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ACCOUNTS Cash Placement to Bank Indonesia Interbank placement Spot and derivatives claims Securities a. Measured at fair value through profit and loss b. Available for sale c. Held to maturity d. Loan and receivables Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo Acceptance claims Acceptance claims	Sep 30, 2018	Dec 31, 2017	CONSOLID	DATED		INDIV	IDIIAI					DUAL	CONSOLI			5 20			
ETS Cash Placement to Bank Indonesia Interbank placement, Spot and derivatives claims Securities. 3. Measured at fair value through profit and loss b. Available for sale c. Held to maturity d. Losa and receivables Securities sold under repurchase agreement (repo) Claims on securities bought under reverser repo		Dec 31, 2017			No. ACCOUNTS	INDIVI	DUAL	CONSOLIDA	ATED	o. ACCOUNTS	INDIVI			DATED	No.	Sep 30), 2018	Sep 30,	2017
Cash Placement to Bank Indonesia Interbank placement Spot and derivatives claims Securities a. Measured at fair value through profit and loss b. Available for sale c. Held to maturity d. Loan and receivables Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo	17.53		Sep 30, 2018	Dec 31, 2017		Sep 30, 2018	Sep 30, 2017	Sep 30, 2018	Sep 30, 2017		Sep 30, 2018	Dec 31, 2017	Sep 30, 2018	Dec 31, 2017		Individual	Consolidated	Individual	Consolid
Interbank placement Spot and derivatives claims Securities 3. Measured at fair value through profit and loss 5. Available for saile 6. Held to maturity 6. Lona and receivables Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo	17.533	•	•		OPERATIONAL INCOME AND EXPENSES			•		COMMITTED CLAIMS	3,076,346	2,949,489	3,076,346	2,949,489	Core Capital (Tier 1 Capital)	1,728,997	1,860,721	2,013,275	2,14
Interhank placement of and derivatives claims curtiles Curtiles Measured at fair value through profit and loss Available for sale Held to maturity Loan and receivables curtiles odd under repurchase agreement (repo) imms on securities lought under reverse repo		21.145	17.538	21.149	A. Interest income and expenses 1 Interest income	616.234	616.258	644,979	644.827	Unused borrowings a. Rupiah currency	2,658,995 200.000	2,403,040 300.000	2,658,995 200.000	2,403,040 300.000	1 Common Equity Tier 1 1.1 Paid in Capital (after deduction of Treasury Stock)	1,728,997 405.000	1,860,721 405.000	2,013,275 405.000	2,1
ot and derivatives claims curtiles Measured at fair value through profit and loss Available for sale Held to maturity Loan and receivables curtiles sold under repurchase agreement (repo) aims on securities lought under reverse repo	1,984,886 1,540,838	1,912,847 1,338,666	1,984,886 1,541,348	1,912,847 1,339,464	a. Rupiah currency	460,339 155,895	460,341 155,917	481,483 163,496	481,034 163,793	b. Foreign currencies	2,458,995 417,351	2,103,040 546,449	2,458,995 417,351	2,103,040 546,449	1.2 Disclosed Reserves 1.2.1 Additional Factor	1,484,496 2,139,822	1,574,856 2,139,822	1,692,533 2,177,001	1,7
teasured at fair value through profit and loss vallable for sale eld to maturity san and receivables rities sold under repurchase agreement (repo) sso on securities bought under reverse repo	7,930	4,514	7,930	4,514	b. Foreign currencies 2 Interest expenses	155,895 295,772	295,243	300,778	298,998	Outstanding spot and derivatives (purchased) Others	417,351	546,449	417,351	546,449	1.2.1 Additional Factor 1.2.1.1 Other Comprehensive Income	2,139,822	2,139,822	2,177,001	2,2
