reclassified to income statement in subsequent periods		
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Qatar National Bank, Q.P.S.C. Interim Consolidated Statement of Cash Flows

For the Three Months Period Ended 31 March 2017

	31-Mar-17 QR000	31-Mar-16 QR000
Net Cash Flows from Operating Activities		
Cash Flows from Investing Activities	(13,085,311)	(14,725,655)
Acquisitions of Investment Securities	-	-
Proceeds from Sale / Redemption of Investment Securities	16,372,328	15,024,160
Acquisition of Subsidiary, net of Cash Acquired	-	-
Access to Property and Equipment	(157,712)	(69,710)
Proceeds from Sale of Property and Equipment	40	36
Net Cash Flows from / (used in) Investing Activities	3,129,345	228,631
Cash Flows from Financing Activities		
Proceeds from Issuance of Instrument Eligible for Additional Tier 1 Capital	-	-
Proceeds from Issuance of Debt Securities	329,787	-
Repayment of Debt Securities	(5,640,367)	-
Proceeds from Issuance of Other Borrowings	216,260	244,407
Repayment of Other Borrowings	(1,552,876)	(582,581)
Dividends Paid	(2,921,135)	(2,435,240)
Net Cash Flows from / (used in) Financing Activities	(9,568,331)	(2,773,414)
Net Increase in Cash and Cash Equivalents	9,560,768	4,412,641
Effects of Exchange Rate Changes on Cash and Cash Equivalents	(109,024)	(2,318,067)
Cash and Cash Equivalents as at 1 January	52,864,047	30,050,614
Cash and Cash Equivalents as at 31 December	62,316,791	32,145,188

LAPORAN POSISI KEUANGAN

31 Maret 2017 dan 31 Desember 2016
(Dalam Jutaan Rupiah)

No.	POS-POS	BANK	
		31 Mar 2017	31 Des 2016
ASET			
1. Kas	47.677	51.260	
2. Penempatan pada Bank Indonesia	2.512.434	3.855.189	
3. Penempatan pada bank lain	27.660	80.815	
4. Tagihan spot dan derivatif	7.453	550	
5. Surat berharga	-	-	
a. Diukur pada nilai wajar melalui laporan tabung	-	-	
b. Tersedia untuk dijual	291.353	247.507	
c. Dimiliki hingga jatuh tempo	326.691	324.355	
6. Prjanan yang diberikan dan piutang	-	-	
7. Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	
8. Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)	1.424.034	471.350	
9. Tagihan akseptasi	11.198	22.193	
10. Kredit	-	-	
a. Diukur pada nilai wajar melalui laporan tabung	-	-	
b. Tersedia untuk dijual	-	-	
c. Dimiliki hingga jatuh tempo	-	-	
d. Prjanan yang diberikan dan piutang	17.919.921	18.287.914	
11. Penyerahan	-	-	
12. Cadangan kerugian penurunan nilai aset keuangan -/ +	-	-	
a. Surat berharga	-	-	
b. Kredit	(738.020)	-	
c. Lainnya	-	-	
13. Aset tidak berwujud	82.653	78.189	
14. Akumulasi amortisasi aset tidak berwujud -/ +	(39.188)	(37.013)	
15. Aset tetap dan inventaris	331.568	380.869	
16. Akumulasi amortisasi aset tetap dan inventaris -/ +	(164.789)	(157.162)	
17. Aset Non Produktif	-	-	
18. Aset lancar	-	-	
b. Aset yang diambil alih	1.014.529	1.019.382	
c. Rekening tunda	-	-	
d. Aset lancar lainnya	-	-	
19. Melakukan kegiatan operasional di Indonesia	-	-	
20. Melakukan kegiatan operasional di luar Indonesia	-	-	
21. Sewa pembiayaan	-	-	
22. Aset pajak tangguhan	165.755	172.105	
23. Aset lainnya	400.269	380.869	
TOTAL ASET	23.621.308	24.372.702	
LIABILITAS DAN EKUITAS			
1. Giro	1.434.180	1.268.379	
2. Tabungan	1.016.993	970.411	
3. Dana investasi revenue sharing	16.526.374	17.106.172	
4. Prjanan dari bank Indonesia	606.864	578.316	
5. Prjanan dari bank lain	664	12.890	
6. Liabilitas spot dan derivatif	-	-	
7. Uang lalu surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	
8. Utang akseptasi	11.198	22.193	
9. Surat berharga yang diterbitkan	-	-	
10. Prjanan yang diterima	2.235	2.168	
11. Setoran jaminan	-	-	
12. Liabilitas antarbank	-	-	
a. Melakukan kegiatan operasional di Indonesia	-	-	
b. Melakukan kegiatan operasional di luar Indonesia	-	-	
13. Liabilitas pajak tangguhan	541.513	534.242	
14. Liabilitas lainnya	-	-	
15. Dana investasi profit sharing	-	-	
TOTAL LIABILITAS	20.122.021	20.884.773	
EKUITAS			
1. Modal dasar	8.000.000	8.000.000	
2. Modal yang belum disetor -/ +	(8.000.000)	-	
3. Saham yang dibeli kembali (treasury stock) -/ +	-	-	
4. Tambahan modal dasar	-	-	
5. Ayo	(24.570)	(24.570)	
6. Dianggap	-	-	
7. Modal tambahan	1.700.509	1.700.509	
8. Dana setoran modal	-	-	
9. Lainnya	-	-	
10. Penempatan (keuangan) komprehensif lainnya	-	-	
a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	-	-	
b. Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual	3.393	43	
c. Bagian efektif dalam nilai aset keuangan	-	-	
d. Bagian efektif dalam nilai aset keuangan	-	-	
e. Bagian penempatan komprehensif lain dari entitas asosiasi	(17.210)	(17.210)	
f. Pengukuran kembali atas program imbalan pasti	(3.454)	4.292	
g. Pengukuran kembali atas program imbalan pasti lainnya	-	-	
11. Silih kuasi reorganisasi	-	-	
12. Silih restrukturisasi entitas sepengendali	-	-	
13. Ekuitas Lainnya	-	-	
14. Cadangan umum	5.398	5.398	
15. Cadangan tujuan	-	-	
16. Laba/ugi	(379.818)	270.515	
a. Tahun-tahun lalu	18.846	(650.333)	
b. Tahun berjalan	-	-	
17. Laba/ugi komprehensif tahun berjalan	3.499.287	3.477.929	
18. Koinjangan non pengendali	-	-	
TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK	3.499.287	3.477.929	
19. Koinjangan non pengendali	-	-	
TOTAL EKUITAS	3.499.287	3.477.929	
TOTAL LIABILITAS DAN EKUITAS	23.621.308	24.372.702	