vallable for sale eld to maturity an and receivables ritles sold under repurchase agreement (repo) so n securitles bought under reverse repo	290,655	253,990	290,655	253,990	a. Ruplah currency	226,319 69.453	226,014 69.229	226,296 74,482	225,997 73.001		1				1.2.1.1.1 Differences arising from translation of financial statement	-	-	-	
oan and receivables rities sold under repurchase agreement (repo) ns on securities bought under reverse repo			-		b. Foreign currencies Net interest income (expenses)	320,462	321,015	344,201		COMMITED LIABILITIES	7,920,276	7,198,367	7,872,776	7,098,367	1.2.1.1.2 Potential benefits of the increase in the fair value of financial assets available for sale	-	-	-	
urities sold under repurchase agreement (repo) ms on securities bought under reverse repo	285,769	238,438	285,769	238,438	B. Operational Income and Expenses Other than Interest					1 Undisbursed loan facilities to debtors	6,988,215	6,265,835	6,940,715	6,165,835	1.2.1.1.3 Fixed asset revaluation surplus			-	
ns on securities bought under reverse repo	4,886	15,552	4,886	15,552	Operational Income Other than Interest a. Positive mark to market on financial assets	120,671 4,712		122,864 4,712	108,400 13,132	a. BUMN i. Committed	1 1	- :			1.2.1.2 Other Disclosed Reserves 1.2.1.2.1 Agio	2,139,822 116.788	2,139,822 116.788	2,177,001 116.788	2,2
ptance claims	-	-	-	-	i. Securities		13,230	-,722		- Ruplah currency	-	-	-	-	1.2.1.2.2 General reserves	2,023,034	2,023,034	2,060,213	2,0
05	480,853 12,080,744	297,446 10,311,622	480,853 11,728,244	297,446 10.011.622	ii. Loans iii. Spot and derivatives	4.712	13,230	4.712	13.132	Foreign currencies IL Uncommitted	1 1	- 1		-	1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit	-	-		9
easured at fair value through profit and loss	-	-	-	-	iv. Other financial assets		13,230	-,722		- Rupiah currency	-	-	-	-	1.2.1.2.5 Fund for paid-in capital	-	-	-	
vallable for sale eld to maturity	-	-	-	-	b. Negative mark to market on financial liabilities c. Gain on sale of financial assets	-	l 1	-	-11	Foreign currencies Others	6,988,215	6.265.835	6.940.715	6,165,835	1.2.1.2.6 Others 1.2.2 Deduction Factor	(655,326)	(564,966)	(484,468)	(4
an and receivables	12,080,744	10,311,622	11,728,244	10,011,622	i. Securities	-	1 1		-11	i. Committed	101,512	86,132	101,512	86,132	1.2.2.1 Other Comprehensive Income	(033,320)	(304,300)	(484,468)	(4
financing		-	-	-	ii. Loans	-	-	-	-	ii. Uncommitted	6,886,703	6,179,703	6,839,203	6,079,703	1.2.2.1.1 Differences arising from translation of financial statement	-	-	-	
investment rment on financial assets -/-	42,228 196,390	42,228 151,015	196,999	153,804	Other financial assets d. Gain on spot and derivatives (realised)	93,177	76,334	93,177	75,837	Undisbursed loan facilities to other banks a. Committed	1 1		-	-	1.2.2.1.2 Potential losses from the decline in fair value of financial assets available for sale	-	-	-	
turities			-	-	e. Dividend	-	5,000		· -II	i. Ruplah currency	1 -1	-	-	-	1.2.2.2 Other Disclosed Reserves	(655,326)	(564,966)	(484,468)	(4
ns ers	196,390	151,015	196,390 609	151,015 2,789	f. Gain on investment under equity method g. Comission/provision/fee and administration	19,631	16,897	19,631	16,897	ii. Foreign currencies b. Uncommitted	1 1				1.2.2.2.1 Disagio 1.2.2.2.2 Previous years losses	(338,083)	(236,911)		
gible assets	149,453	104,635	150,590	105,610	h. Recovery of asset impairment	-	l -l	2,155	332	i. Ruplah currency	1 -1	-	-	-	1.2.2.2.3 Current year losses	(26,530)	(13,428)	(323,236)	(3:
ulated amortisation on intangible assets -/- issets and equipment	39,943 83,888	36,080 80,837	40,217 85,487	36,194 82,237	i. Other income 2 Operational Expenses Other than Interest	3,151 492,032	2,174 719,325	3,189 499,877	2,202 725,058	ii. Foreign currencies 3 Outstanding irrevocable L/C	329.784	227.711	329,784	227,711	1.2.2.2.4 Difference between allowance for possible losses and allowance for impairment losses on earning assets	(290,713)	(314,627)	(161,232)	(10
ulated depreciation on fixed assets and equipment -/-	59,150	51,502	60,061	52,226	a. Negative mark to market on financial assets	4,969	12,781	4,969	12,657	a. Foreign L/C	213,611	198,343	213,611	198,343	1.2.2.2.5 Difference on the total of fair value adjustment from	,230,723)	(327,027)	(-32,232)	1,2
ductive asset	-	-	29,446	-	i. Securities	-	-	-	-[[b. Local L/C	116,173	29,368	116,173	29,368	financial instruments in trading book	-	-	-	
ndoned property eclosed assets		- 1	29,446		ii. Loans iii. Spot and derivatives	4,969	12,781	4,969	12,657	4 Outstanding spot and derivatives (sold) 5 Others	602,277	704,821	602,277	704,821	1.2.2.2.6 Allowance for losses on non productive assets required to be provided] .]	-	-	
pense accounts	-	-	- 1	-	iv. Other financial assets	-			· -[]	11					1.2.2.2.7 Others	-	-	-	
erbranch assets Conducting operational activities in Indonesia					b. Positive mark to market on financial liabilities c. Loss on sale of financial assets		:		[]	I CONTINGENT CLAIMS	19,144	13,394	19,144	13,394	1.3 Non controlling interest	.	-	.	
Conducting operational activities outside Indonesia	-	-	-	-	i. Securities	-	-	-	-	1 Received guarantees		-	-	-	-	1 1			
rment on non financial assets -/- financing	:	:	635.647	635.826	ii. Loans iii. Other financial assets	-	1 :		:[]	a. Rupiah currency b. Foreign currencies	-	-	-	-	1.4.1 Deduction factor of Common Equity Tier 1 1.4.1 Deferred tax	(160,499) (8,762)	(119,135)	(84,258) (17,691)	(42
rred tax assets	8,762		8,762	-	d. Loss on spot and derivatives (realised)	70,687	45,685	70,687	45,685	2 Accrued interest	19,144	13,394	19,144	13,394	1.4.2 Goodwill	-	-	. ,	
assets TOTAL ASSETS	149,902 16,542,189	128,046 14,257,379	159,562 16,823,671	130,371 14,552,852	e. Impairment of financial assets i. Securities	213,656	477,617	213,656	477,617	a. Loan interest b. Other interest	19,144	13,394	19,144	13,394	1.4.3 Other intangible assets 1.4.4 Equity investment which can be calculated as deduction factor	(109,509) (42,228)	(110,373)	(24,339) (42,228)	(2
S AND EQUITIES	10,542,189	14,257,579	10,625,0/1	14,352,852	i. Securities ii. Loans	213,656	477,617	213,656	477,617	3 Others	:	-	-		1.4.4 Equity investment which can be calculated as deduction factor 1.4.5 Shortfall of capital on insurance subsidiary company	(42,228)	-	(42,228)	
					iii. Sharia financing	-		-		11				l	1.4.6 Securitisation exposure	-	-	-	
account	3,936,674	3.495.045	3.933.068	3.494.358	iv. Other financial assets f. Losses on operational risk] :	-	:11	/ CONTINGENT LIABILITIES	260.390	167.935	260.390	167.935	1.4.7 Others Deduction factor of Common Equity Tier 1 1.4.7.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-	-	
account	2,285	1,855	2,285	1,855	Losses on operational risk g. Losses on investment under equity method	54	:	- 34	: -	1 Issued guarantees	260,390	167,935	260,390	167,935	1.4.7.2 Cross-ownership in another entity acquired by the transition	1	-	1	
eposit	5,851,341	4,818,027	5,568,821	4,679,917	h. Commission/provision/fee, and administration	9,365	7,792	9,365	7,792	a. Ruplah currency	215,681	125,429	215,681	125,429	because of the law, grants, or bequest	-	-	-	
e sharing investment es to Bank Indonesia	:				Impairment of other assets (non financial assets) Personnel expenses	83,148	76,682	87,113	79,601	b. Foreign currencies 2 Others	44,709	42,506	44,709	42,506	2 Additional Tier 1	.	-		
ank liabilities	488,277	4,508	488,277	4,508	k. Promotion expenses	1,072	886	1,077	891	11									
d derivatives liabilities s on securities sold under repurchase agreement	7,172	3,157	7,172	3,157	Other expenses Net Operational Income (Expenses) Other than Interest	109,081 (371,361)	97,881 (605,690)	112,956 (377,013)	100,814 (616,658)	Ш					2.1 Capital instrument which can be calculated as AT-1 2.2 Agio/Disagio	-	-	-	
es on securities sold under repurchase agreement ance liabilities	480,853	316,349	480,853	316,349	OPERATIONAL PROFIT (LOSS)	(371,361) (50,899)		(377,013)	(616,658) (270,829)						2.2 Agio/Disagio 2.3 Deduction factor: Investment in AT1 and Tier 2 instruments in other bank		-		
securities	499,675	499,110	499,675	499,110	NON OPERATIONAL INCOME (EXPENSES)					FINANCIAL	RATIOS CALCULATIO	ON TABLE			2.3.1 Placement of funds on the instrument AT 1 and / or Tier 2 other banks	-	-	-	
received n deposit	3,039,951	2,757,567	3,484,081	3,086,265	Gain (loss) on sale of fixed assets and equipment Gain (loss) on foreign exchange translation	12,184 1,610	(1,414)	12,184 2,114	(2,065)		ANK RESONA PERDAN TEMBER 30, 2018 DA				2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or bequest	.			
ranch liabilities	-	-	-	-	3 Other non operational income (expenses)	(1,460)	(1,813)	(2,581)	(2,934)	KS OF SEP	(In %)					1	-		
nducting operational activities in Indonesia	-	-	-	-	NON OPERATIONAL PROFIT (LOSS)	12,334	(3,227)	11,717	(4,999)	Ratio			Sep 30, 2018	Sep 30, 2017	II Suplementary Capital (Tier 2 Capital)	869,906	875,931	782,925	78
nducting operational activities outside Indonesia red tax liabilities		1,438	3,200	4,638	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	(38,565)	(287,902)	(21,095)	(275,828)						1 Capital instrument which can be calculated as Tier 2	745,150	745,150	673,600	67
liabilities	91,079	157,237	97,357	158,711	l I		1 1		16	erformance Ratio					2 Agio or disagio		-		
Sharing investment CAL LIABILITIES	14,397,307	12,054,293	14,564,789	12,248,868	Income taxes a. Estimated current period tax	(12,035)	35,334 34,853	(7,668) 4,367	39,602 39,121	I					3 General allowance for losses on earning assets (max. 1,25% of RWA for Credit Risk)	124,756	130,781	109,325	11
ries	.,,	,,	.,,,,,,	,= .5,000	b. Deferred tax income (expenses)	12,035	(481)	12,035	(481)	Capital Adequacy Ratio (CAR)			19.09	24.43	4 Deduction factors of Tier 2 Capital		-30,701		
	,	****		****	NET DOOR! // OCC.) AFTER YAY		J ,		(34.5	Non performing earning assets and non earning assets	ts to total				4.1 Sinking Fund	-	-	-	
capital	405,000	405,000	405,000	405,000	NET PROFIT (LOSS) AFTER TAX	(26,530)	(323,236)	(13,427)	(315,430)	earning assets and non earning assets			1.75	1.03	4.2 Investment in Tier 2 instruments with other banks	1	-		
al id capital -/-	1,000,000 595.000	1,000,000 595.000	1,000,000 595.000	1,000,000 595,000	OTHER COMPREHENSIVE INCOME 1 Items that will not be reclassified to profit or loss	5,504	(4,099)	5,504	(4,099)	Non performing earning assets to total earning assets	5		2.61	1.55	4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or bequest				
ury stock -/-	-	-	-	-	a. Gain on fixed asset revaluation	-	- 1	- 1	- 11	Impairment provision on earning assets to total earning	ng assets		1.27	1.40	Total Capital	2,598,903	2,736,652	2,796,200	2,9
nal paid in capital	103,157	103,157	103,157	103,157	B. Remeasurement on defined benefit program Regular of other comprehensive income from accordate antition.	7,339	(5,465)	7,339	(5,465)							Sep 30		Sep 30.	