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN

31 Maret 2017 dan 31 Desember 2016
(Dalam Jutaan Rupiah)

No.	POS-POS	BANK	
		31 Mar 2017	31 Des 2016
PENDAPATAN DAN BEBAN OPERASIONAL			
A. Pendapatan dan Beban Bunga			
1. Pendapatan Bunga	488.837	536.938	
a. Surat berharga	383.825	429.819	
b. Valuta asing	105.012	107.117	
2. Beban Bunga	326.265	378.802	
a. Rupaiah	304.934	322.592	
b. Valuta asing	21.331	56.210	
Pendapatan (Beban) Bunga Bersih	162.572	158.136	
B. Pendapatan dan Beban Operasional Selain Bunga			
1. Pendapatan	-	-	
a. Peningkatan nilai wajar aset keuangan	-	-	
i. Surat berharga	-	-	
ii. Kredit	-	-	
iii. Spot dan derivatif	56.476	8.596	
iv. Aset keuangan lainnya	-	-	
b. Penurunan nilai wajar kewajiban keuangan	-	-	
c. Keuntungan penjualan aset keuangan	-	-	
i. Surat berharga	-	-	
ii. Kredit	-	-	
iii. Aset keuangan lainnya	-	-	
d. Keuntungan transaksi spot dan derivatif (realized)	3.498	2.676	
e. Keuntungan dari penyetoran dengan equity method / Dividen	-	-	
f. Keuntungan dari penilaian dengan equity method / Dividen	15.412	9.004	
g. Komis/provisi/fee dan administrasi	73.968	73.968	
h. Penjualan aset cadangan kerugian penurunan nilai	530	138	
i. Pendapatan lainnya	-	-	
2. Beban Operasional Selain Bunga	-	-	
a. Penurunan nilai wajar aset keuangan	-	-	
i. Kredit	-	-	
ii. Spot dan derivatif	-	-	
iii. Aset keuangan lainnya	-	-	
b. Penurunan nilai wajar kewajiban keuangan (mark to market)	-	-	
c. Kerugian penjualan aset keuangan	-	-	
i. Surat berharga	-	-	
ii. Kredit	-	-	
iii. Aset keuangan lainnya	-	-	
d. Keuntungan transaksi spot dan derivatif (realized)	-	-	
e. Kerugian penurunan nilai aset keuangan (impairment)	-	-	
f. Surat berharga	2.351	101.381	
g. Kredit	-	-	
h. Aset keuangan lainnya	-	-	
i. Keuntungan dari penilaian dengan equity method / Dividen	-	-	
j. Keuntungan dari penilaian dengan equity method / Dividen	506	362	
k. Komis/provisi/fee dan administrasi	-	-	
l. Penjualan aset cadangan kerugian penurunan nilai	83.904	82.369	
m. Lain-lain	6.164	5.088	
n. Beban lainnya	87.650	84.550	
Pendapatan (Beban) Operasional Selain Bunga Bersih	(104.690)	(179.300)	
LABA (RUGI) OPERASIONAL	57.876	(21.796)	
PENDAPATAN DAN BEBAN NON OPERASIONAL			
1. Keuntungan (kerugian) penjualan aset tetap dan inventaris	19	9	
2. Keuntungan (kerugian) penjabaran transaksi valuta asing	(32.794)	(8.735)	
3. Pendapatan (beban) non operasional lainnya	94	1.060	
LABA (RUGI) NON OPERASIONAL	(32.881)	(7.686)	
LABA (RUGI) TAHUN BERJALAN SEBELUM PAJAK	25.195	(29.482)	
Pajak penghasilan			