io-/-	103,157	103,157	103,157	103,157	c. Portion of other comprehensive income from associate entities d. Others		[]		- []	Gross NPL			3.35	2.08	· '		,		
ated capital	-	-	-	-	e. Income tax related to items that will not be reclassified to profit or loss	(1,835)	1,366	(1,835)	1,366	Net NPL			2.23	0.55		Individual	Consolidated	Individual	Consolid
for paid up capital rs	: 1	:			2 Items that will be reclassified to profit or loss a. Translation adjustment from foreign currency	-	: -	: [: []	Return on Asset (ROA)			(0.34)	12 541	RISK WEIGHTED ASSET (RWA)	+			
comprehensive gain (loss)	(21,696)	(27,201)	(21,982)	(27,486)	b. Gain (loss) from changes of financial assets on available for sale	-	- 1	-	- []	, , , , , , , , , , , , , , , , , , , ,			(0.54)	(2.54)	RWA FOR CREDIT RISK	12,572,003	12,895,647	10,347,349	10,89
nslation adjustment from foreign currency	-]	-]	-]	-]	c Effective portion of cash flow hedge	-	-	-	- []	Return on Equity (ROE)			(1.95)	(18.35)	RWA FOR MARKET RISK	29,483	23,763	12,851	
(loss) from changes of financial assets on available for sale tive portion of cash flow hedge	:	:	:	- 1	d. Others e. Income tax related to items that will be reclassified to profit or loss.	-	1 : 1		: []	Net Interest Margin (NIM)			3.03	3.03	RWA FOR OPERATIONAL RISK TOTAL RWA	1,014,517 13.616.003	1,059,425 13.978.835	1,086,983 11.447,183	1,1 12,0
tive portion of cash flow hedge on fixed asset revaluation		- 1			e. Income tax related to items that will be reclassified to profit or loss		'	-	· []	ives interest margin (nim)			3.03	3.03	TOTAL NWA	13,616,003	13,978,835	11,447,183	12,0
on of other comprehensive income from associate entities			-		NET COMPREHENSIVE INCOME FOR THE PERIOD - AFTER TAX	5,504	(4,099)	5,504	(4,099)	0 Operating Expenses to Operating Revenues (BOPO)			106.91	139.00	CAPITAL ADEQUACY RATIO (CAR) BASED ON RISK PROFILE	9.78%	9.93%	9.83%	
easurement on defined benefit program me tax related to other comprehensive income	(28,928) 7,232	(36,269) 9,068	(29,309) 7,327	(36,648) 9,162	The same of the sa				——						REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION			-	
rs	- ,232		- 1,321							1 Loan to Deposit Ratio (LDR)			123.40	128.01	THE PROPERTY OF THE PROPERTY ALLOCATION				
es of quasy reorganization	-	-	-	-	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	(21,026)	(327,335)	(7,923)	(319,529)	2 Net Stable Funding Ratio (NSFR)			L		From CET1	8.78%	8.93%	8.83%	
s of restructuring under common control quity	:	:	:	- 1	Net Profit (loss) attributable to :		l L		- []	a. NSFR as individual b. NSFR as consolidation			117.89 114.83		From AT1 From Tier 2	0.00% 1.00%	0.00% 1.00%	0.00% 1.00%	
quity	2,023,034	2,060,213	2,023,034	2,060,213	Net Profit (loss) attributable to : OWNER	(26,530)	(323,236)	(13,428)	(315,431)	S. A. A. S. CONSONIDACION			114.63			1.00%	1.00%	1.00%	
eral reserves	2,023,034	2,060,213	2,023,034	2,060,213	NON-CONTROLLING INTEREST			1	1	ompliance					CAR				
ropriated reserves	(364,613)	(338,083)	(250.339)	(236,911)	NET PROFIT (LOSS)	(26,530)	(323,236)	(13,427)	(315,430)	a. Percentage Violation of Legal Lending Limit		-	. 1	——	CET1 Ratio (%)	12.70%	13.31%	17 59%	
ous years	(338,083)	-	(236,911)	91,760	Total comprehensive income attributable to :				- []	i. Related parties					Tier 1 Ratio (%)	12.70%	13.31%	17.59%	
ent year AL EQUITIES ATTRIBUTABLE TO OWNERS	(26,530)	(338,083)	(13,428)	(328,671)	OWNER NON-CONTROLLING INTEREST	(21,026)	(327,335)	(7,924)	(319,530)	ii. Non related parties b. Percentage Lending in Excess of Legal Lending Limit	i r		-	-	Tier 2 Ratio(%)	6.39%	6.27%	6.84%	
AL EQUITIES ATTRIBUTABLE TO OWNERS	2,144,882	2,203,086	2,258,870	2,303,973	NON-CONTROLLING INTEREST TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	(21,026)	(327,335)	1 (7,923)	(319,529)	 b. Percentage Lending in Excess of Legal Lending Limi i. Related parties 	IL.			:	CAR(%) CET 1 FOR BUFFER (%)	19.09% 3.92%	19.58% 4.38%	24.43% 8.76%	1
ntrolling interest			12	11		(==,==0)	,	,,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ii. Non related parties			-	-					
OTAL EQUITIES	2,144,882	2,203,086	2,258,882	2,303,984	TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE	-	-	-	- [[Reserve Requirement a. Primary Reserve Requirement (Rupiah)			6.90	7 30	BUFFER PERCENTAGE THAT MUST BE FULFILLED BY BANK (%) Capital Conservation Buffer (%)	0.00%	0.00%	0.00%	
	2,244,002	2,203,000	2,230,002	2,203,304	DIVIDEND	37,179	37,179	37,179	37,179	b. Reserve Requirement (Rupian)			8.26	8.27	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	
LIABILITIES AND EQUITIES	16,542,189	14,257,379	16,823,671	14,552,852	EADAINICS DED SHADE				- []	3 Net Open Position			0.69	0.15	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%	0.00%	
					EARNINGS PER SHARE	_	'	*	· []						'				

STATEMENTS OF ASSETS QUALITY AND OTHER INFORMATION PT BANK RESONA PERDANIA AS OF SEPTEMBER 30, 2018 AND 2017 (In Millions of Rupilah)														
		(In Millions of Rupian) INDIVIDUAL												
No.	ACCOUNTS	Sep 30, 2018					Sep 30, 2017						_	
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	
1.	RELATED PARTIES Interbank placement	12,352	-	-	-	-	12,352	8,512	-	-	-	-	8,512	
	a. Rupiah currency b. Foreign currencies	- 12,352	-	-	-	-	- 12,352	- 8,512	-	-	-	-	- 8,512	
2.	Spot dan derivative claims a. Rupiah currency	-	-	-	-	-	-	99 99	-	-	-	-	99 99	
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	
4	b. Foreign currencies Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	
5.	b. Foreign currencies Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah currency b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6. 7.	Acceptance claims Loans	- 352,500	-	-	-	-	- 352,500	- 213,500	-	-	-	-	213,500	
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
	i. Rupiah currency ii. Foreign currencies	-	-		-	-	-		-	-	-	-		
	Non micro, small and medium enterprises i. Rupiah currency	352,500 352,500	-	:	-	-	352,500 352,500	213,500 213,500	-	-	-	-	213,500 213,500	
	ii. Foreign currencies c. Restructured loans		-	-	-	-	-	-	-	-	-	-	<u>- </u>	
	i. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	
	ii. Foreign currencies d. Loan on property	-	-	-	-	-	-	-	-	-	-	-	-	
8.		42,228	-	-	-	-	42,228	42,228	-	-	-	-	42,228	
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-	
10. 11.	Others Receivables Commitment and contingencies	- 47,500	-	-	-	-	- 47,500	- 186,500	-	-	-	-	186,500	
	a. Rupiah currency	47,500	-	-	-	-	47,500	186,500	-	-	-	-	186,500	
12.	b. Foreign currencies Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-	
П	NON-RELATED PARTIES]						l				
1.	Interbank placement a. Rupiah currency	1,528,486 525	-	-	-	-	1,528,486 525	1,494,118 2,382	-	-	-	-	1,494,118 2,382	
,	b. Foreign currencies Spot dan derivative claims	1,527,961 7,930	-	-	-	-	1,527,961 7,930	1,491,736 9,188	- 7	-	-	-	1,491,736 9,195	
	a. Rupiah currency	6,424	-	-	-	-	6,424	6,920	7	-	-	-	6,927	
3.		1,506 290,655	-	-	-	-	1,506 290,655	2,268 406,230	-	-	-	-	2,268 406,230	
	a. Rupiah currency b. Foreign currencies	290,295 360	-	-	-	-	290,295 360	406,230	-	-	-	-	406,230	
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah currency b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Claims on securities bought under reverse repo a. Rupiah currency	-	-	-	-	-	-	-	-	-	-	-	-	
6.	b. Foreign currencies Acceptance claims	- 480,853	-	-	-	-	- 480,853	- 246,900	- 17,559	-	-	-	264,459	
	Loans a. Micro, small and medium enterprises (UMKM)	10,563,444 110,022	760,494	48,886	85,931	269,489	11,728,244 110,022	9,143,464 97,572	571,044	-	-	210,809	9,925,317 97,572	
	i. Rupiah currency	86,116	-	-	-	-	86,116	70,179	-	-	-	-	70,179	
	Foreign currencies Non micro, small and medium enterprises	23,906 10,453,422	760,494	48,886	- 85,931	269,489	23,906 11,618,222	27,393 9,045,892	571,044	-	-	210,809	27,393 9,827,745	
	i. Rupiah currency ii. Foreign currencies	6,174,715 4,278,707	494,999 265,495	48,886	85,931	269,489	7,074,020 4,544,202	5,165,711 3,880,181	251,226 319,818	-	-	154,201 56,608	5,571,138 4,256,607	
	c. Restructured loans	-	19,729	-	-	-	19,729	12,664	79,895 20,164	-	-	53,908	146,467	
	i. Rupiah currency ii. Foreign currencies	-	19,729		-	-	19,729	12,664	20,164 59,731	-	-	53,908	20,164 126,303	
Q	d. Loan on property Equity investment	401,256	-	:	-	-	401,256	420,390	-	-	-	-	420,390	
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-	
10. 11.	Others Receivables Commitment and contingencies	11,213 7,338,096	- 192,793	:	-	-	11,213 7,530,889	1,407 6,490,261	115,908		-	-	1,407 6,606,169	
	a. Rupiah currency b. Foreign currencies	2,925,086 4,413,010	112,977 79,816	-	-	-	3,038,063 4,492,826	2,681,390 3,808,871	115,908	-	-	-	2,681,390 3,924,779	
12.		-	-	-	-	-	-	-	-	-	-	-	-	
Ш	OTHER INFORMATION													
1.	Assets pledged as collateral :						-							
	a. To Bank Indonesia						-						-	
2.	b. To other parties Allowance for impairment on earning assets						196,390						190,527	
3.	Allowance for assets required to be provided						487,103						351,761	
4. 5.	Percentage small to medium scale loan (UMKM) to total loans Percentage small scale loan to total loans						0.91						0.96	
6.	Percentage total small to medium scale loan debtors to total loans debtors						2.01						2.36	
7. 8.	Percentage total small scale loan debtors to total loans debtors Others						-						-	
	a. Channeling loan b. Mudharabah Muqayyadah Funding						-						-	
	c. Write-off on earning assets						901,478						659,924	
	d. Recovery of write-off on earning assets e. Write-off on earning assets with elimination of right to collect						31,165 148,673						26,913 73,043	
	-													

			PT BAN AS OF SEPT	NK RESONA PERDA EMBER 30, 2018 A Millions of Rupiah	NIA ND 2017						
			Sep 30,	, 2018	Sep 30, 2017						
No.	ACCOUNTS	Allowance for	r Impairment	Allowance re		Allowance fo	r Impairment	Allowance required to be provided			
		Individual	Colective	General	Special	Individual	Colective	General	Special		
1.	Interbank placement	-	-	15,408	-	-	-	15,026	-		
2.	Spot dan derivative claims	-	-	79	-	-	-	93	-		
3.	Securities	-	-	49	-	-	-	94	-		
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-		
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-		
6.	Acceptance claims	-	-	4,468	-	-	-	2,388	878		
7.	Loans	137,070	59,320	99,800	352,708	168,203	22,324	87,775	235,762		
8.	Equity investment	-	-	422	-	-	-	422	-		
9.	Temporary equity investment	-	-	-	-	-	-	-	-		
10.	Others Receivables	-	-	112	-	-	-	15	-		
11.	Commitments and contigencies	-	-	4,417	9,640	-	-	3,513	5,795		

		AS OF SEPTE	ONA PERDANIA MBER 30, 2018 s of Rupiah)								
		INDIVIDUAL									
No.	TRANSACTION	Notional Amount	Objec	tives	Derivative Receivables & Payables						
			Trading	Hedging	Receivables	Payables					
	Related to Exchange Rate										
1	Spot	62,025	62,025	-	24	14					
2	Forward	736,095	736,095	-	7,856	7,158					
3	Option a. Put	-	-	-	-	-					
	a. Put b. Call	-	-	-	-	-					
4	Future	-	-	-	-	-					
5	Swap	6,279	6,279	-	50	-					
6	Others	-	-	-	-	-					
В.	Related to Interest Rate	-									
1	Forward	- 1	-	-	-	-					
2	Option	-	-	-	-	-					
	a. Put	-	-	-	-	-					
	b. Call	-	-	-	-	-					
3	Future		-	-	-	-					
4	Swap	-	-	-	-	-					
5	Others	-	-	-	-	-					
C.	Others										
	TOTAL	804,399	804,399	-	7,930	7,172					

1. The consolidated financial statements have been prepared in accordance with POJK No.32/POJK.03/2016 concerning changes of POJK No.6/POJK.03/2015 regarding Transparency and Publication of Financial Statements of Bank and SEOJK No. 43/SEOJK.03/2016 related to Transparency and Published Financial Statements of Commercial Banks, POJK No. 34/POJK.03/2016 concerning changes of POJK No.

Iransparency and Published Financial Statements of Commercial Banks, PUIK No. 34/PUIK.03/2016 regarding Mininum Requirement Capital for Commercial Banks.

1. The above consolidated financial information as of September 30, 2018 and 2017 were unaudited while consolidated financial information as of December 31, 2017 were taken from the audited consolidated financial statements which had been audited by Public Accountant Satrio Bing Eny & Partners, member of Deloitte Touche Tohmatsu Limited (Partner in charge: Riniek Winarsih) which has given an unmodified audit opinion.

3. The foreign currency exchange rate for 1 USD as of September 30, 2018: Rp 14,903,-, Desember 31, 2017: Rp 13,568,-, September 30, 2017: Rp 13,472,-.

'S MANAGEMENT AND SHAREH PT BANK RESONA PERDANIA AS OF SEPTEMBER 30, 2018

BANK'S	MANAGEMENT
BOARD OF COMMISSIONERS	
- Independent President Commissioner	: Didi Nurulhuda
- Independent Commissioner	: G. Wisnu Rosariastoko
- Commissioner	: Tang Peng Wah
- Commissioner	: Keisuke Nakao
BOARD OF DIRECTORS	
- President Director	: Ichiro Hiramatsu
- Deputy President Director	: Makoto Hasegawa
- Director	: Iding Suherdi
- Director	: B. Budijanto Jahja*)
- Director	: R. Djoko Prayitno
- Director	: Hijiri Fujiwara
- Director	: Muhammad Akbar
*) Director in charge of Compliance Fun	ction.
SHAREHOLDERS	
Controlling Shareholders	
Ultimate Shareholder : Resona	Holdings, Inc.
Through : Resona	Bank, Ltd. 43.4.
2. Ultimate Shareholder : The Ba	nk of East Asia, Ltd.
Through : East As	sia Indonesian Holdings, Ltd. 30.009
Non controlling shareholder through n	on capital market (>=5%)
1. Vision Well Ltd : 19.92%	6

Jakarta, 9 November 2018 Direksi PT Bank Resona Perdania





Ichiro Hiramatsu Presiden Direktur

Iding Suherdi Direktur

43.42% 30.00%